

Protocol for 2011 Identity Theft Supplement Round One

Participant ID #: |__|__|__|__|__|

Interview Date: |__|__| / |__|__| / |_2_|_0_|_1_|_1_| (mm/dd/yyyy)

Interviewer initials: |__|__|

Start Time: _____ AM / PM End Time: _____ AM / PM

Section A. Screen Questions

INTRO 1. Now, I would like to ask you questions about identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. Your answers will be kept confidential.

First, I'd like to ask you some questions about your EXISTING ACCOUNTS and the misuse of any of these accounts.

1. During the past 12 months, since _____, 20__, have you had at least one major or store credit card in your name?

YES

NO (skip to Q2)

Probe: Can you tell me in your own words what this question is asking?

IF NO: Just so it's clear, do you currently have any credit cards?

What time period were you thinking of when you answered this question?

If necessary: How did you arrive at your answer?

1a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission?

YES

NO

Probe if YES: Can you tell me more about that?

2. During the past 12 months, since _____, 20__, have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q3)

Probe if YES: How did you arrive at your answer?

Probe either way: What does “active checking or savings account” mean to you in this question?

What time period were you thinking of when you answered this question?

If necessary: Tell me about the bank or financial institution.

2a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your checking or savings account, including any debit or ATM cards?

YES

NO

Probe if YES: Can you tell me more about that?

Also if YES: How did you decide when it happened?

3. Since ____, 20__ has someone misused or attempted to misuse another type of existing account such as your telephone, utilities, online payment account like Paypal, insurance policies, or something else?

YES

NO (skip to Q4)

Probe if YES: Can you tell me more about that?

Which of the following types of your EXISTING accounts, other than credit card or banking accounts did the person run up charges on, take money from, or otherwise misuse? Did they use or attempt to use one or more of your...

3a. **Medical insurance accounts?** YES NO

3b. **Telephone accounts?** YES NO

3c. **Utilities accounts?** YES NO

3d. **Online payment accounts such as Paypal?** YES NO

3e. **Investment accounts?** YES NO

3f. **Some other type of accounts?** YES NO

Probe for any YES: Can you tell me more about that?

Intro: Next, I have some questions about any NEW ACCOUNTS someone might have opened.

4. Since _____, 20 ____, has someone, without your permission, used or attempted to use your personal information to open any NEW accounts such as wireless telephone accounts, credit card accounts, loans, bank accounts, online payment accounts, or something else?

YES

NO (skip to Q 5)

Probe if YES: Can you tell me more about that?

Probe either way: What time period were you thinking of when you answered this question?

Which of the following types of new accounts did someone open or attempt to open? Did someone open or attempt to open...

- 4a. **New telephone accounts?** YES NO
- 4b. **New credit card accounts?** YES NO
- 4c. **New checking or savings accounts?** YES NO
- 4d. **New loans or mortgages?** YES NO
- 4e. **New medical insurance policies?** YES NO
- 4f. **New automobile insurance policies?** YES NO
- 4g. **New online payment accounts such as Paypal?** YES NO
- 4h. **Some other type of new account?** YES NO

Probe for any YES: Can you tell me more about that?

(Note: Probe about if it happened or was attempted.)

Intro: Finally, some questions about any other misuses of your personal information.

5. Since _____ 20__ has someone used or attempted to use your personal information for some other fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; giving your information to the police when they were charged with a crime or traffic violation, or something else?

YES

NO (skip to check item A)

Probe if YES: Can you tell me more about that?

Probe either way: What time period were you thinking of when you answered this question?

As far as you know did the person use or attempt to use your personal information in any of the following ways. Did they use or attempt to use your personal information...

- 5a. **To file a fraudulent tax return?** YES NO
- 5b. **To get medical treatment?** YES NO
- 5c. **To apply for a job?** YES NO
- 5d. **To provide false information to the police?** YES NO
- 5e. **To rent an apartment or house?** YES NO
- 5f. **To apply for government benefits?** YES NO
- 5g. **In some other way?** YES NO

Probe for any YES: Can you tell me more about that?

(Note: Probe about if it happened or was attempted.)

CHECK ITEM A

Is 'No' marked for Q1a, Q2a, Q3, Q4, and Q5

YES Skip to Section H, on Page X
NO Read Check Item B

CHECK ITEM B

Is only one response marked 'Yes' from questions 1a, 2a, 3, 4, and 5?

YES Ask Q6a

NO Ask Q6b

6a. You said that someone <autofill 'yes' response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. On how many separate and unrelated occasions in the last 12 months did someone misuse or attempt to misuse your < autofill 'yes' response from 1a, 2a, 3, 4, or 5>?

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion.

Twice or more (Skip to section B)

Once (Skip to section B)

If respondent states "I don't know," instruct him/her to select what he/she believes to be the best response.

Probe: How did you come up with your answer?

If more than one: Can you tell me a little about each one?

(Keep spontaneously probing to understand if they are counting an incident as a series of transactions or not. And if necessary probe about time period)

6b. You said that someone <autofill 'yes' responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Were all these incidents the result of one related theft or was your personal information stolen multiple times, in separate unrelated occasions?

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion or incident.

Twice or more (ask Q7)

Once (Skip to section B)

If respondent states "I don't know," instruct him/her to select what he/she believes to be the best response.

Probe: How did you come up with your answer?

If more than one: Can you tell me a little about each one?

(Keep spontaneously probing to understand if they are counting an incident as a series of transactions or not. If necessary probe for time period)

7. You said that someone <autofill 'yes' responses from 1a, 2a, 3, 4, or 5> in the past year. Which of these happened during the most recent incident in which someone misused or attempted to misuse your personal information?

(Mark all that apply, and only read response items that match autofill in this question)

- Misuse or attempted misuse of an existing credit card account**
- Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)**
- Misuse or attempted misuse of other type of existing account**
- Attempted or used personal information to open a NEW account**
- Attempted or used personal information for other fraudulent purpose.**

Probe everyone: What is this question asking in your own words?

When I asked you to think about the most recent incident, which incident were you thinking about?

If necessary: How did you decide that was the most recent?

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO: For the remainder of the survey, unless I tell you otherwise, please consider only the most recent occasion during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information. Again, please count a series of related misuses or transactions as a single incident or occasion.

Read example, if needed <For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion>

The next couple of questions I have are about how and when you discovered <autofill: the/the most recent> misuse of your personal information.

8. How did you FIRST find out someone had misused or attempted to misuse your personal information?

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

- a. I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.
- b. I noticed money missing from my account.
- c. I noticed fraudulent charges on my account.
- d. I received merchandise or a card that I did not order.
- e. I had problems using my card or account because it was declined, closed, or had insufficient funds (bounced check)
- f. I applied for credit, a bank account or loan, telephone service, employment, or government benefits, etc. and had problems.
- g. I checked my credit report
- h. I received a bill that I did not owe.

NOTIFIED BY FINANCIAL INSTITUTION

- i. Credit card company or bank contacted me about suspicious activity on my account.
- j. My credit monitoring service contacted me.
- k. A collection agency, credit card company, or other company contacted me about late or unpaid bills

NOTIFIED BY OTHER PARTY

- l. A law enforcement agency notified me.
- m. A company or agency notified me.

OTHER

- n. Discovered in another way - (specify)

Probe: How did you come up with your answer?

When you answered this question, which incident were you thinking about?

9. In what month did you first discover that someone had misused or attempted to misuse your personal information?

Enter month: _____ Month (01-12)

10. How long had your personal information been misused before you discovered it?

1. One day or less (1-24 hours)
2. More than a day, but less than a week (25 hours-6 days)
3. At least a week, but less than one month (7-30 days)
4. One month to less than three months
5. Three months to less than six months
6. Six months to less than one year
7. One year or more
8. Don't know
9. Not applicable, it was not actually misused

Probe: How did you come up with your answer?

11. Do you have any idea of HOW your personal information was obtained, even if you are not completely certain?

1. Yes - Ask Q12
2. No - Skip to Q13

Probe: How did you come up with your answer?

12. How do you think your personal information was obtained?

(SELECT A SINGLE RESPONSE)

1. I lost it and someone found it
2. It was stolen from my wallet or checkbook
3. It was stolen from a place where I stored it (home, office, car)
4. Someone stole it from my postal mail
5. Someone stole it from my garbage
6. It was stolen during an *online* purchase/ transaction
7. Someone stole it during an in-person purchase/ transaction
8. Someone changed my address at the post office
9. Someone hacked into my computer
10. I responded to a scam email/phone call
11. Stolen from personnel files at place of employment

12. Stolen from an office/company that had my personal information in its files.
 13. Obtained in some other way - (specify) _____

C. VICTIM RESPONSE

13. Did you contact anyone at the credit card company, bank, or other company about <the/the most recent> misuse or attempted misuse of your personal information?

YES
 NO

14. Did you contact a credit bureau about the misuse or attempted misuse of your personal information?

YES
 NO – Skip to Q 16

15. When you contacted the credit bureau, did you....

- a. Request your credit report? YES NO
- b. Request corrections to your credit report? YES NO
- c. Place a fraud alert on your credit report? YES NO (skip to 15d INTRO)
 - c.1. Was it a seven year fraud alert? YES NO

Did you....

- d. Send a police report to the credit bureau? YES NO
- e. Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission? YES NO
- f. Take some other action with the credit bureau? YES NO

16. After you told a credit bureau that your personal information had been misused, how satisfied were you with the credit bureau's response? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied – Skip to Q18
- 2. Somewhat satisfied – Skip to Q18
- 3. Somewhat dissatisfied – Ask Q17
- 4. Very dissatisfied – Ask Q17
- 5. Neither satisfied or dissatisfied – Skip to Q18

17. Why were you dissatisfied with the credit bureau's response? (MARK ALL THAT APPLY)

1. My credit report was not corrected
2. It was hard to communicate with the credit bureau
3. I could not place a fraud alert
4. I could not obtain a credit report
5. I could not place a freeze
6. The credit reporting bureaus would not accept my police report
7. Some other reason - (specify)

18. Did you contact any law enforcement agencies, such as the local police, a sheriff or a federal law enforcement agency, to report <the/the most recent> misuse or attempted of your personal information?

YES - Ask Q19

NO - Skip to Q25

Probe if YES: Can you tell me more about that?

When you answered this question, which incident were you thinking about?

19. Did the law enforcement agency take a police report from you about the misuse or attempted misuse of your personal information?

YES - Ask Q20

NO - SKIP to Q21

20. Did you get a copy of that police report?

YES

NO

21. How satisfied were you with the law enforcement agency's response when you reported the misuse of your personal information? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied? (ENTER A SINGLE RESPONSE)

Very Satisfied - Skip to Q23

Somewhat Satisfied - Skip to Q23

Somewhat Dissatisfied - Ask Q22

Very Dissatisfied - Ask Q22

Neither satisfied nor dissatisfied - Skip to Q23

22. Why were you dissatisfied with the law enforcement agency's response? (MARK ALL THAT APPLY)

1. Police didn't or couldn't do anything
2. Police only filled out a report

3. Police didn't see it as a crime
4. Police said the crime did not fall in their jurisdiction
5. Police gave me no information on what I should do about the crime
6. Police never got back in contact with me/never learned outcome
7. Didn't feel my concerns/complaints were taken seriously
8. Police unable to catch the offender
9. Other (Specify) _____

ALL RESPONSES 1-9 - SKIP to Q24

23. Why were you satisfied with the law enforcement agency's response?

(MARK ALL THAT APPLY)

1. Police took a report
2. Police gave me information on what to do
3. Police did everything that they could
4. Police took the crime seriously
5. Police caught the offender
6. Police kept me informed
7. Other (specify) _____

24. Did the law enforcement agency provide you with any additional printed information, such as a pamphlet or prevention material, on what to do when you've experienced identity theft?

YES- Skip to 26

NO- Skip to 26

25. We would like to learn more about why people who experience identity theft do not report it to law enforcement. Why did you decide not to contact a law enforcement agency? (MARK ALL THAT APPLY)

DIDN'T KNOW I COULD

- a. Didn't know that I could report it
- b. Didn't know what agency was responsible for identity theft crimes

NO LOSS

- c. I didn't lose any money

HANDLED IT ANOTHER WAY

- d. Reported it to someone else such as credit card company/bank or other organization
- e. Took care of it myself

DIDN'T THINK THE POLICE COULD HELP

- f. Didn't think police would do anything
- g. Didn't want to bother police/not important enough
- h. Didn't find out about the crime until long after it happened/too late for police to help
- i. Couldn't identify the offender or provide much information that would be helpful to the police

PERSONAL REASONS

- j. I was afraid to report it

- k. The person responsible was a friend or family member and I didn't want to get them in trouble
- l. I was embarrassed
- m. Too inconvenient/didn't want to take the time
- OTHER
- n. Other (specify) _____

26. Next, I'm going to read you a list of other people and organizations that someone might contact when their personal information is misused. Which of the following people or organizations, if any, did you contact about <the/the most recent misuse or attempt misuse of your personal information? Did you...

- a. Hire a lawyer? YES NO
- b. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO
- c. Contact the Federal Trade Commission? YES NO
- d. Contact a consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO
- e. Contact an agency or company that issues documents like driver's licenses, social security cards, or insurance cards? YES NO
- f. Contact your credit monitoring service or identity theft insurance company? YES NO
- g. Contact a victim service agency? YES NO
- h. Contact some other group or organization? YES NO
- If yes, specify _____

E. VICTIM IMPACT

27. The misuse of personal information affects people in different ways. Next, I would like to ask you some questions about how <the/the most recent> misuse or attempted misuse of your personal information may have affected you.

Did the misuse or attempted misuse of your personal information lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

YES
NO

Probe if YES: Can you tell me more about that?

When you answered this question, which incident were you thinking about?

28. Did the misuse or attempted misuse of your personal information lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

YES
NO

29. How distressing was the misuse or attempted misuse of your personal information to you? Was it not at all distressing, mildly distressing, moderately distressing, or severely distressing?
(ENTER A SINGLE RESPONSE)

1. Not at all distressing - Skip to Section F
2. Mildly distressing - Skip to Section F
3. Moderately distressing - Go to Check Item C
4. Severely distressing - Go to Check Item C

CHECK ITEM C.

Is 'Yes' marked in Q27 or Q28 or are categories '3' or '4' marked in Q29?

YES - Ask Q30

NO - Skip to Section F

30. Still thinking about your distress associated with <the/the most recent> misuse of your personal information did you feel any of the following ways for a month or more? Did you feel....

- a. **Worried or anxious?** YES NO
- b. **Angry?** YES NO
- c. **Sad or depressed?** YES NO
- d. **Vulnerable?** YES NO
- e. **Violated?** YES NO
- f. **Like you couldn't trust people?** YES NO
- g. **Unsafe?** YES NO
- h. **Some other way?** YES NO

IF yes, Specify _____

SKIP TO Q31 if ALL (a-h) are NO

30a. Did you seek any kind of professional help for the feelings you experienced as a result of <the/the most recent> misuse or attempted misuse of your personal information?

Yes - Ask Q30b

No - Skip to Q31

30b. What kind of professional help did you seek? (MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

31. Did you experience any of the following physical problems associated with <the/the most recent> misuse or attempted misuse of your personal information for a month or more? Did you experience.....

- a. **Headaches?** YES NO
- b. **Trouble sleeping?** YES NO
- c. **Changes in your eating or drinking habits?** YES NO
- d. **Upset stomach?** YES NO
- e. **Fatigue?** YES NO
- f. **High blood pressure?** YES NO
- g. **Muscle tension or back pain?** YES NO
- h. **Some other problem?** YES NO

IF YES, SPECIFY _____

SKIP TO Section F if ALL (a-h) are NO

32. Did you seek any kind of professional or medical help for the physical problems you experienced as a result of the misuse of your personal information?

YES - Ask Q33

NO - Skip to Section F

33. What kind of professional or medical help did you seek?

(MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

F. OFFENDERS

34. Do you know, or have you learned, anything at all about <the/the most recent> person or persons who misused or attempted your personal information?

YES -Ask Q35

NO -Skip to Section G

Probe (YES or NO): How did you come up with your answer? (If necessary: Can you tell me more about that/ If necessary: what does "know" / "learned" mean to you in this question?)

When you answered this question, which incident were you thinking about?

35. How well do you know this person or these people? For example, was it a family member, friend, acquaintance, salesperson, or somebody else?

RELATIVE

- a. Spouse (ex-spouse)
- b. Parent or step-parent
- c. Brother or sister
- d. Child or step-child
- e. Other relative (specify) _____

NONRELATIVE WELL KNOWN

- f. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
- g. Friend or ex-friend
- h. Housemate
- i. Neighbor
- j. Co-worker
- k. Someone working in my home (babysitter, housecleaner, etc.)
- l. Other well known non-relative (specify) _____

NONRELATIVE SEEN BEFORE BUT NOT WELL KNOWN

- m. Casual acquaintance
- n. Salesperson
- o. Waiter
- p. Other non-relative not well known (specify) _____

STRANGER

- q. Do not recall seeing the person before

Probe (if necessary): Can you tell me more about that?

G. FINANCIAL IMPACT

36. What is the approximate total dollar value of what someone obtained during the most recent incident of the misuse or attempted misuse of your personal information? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained. (IF THE RESPONDENT PROVIDES A RANGE, ASK THE RESPONDENT TO PROVIDE THEIR BEST ESTIMATE)

RECORD THE ESTIMATED AMOUNT. \$_____.00 (IF OVER \$1,000, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED))

IF response = \$0, skip to CHECK ITEM D.

Probe: How did you come up with your answer?

If necessary: When you answered this question, which incident were you thinking about?

37. Of this <autofill: amount of loss from Q36> that was obtained during <the/the most recent> misuse of your personal information, how much of that money did you personally lose? That is, how much did you lose that was not covered or reimbursed by insurance or a credit card company?

RECORD ESTIMATED AMOUNT. \$_____.00 (IF "NONE," PROBE: Just to confirm, you didn't

personally lose anything?)

Probe: How did you come up with your answer?

If necessary: When you answered this question, which incident were you thinking about?

CHECK ITEM D.

Is answer to Q37 equal to \$0 (the respondent did not lose anything or did not have to pay anything personally)?

YES - Ask Q38a

NO - Skip to Q38b

38a. Other than the costs you already told me about, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

OR

38b. How much, IF ANY, costs did YOU incur during <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 SKIP to Q39

(IF OVER \$1,000, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

Probe: How did you come up with your answer?

If necessary: When you answered this question, which incident were you thinking about?

39. Have you been successful in clearing up all of the financial and credit problems associated with <the/the most recent> misuse of your personal information?

YES - Ask Q40

NO - Skip to Q41

Don't Know - Skip to Q41

Not applicable, it was an attempt - Skip to Q42

40. How long did it take you to clear up all of the financial and credit problems associated with the misuse after you discovered it? (ENTER A SINGLE RESPONSE.)

1. One day or less (1-24 hours)
2. More than a day, but less than a week (25 hours-6 days)
3. At least a week, but less than one month (7-30 days)
4. One month to less than three months
5. Three months to less than six months
6. Six months to less than one year
7. One year or more

41. **How many hours have you spent clearing up financial or credit problems associated with <the/the most recent> misuse of your personal information?**

_____ Number of hours

42. **Other than anything we have already talked about, have you experienced any of the following problems as a result of <the/the most recent> misuse or attempted misuse of your personal information? Have you...**

a. **Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans, or having to pay higher rates?**

YES NO

b. **Had banking problems, such as being turned down for a checking account or having checks bounce?** YES NO

As a result of the misuse or attempted misuse of your personal information, have you...

c. **Had debt collectors or collections departments contact you?** YES NO

d. **Had utilities cut off or been denied new service?** YES NO

e. **Been turned down for a job or lost a job?** YES NO

f. **Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings?** YES NO

g. **Had some other type of problems?** YES NO

If yes, Specify _____

CHECK ITEM E

Is response marked yes for Q42 item f (respondent had legal problems)

YES - Ask Q43

NO - Check Item F

43. **Was a lawsuit filed against you as a result of <the/the most recent> misuse of your personal information?**

YES

NO

44. **Were you the subject of an arrest or criminal proceeding as a result of <the/the most recent> misuse of your personal information?**

YES
NO

CHECK ITEM F.

Did respondent experience more than one incident of identity theft during the past 12 months (6a or 6b is marked 'Twice or more')?

YES - Ask Q45

NO - Skip to Section H

45. Now please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20____. Including every incident that occurred over the past 12 months, what is the approximate total dollar value of what someone obtained while misusing your personal information? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.

(IF THE RESPONDENT PROVIDES A RANGE, ASK THE RESPONDENT TO PROVIDE THEIR BEST ESTIMATE)

RECORD THE ESTIMATED AMOUNT. \$_____.00

(IF LESS THAN the amount reported in item 36 PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED))

Probe: How did you come up with your answer?

If necessary: When you answered this question, which incident(s) were you thinking about?

46. In addition to the <autofill: amount from Q45> dollars that were obtained during all incidents of identity theft in the past 12 months, what were the total additional costs, that YOU incurred as a result of the misuses or attempted misuses of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 (IF Less than 38, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

ANY RESPONSE - Skip to Section H

Probe: How did you come up with your answer?

If necessary: When you answered this question, which incident(s) were you thinking about?

H. LONG-TERM VICTIMIZATION AND CONSEQUENCES

INTRO: Now I'm going to ask you to think about any identity theft that may have occurred more than 1 year ago, that is prior to _____, 201_. Again, identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law.

47. Outside of the past year, has anyone ever, without your permission:

- **misused one of your existing accounts,**
- **used your personal information to open a new account,**
- **or used your personal information for some other fraudulent purpose, such as getting medical care, a job, government benefits or something else?**

YES

NO (Skip to section I)

Probe if YES: When did this happen?

48. Which of the following types of identity theft did you experience prior to _____, 20__?

(Mark all that apply)

Misuse of an existing credit card account

Misuse of an existing banking account (debit, checking, ATM, savings)

Misuse of other type of existing account

Misuse of personal information to open a NEW account

Misuse of personal information for other fraudulent purpose.

Probe : "You said...(fill from above answer). Can you tell me more about that?"

When did this happen?

49. As a result of the identity theft that happened to you more than 12 months ago, have you experienced any credit or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress DURING THE PAST YEAR?

YES

NO (Skip to section I)

Probe if YES: How did you come up with your answer?

Probe either way: What time period were you thinking about when you answered this question?

50. Which of the following consequences of identity theft have you experienced during the past year? Have you had....

- a. **Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or**

peers? YES NO

- b. Significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before? YES NO

As a result of the identity theft that occurred more than a year ago have you

- c. Experienced any of the following feelings for a month or more: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe? YES NO
- d. Sought professional help for the feelings you experienced as a result of the identity theft? YES NO
- e. Had physical problems resulting from the misuse of your personal information, such as headaches, trouble sleeping, changes in your eating or drinking habits, an upset stomach, high blood pressure or some other problem? YES NO
- f. Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates? YES NO
- g. Had banking problems, such as being turned down for a checking account or having checks bounce? YES NO

As a result of the identity theft, during the past year have you...

- h. Had debt collectors or collections departments contact you? YES NO
- i. Had utilities cut off or been denied new service? YES NO
- j. Been turned down for a job or lost a job? YES NO
- k. Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings? YES NO
- l. Had some other type of problems? YES NO
Specify _____

Probe: When you answered this question, which incident(s) were you thinking about?

What time period were you thinking about when you answered this question?

51. How much, IF ANY, costs did you incur from the incident or incidents of identity theft that occurred more than a year ago? Include cost for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages or loss covered by your credit card company, insurance company, or other organization. (ENTER A SINGLE RESPONSE.)

\$0 - \$50

\$51- \$100

\$101- \$500

\$501 - \$1,000

\$1,000 - \$5,000

\$5,000 or more

Probe: How did you come up with your answer?

When you answered this question, which incident(s) were you thinking about?

52. Have you been successful in clearing up all of the financial and credit problems associated the misuse of your personal information that occurred more than a year ago?

Yes - Ask Q53

No - Skip to Q54

Don't Know - Skip to Q54

53. How long did it take you to clear up all of the financial and credit problems associated with the misuse after you discovered it? (ENTER A SINGLE RESPONSE.)

1. One day or less (1-24 hours)
2. More than a day, but less than a week (25 hours-6 days)
3. At least a week, but less than one month (7-30 days)
4. One month to less than three months
5. Three months to less than six months
6. Six months to less than one year
7. One year or more

ANY RESPONSE, SKIP TO SECTION I

54. How much time have you spent trying to clear up all of the financial and credit problems associated with the misuse that occurred more than a year ago? (ENTER A SINGLE RESPONSE.)

1. One day or less (1-24 hours)
2. More than a day, but less than a week (25 hours-6 days)
3. At least a week, but less than one month (7-30 days)
4. One month to less than three months
5. Three months to less than six months
6. Six months to less than one year
7. One year to five years
8. More than five years

I. COMMERCIAL AND CREDIT BEHAVIORS

INTRO: Now I'm going to ask you about any actions taken to prevent someone from obtaining your personal information. Please consider whether you have taken any of these actions during the past 12 months.

55a. During the past 12 months have you checked your credit report?

YES

NO(Skip to Q55b)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that? (If necessary: What does a credit report mean to you in this question?)

What time period were you thinking about when you answered this question?

If NO to second Q: Then why did you do this?

55b. Have you changed passwords on any of your financial accounts?

YES

NO(Skip to Q55c)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

What time period were you thinking about when you answered this question?

If NO to second Q: Then why did you do this?

55c. Have you purchased credit monitoring services or identity theft insurance?

YES

NO(Skip to Q55d)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO: What does the term "credit monitoring services" mean to you in this question?

What does the term "identity theft insurance" mean to you in this question?

If NO to second Q: Then why did you do this?

55d. Have you shredded or destroyed documents that contained personal identifying information?

YES

NO(Skip to Q55e)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO to second Q: Then why did you do this?

55e. During the past 12 months have you checked your banking or credit card statements for unfamiliar charges?

YES

NO(Skip to Q55f)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO to second Q: Then why did you do this?

55f. Have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?

YES

NO(Skip to Q55g)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO to second Q: Then why did you do this?

What does "security software program" mean to you in this question?

55g. Have you only used a credit card rather than debit card for online purchases?

YES

NO(Skip to Q55h)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

For how long have you done this?

If NO to second Q: Then why did you do this?

55h. Have you taken out insurance against loss of credit card/card theft?

YES

NO(Skip to Q55i)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO to second Q: Then why did you do this?

55i. During the past 12 months, have you purchased identity theft protection from a company that offers protection services?

YES

NO(Skip to Q56)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

Probe if YES to both: Can you tell me more about that?

And when did you do this?

If NO to second Q: Then why did you do this?

56. Do you know if you can get a free credit report from the national credit bureaus every year?

1. Yes, I know

2. No, I don't know

57. During the past 12 months, has a company, government agency, or some other organization that has your personal information on file notified you that paper or electronic files containing your personal information may have been lost, stolen, or posted on a publicly available website?

YES

NO - Skip to Q59

58. Did this notification indicate that your social security number was included in the information that was lost, stolen, or posted on a publicly available website?

YES

NO

59. My final questions have to do with your Internet activity. During the past 12 months, have you used the Internet to purchase anything online?

YES

NO- Skip to end of survey

60. About how many times a month did you purchase something online, during the past year?

_____ Number of times

(IF THE RESPONDENT OFFERS A RANGE ASK THEM TO PROVIDE THEIR BEST ESTIMATE WITHIN THAT RANGE)

Probe: How did you decide on your answer?

What time period were you thinking about when you answered this question?

Debriefing:

Note to interviewer: Ask any questions you feel you need to ask to get a full understanding of the R's identity theft situation. If you were not able to ask certain questions during the questionnaire, ask them here.

That brings us to the end of our interview. Before you go, I have a few questions for you about the interview.

Overall, would you say the survey questions were easy or difficult to respond to? Why?

Do you think there are questions people would find difficult? Why?

Do you think there are questions people would find sensitive? Why?

Do you have anything else you would like to tell us that you haven't had a chance to mention yet?

Thank you for your participation (give \$\$).

CHEAT SHEET

- 1a___ Misuse or attempted misuse of an existing credit card account
- 2a___ Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)
(*active checking or savings account*)
- 3___ Misuse or attempted misuse of other type of existing account
- 4___ Attempted or used personal information to open a NEW account
- 5 ___ Attempted or used personal information for other fraudulent purpose.

If more than one of the above are checked off during the screener, read “the most recent” and not “the” throughout the questionnaire.