

Outline of Survey Items:

1 to 3: First response to notice, and reasons for that response

4 to 7: Initial questions about likelihood/legality of suit and credit reporting in response to notice

8 to 9: Questions about likelihood/legality of suits from future debt collectors

10 to 17: Questions about likelihood/legality of suits, with specific actions from Person A as prompts

ADD1-2: Questions about consumer rights and responses to the notice

18 to 20: Scenario 2 (amount is wrong)—First response to notice, and reasons for that response

21 to 24: Scenario 2--Questions about likelihood/legality of suits, with specific actions from Person A as prompts

25 to 28: Comprehension questions about disclosures, after text is specifically pointed out to respondents

30 to 32: Questions about respondents' reaction to hypothetical notice about lawsuit

33: Attitudinal questions about debt collection

34 to 36: Behavioral questions about debt collection and credit report

37 to 38: CFPB financial well-being scale

INTRO SCREEN

Thank you for participating in this survey. Your opinions are very important to us. Participation is voluntary and will take about 33 minutes of your time. You will receive five dollars for participating in the survey.

Your answers will be grouped with those of all the other participants to help the Consumer Financial Protection Bureau (CFPB) better understand how you and others perceive the current debt collection process.

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.

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>.

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

Paperwork Reduction Act Statement:

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 3170-00XX. It expires on MM/DD/YYYY. The time required to complete this information collection is estimated to average approximately 33 minutes per response. 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 the 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.

INSTRUCTIONS

Before you begin, here are some instructions about how the questionnaire works:

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

01 Continue

SCEN1. Please read the following scenario about someone named Person A. After you read the scenario, click “Next” to read a financial notice that relates to the scenario. Please read the notice and respond to the questions that follow. We are interested in your perceptions and understanding of what you read, so please answer the questions from your own perspective.

Scenario: Person A purchased a couch from Main Street Store [3 years ago/ 8 years ago] using a Main Street Store credit card. Person A has not yet paid off the bill and is being contacted by North South Group, a debt collector, on behalf of Main Street Store. Person A receives an envelope from North South Group in the mail and it looks important. Person A opens the envelope and sees a notice about the debt.

Click “Next” to read a financial notice

01 CONTINUE

PreQ1. Person A is not sure exactly how much of the debt is still owed, but the amount indicated on the notice looks about right. While it would not be easy, Person A probably could find a way to come up with money to pay the debt. Given the scenario you read earlier and the notice you just saw, please answer the following questions.

Please note that 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

Q01. If you were in Person A’s situation, which of the following describes what you would do in response to the notice you just saw?

- 01 Pay the full amount listed in the notice
- 02 Ignore the notice
- 03 Contact the debt collector
- 04 Pay part of the amount listed in the notice
- 05 Other _____

Q01A. How would you contact the debt collector?

- 01 By sending a letter to the debt collector
- 02 By telephone
- 03 By mailing in the tear-off form at the bottom of the notice
- 04 Through the debt collector’s website
- 05 Other: _____

Q01B. Which of the following would be your primary reason for contacting the debt collector?

- 01 To ask additional questions about the debt
- 02 To dispute the debt
- 03 To pay or set up a payment plan
- 04 Other _____
- 97 Not sure/don't know

Q02. Think about the answer you just gave about what you would do in response to the notice. What are the most important reasons that led you to this decision? Please feel free to list as many reasons as you'd like.

Q03. Thinking again about the answer you gave about what you would do in response to the notice, how important was each of the following reasons in leading you to this decision?

01 CONTINUE

Q0301. Whether or not I expect to be sued.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q0302. Whether or not I expect the debt to appear on my credit report.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q0303. Whether or not I expect the debt to affect my current or future employment status.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q0304. Whether or not I expect my family or friends to find out about the debt.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q0305. Whether or not I expect the debt collector to continue contacting me until I pay off the debt.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Pre_Q04. Now think of Person A again. Remember that:

- Person A purchased a couch from Main Street Store using a Main Street Store credit card [3 years ago/8 years ago), and has not yet paid off the bill.
- Person A is not sure exactly how much of the debt is still owed, but the amount indicated on the notice looks about right.
- While it would not be easy, Person A probably could find a way to come up with money to pay the debt.

01 CONTINUE

Q04. Using a 5-point scale where 1 means “very unlikely” and 5 means “very likely,” *how likely do you think it is* that the debt collector will sue Person A to collect the amount owed on this debt if Person A does not pay it?

- 01 1 Very unlikely
- 02 2
- 03 3
- 04 4
- 05 5 Very likely

Q05. Do you think the debt collector *is legally allowed* to sue Person A to collect the amount owed on this debt if Person A does not pay it?

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

Pre_Q06. Imagine that two months have passed after Person A received the notice, and Person A has not taken any action 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

Q06. 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

Q07. Do you think the debt is legally allowed to appear on Person A's credit report?

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

Pre_Q08. Now imagine that sometime in the future the debt mentioned in the notice is turned over to a different debt collector who becomes responsible for collecting the debt.

01 CONTINUE

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

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

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

Pre_Q10. For the following questions, we will ask you to imagine that Person A took some action with regard to the debt referenced in the notice. Please answer the questions about these various actions.

01 CONTINUE

Pre_Q10a. Imagine that **Person A made a payment of \$100 toward the debt referenced in the notice.**

01 CONTINUE

Q10. Using a 5-point scale where 1 means "very unlikely" and 5 means "very likely," how likely do you think it is that the debt collector would sue Person A to collect the remaining amount owed on this debt?

- 01 1 Very unlikely
- 02 2
- 03 3
- 04 4
- 05 5 Very likely

Q11. Do you think the debt collector is legally allowed to sue Person A to collect the remaining amount owed on this debt?

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

Pre_Q12. Imagine that **Person A had some questions about the debt and sent a letter to the debt collector. Person A begins the letter by writing something like, "I know I owe the debt, but I have some questions about it before I pay."**

01 CONTINUE

Q12. How likely do you think it is that the debt collector would 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

Q13. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q14. Imagine that **Person A had some questions about the debt and called the debt collector. Person A begins the call by saying something like, "I know I owe the debt, but I have some questions about it before I pay."**

01 CONTINUE

Q14. How likely do you think it is that the debt collector would 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

Q15. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q16. Imagine that **Person A ignored the notice and took no action.**

Q16. How likely do you think it is that the debt collector would 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

Q17. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q18. We would now like you to imagine that Person A thinks that *the amount North South Group is asking for is wrong* and that the amount owed is actually less than the amount indicated on the notice.

01 CONTINUE

ADD1. Can Person A dispute the debt referenced in the notice?

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

ADD2. What can Person A do in response to the notice? (check all that apply)

- 01 Ask additional questions about the debt
- 02 Dispute the debt
- 03 Pay or set up a payment plan
- 04 Ask the debt collector to stop communications

Q18. If you were in Person A's situation, which of the following describes what you would do in response to the notice you just saw?

- 01 Pay the full amount listed in the notice
- 02 Ignore the notice
- 03 Contact the debt collector
- 04 Pay part of the amount listed in the notice
- 05 Other _____

Q18A. How would you contact the debt collector?

- 01 By sending a letter to the debt collector
- 02 By telephone
- 03 By mailing in the tear-off form at the bottom of the notice
- 04 Through the debt collector's website
- 05 Other: _____

Q18B. Which of the following would be your primary reason for contacting the debt collector?

- 01 To ask additional questions about the debt
- 02 To dispute the debt
- 03 To pay or set up a payment plan
- 04 Other _____
- 97 Not sure/don't know

Q19. Think about the answer you just gave about what you would do in response to the notice. What are the most important reasons that led you to this decision? Please feel free to list as many reasons as you'd like.

Q20. Thinking again about the answer you gave about what you would do in response to the notice, how important was each of the following reasons in leading you to this decision? RANDOMIZE SUB-QUESTIONS

01 CONTINUE

Q2001. Whether or not I expect to be sued.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q2002. Whether or not I expect the debt to appear on my credit report.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q2003. Whether or not I expect the debt to affect my current or future employment status.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Q2004. Whether or not I expect my family or friends to find out about the debt.

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2

- 03 3
- 04 4
- 05 5 Very important

Q2005. **Whether or not I expect the debt collector to continue contacting me until I pay off the debt.**

How important was this reason in leading you to this decision?

- 01 1 Not important at all
- 02 2
- 03 3
- 04 4
- 05 5 Very important

Pre_Q21. Now think of Person A again. Remember that Person A now thinks that the amount North South Group is asking for is wrong and that the amount owed is actually less than the amount indicated on the notice.

For the following questions, we will ask you to imagine that Person A took some action with regard to the debt referenced in the notice. Please answer the questions about these various actions.

01 CONTINUE

Pre_Q21. Imagine that **Person A disputed the debt by mailing in the tear-off portion on the bottom of the notice, checking the box that says "The amount is wrong."**

01 CONTINUE

Q21. Using a 5-point scale where 1 means "very unlikely" and 5 means "very likely," how likely do you think it is that the debt collector would sue Person A to collect the remaining amount owed on this debt?

- 01 1 Very unlikely
- 02 2
- 03 3
- 04 4
- 05 5 Very likely

Q22. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q23. Imagine that **Person A disputed the debt by calling the debt collector.**

01 CONTINUE

Q23. How likely do you think it is that the debt collector would 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

Q24. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q25a. [Please look at this text that appears on the notice. You may or may not have already noticed this text when reading the notice. / Please look at the following text. This text could appear on the notice in some cases, even though it was not on the version you saw.]

01 CONTINUE

Pre_Q25b. Based on this text, please answer the following questions about whether or not the debt collector is legally allowed to sue Person A in each of the following situations.

01 CONTINUE

Pre_Q25c. Imagine that **Person A ignored the notice and took no action.**

01 CONTINUE

Q25. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q26. Imagine that **Person A had some questions about the debt and called the debt collector. Person A begins the call by saying something like, "I know I owe the debt, but I have some questions about it before I pay."**

01 CONTINUE

Q26. Do you think the debt collector is legally allowed to sue Person A to collect the amount owed on this debt?

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

Pre_Q27. Imagine that **Person A made a payment of \$100 toward the debt referenced in the notice.**

01 CONTINUE

Q27. Do you think the debt collector is legally allowed to sue Person A to collect the remaining amount owed on this debt?

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

Pre_Q28. Imagine that **two months have passed after Person A received the notice, and Person A has not taken any action 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

Q28. Do you think the debt is legally allowed to appear on Person A's credit report?

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

Pre_Q33. The questions in the remainder of the survey do not relate to the notice that you viewed earlier. Please base your answers on your own experiences and opinions.

01 CONTINUE

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".

01 CONTINUE

Q3301. People should pay their debts even if it creates economic hardship.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3302. If someone borrows money and then experiences a financial shock (like an illness or losing a job), the person should not have to repay the amount he or she borrowed.

- 01 1 definitely disagree
- 02 2

- 03 3
- 04 4
- 05 5 definitely agree

Q3303. Debt collectors generally have accurate information about the debts that they are collecting.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3304. 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”.

If a debt collector is asking someone to pay a certain amount, it is because the debt collector has reviewed information from the creditor that indicates that person owes that amount.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3305. If a debt collector sues a consumer, the collector knows it has a good chance of proving in court that the consumer owes the debt.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3306. Debt collectors will often sue consumers if they do not pay their debts.

- 01 1 definitely disagree
- 02 2

- 03 3
- 04 4
- 05 5 definitely agree

Q3307. 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”.

If a debt collector sues a consumer, the consumer is not likely to win in court.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3308. Debt collectors are generally trustworthy.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

Q3309. Debt collectors generally don’t care whether the people they are trying to collect debts from actually owe the debt.

- 01 1 definitely disagree
- 02 2
- 03 3
- 04 4
- 05 5 definitely agree

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

Q35. Have you ever been contacted by a debt collector attempting to collect a debt from you?

- 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

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

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

01 CONTINUE

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

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

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

Q38. How often does each of the following statements apply to you?

01 CONTINUE

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

Q3802. My finances control my life.

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

SUBMIT. That concludes the 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 your previous responses.

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.