

INTRO SCREEN

Thank you for participating in this survey! The Consumer Financial Protection Bureau (CFPB) is a government agency that works to make financial products and services fair for consumers. This survey will ask you questions about debt collection.

Your opinions are very important to us. The survey is voluntary and will take about 20 minutes to finish.

Privacy Act Statement

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to ICF will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in evaluating potential debt collection disclosure forms.

The CFPB will not obtain or access personally identifiable information. The agency will only obtain and access de-identified results and aggregated analyses of those results. This information will not be disclosed as outlined in the Routine Uses for the SORN CFPB.022-Market and Consumer Research Records SORN, 77 FR 67802

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this study is voluntary; you are not required to participate. However, if you do not include the requested information, you may not participate in the study.

For the assurances of confidentiality provided to respondents by KnowledgePanel, please see: <http://www.knpanel.com/participate/privacy2.html>.

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-xxxx. It expires on xx/xx/xxxx. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB_PRA@cfpb.gov.

If you have any questions about this survey, please contact Panel Relations at (XXX) XXX-XXXX.

//PROGRAMMER: INSERT PAGE BREAK//

INSTRUCTIONS

Use the buttons to get through the survey:

- Click on the **NEXT** button to save your responses and continue to the next page.
- Click on the **PREVIOUS** button to go back to a previous page. You may change your answers if you need to. Do not use your browser's Back button. This may cause you to exit the questionnaire.

01 Continue

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

SCEN1. Please read the scenario below about someone named Person A.

Person A bought a couch from Main Street Store 10 years ago using a Main Street Store credit card. The credit card company contacted Person A several times about the bill over the years, but Person A has not paid it off.

Person A receives a notice about the debt from North South Group, a debt collector. It says that he or she still owes some of the balance from the card. Person A knows that he or she does still owe some money, and thinks the amount on the notice looks about right. It would not be easy, but Person A probably could find a way to come up with money to pay the debt.

Click "Next" to read the notice that Person A received in the mail. You will then be asked a series of questions that relate to the information in the notice.

01 Continue

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

NOTICE. PROGRAMMER: DISPLAY NOTICE

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

//START DISPLAY OF THUMBNAIL OF THE NOTICE ON THE RIGHT SIDE OF THE SCREEN//

NOTE1. At any time during this survey, you can look at the notice again by clicking the image on the right of the screen.

01 Continue

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Pre_Q25a. //IF VALIDATION NOTICE=W, O1, CC, OR R1 DISPLAY: Please look at this text that appears on the notice. You may or may not have already noticed this text when reading the notice.

The following questions relate to this text, so please make sure you read the text carefully before continuing.

//SHOW BOX WITH RELEVANT 1-2 SENTENCES//

BOX IF VALIDATION NOTICE=O1

“Because of the age of this debt, we cannot sue you for it. In most cases, the debt cannot appear on your credit report.”

BOX IF VALIDATION NOTICE= W

"Because of the age of this debt, we will not sue you for it."

BOX IF VALIDATION NOTICE=R1 OR CC

“Because of the age of this debt, we cannot sue you for it unless you make a payment or acknowledge it in writing.”

01 Continue

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

PreQ1. The following questions ask how likely you would be to take several different actions in response to the notice. Please answer the questions using a 5-point scale where 1 means “very unlikely” and 5 means “very likely.”

01 Continue

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

//DISPLAY NEWQ01- NEWQ03 ON SAME PAGE//

//RANDOMIZE ORDER OF NEWQ01 AND NEWQ02//

NEWQ01. If you were in Person A's situation, how likely would you be to ignore this notice and not respond to it?

01 1 Very unlikely

02 2

03 3

04 4

05 5 Very likely

88 MISSING ///HIDDEN///

NEWQ02. If you were in Person A's situation, how likely would you be to make a full or partial payment on this debt?

01 1 Very unlikely

02 2

03 3

04 4

05 5 Very likely

89 MISSING ///HIDDEN///

//OPEN END: 1,000 CHARACTERS MAX//

NEWQ03. When you answered the two questions above, what were you thinking about? Please list everything you were thinking about in the space below.

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Pre_Q06. Imagine that six months have passed after Person A received the notice. Person A has not done anything in response to the notice. Now Person A is applying for a car loan and the dealer is checking Person A's credit report.

01 CONTINUE

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q06. Using a 5-point scale where 1 means "very unlikely" and 5 means "very likely," how likely do you think it is that this debt will appear on Person A's credit report?

01 1 Very unlikely
02 2
03 3
04 4
05 5 Very likely
88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

//RANDOMIZE QUESTION PAIRS Q10 & Q11, Q12 & Q13, Q14 & Q15, Q16 & Q17//

Pre_Q10. In each of the following situations, how likely would the debt collector would be to sue Person A to collect the debt? Please treat each of these situations separately.

	1 – Very unlikely	2	3	4	5 – Very likely
//ASK ALL// Q10a. Person A makes a payment of \$100 toward the debt referenced in the notice.					
//ASK ALL// Q12a. Person A sends a letter to the debt collector saying, “I know I owe the debt, but I have some questions about it before I pay.”					
//ASK ALL// Q14a. Person A calls the debt collector and said, “I know I owe the debt, but I have some questions about it before I pay.”					
//ASK ALL// Q16a. Person A ignores the notice and takes no action.					
//ASK IF NOT VERSION CC// Q21. Person A thinks that there is a mistake in the notice. He or she mails in the tear-off portion on the bottom of the notice, checking the box that says “I want to dispute this debt.”					

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Pre_Q11. Do you think the debt collector is legally allowed to sue Person A in each of the following situations? Please treat each of these situations separately.

	1 – Yes	2--No	3—It depends	97—Not sure/Don't know
//ASK ALL// Q11a. Person A makes a payment of \$100 toward the debt referenced in the notice.				
//ASK ALL// Q13a. Person A sends a letter to the debt collector saying, "I know I owe the debt, but I have some questions about it before I pay."				
//ASK ALL//Q15a. Person A calls the debt collector and said, "I know I owe the debt, but I have some questions about it before I pay."				
//ASK ALL// Q17a. Person A ignores the notice and takes no action.				
//ASK IF NOT VERSION CC// Q22. Person A thinks that there is a mistake in the notice. He or she mails in the tear-off portion on the bottom of the notice, checking the box that says "I want to dispute this debt."				

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

CEASE1. **Based on this notice, does Person A have a legal right to dispute this debt if he or she thinks that there is an error?**

- 01 Yes
- 02 No
- 03 It depends
- 97 Not sure/don't know
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT page break//

//ASK ALL//

Pre_Q08. Now imagine that Person A ignored the notice and took no action. Sometime in the future, the debt from the notice is turned over to a **different** debt collector who becomes responsible for collecting the debt.

- 01 CONTINUE

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q08. **How likely do you think it is that the *new* debt collector will sue Person A to collect the amount owed on this debt?**

- 01 1 Very unlikely
- 02 2
- 03 3
- 04 4
- 05 5 Very likely
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q09. **Do you think the *new* debt collector is legally allowed to sue Person A if Person A does not pay the amount owed?**

- 01 Yes
- 02 No
- 03 It depends
- 97 Not sure/don't know
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

//END DISPLAY OF THUMBNAIL OF THE NOTICE ON THE RIGHT SIDE OF THE SCREEN//

Pre_Q33. Now we have a few questions about your opinions and experiences.

01 CONTINUE

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

//DISPLAY AS GRID – RANDOMIZE Q3301 THROUGH Q3309//

Q33. Please indicate your degree of agreement or disagreement with each of the following statements about debt and debt collection, using a 5-point scale where 1 means “definitely disagree” and 5 means “definitely agree”.

	1 – definitely disagree	2	3	4	5 – definitely agree
Q3301. People should pay their debts even if money is tight.					
Q3302. If someone borrows money and then loses income (like because of an illness or losing a job), the person should not have to repay the amount he or she borrowed.					
Q3303. Debt collectors generally have accurate information about the debts that they are collecting.					
Q3304. If a debt collector asks someone to pay a certain amount, it is because the debt collector has some information that shows that the person owes that amount.					

Q3305. If a debt collector sues a consumer, it is because the debt collector has some evidence that proves that the consumer owes the debt.					
Q3306. Debt collectors will often sue consumers if they do not pay their debts.					
Q3307. If a debt collector sues a consumer, the consumer is not likely to win in court.					
Q3308. Debt collectors are generally trustworthy.					
Q3309. Debt collectors generally don't care whether the people they are trying to collect debts from actually owe the debt.					

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q34. How frequently do you check your credit report?

- 01 4 or more times per year
- 02 2-3 times per year
- 03 Once per year
- 04 Less than once per year
- 05 I have never checked my credit report
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q35. Have you ever been contacted by a debt collector attempting to collect a debt from you? Do include instances when you were contacted about debts that you believed you did not owe. Do not include instances when a creditor or debt collector contacted you by mistake because they had the wrong phone number or address.

- 01 Yes, I have been contacted about five or more debts
- 02 Yes, I have been contacted about two to four debts
- 03 Yes, I have been contacted about one debt
- 04 No
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

Q36. Have you ever been sued by a debt collector or creditor attempting to collect a debt from you?

- 01 Yes, five or more times
- 02 Yes, two to four times
- 03 Yes, one time
- 04 No
- 88 MISSING ///HIDDEN///

//PROGRAMMER: INSERT PAGE BREAK//

//ASK ALL//

// RANDOMIZE Q3701 THROUGH Q3703//

Q37. How well does each of the following statements describe you or your situation?

01 CONTINUE

//PROGRAMMER: INSERT page break//

//ASK ALL//

Q3701. Because of my money situation, I feel like I will never have the things I want in life.

- 01 1 Describes me completely
- 02 2
- 03 3
- 04 4
- 05 5 Does not describe me at all
- 06 Don't Know

//PROGRAMMER: INSERT page break//

//ASK ALL//

Q3702. I am just getting by financially.

- 01 1 Describes me completely
- 02 2
- 03 3
- 04 4
- 05 5 Does not describe me at all
- 06 Don't Know

//PROGRAMMER: INSERT page break//

//ASK ALL//

Q3703. I am concerned that the money I have or will save won't last.

- 01 1 Describes me completely
- 02 2
- 03 3
- 04 4
- 05 5 Does not describe me at all
- 06 Don't Know

//PROGRAMMER: INSERT page break//

//ASK ALL//

// RANDOMIZE Q3801 THROUGH Q3802//

Q38. How often does each of the following statements apply to you? RANDOMIZE SUB-QUESTIONS

01 CONTINUE

//ASK ALL//

Q3801. I have money left over at the end of the month.

- 01 1 Always
- 02 2
- 03 3
- 04 4
- 05 5 Never
- 06 Don't Know

//PROGRAMMER: INSERT page break//

//ASK ALL//

Q3802. My finances control my life.

- 01 1 Always
- 02 2
- 03 3
- 04 4
- 05 5 Never
- 06 Don't Know

//PROGRAMMER: INSERT page break//

//ASK ALL//

SUBMIT. Thank you for completing this survey! If you are ready to submit your responses, please click the SUBMIT button below. Once you submit your responses you will not be able to return to the survey or change any answers.

//PROGRAMMER – “NEXT” BUTTON TEXT SHOULD BE REPLACED WITH “SUBMIT” TEXT FOR THIS PAGE ONLY//

//PROGRAMMER: INSERT PAGE BREAK//

//ASK IF SUBMIT//

Thank. Thank you for your participation. Your answers have been submitted. The information you have provided will help the Consumer Financial Protection Bureau (CFPB) better understand how you and others perceive the current debt collection process.

You may now close your browser.

Validation notices for different treatments

1	• Validation notice without TBD disclosure (X)	Split 10 yr/3 yr
2	• Validation notice with TBD disclosure (“cannot”) (C)	Split 10 yr/3 yr
3	• Validation notice with TBD disclosure (“will not”) (W)	Split 10 yr/3 yr
4	• Validation notice with TBD disclosure (“cannot”) and obsolescence disclosure v1 (O1)	All 10 yr
5	• Validation notice with TBD disclosure and obsolescence disclosure v2 (O2)	All 10 yr
6	• Validation notice with TBD disclosure and non-obsolescence disclosure v1 (N1)	All 3 yr
7	• Validation notice with TBD disclosure and revival disclosure v1 (R1)	Split 10 yr/3 yr
8	○ Revival v1 with obsolescence v1 (R1O1)	All 10 yr
9	○ Revival v1 with obsolescence v2 (R1O2)	All 10 yr
10	○ Revival v1 with non-obsolescence v1 (R1NO1)	All 3 yr
11	• Validation notice with TBD disclosure and revival disclosure v2 (R2)	Split 10 yr/3 yr (?)
12	• Validation notice with TBD disclosure and revival disclosure v3 (R3)	Split 10 yr/3 yr (?)
13	• Validation notice with TBD disclosure and revival disclosure v4 (R4)	Split 10 yr/3 yr (?)
14	• Validation notice with TBD disclosure and revival disclosure v5 (R5)	Split 10 yr/3 yr (?)