

**DRAFT**

## **Identity Theft Victim Survey (Pretest Version)**

### **Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 30 minutes per respondent. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to Anthony Rodriguez, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Mail Stop NJ-2122, Washington, D.C. 20580.

**FTC Identity Theft Victim Survey**

**This survey includes questions relating to your experience as a victim of identity theft and your interactions with one or more credit bureaus. Please respond as accurately and completely as possible.**

**Section 1: Initial Contact with One or More Credit Bureaus**

1. Did you try to contact one or more credit reporting companies (also known as credit bureaus) such as Experian, Equifax, or TransUnion as a result of discovering you were a victim of identity theft? **(Check one answer)**

Yes  
 No **(Skip to last page - Closing)**  
 Don't remember or not sure **(Skip to last page - Closing)**

Approximately when did you first contact one or more credit bureau(s)?

Less than one month ago  
 1-6 month(s) ago  
 6-12 months ago  
 More than 1 year ago

2. How many credit bureaus did you contact? **(Check one answer)**

One  
 Two  
 Three or more  
 Don't remember or not sure

3. How did you contact the credit bureau(s)? Was it by: **(Check as many as apply)**

Phone  
 Writing  
 Online  
 Other (Please explain) \_\_\_\_\_  
 Don't remember or not sure

4. Why did you contact the credit bureau(s)? Was it to: **(Check as many as apply)**

Place a fraud alert on your credit report  
 Dispute inaccurate information in your credit report  
 Block fraudulent information in your credit report  
 Get a copy of your credit report  
 Get your credit score  
 Get information  
 Other (Please explain) \_\_\_\_\_  
 Don't remember or not sure

5. Did you try to speak with a live person at one or more credit bureaus? (Check one answer)
- Yes  
 No (**Skip to question # 9**)  
 Don't remember or not sure (**Skip to question # 9**)
6. Were you able to speak with a live person? (**Check one answer**)
- Yes  
 No (**Skip to question # 9**)  
 Don't remember or not sure (**Skip to question # 9**)
7. In general, how easy or difficult was it to get to a live person? Would you say that it was: (Check one answer)
- Very easy  
 Somewhat easy  
 Somewhat difficult  
 Very difficult  
 Don't remember or not sure
8. Overall, how useful was the information you received when you spoke to a live person? Would you say that it was: (**Check one answer**)
- Very useful  
 Somewhat useful  
 Only slightly useful  
 Not at all useful  
 Don't remember or not sure
9. Credit bureaus must give you a notice that summarizes your rights as a victim of identity theft. Did you receive such a "notice of rights" from the credit bureau(s) you contacted? (**Check one answer**)
- I received a "notice of rights" from all of the credit bureaus I contacted  
 I received a "notice of rights" from some of the credit bureaus I contacted  
 I did not receive a "notice of rights" from any of the credit bureaus I contacted  
 I don't remember or not sure
10. **Thinking only of your initial contact with the credit bureau(s)**, how satisfied were you with your experience with the credit bureau(s) after discovering that you were a victim of identity theft? Would you say that you were: (**Check one answer**)
- Very satisfied

- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't know or not sure

Again, **thinking of your initial contact with the credit bureau(s)**, please tell us why you felt satisfied or dissatisfied with your experience with the credit bureau(s):

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Section 2: Fraud Alerts

11. A fraud alert requires creditors to follow certain procedures to verify your identity before issuing credit in your name.

**Before you contacted a credit bureau**, were you aware that you had a right to request a fraud alert if you believed that you were, or were likely to become, a victim of identity theft? **(Check one answer)**

- Yes
- No
- Don't remember or not sure

12. Did you ask one or more credit bureaus to place a fraud alert on your credit report? **(Check one answer)**

- Yes
- No **(skip to question # 21)**
- Don't remember or not sure **(skip to question # 21)**

13. Did you ask for a temporary (90 day) fraud alert, a permanent (7 year) fraud alert, or both? **(Check one answer)**

- Initial alert only
- Extended alert only
- Both Initial and Extended alerts
- Don't remember or not sure

14. To the best of your knowledge, was a fraud alert actually placed on your credit report? **(Check one answer)**

- All of the bureaus placed a fraud alert
- Some of the bureaus placed a fraud alert, others did not
- Some of the bureaus placed a fraud alert, I don't know about others

Don't remember or not sure

15. Overall, how satisfied were you with the experience of placing a fraud alert on your credit report? Would you say that you were: **(Check one answer)**

- Very satisfied  
 Somewhat satisfied  
 Somewhat dissatisfied  
 Very dissatisfied  
 Don't know or not sure

Please tell us why you felt satisfied or dissatisfied with the experience of placing a fraud alert:

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### Section 3: Free Credit Reports

16. As a victim of identity theft or fraud you have the right to a free credit report from each of the credit bureaus when you place a fraud alert on your credit report.

**Before you contacted a credit bureau**, were you aware that you had this right to request a free credit report when you place a fraud alert on your credit report? **(Check one answer)**

- Yes  
 No  
 Don't remember or not sure

17. Did you request a free copy of your credit report from one or more credit bureaus after you placed a fraud alert?

- Yes  
 No **(skip to question # 21)**  
 Don't remember or not sure **(skip to question # 21)**

18. How did you ask for a free copy of your credit report from the credit bureau(s)? Did you: **(Check as many as apply)**

- Cal  
 Write  
 Mail a form  
 Go to the website  
(If you recall, please identify website) \_\_\_\_\_  
 Do something else (please explain) \_\_\_\_\_  
 Don't remember or not sure

19. Did you receive a free copy of your credit report from the credit bureau(s)?

- I received a free copy of my credit report from all of the bureaus I contacted

- I received a free copy of my credit report from some of the bureaus I contacted
- I did not receive a copy of my credit report from any of the bureaus I contacted
- don't remember or not sure

20. Overall, how satisfied were you with your experience in getting your free credit report from the credit bureau(s)? Would you say that you were: **(Check one answer)**

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't know or not sure

Please tell us why you felt satisfied or dissatisfied with your experience in getting a free credit report:

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Section 4: Dispute Process

21. You have the right to dispute the accuracy of information in your credit report that you believe is inaccurate. If the information is, in fact, inaccurate, you have the right to have it corrected or removed.

**Before you contacted a credit bureau(s), were you aware that you had this right to dispute the accuracy of information in your credit report? (Check one answer)**

- Yes
- No
- Don't remember or not sure

22. Did you dispute the accuracy of any identity theft related information in your credit report? **(Check one answer)**

- Yes
- No **(skip to question # 28)**
- Don't remember or not sure **(skip to question # 28)**

23. With whom did you file your dispute? Was it: **(Check as many as apply)**

- One of the credit bureaus (Trans Union, Equifax, or Experian)
- The company that appeared on your credit report with the account or information you were disputing
- Other **(please explain)** \_\_\_\_\_
- Don't remember or not sure

24. What information in your credit report did you dispute? Was it: **(Check all that apply)**

- Identification and employment information (name, address, employer, etc.)

- Payment information related to a particular debt (account, amount owed, etc.)
- Creditors you did not authorize to obtain your report
- Other (please elaborate) \_\_\_\_\_
- Don't remember or not sure

25. Was the information you disputed removed or corrected? **(Check one answer)**

- Yes
- No **(skip to question # 28)**
- Don't remember or not sure **(skip to question # 28)**

26. If you contacted the credit bureau(s) to file your dispute, how many times did you contact the credit bureau(s) before the information you disputed was removed or corrected? **(Check one answer)**

- Once
- More than once but less than three times
- Three times or more but less than six times
- Six times or more
- Don't remember or not sure

27. Overall, how satisfied were you with your experience in disputing information in your credit report? Would you say that you were: **(Check one answer)**

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't know or not sure

Please tell us why you felt satisfied or dissatisfied with your experience in disputing information in your credit report:

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Section 5: Blocking the Release of Information

28. You have the right to block fraudulent information in your credit reports that is the result of identity theft from being released to others. This right is separate from your right to dispute inaccurate information in your credit report.

**Before you contacted a credit bureau(s), were you aware that you had this right to block fraudulent information from being disclosed to others? (Check one answer)**

- Yes
- No
- Don't remember or not sure

29. Did you ask one or more credit bureaus to block fraudulent identity theft related information in your credit report from being disclosed? **(Check one answer)**

- Yes
- No **(skip to question # 33)**
- Don't remember or not sure **(skip to question # 33)**

30. To the best of your knowledge, did the bureaus you asked actually block fraudulent identity theft related information in your credit report? **(Check one answer)**

- All of the bureaus blocked the information
- Only some of the bureaus blocked the information
- None of the bureaus blocked the information **(skip to question # 32)**
- Don't remember or not sure (skip to question # 32)

31. How long did it typically take the credit bureaus to block information in your credit report? Did it take them: **(Check one answer)**

- One day (24 hours)
- 2 - 7 days
- More than 7 days
- Don't remember or not sure

32. Overall, how satisfied were you with your experience in blocking fraudulent information in your credit report? Would you say that you were: **(Check one answer)**

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't know or not sure

Please tell us why you felt satisfied or dissatisfied with your experience in blocking information in your credit report:

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### Section 6: Closing

33. Feel free to include additional comments below:

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**PLEASE RETURN IN ENCLOSED SELF-ADDRESSED ENVELOPE. THANK YOU FOR YOUR HELP.**

**PRETEST QUESTIONNAIRE**

1. How difficult was it for you to complete this survey?
- Not difficult at all
  - Somewhat difficult
  - Very difficult
  - Impossible, I was not able to complete this survey.

Please explain the answer you selected for question 1:

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2. Were any of the questions difficult to understand or answer? If so, please tell us which questions you found difficult and why.

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3. Were there any terms or phrases used in this survey that you had difficulty understanding? If so, please explain below.

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4. Are there aspects of your experiences with the CRAs that were not covered by this survey that you feel that the FTC should know about? If so, please describe them below.

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5. Please provide any other comments you have about this study.

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6. May we call you and ask you questions about your experience completing this survey?

Yes  
 No