

This document contains survey instructions, items and questions to be used in quantitative testing. Not all survey items will be included. Respondents are randomly assigned to read one of several versions of a debt collection notice; some questions are asked based on the version of the debt collection validation notice a respondent sees.

Introduction Screen

Thank you for participating in this survey! The Bureau of Consumer Financial Protection (“Bureau”) 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 Bureau of Consumer Financial Protection (“Bureau”), in evaluating potential debt collection disclosure forms.

The Bureau 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 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 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

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.

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.

Alternative vignette:

[Some participants are assigned to a notice with “errors” or inconsistencies with the vignette. This is to help us determine whether different versions are more helpful in recognizing errors in a debt.]

Person A bought a couch from Main Street Store [x] years ago using a [Store name] 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.

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 info

NOTICE. PROGRAMMER: DISPLAY NOTICE

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

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

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.

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//



[The Language shown will depend on the notice the respondent was randomly assigned to view.]

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.”

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///

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

[text entry 1,000 character maximum]

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.

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///

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
Q10a. Person A makes a payment of \$100 toward the debt referenced in the notice.					
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.”					
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.”					
Q16a. Person A ignores the notice and takes no action.					
Q21. [skip if G notice] 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.”					

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
Q11a. Person A makes a payment of \$100 toward the debt referenced in the notice.				

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."				
Q15a. Person A calls the debt collector and says, "I know I owe the debt, but I have some questions about it before I pay."				
Q17a. Person A ignores the notice and takes no action.				
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."				

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///

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.

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///

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///

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

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.					

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///

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///

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///

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

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?

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

The following are additional survey items the team will consider including. The length of the survey will not exceed 30 minutes. The final survey instrument is unlikely to include all of the items in this document.

Understanding of debt-related lawsuits

1. **When can Person A be sued by the debt collector? If you're not sure, please make your best guess.**
 - a) The debt collector can sue Person A anytime
 - b) The debt collector can sue 30 days after sending the notice
 - c) The debt collector can sue once they confirm the debt is owed by Person A
 - d) Both B and C
 - e) The debt collector cannot sue for this debt
2. **How confident are you in your answer to the previous question?**
 - Not at all confident
 - Somewhat confident
 - Very confident

[If select partial payment in TBD or revival condition, ask]

3. **You said earlier that if you were Person A, you would make a payment on this debt. Did you know that making a payment can enable the debt collector to sue for this debt?**
 - Yes, I am aware that making a payment enables the debt collector to sue for this debt.
 - **3a. Ok, you said "Yes, I am aware that making a payment enables the debt collector to sue for this debt." Could you please explain your thoughts?**
 - [text entry]
 - No, I was not aware that making a payment enables the debt collector to sue for this debt.
 - **3b. Do you remember seeing any information on the form telling you that making a payment would allow the debt collector to sue for this debt?**
 - Yes
 - No
4. **You cannot be sued for unpaid debts that are too old. Think about what "too old" means to you. How many years do you think it take for an unpaid debt to be too old for you to be sued over it?**

It takes about _____ years.

Comprehension and Confidence

(correct answers flagged with a “[c]”)

1. **Why is North South Group contacting Person A? Choose the best answer.**
 - a) They are sending Person A bill
 - b) They are a debt collector attempting to collect a debt [c]
 - c) All of the above
2. **How confident are you in your answer to the previous question?**
 - Not at all confident
 - Somewhat confident
 - Very confident
3. **Two months after reading the notice, Person A writes to the debt collector to dispute the debt. Which of the following is true?**
 - a) The debt collector will sue Person A for disputing the debt in writing.
 - b) The collector does not have to respond with evidence ~~proof~~ that Person A owes the debt. [c]
 - c) The debt collector will stop trying to collect the debt until they show evidence that Person A owes the debt.
 - d) None of the above
4. **How confident are you in your answer to the previous question?**
 - Not at all confident
 - Somewhat confident
 - Very confident
5. **According to the notice, if Person A wanted to make a payment on the debt, where would they send the payment?**
 - a) North South Group
 - b) Bank of Rockville [c]
 - c) None of the above
6. **How confident are you in your answer to the previous question?**
 - Not at all confident
 - Somewhat confident
 - Very confident
7. **Suppose Person A has questions about whether the amount owed is correct, and calls the number on the form to ask about it. Which of the following statements do you think is most correct?**
 - a) Regardless of what the debt collector says, Person A could still write to legally dispute the debt before the 30 day period ends. [c]
 - b) Person A would no longer be able to write to dispute the debt.
 - c) Person A could still write to dispute the debt, but only if the debt collector agrees that there is a problem with the debt.

- d) None of the above.
- 8. How confident are you in your answer to the previous question?**
- Not at all confident
 - Somewhat confident
 - Very confident
- 9. How confident are you that you could make a recommendation to Person A about how to respond to the notice?**
- Not at all confident
 - Somewhat confident
 - Very confident
- 10. Do you know how to dispute this debt?**
- a) I don't at all know how to dispute this debt
 - b) I somewhat know how to dispute this debt
 - c) I definitely know how to dispute this debt
- 11. Would you dispute this debt if you were Person A?**
- a) Definitely not
 - b) Probably not
 - c) Probably yes
 - d) Definitely yes

Questions related to electronic disclosures

Next, imagine you had to receive a notice from a debt collector telling you that you owe a debt. You could receive it by postal mail, email, or text message....

Version 1				
Please rate these methods of sending you the notice using the scale below.				
Receiving the notice by postal mail would be...	Not Okay	Okay	Better	Best
Receiving the notice in the body of an email would be...	Not Okay	Okay	Better	Best

Receiving the notice by clicking on a link delivered by email would be...	Not Okay	Okay	Better	Best
Receiving the notice by clicking on a link delivered by text message would be...	Not Okay	Okay	Better	Best

Version 2				
Please rate how willing you are to receive the notice through each of these methods.				
By postal mail	Not at all willing	Only a little willing	Somewhat willing	Very willing
By email	Not at all willing	Only a little willing	Somewhat willing	Very willing
By clicking a link delivered in an email	Not at all willing	Only a little willing	Somewhat willing	Very willing
By clicking a link delivered in a text message	Not at all willing	Only a little willing	Somewhat willing	Very willing

1. **Do you ever review your spam folder to see if it contains emails you should read?**
 - a) No, I never review my spam folder
 - b) Yes, I review my spam folder
 - c) I don't know what "spam" is
 - d) I don't have an email account or I don't use my email account(s)

2. **[skip if 2 = a, c, d] If you think a message marked as "spam" might not be spam, do you open it?"**
 - No, I never open email marked as spam
 - Yes, I usually open most emails marked as spam
 - Yes, but only if the subject line looks ok (does not look like spam)
 - Yes, but only if I recognize the sender
 - Yes, but only if both the subject line looks ok and I recognize the sender

3. **When you get a new loan or a new credit card, do you usually sign up to get your bills electronically or online?**
 - No, never
 1. **Why don't you sign up to get your bills online? Check all that apply:**
 1. I like getting paper versions of my bills in the mail
 2. I have tried in the past and didn't like it
 3. It was too hard to sign up for electronic versions

- 4. I'm not sure why I don't sign up
- 5. Other, please describe []
- Yes, sometimes
- Yes, always

4. Overall, how confident do you feel using computers, smartphones, or other electronic devices to do the things you need to do online?

- Not at all confident
- Only a little confident
- Somewhat confident
- Very confident

[For participants assigned a version of the notice that contains "Errors"]

1. Do you think the debt described in the notice is Person A's debt?

- This is definitely **not** Person A's debt
- This is probably **not** Person A's debt
- I'm not sure if this is Person A's debt
- This is probably Person A's debt
- This is definitely Person A's debt

2. How confident are you that the notice correctly describes a debt owed by Person A?

- I am **not at all confident** that this notice correctly describes a debt owed by Person A
- I am **somewhat confident** that this notice correctly describes a debt owed by Person A
- I am **very confident** that this notice correctly describes a debt owed by Person A.

Hypothetical Scenario Robustness Checks

Comments from the 60-day PRA period revealed concern about the use of hypothetical scenarios. The following questions may help Bureau researchers determine whether responses to hypothetical scenarios enable estimates of real behavior by measuring the prevalence of forecasting errors (mistakes in predicting what one would feel or do) in the context of receiving and responding to a debt collection notice

Based on responses to existing 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

If Q35 (Have you ever been contacted by a debt collector attempting to collect a debt from you?...) 01 02 or 03, ask:

Think of your most recent experience seeing a notice from a debt collector saying that you owe a debt:

1. When you saw the notice, how did you feel?

	Not at all	A little	Somewhat	Very much
Anxious, worried, or nervous				
Sad, depressed, or down				
Angry, frustrated, or annoyed				
Embarrassed, guilty, or ashamed				
Indifferent or neutral				

2. Were the details describing the debt correct?

- a. Yes
- b. No
- c. Wasn't sure

3. What did you do in response to the notice?

- a) Nothing
- b) I called someone for advice
- c) I called the debt collector
- d) I wrote to the debt collector
- e) I made a partial payment
- f) I made a full payment
- g) I disputed the debt
- h) Other []

If 04, ask:

If you were to receive a notice that said you owe a debt (like the one you saw today addressed to Person A)...

1. How do you think you would feel when you saw what the notice said?

	Not at all	A little	Somewhat	Very much
Anxious, worried, or nervous				
Sad, depressed, or down				
Angry, frustrated, or annoyed				
Embarrassed, guilty, or ashamed				
Indifferent				

2. Imagine that the details about the debt (like the amount and who you owe) are all correct.

What would you do in response to the notice?

- a) Nothing
- b) I would call someone for advice
- c) I would call the debt collector
- d) I would write to the debt collector
- e) I would make a partial payment
- f) I would make a full payment
- g) I would dispute the debt in writing
- h) Other []

3. Imagine that the amount of the debt is incorrect – it is \$240 more than what you think you owe. What would you do in response to the notice?

- a) Nothing
- b) I would call someone for advice
- c) I would call the debt collector
- d) I would write to the debt collector
- e) I would make a partial payment
- f) I would make a full payment
- g) I would dispute the debt in writing
- h) Other []