

# Consumer Credit Card Questionnaire

## Privacy Notice

The information you provide to the Consumer Financial Protection Bureau (CFPB) will improve the CFPB's understanding of consumer's experiences with credit card products to inform and improve the CFPB complaint process and resources. This survey will not collect personally identifiable information (PII) and no PII will be linked to survey feedback. Demographic information such as age, gender, race, income, education, employment status, household characteristics, military status, and language may be collected to identify and capture experiences from different communities and groups. Only aggregate and de-identified information will be included in published reports. Participation is voluntary and you can withdraw from participating in the survey at any time.

## Section 1: Credit Card Overview

### SHOW ALL

**Q1.** Do you have a credit card? Please include both general-purpose credit cards as well as cards that can only be used at a specific store chain or stores.

- 01 Yes
- 02 No

### IF Q1 = No

**Term.** Thank you for your interest, but we are only surveying individuals with a credit card.

### IF Q1 = YES

**Q2.** How many credit cards do you currently have?

- 01 1 credit card
- 02 2 credit cards
- 03 3 credit cards
- 04 4 or more credit cards

### SHOW ALL

**Q3.** Approximately how many times have you contacted your credit card company in the last 12 months about your credit card? A contact may include a phone call, an email, a chat online, or going to a branch in person. Please do not include times when you contacted your credit card company just to make a payment, check your balance, update your profile or contact information, or change your password.

- 01 Never
- 02 Once
- 03 2-3 times

- 04 4-6 times
- 05 More than 6 times

**IF Q2 = 02 OR 03 OR 04 AND IF Q3= 03 OR 04 OR 05**

**Q3a.** How many of your credit card companies have you contacted in the last 12 months about a credit card?

- 01 One
- 02 Two
- 03 More than two

## Section 2: Credit Card Behavior

**SHOW ALL**

**Q4.** How long have you had a credit card of any type? Please include both general-purpose credit cards as well as cards that can only be used at a specific store chain or stores.

- 01 Less than a year
- 02 1 to 5 years
- 03 6 to 10 years
- 04 11 to 20 years
- 05 More than 20 years
- 06 Don't know

**SHOW ALL**

**Q5.** Do any of your credit cards have an annual fee?

- 1 Yes
- 02 No
- 03 Don't know

**SHOW ALL**

**Q6.** During the last 12 months, did you carry an unpaid balance on any credit card from one month to the next? In other words, did you pay only part of the balance due at the monthly due date?

- 01 Yes
- 02 No

**IF Q6=YES:**

**Q6a.** When you carried an unpaid balance from one month to the next, was the reason because the balance was too high for you to pay in full?

- 01 Yes

02 No

**SHOW ALL**

**Q7.** Have you ever opened a credit card account specifically to pay for a single large purchase?

01 Yes

02 No

**IF Q7=YES**

**Q7a.** Thinking about the card you opened specifically to pay for a single large purchase, did the card include an introductory period with no interest payments, sometimes called a “deferred interest” period?

01 Yes

02 No

03 Don’t know

**SHOW ALL**

**TEXT.** For the next few questions, please think about the credit card you use most frequently over the last 12 months.

**SHOW ALL**

**Q8.** Do you use “autopay” to make payments on this credit card? In other words, do you have payments automatically sent each month?

01 Yes

02 No

03 Don’t know

**SHOW ALL**

**Q9.** Which statement best describes how you usually pay your bill for this credit card?

01 I pay the full balance

02 I pay more than the minimum required amount, but not the full balance

03 I pay the minimum required amount

04 I pay less than the minimum required amount

05 Don’t know

**SHOW ALL**

**Q10.** In the last 12 months, have you ever made multiple payments on this credit card in a single month?

01 Yes

02 No

03     Don't know

**SHOW ALL**

**Q11.** In the last 12 months, did you pay any of the following types of fees on the credit card you use most frequently? Select all that apply.

- 01     Cash advance fee
- 02     Late payment fee
- 03     Balance transfer fee
- 04     Annual fee
- 05     Over-limit fee (also known as overdraft fee)
- 06     Foreign transaction fee (A surcharge when you make a purchase that either passes through a foreign bank account or is in a currency other than the U.S. dollar.)
- 07     I did not pay any fees [EXCLUSIVE]
- 08     Don't know [EXCLUSIVE]

## Section 3: ATTITUDES & PERCEPTIONS

### SHOW ALL

**TEXT2.** For the following set of questions please think about your experiences with credit cards in general.

### SHOW ALL

**Q12.** Thinking about your credit card(s), how much do you agree or disagree with each of these statements?

I think my credit card(s) are a valuable tool in my financial life.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

### SHOW ALL

**Q13.** I am happy with the purchases my credit card(s) have allowed me to make because I have a credit card.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

### SHOW ALL

**Q14.** I am glad that I have line(s) of credit.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

**SHOW ALL**

**Q15.** Managing my credit card account(s) is easy.

(Managing credit card accounts includes basic administrative activities like changing addresses or passwords, as well as more significant activities like scheduling and making payments.)

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

**SHOW ALL**

**Q16.** My credit card company/companies provide good service.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

**SHOW ALL**

**Q17.** My credit card debt is not a financial burden.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

**SHOW ALL**

**Q18.** I feel in control over my credit card debt.

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree

**SHOW ALL**

**Q19.** I am comfortable using my credit card(s).

- 01 Strongly disagree
- 02 Somewhat disagree
- 03 Neither agree nor disagree
- 04 Somewhat agree
- 05 Strongly agree



## Section 4: Problems with Credit Card

### SHOW ALL

**TEXT3.** The next set of questions asks about some problems people have with their credit cards.

### SHOW ALL

**Q20.** In the last 12 months, have you had a problem related to getting a credit card?

For example:

- Application denied
- Delay in processing application
- Sent card you never applied for
- Card opened as result of identity theft or fraud
- Problem getting a working replacement card

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

### SHOW ALL

**Q21.** In the last 12 months, have you had a problem related to advertising and marketing, including promotional offers?

For example:

- Didn't receive advertised or promotional terms (different interest rate, length of promotional offer was shorter than advertised)
- Confusing or misleading advertising about the credit card (terms weren't clear, couldn't find important information on the disclosure)

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q22.** In the last 12 months, have you had a problem related to fees or interest?

For example:

- Unexpected increase in interest rate
- Charged too much interest
- Problem with fees (late fee, overlimit fee, annual fee, balance transfer fee, cash advance fee, application fee)

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q23.** In the last 12 months, have you had a problem related to a purchase shown on your statement?

For example:

- Card was charged for something you did not purchase with the card (charges made without your permission, fraud)
- Credit card company isn't resolving a dispute about a purchase on your statement (billing dispute, dispute resolution process)
- Overcharged for something you did purchase with the card

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q24.** In the last 12 months, have you had a problem related to making payments?

For example:

- Problem during payment process (not applied fast enough, not applied in way you expected, didn't go through)
- You never received your bill or did not know a payment was due

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q25.** In the last 12 months, have you had a problem related to trouble using your card?

For example:

- Can't use card to make purchases
- Credit card company won't increase or decrease your credit limit
- Account sold or transferred to another company

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q26.** In the last 12 months, have you had a problem related to struggling to pay your bill?

For example:

- Filed for bankruptcy
- Problem lowering your monthly payments
- Credit card company won't work with you while you're going through financial hardship (won't negotiate lower fees, lower interest rate, lower monthly payment, or postpone payments)

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q27.** In the last 12 months, have you had a problem related to closing your account?

For example:

- Can't close your account
- Company closed your account

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q28.** In the last 12 months, have you had a problem with credit report or credit score?

For example:

- Incorrect account information
- Problem with an investigation into a credit reporting problem

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**SHOW ALL**

**Q29. Other features, terms, or problems?**

For example:

- Problem with rewards from credit card (miles, points, cash back)
- Credit card company forcing arbitration
- Problem with customer service
- Add-on products and services (credit monitoring, disability insurance, card protection)
- Privacy issues
- Problem with convenience check
- Problem with cash advances
- Problem with balance transfer
- Other problem

01 Yes, I have had this type of problem

02 No, I have not had this type of problem

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**TEXT3.** For the following set of questions, think about **the most recent problem** that you had with a credit card company.

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q30.** Below are the credit card problems that you said you experienced in the last 12 months. Which of the following is your most recent problem?

01 A problem related to getting a credit card (**SHOW IF Q20 NE2**)

02 A problem related to advertising and marketing, including promotional offers  
(**SHOW IF Q21 NE2**)

03 A problem related to fees or interest (**SHOW IF Q22 NE2**)

04 A problem related to a purchase shown on your statement (**SHOW IF Q23 NE2**)

05 A problem related to making payments (**SHOW IF Q24 NE2**)

06 A problem related to trouble using your card (**SHOW IF Q25 NE2**)

07 A problem related to struggling to pay your bill (**SHOW IF Q26 NE2**)

08 A problem related to closing your account (**SHOW IF Q27 NE2**)

09 A problem with credit report or credit score (**SHOW IF Q28 NE2**)

10 A problem with other credit card features, terms, or problems (**SHOW IF Q29 NE2**)

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q31.** Which of the following best describes what kind of card this is?

- 01 General-purpose credit card or charge card (can use anywhere credit cards are accepted)
- 02 Store credit card (can use only at specific store or chain of stores)

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q32.** How long have you had this card?

- 01 Less than a year
- 02 1 to 5 years
- 03 6 to 10 years
- 04 11 to 20 years
- 05 More than 20 years
- 06 Don't know

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q33.** Typically, how often do you use this card?

- 01 Rarely or never
- 02 A few times a year
- 03 About once a month
- 04 Multiple times a month
- 05 Multiple times a week

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q34.** Is this account still open—in other words, are you still able to make purchases within your credit limit with this card if you need to?

- 01 Yes
- 02 No
- 03 Don't know

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q35.** Is this account currently in collections—in other words, has a debt collector contacted you to ask you to pay the balance?

- 01 Yes
- 02 No
- 03 Don't know

**IF Q21, Q22, Q23, or Q24= YES**

**Q36.** What is the approximate dollar amount of your problem related to [Q31 response]?

- 01 \$0- \$49
- 02 \$50-\$99
- 03 \$100-\$999
- 04 \$1,000-\$9,999
- 05 \$10,000+
- 06 Don't know

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q37.** Did you contact any person or organization (including the credit card company) to get help with this problem?

- 01 Yes
- 02 No

**IF Q37 = NO**

**Q38.** Below are some reasons why someone might not contact someone for help with their credit card. Please select the reasons that you did not contact someone for help. Select all that apply.

- 01 I believe that the credit card company will eventually fix the problem
- 02 I don't want to damage relationship with credit card company
- 03 I do not trust credit card company
- 04 I believe that I will be able to handle the problem myself
- 05 The problem is minor or not worth the hassle
- 06 I do not have the time to contact anyone for help
- 07 I do not think I could describe the problem correctly
- 08 I do not understand the problem
- 09 I do not think I could convince others that the problem is legitimate
- 10 I do not think that contacting anyone will help resolve the problem
- 11 I am concerned about privacy
- 12 I am not a native English speaker and thought I would have a language barrier
- 13 I have poor phone/internet service
- 14 The problem was resolved so I did not need to contact anyone for help
- 15 None of the above

**IF Q37 = YES**

**Q39.** Who did you contact for help with your credit card problem? Select all that apply.

- 01 Credit card company
- 02 Merchant
- 03 Consumer Financial Protection Bureau (CFPB)
- 04 Department of Veteran's Affairs (VA)
- 05 Other federal agency (e.g. Federal Trade Commission (FTC), Office of the Comptroller of the Currency (OCC))
- 06 State or local government agency
- 07 Educational institution
- 08 Better Business Bureau
- 09 Another nonprofit not connected to the credit card company
- 10 A financial consultant not connected to the credit card company
- 11 A lawyer
- 12 Other (please specify) [textbox]

**[Programming note: If only one item is selected in Q39, skip to Q41]**

**IF Q39=More than 1 response selected**

**Q40.** Of the organizations that you contacted for help about your credit card problem, who did you contact first?

**[Programming note: Display selections 01-12 from Q39]**

**Q41.** How helpful was [Q40 response]?

- 1 Not helpful at all
- 2 Somewhat unhelpful
- 3 Neither helpful nor unhelpful
- 4 Somewhat helpful
- 5 Very helpful

**Q42.** Did [Q40 response] resolve the problem?

- 01 Yes
- 02 No
- 03 Don't know

**IF Q42= NO**

**Q43.** In a few words, please explain why [Q40 response] did not resolve the problem.

[TEXT BOX]

[Programming note: If Q39 = 2 responses, ask Q41, Q42, and Q43 for the option not selected in Q40]

**IF Q39=More than 2 responses selected**

**Q44. Of the organizations that you contacted for help about your credit card problem, who did you contact second?**

[Programming note: Display selections 01-12 from Q39, and remove option selected in Q40]

[Programming note: Repeat Q41, Q42, and Q43 for response to Q44]

**Q45. Did the problem ever get resolved?**

- 01 Yes
- 02 No

**Q46. In the last year, how much time did you spend trying to fix this problem?**

- 01 I did not spend any time trying to fix this problem
- 02 1 hour or less
- 03 Between 1 and 3 hours
- 04 Between 3 and 5 hours
- 05 Between 5 and 8 hours
- 06 More than 8 hours

**If Q45=YES**

**Q47. How much time passed between when the incident occurred and when it was fully resolved?**

- 01 A day or less
- 02 More than a day, but less than a week
- 03 At least one week, but less than a month
- 04 At least one month, but less than 6 months
- 05 At least 6 months, but less than a year
- 06 A year or more



**If Q45=NO**

**Q48.** How long ago did this problem begin?

- 01 A day or less
- 02 More than a day, but less than a week
- 03 At least one week, but less than a month
- 04 At least one month, but less than 6 months
- 05 At least 6 months, but less than a year
- 06 A year or more

**IF Q20, Q21, Q22, Q23, Q24, Q25, Q26, Q27, Q28, or Q29= YES**

**Q49.**

How satisfied were you with the customer service you received from your credit card company?

- 01 Very satisfied
- 02 Somewhat satisfied
- 03 Neither satisfied nor unsatisfied
- 04 Somewhat helpful
- 05 Very helpful

**IF Q39 NOT EQUAL TO 03, 04, 05, or 06**

**Q50.** At any point did you consider contacting a government agency for help with this problem?

- 01 Yes
- 02 No

**IF Q50=YES**

**Q51.** Why did you decide not to contact a government agency for help with this problem?

Select all that apply.

- 01 Did not know what part of government can help individuals with credit card problems
- 02 Did not know how to file a complaint with government agencies/regulators
- 03 Did not trust government agencies/regulators
- 04 Problem was eventually resolved so there was no need to contact a government agency
- 05 Other (please describe):\_\_\_\_\_
- 06 None of the above

**Q52.** Answer the following questions based on how you felt when this problem was at its most serious. If you feel that this problem is currently at its most serious, then answer based on how you feel now.

- a. Did this problem create tension in me?
- b. To what extent did I perceive this problem as stressful?
- c. To what extent did this problem require coping efforts on my part?
- e. Did this problem tax or exceed my coping resources?
- f. Was there someone or some agency I could turn to for help if I needed it?
- g. Was there help available to me for dealing with this problem?
- h. Were there sufficient resources available to help me in dealing with this problem?
- i. Was there anyone who could help me to manage this problem?
- j. How much will I be affected by the outcome of this problem?
- k. Will this problem have serious implications for me?
- l. Will this problem have important consequences for me?
- m. Will this problem have long-term consequences for me?

- 01 Not at all
- 02 Slightly
- 03 Moderately
- 04 Considerably
- 05 Extremely

## Section 6. Demographics

1. What is your age?

- 01 Under 25 years
- 02 25-34 years
- 03 35-44 years
- 04 45-54 years
- 05 55-61 years
- 06 62 years or older

2. What is your race (Check all that apply)?

- 01 Black or African American
- 02 White
- 03 Asian
- 04 American Indian or Alaska Native
- 05 Native Hawaiian or Other Pacific Islander
- 06 Some other race

3. What is your ethnicity?

- 01 Hispanic or Latino
- 02 Not Hispanic or Latino

4. Do you describe yourself as a man, a woman, or in some other way?

- 01 A man
- 02 A woman
- 03 Some other way

5. Including yourself, how many individuals live in your household?

- 01 1
- 02 2
- 03 3-4
- 04 5-7
- 05 More than 7

6.

7. What is your approximate household income?

- 01 Less than \$15,000
- 02 \$15,000 - \$24,999
- 03 \$25,000 - \$34,999
- 04 \$35,000 - \$49,999
- 05 \$50,000 - \$74,999
- 06 \$75,000 - \$99,999
- 07 \$100,000 - \$149,999
- 08 \$150,000- \$199,999
- 09 \$200,000+

8. What is your current work status?

- 01 Self-employed
- 02 Work full time
- 03 Work part time
- 04 Retired
- 05 Temporarily laid off or on leave
- 06 Unemployed and looking for work
- 07 Not doing any work for pay (homemaker, student, disabled, etc.)

9. What is your highest level of education?

- 01 Less than a high school degree
- 02 High school degree or GED
- 03 Some college
- 04 Two year college degree
- 05 Four year college degree
- 06 Postgraduate degree (e.g. MA, PhD, JD, MBA, MD)

10. Is English your preferred language?

- 01 Yes
- 02 No

11. What is your marital status?

- 01 Married
- 02 Living with a partner
- 03 Never married
- 04 Separated
- 05 Divorced
- 06 Widowed

12. How do you typically access the internet? (Select all that apply.)

- 01 Your phone
- 02 A computer at home
- 03 A computer at work
- 04 A tablet or similar portable device
- 05 Other (e.g., library or relative's home)

13. What is your military status?

- 01 No military service
- 02 Active
- 03 Reserve or National Guard
- 04 Veteran or retired