

**Federal Trade Commission
Identity Theft Victims
Focus Group Moderator Guide (DRAFT)**

I. Introduction (10 minutes)

Hello, and thank you for taking the time to join us this evening. My name is Shauna Clarke, and I am going to be moderating our discussion tonight. I work for Macro International, a research firm located near Washington, D.C.

Purpose

My company has been hired by the Federal Trade Commission (FTC) to conduct a set of focus groups with people whose identity has been stolen and have contacted one or more of the national consumer reporting agencies (CRAs) as a result. The CRAs, also known as credit bureaus, are Experian, Equifax and TransUnion. The FTC is using focus groups like this one across the country to gain a better understanding of consumers' experiences interacting with credit bureaus after their identity was stolen. The information you provide will help to guide the FTC's efforts to educate consumers and regulate the credit bureaus.

Ground Rules

To make our discussion productive and run smoothly for everyone, there are some basic ground rules we will need to follow. [*Post rules on flip chart in the room for reference if needed*].

- Everyone's input is important. *I will work hard to make sure everyone has the chance to speak.*
- Please speak one at a time and avoid side conversations.
- Stay focused on the question. To get to all the topics of the discussion, I may need to cut a discussion short to move things along more quickly. Please don't take this personally.
- This session is being audiotaped and videotaped.
- There are people from the Federal Trade Commission behind the glass observing our discussion.
- Everything that is said in this session will be held confidential; your name will never be linked to anything that you say in any future reports.
- Please turn pagers and cells phones off or to silent.
- Use first names only.

My role here is to guide the discussion and listen to your honest opinions about your experiences interacting with the credit bureaus, but keep in mind that I am not an expert on the topic.

Do you have any questions before we get started?

Now, I would like to give everyone a chance to introduce themselves. Please tell us your first name only, and briefly describe in one or two sentences when your identity was stolen and how you found out that it had been stolen?

II. Opening questions (10 minutes)

1. What did you do when you found out your identity had been stolen?
2. Had you known in advance what you should do if your identity is stolen? If so, where did you get that information? (e.g., from a friend or family member, the internet, etc.)
3. So after you learned that your identity had been stolen, what made you decide to contact a credit bureau?

III. Extent and nature of contacts with the credit bureaus (25 minutes)

4. How many credit bureaus did you contact? Why did you contact more than one credit bureau?
5. How did you contact the credit bureau(s)?
 - a. Why did you contact the credit bureaus in the way(s) that you did?

Get responses from a few participants then ask for a show of hands of those who contacted the credit bureau(s) by phone, mail, internet, email, or any other method. Make clear to participants that they can choose more than one answer, if appropriate.

6. What were you trying to do when you contacted the credit bureau(s)?
 - a. If you contacted more than one credit bureau, were you trying to do the same thing with each one?

After getting responses to question 5, make a list of the following actions on a flip chart.

- *Get a copy of your credit report*
- *Place a fraud alert*
- *Dispute inaccurate information*
- *Block fraudulent information*

7. *Point to the first item on the list. Could someone explain to me what this means—in your own words, if you called a credit bureau for this purpose, what would you be asking them to do?*
 - a. *Is there anyone who thinks this means something different?*
 - b. *Once you have gotten as many interpretations as possible, describe to participants the actual meaning of that phrase. How many of you would have known that this is what this phrase meant?*

- c. How many of you were trying to do this when you contacted the credit bureaus?
 - d. *Repeat for each action on the list.*
8. Describe the first time you contacted the credit bureau(s).
- a. Did you try to reach a “real person?”
 - b. If so, were you successful in reaching a “real person?”
 - c. What was the credit bureau’s response to your contact and requests (e.g. were they very helpful, did they refer you to contact someone else, etc?)
9. As a victim of identity theft you have several rights, including the right to ask that a fraud alert be placed on your file, or to get free copies of the information in your file. The credit bureaus are required to inform you of these rights when you contact them to tell them that your identity has been stolen. Did the credit bureau(s) you contacted inform you of these rights? Did they do so in writing?

IV. Outcome of contacts with credit bureaus (25 minutes)

10. What was the outcome of your first interaction with the credit bureau?
11. Did you get what you wanted from the credit bureau as a result of that initial interaction?
- (For people who got what they wanted)*
- a. How long did it take to get the result you wanted?
 - b. How did you know the credit bureau had done what you wanted/requested (e.g., placing a fraud alert on your account)?
- (For people who did not get what they wanted)*
- a. How did you find out that you had not gotten what you wanted, or that the credit bureau didn’t do what you requested? Do you know that it didn’t happen, or are you not sure?
 - b. Why do you think the credit bureau didn’t do what you wanted? For example, did the credit bureau(s) misunderstand your request? Did they ignore your request?
12. For those of you who did not initially get what you wanted from the credit bureau, what did you do then? Did you contact the credit bureau again? What happened when you continued to contact the credit bureaus?
- a. Did you ever get the outcome you wanted?
 - b. How difficult was it to get the outcome you wanted?
 - c. In all, about how many times did you have to contact the credit bureau to get the desired outcome?
 - d. About how long did it take?

Wrap-up (10 minutes)

Write the following scale on a flip chart.

4-Very satisfied

3-Somewhat satisfied

2-Somewhat dissatisfied

1-Very dissatisfied

13. Using this scale, how satisfied were you with your overall experience with the credit bureau(s)? *Ask for a show of hands for each rating. If participants indicate that they are dissatisfied and have not already discussed why, ask them to explain their answer.*
14. What could have made your experience with the credit bureaus more successful?
 - a. What should the credit bureau(s) have done differently?
 - b. Is there anything that you should have done differently?

False Close (10 minutes)

At this point, let participants know that you are going to see if the observers for FTC have any final questions they want to ask. FTC staff will then have the opportunity to suggest follow-up questions or ask the moderator to go back to get clarification on earlier participant comments. The remainder of the session will be focused on this follow-up.

Closure and Thank You

Thank you very much for taking the time to participate in this discussion. Your input has been helpful. To show our appreciation for your participation, someone will have a check for you on the way out. You'll be asked to sign for that.

We also have some information for you about resolving identity theft. I'll distribute these to you now so you can take them with you. Thanks again and have a good evening.