

FTC FRAUD SURVEY 2011

[PROG.: FOR ANY QUESTIONS WITH MULTIPLE RESPONSES, PLEASE CAPTURE FIRST, SECOND, AND THIRD RESPONSE. SET UP A MAXIMUM OF THREE MENTIONS]

Hello, I'm of Synovate, on behalf of the Federal Trade Commission, an agency of the U.S. government, with a research survey. We are not selling anything. This is strictly a research project. This call may be monitored for quality control purposes.

[PROG: PLEASE HAVE THIS ON A NEW SCREEN FOR THE INTERVIEWERS TO USE ONLY IN CASE RESPONDENTS HAVE OBJECTION]

➤ **If the objection is:** “Do you have approval to do this?” or “Under what authority are you doing this?”

Interviewer response should be: “The survey has been approved by the office of management and budget, which assigned OMB control number 3084-0125.”

➤ **If the objection is** “How do I know that my answers will be confidential?”

Interviewer response should be “We will not ask you for your name or any other personally identifying information. Your answers will only be used in combination with those of others who participate in the survey.”

[PROG: IF CALLING A NUMBER IN THE LANDLINE FRAME, GO TO QL1; IF CALLING A NUMBER IN THE CELL FRAME, GO TO QC1]

QL1. May I please ask if I have reached you on a landline phone or a cell phone?

1. Landline phone
 2. Cell phone
- RF. Refused

[PROG, QL1: IF QL1:2, TERMINATE; ELSE GO TO QL2]

QL2. In order to interview the right person, I need to speak with the member of your household who is aged 18 or over and has had the most recent birthday. Would that be you?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, QL2: IF QL2:1, GO TO QL5; IF QL2:2, GO TO QL3; ELSE TERMINATE]

QL3. May I please speak to the person in your household who is 18 years of age or older and has had the most recent birthday?

1. New respondent available and called to telephone
 2. New respondent not available
- RF. Refused

[PROG, QL2: IF QL2:1, REPEAT INTRODUCTION AND THEN ASK QL2 WITH NEW RESPONDENT, IF QL3:2, ASK QL4, IF QL3:RF, TERMINATE]

QL4. When would be a good time for me to call him or her back?

[PROG, QL4: SCHEDULE CALLBACK AND TERMINATE]

QL5. For personal calls, do you only use your home landline phone or do you also have a cell phone?

1. Landline only
 2. Also have a cell phone
- DK. Don't know
RF. Refused

[PROG, QL5: IF QL5:1 OR 2, GO TO INTRODUCTORY LANGUAGE BEFORE Q1; ELSE TERMINATE]

QC1. May I please ask if I have reached you on a cell phone or a landline phone?

1. Landline phone
 2. Cell phone
- RF. Refused

[PROG, QC1: IF QC1:1, TERMINATE; ELSE GO TO QC2]

QC2. Is it convenient for you to talk with me now or are you driving or doing something else where talking with me would be too distracting?

1. Can talk now
 2. Cannot talk now
- RF. Refused

[PROG, QC2: IF QC2:1, GO TO QC4; IF QC2:2, GO TO QC3; ELSE TERMINATE]

QC3. When would be a good time for me to call you back?

[PROG, QC3: SCHEDULE CALLBACK AND TERMINATE]

QC4. Are you at least 18 years of age or are you under 18?

1. 18 or over
 2. Under 18
- RF. Refused

[PROG, QC4: IF QC4:1, GO TO QC5; ELSE TERMINATE]

QC5. For personal calls do you only use your cell phone or do you also have a home landline phone?

1. Cell phone only
 2. Also have a landline phone
- DK. Don't know
RF. Refused

[PROG, QC5: IF QC5:1, GO TO QC6; ELSE TERMINATE]

QC6. May I ask what state you live in?

1. Alabama
-
50. Wyoming
- RF. Refused

[PROG, Q6, GO TO INSTRUCTIONS BEFORE Q1]

The next few questions are about some experiences you personally might have as a consumer...

Q1. Have you, yourself, received a telemarketing phone call in the past year?

1. Yes
 2. No
- DK. Don't know
RF. Refused

**[PROG, Q1: IF Q1:1, ASK Q2.1 TO Q6.1 AND FOLLOW-UPS IN RANDOM ORDER;
ELSE ASK Q5.1, Q5a.1, Q6.1 AND FOLLOW-UPS IN RANDOM ORDER]**

Q2.1. In the past YEAR, have you bought anything from a telemarketer who called you?

1. Yes
 2. No , Did not make any purchases from telemarketers
- DK. Don't know
RF. Refused

**[PROG, Q2.1: IF Q2.1:1, ASK Q2.2 AND THEN GO TO NEXT QUESTION IN THE
RANDOMIZED SERIES OF Q2.1 TO Q6.1; ELSE GO TO NEXT QUESTION IN THE
RANDOMIZED SERIES OF Q2.1 TO Q6.1]**

Q2.2. Did you make any purchases from a telemarketer who was selling for a company with which you had NOT previously done business?

1. Yes, Made purchase(s) from a company with which had not previously done business
 2. No – Made purchase(s), but only from sellers with whom had previously done business
- DK. Don't know
RF. Refused

Q3.1. In the past YEAR, have you contributed to a charity after receiving a telemarketing call from the charity?

1. Yes
 2. No– Did not make any such contributions
- DK. Don't know
RF. Refused

[PROG, Q3.1: IF Q3.1:1, ASK Q3.2 AND THEN GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q3.2. Did you make such contributions to a charity to which you had NOT previously donated?

1. Yes, Contributed to a charity or charities to whom had not previously contributed
 2. No – Contributed but only to a charity or charities to whom had previously contributed
- DK. Don't know
RF. Refused

[THERE IS NO Q4]

Q5.1. In the past YEAR, after seeing a television ad or infomercial, have you purchased anything from a seller with which you had not previously done business?

1. Yes
 - 2 No – Did not make any such purchases
- DK. Don't know
RF. Refused

[PROG, Q5.1: IF Q5.1:1, ASK Q5.2 AND THEN GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q5.2 In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

1. Purchased from a store
 2. Ordered by phone, Internet, or mail
 3. Made purchases BOTH from a store and ordered by phone, Internet, or mail
- DK. Don't know
RF. Refused

Q5a.1. In the past YEAR, after receiving an unsolicited commercial email or SPAM, have you purchased anything from a seller with which you had NOT previously done business?

1. Yes
 2. No – Did not make any such purchases
- DK. Don't know
RF. Refused

[PROG, Q5a.1: IF Q5a.1:1, ASK Q5a.2 AND THEN GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q5a.2. In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

1. Purchased from a store
 2. Ordered by phone, Internet, or mail
 3. Made purchases BOTH from a store and ordered by phone, Internet, or mail
- DK. Don't know
RF. Refused

Q6.1 In the past YEAR, after receiving an unsolicited piece of mail, have you purchased anything from a seller with which you had NOT previously done business?

1. Yes
 2. No – Did not make any such purchases
- DK. Don't know
RF. Refused

[PROG, Q6.1: IF Q6.1:1, ASK Q6.2 AND THEN GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q6.2 In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

1. Purchased from a store
 2. Ordered by phone, Internet, or mail
 3. Made purchases BOTH from a store and ordered by phone, Internet, or mail
- DK. Don't know
RF. Refused

[THERE ARE NO QUESTIONS 7-12]

Now I'd like to read you a list of experiences that some consumers have had. For each of the following, please tell me which of these things, if any, have happened to you in the past YEAR, that is since _____.

[PROG: RANDOMIZE AS BLOCKS: A) Q11.1-Q16a.8, B) Q18.1-Q28C, C) Q31.1-Q38, D) Q39-Q42e, AND E) Q44a-Q44e. BLOCK F, QUESTIONS Q45 – Q49, ALWAYS COMES LAST. SET A MARKER FOR THE ORDER OF BLOCK PRESENTATION. CREATE A VARIABLE “BLOCK” THAT TAKES ON THE VALUES A, B, C, D, E, OR F EQUAL TO THE BLOCK OF QUESTIONS CURRENTLY BEING ASKED.]

[PROG: AT VARIOUS POINTS, THE INSTRUCTIONS CALL FOR CONTINUING TO THE NEXT GROUP OF QUESTIONS WITHIN A BLOCK. WHEN ALL OF THE GROUPS OF QUESTIONS WITHIN A BLOCK HAVE BEEN ASKED, THIS INSTRUCTION SHOULD BE INTERPRETED TO GO TO THE NEXT BLOCK OF QUESTIONS.]

[PROG: INSTRUCTIONS TO ASK SOME OR ALL OF THE GENERAL FOLLOW-UP QUESTIONS Q62 TO Q68 WILL APPEAR IN CONNECTION WITH EACH OF THE FOLLOWING GROUPS OF QUESTIONS – Q11.1 – Q11.6b, Q13.1 – Q13a, Q14.1 – Q14.2, Q15.1 – Q15a, Q16.1 – Q17b, Q16a.1.a – Q16a.8, Q19.1 – Q19a, Q21.1 – Q25, Q22.1 – Q23, Q31.1 – Q37, Q31a.1 – Q37b, Q32.1 – Q38, Q39 – Q39a.12, Q41 – Q41a.9, Q42 – Q42e, Q44 – Q44e, AND Q45 – Q49. FOR EACH OF THESE GROUPS OF QUESTIONS CREATE SEPARATE VARIABLES FOR Q62 TO Q68 TO UNIQUELY TIE THE RESPONSES TO THE GROUP OF QUESTIONS BEING ASKED.]

BLOCK A STARTS HERE

[PROG, BLOCK A: WITHIN BLOCK A, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q11.1 – Q11.6b, Q13.1 – Q13a, Q14.1 – Q14.2, Q15.1 – Q15a, Q16.1 – Q17b, AND Q16a.1.a – Q16a.8]

Q11.1. In the past year, have you paid money to anyone who promised to obtain a modification of the mortgage on your home so that you could avoid foreclosure and keep your home?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q11.1: IF Q11.1:1, ASK Q11.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q11.2. How many times has this happened in the last year? If you made multiple payments in connection with the same promised mortgage modification, please only count this as one time.

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q11.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING “YOU SAID THAT YOU PAID SOMEONE TO ARRANGE A MORTGAGE MODIFICATION FOR YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?”]

[PROG, Q11.2: IF Q11.2 NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME YOU PAID SOMEONE TO ARRANGE A MORTGAGE MODIFICATION FOR YOU ...” BEFORE READING Q11.3; ELSE JUST READ Q11.3]

Q11.3. Were all the payments you made to obtain this mortgage modification made to your mortgage lender or the company to whom you make your monthly payments or were at least some payments made to someone else?

1. Payments were made to someone other than your mortgage lender or the company to whom you make your monthly payments
 2. All payments were made to your mortgage lender or the company to whom you make your monthly payments
- DK. Don't know
RF. Refused

[PROG, Q11.3: IF Q11.3:1, ASK Q11.4; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q11.4 Were you required to pay something to the person or company offering to arrange the mortgage modification before the modification was arranged or were all payments made after the modification was received?

1. Payments were required before the loan modification was received
 2. All payments were made after the loan modification was received
- DK. Don't know
RF. Refused

[PROG, Q11.4: IF Q11.4:1, ASK Q11.5; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES Q11.1 TO Q17a.]

Q11.5 And, did the efforts of this person or company result in your being offered an actual modification of your mortgage loan?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q11.5: IF Q11.5:1, ASK Q11.6a; IF Q11.5:2 GO TO Q62; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q11.6a. Did the person lead you to believe that the modified mortgage would have specific terms, like how much your monthly payment would be or how much lower it would be than what you were then paying?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q11.6a: IF Q11.6a: 1, ASK Q11.6b; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q11.6b. And, did the terms of the modified mortgage you were offered generally match what the person or company led you to believe they would be or were the terms offered significantly better or worse than you had been promised?

1. The terms were significantly better than what I had been led to expect
 2. The terms were generally about what I had been led to expect
 3. The terms were significantly worse than what I had been led to expect
- DK. Don't know
RF. Refused

[PROG, Q11.6b: IF Q11.6b:3, GO TO Q62; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q13.1. In the past YEAR, have you paid money to anyone who promised to remove negative, but true, information from your credit record?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q13.1: IF Q13.1: 1, ASK Q13.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q13.2. How many times has this happened to you in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q13.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q13.2: IF Q13.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ..." BEFORE READING Q13a; ELSE JUST READ Q13a]

Q13a. Was the negative, but true, information removed from your credit record as promised?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q13a: IF Q13a: 2, GO TO Q62; ELSE GO TO NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q14.1. In the past YEAR, have you paid money to anyone who promised to help you obtain credit by creating a new identity or new credit record?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q14.1: IF Yes in Q14.1. ASK Q14.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q14.2. How many times has this happened to you in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

Record number of times ____
DK. Don't know
RF. Refused

[PROG, Q14.2: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q14.2: FOR ANY CODES IN Q14.2, GO TO Q62]

Q15.1. In the past YEAR, have you paid money to anyone who promised to provide you with credit card insurance?

1. Yes
2. No
DK. Don't know
RF. Refused

[PROG, Q15.1: IF Q15.1: 1. ASK Q15.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q15.2. How many times has this happened to you in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

Record number of times ____
DK. Don't know
RF. Refused

[PROG, Q15.2: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q15.2: IF Q15.2 NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ...” BEFORE READING Q15a; ELSE JUST READ Q15a]

Q15a. What was the insurance supposed to protect you against? Was it to protect you against:
[PROG.: READ BOTH 1 AND 2 IN RANDOM ORDER; THIS IS A SINGLE PUNCH RESPONSE]

1. UNAUTHORIZED USE IF YOUR CARD WAS LOST OR STOLEN
 2. FALLING BEHIND IN YOUR PAYMENTS IF YOU LOST YOUR JOB OR BECAME ILL
 3. BOTH (DO NOT READ)
 4. OTHER (SPECIFY) (DO NOT READ)
- DK. Don't know
RF. Refused

[PROG, Q15a: IF Q15a:1 OR 3, GO TO Q62; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16.1. In the past YEAR, have you paid money to anyone who promised to provide you with a credit card or loan, but required that you pay a fee before you received the credit card or loan?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q16.1: IF Q16.1: 1, ASK Q16.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16.2. How many times has this happened to you in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

Record number of times ____
DK. Don't know
RF. Refused

[PROG, Q16.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING “YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?”]

[PROG, Q16.2: IF Q16.2 NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ...” BEFORE READING Q17a; ELSE JUST READ Q17a]

Q17a. Were you promised a credit card, a mortgage loan, or another type of loan? [PROG: ONE RESPONSE ONLY]

- . CREDIT CARD
- . MORTGAGE LOAN
- . OTHER LOAN
- DK. Don't know
- RF. Refused

Q17. Did you actually receive the promised loan or credit card?

- 28864. Yes
- 28865. No
- DK. Don't know
- RF. Refused

[PROG, Q17b: IF Q17a: 1,3, ASK Q17b; ELSE GO TO GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q17b. Were you required to make this payment before you received the credit card or loan or were you to pay after the credit card or loan was received? For example, if you were promised a credit card, did you make the payment before you got the card or was the charge to be included on your first bill?

- 17248. PAID **BEFORE** CREDIT CARD OR LOAN WAS RECEIVED
- 17249. PAID **AFTER** CREDIT CARD OR LOAN WAS RECEIVED
- DK. Don't know
- RF. Refused

[PROG, Q17b: IF Q17a:1,3, Q17:2, and Q17b:1, GO TO Q62; ELSE JUST GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.1.a. In the past YEAR, have you paid money to anyone who promised to reduce or eliminate your credit card debts?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

Q16a.1.b. In the past YEAR, have you paid money to anyone who promised to get the interest rate or monthly payments on your credit cards reduced?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q16a.1.b: IF Q16a.1.a: 1 OR Q16a.1.b: 1, ASK Q16a.2; ELSE GO TO THE

NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.2. How many times in the last year have you paid money to someone who promised to reduce your credit card debt or get your monthly payments or interest rates reduced? If you made multiple payments as part of the same program, please count this combination of payments as only one time.

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q16a.2: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT YOU PAID SOMEONE TO REDUCE YOUR CREDIT CARD DEBT OR TO GET YOUR MONTHLY PAYMENTS OR INTEREST RATES REDUCED (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q16a.2: IF Q16a.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME YOU PAID SOMEONE TO REDUCE YOUR CREDIT CARD DEBT OR TO GET YOUR MONTHLY PAYMENTS OR INTEREST RATES REDUCED ..." BEFORE READING Q16a.3; ELSE JUST READ Q16a.3]

Q16a.3. Did the person promise to make payments to your credit card company on your behalf, to get your credit card company to reduce the interest rate it charges you, or to do both?

1. Make payments to your creditors
 2. Get your credit card company to reduce the interest rate it charges you
 3. Both
 4. Other (specify)
- DK. Don't know
RF. Refused

[PROG, Q16a.3: IF Q16a.3: 1 OR 3, GO TO Q16a.4; IF Q16a.3: 2, GO TO Q16a.8; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.4. Are you still making payments under this plan?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q16a.4: IF Q16a.4: 2, GO TO Q16a.5; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.5. Using the seller's services were you able to pay off what you owed on at least one of your credit cards?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q16a.5: IF Q16a.5: 1, GO TO Q16a.6; IF Q16a.5:2, GO TO Q16a.5.1; ELSE JUST GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.5.1. When you dropped out of the program, did the seller provide you with a refund of all of the money you had paid to them?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q16a.5.1: IF Q16a.5.1: 2, GO TO Q62; ELSE JUST GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.6. Did the person promise to negotiate with your creditors to reduce the amount of money you had to pay to settle your debts?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q16a.6: IF Q16a.6:1, GO TO Q16a.7; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.7. Which of the following best describes how much the debts that were paid off were reduced? **[ROTATE RESPONSES TOP TO BOTTOM AND BOTTOM TO TOP.]**

1. My debts were reduced as much or more than I had been led to expect
 2. My debts were reduced at least half as much as I had been led to expect
 3. My debts were reduced less than half as much as I had been led to expect
 4. My debts were not reduced at all
- DK. Don't know
RF. Refused

[PROG, Q16a.7: IF Q16a.7: 2, 3 OR 4, GO TO Q62; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

Q16a.8. Which of the following best describes the reduction in the interest rate on your credit card as a result of the efforts of this person? **[ROTATE RESPONSES TOP TO BOTTOM AND BOTTOM TO TOP.]**

1. The interest rate was reduced as much or more than I had been led to expect it would be
 2. The interest rate was reduced at least half as much as I had been led to expect it would be
 3. The interest rate was reduced less than half as much as I had been led to expect it would be
 4. The interest rate was not reduced at all
- DK. Don't know
RF. Refused

[PROG, Q16a.8: IF Q16a.8: 2, 3 OR 4, GO TO Q62; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK A]

BLOCK A ENDS HERE

[RANDOMIZE AS BLOCKS: A) Q11.1-Q16a.8, B) Q18.1-Q28C, C) Q31.1-Q38, D) Q39-Q42e, AND E) Q44a-Q44e; BLOCK F – Q45 – Q49 – ALWAYS COMES LAST]

BLOCK B BEGINS HERE

Q18.1. In the past year, have you been billed for a product or service which you did not agree to purchase or have you been billed for an amount that was substantially more than you expected to pay? This could include a situation where you were offered a free trial of the product or service and were subsequently billed even though you had not agreed to continue beyond the end of the free trial period.

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q18.1: IF Q18.1:1, CONTINUE; ELSE SKIP TO NEXT BLOCK.]

[PROG, BLOCK B: WITHIN BLOCK B, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q19.1-Q19a AND Q21.1 – Q25; ALWAYS ASK Q22.1 – Q23 LAST]

[PROG, Q19.1, Q21.1, Q22.1: WHEN RETURNING TO Q19.1, Q21.1, OR Q22.1 FROM Q27 OR FROM THE GENERAL FOLLOW-UP QUESTIONS, READ: “THINKING AGAIN ABOUT BEING BILLED FOR A PRODUCT OR SERVICE WHICH YOU DID NOT AGREE TO PURCHASE OR BEING BILLED FOR AN AMOUNT THAT WAS SUBSTANTIALLY MORE THAN YOU EXPECTED TO PAY...,” BEFORE THE QUESTION]

Q19.1. Did you receive an unauthorized bill for Internet-related services, such as internet access or web-site hosting or development?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q19.1: IF Q19.1:1, ASK Q19.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK B]

Q19.2. How many times has this happened to you in the past year? If you received more than one bill for the same unordered item or if an unauthorized charge for the same item or service from the same provider appeared on your credit card, telephone, or other bill in more than one month, count this as only one time.

Record number of times _____

DK. Don't know

RF. Refused

[PROG, Q19.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q19.2: IF Q19.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ..." BEFORE READING Q19a; ELSE JUST READ Q19a]

Q19a. What service was this unauthorized bill for? Was it for a service you had never agreed to purchase, though you may have accepted an offer for a free trial period? Was it continued billing after you asked to cancel a service for which you had been paying? Or, did it involve some other situation?

1. A service for which I had never agreed to pay
2. Continued billing after cancelling a service for which I had been paying
3. Other (If AOther@ ask: AAnd, could you please briefly describe the situation to me?)

DK. Don't know

RF. Refused

[PROG, Q19a: GO TO Q26]

[THERE IS NO QUESTION 20]

Q21.1. Did you receive an unauthorized bill for a membership in a club that the seller told you would allow you to buy something for a lower price than is generally available?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q21.1: IF Q21.1:1, ASK: Q21.2; ELSE GO TO THE NEXT RANDOMIZED GROUP WITHIN BLOCK B]

Q21.2. How many times has this happened to you in the past year? If you received more than one bill for the same unordered item or if an unauthorized charge for the same item or service from the same provider appeared on your credit card, telephone, or other bill in more than one month, please count this as only one time.

Record number of times _____

DK. Don't know

RF. Refused

[PROG, Q21.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q21.2: IF Q21.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ..." BEFORE READING Q24; ELSE JUST READ Q24]

Q24 Did the membership enable you to make purchases at reduced prices as you had been promised?

. Yes

. No

DK. Don't know

RF. Refused

Q25. And what kinds of products were you supposed to be able to purchase at a reduced price? **[PROG: DO NOT READ; OPEN-END PRE-CODE; 1ST, 2ND, AND 3RD MENTIONS]** Any other products?

1. Automobiles that had been seized by the government or had been repossessed
2. Books / Magazines
3. CDs / DVDs
4. Electronic equipment: audio, video, computer
5. Houses where the owner had fallen behind on their mortgage payments and the mortgage holder had foreclosed
6. Travel services
7. Medical goods and services, such as dental care, eye care, or prescription drugs
8. Entertainment, such as restaurant meals or movie tickets
9. General Merchandise, like food or household products
10. OTHER (**SPECIFY**)

DK. Don't know

RF. Refused

[PROG, Q25: GO TO Q26]

Q22.1. Did you receive an unauthorized bill for some other product or service

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q22.1: IF Q22.1:1, ASK Q22.2; ELSE GO TO NEXT BLOCK.]

Q22.2. How many times has this happened to you in the past year? If you received more than one bill for the same unordered item or if an unauthorized charge for the same item or service from the same provider appeared on your credit card, telephone, or other bill in more than one month, count this as only one time.

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q22.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q22.2: IF Q22.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ..." BEFORE READING Q23; ELSE JUST READ Q23]

Q23. What was the product or service? **(DO NOT READ LIST)(OPEN-END PRE-CODE-SINGLE-RESPONSE)**

1. Books
 2. Business opportunities / franchises / distributorships / work-at-home plans
 3. Buyers clubs
 4. Cable or satellite TV services
 5. Cameras (including digital cameras and camcorders)
 6. CDs / video tapes / DVDs
 7. Cell phone service or equipment
 8. Computers: equipment or software
 9. Credit monitoring service / ID theft service / Copy of your credit report
 10. Games or other programs delivered on your cell phone or other mobile device
 11. Health care products and services
 12. Information such as psychic or adult entertainment services delivered over the internet
 13. Internet access services
 14. Internet web site design / advertising on the internet
 15. Investments
 16. Magazines
 17. Office supplies
 18. Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
 19. Real estate (including timeshares)
 20. Telephone service or equipment, other than cell phone
 21. Travel services / vacations
 22. Other **(SPECIFY)**
- DK. Don't know
RF. Refused

[PROG, Q23: GO TO Q26]

[PROG, Q26 – Q28c: INSTRUCTIONS TO ASK Q26 – Q28c WILL APPEAR IN CONNECTION WITH EACH OF THE FOLLOWING GROUPS OF QUESTIONS – Q19.1 – Q19a, Q21.1 – Q25, Q22.1 – Q23. FOR EACH OF THESE GROUPS OF QUESTIONS CREATE SEPARATE VARIABLES FOR Q26 – Q28c TO UNIQUELY TIE THE RESPONSES TO THE GROUP OF QUESTIONS BEING ASKED.]

Q26. Did you try to get the seller to give you a refund or otherwise make an adjustment?

- . Yes
 - . No
- DK. Don't know
RF. Refused

[PROG, Q26: IF Q26:1, ASK Q27; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK B]

Q27. And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

- . Yes
- . No
- DK. Don't know
- RF. Refused

[PROG, Q27: IF Q27:2 ASK Q28; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK B]

Q28. And how much did you actually end up paying (INSERT POP-IN LANGUAGE)? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. **[PROBE ANY RESPONSE OVER \$500, "You said you paid (READ AMOUNT ENTERED) – Is this correct?"]**

AMOUNT PAID _____ (RANGE 0 – 99,999)
DK. Don't know
RF. Refused

[PROG, Q28: IF Q28 = 0, ASK Q28a; ELSE GO TO Q28c]

Q28a. How much in total did the bill or bills you were sent ask you to pay? (PROBE ANY RESPONSE OVER \$500, "You said (READ AMOUNT ENTERED) – Is this correct?")

AMOUNT BILLED _____ (RANGE 0 – 99,999)
DK. Don't know
RF. Refused

Q28b. And, how were you billed for this transaction? For example, did you provide the seller with your credit card number or the number of some other account or did the seller send you a bill either in the mail or email? **[DO NOT READ LIST]**

1. Charged to credit card bill
 2. Charged to my cable television account
 3. Charged to my on-line payment account like PayPal
 4. Charged to my cell phone account
 5. Charged to my non-cell phone account
 6. Seller sent me a bill by mail
 7. Seller sent me a bill by email
 8. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

[PROG, Q28b: IF COMING FROM GROUP Q19.1 – Q19a AND Q19a:2, GO TO Q67; IF COMING FROM GROUP Q19.1 – Q19a AND Q19a NOT EQUAL TO 2, GO TO Q62; IF COMING FROM GROUP Q21.1 – Q25 OR GROUP Q22.1 – Q23, GO TO Q62]

Q28c. And, how did you pay for this transaction? For example, did you provide the seller with your credit card number; pay with cash, write a check to the seller; or did you pay in some other way? **[DO NOT READ LIST]**

- . Credit Card
 - . Cash
 - . Check
 - . Charged to my cable television account
 - . Debit card
 - . On-line payment system like PayPal
 - . Postal money order
 - . Non-postal money order, like Western Union or MoneyGram
 - . Seller took money directly from my checking account
 - . Charged to my cell phone account
 - . Charged to my non-cell phone account
 - . Other **(SPECIFY)**
- DK. Don't know
RF. Refused

[PROG, Q28c: IF COMING FROM GROUP Q19.1 – Q19a AND Q19a:2, GO TO Q67; IF COMING FROM GROUP Q19.1 – Q19a AND Q19a NOT EQUAL TO 2, GO TO Q62; IF COMING FROM GROUP Q21.1 – Q25 OR GROUP Q22.1 – Q23, GO TO Q62]

BLOCK B ENDS HERE

[RANDOMIZE AS BLOCKS: A) Q11.1-Q16a.8, B) Q18.1-Q28C, C) Q31.1-Q38, D) Q39-Q42e, AND E) Q44a-Q44e; BLOCK F – Q45 – Q49 – ALWAYS COMES LAST]

BLOCK C BEGINS HERE

[PROG, BLOCK C: WITHIN BLOCK C, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q31.1 – Q37, Q31a.1 – Q37b, AND Q32.1 – Q38]

Q31.1 In the past year, have you paid anyone for an opportunity to operate your own business, such as a business opportunity or a franchise?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q31.1: IF Q31.1:1, ASK Q31.2; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q31.2. How many different such business opportunities have you purchased in the past year?

- Record number of times _____
- DK. Don't know
- RF. Refused

[PROG, Q31.2. PROBE ANY RESPONSE GREATER THAN 5 BY ASKING “YOU SAID THAT YOU PURCHASED (READ NUMBER ENTERED) BUSINESS OPPORTUNITIES IN THE LAST YEAR. IS THIS CORRECT?”]

[PROG, Q31.2: IF Q31.2 NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME YOU PURCHASED A BUSINESS OPPORTUNITY ...” BEFORE READING Q33; ELSE JUST READ Q33]

Q33. Were you led to believe that most of the money you earned from this business would be from recruiting others to join the business, rather than from the sale of products?

- . Yes
- . No
- DK. Don't know
- RF. Refused

[THERE IS NO Q34]

Q35.1 Did the seller lead you to believe that you would earn a certain amount of income or profit from this business?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q35.1: IF Q35.1:1, ASK Q35.2; ELSE SKIP TO Q36.1]

Q35.2. Which of the following best describes the amount of money you made from this business?

- . Made roughly as much or more money than I had been led to expect
- . Made at least half as much money as I had been led to expect
- . Made less than half as much money as I had been led to expect
- . Did not make any money or lost money
- . Did not work at the business
- DK. Don't know
- RF. Refused

Q36.1. Were you promised help in locating customers who would use your services or allow you to sell your products from their premises?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q36.1: IF Q36.1:1, ASK Q36.2; ELSE SKIP TO INSTRUCTION BEFORE Q37]

Q36.2. Did you obtain the promised assistance?

- . Yes - Promised assistance was provided
- . No - Promised assistance was NOT provided
- DK. Don't know
- RF. Refused

[PROG, Q36.2: IF Q33:1 OR Q35.2:2-5 OR Q36.2:2, ASK Q37, ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q37. And how many months ago did you purchase this business?

- RECORD NUMBER OF MONTHS _____ (range 0-12 months)
- DK. Don't know
 - RF. Refused

[PROG, Q37: GO TO Q62]

Q31a.1. In the past year, have you paid anyone who promised to provide you with work that you could do at home?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q31a.1: IF Q31a.1:1, ASK Q31a.2; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q31a.2. How many times have you paid someone to provide you with work you could do from home in the past year? (This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job.) If you made multiple payments in connection with the same work-at-home offer, please only count this as one time.

- Record number of times _____
- DK. Don't know
 - RF. Refused

[PROG, Q31a.2: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT YOU PAID SOMEONE TO PROVIDE YOU WITH WORK YOU COULD DO FROM HOME (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q31a.2: IF Q31a.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME YOU PAID SOMEONE TO PROVIDE YOU WITH WORK YOU COULD DO FROM HOME ..." BEFORE READING Q37a; ELSE JUST READ Q37a]

Q37a. Did the seller lead you to believe that you would earn at least a certain amount of money from this job?

- . Yes
- . No
- DK. Don't know
- RF. Refused

[PROG, Q37a: IF Q37a: 1, ASK Q37b; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q37b. Which of the following best describes the amount of money you made in this job?

- . Made roughly as much or more money than I had been led to expect
 - . Made at least half as much money as I had been led to expect
 - . Made less than half as much money as I had been led to expect
 - . Did not make any money or lost money
 - . Did not work at the job
- DK. Don't know
RF. Refused

[PROG, Q37b: IF Q37b: 2-5, GO TO Q62; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q32.1. In the past year, have you paid anyone who promised that you would get a job at the U.S. Postal Service or another branch of state or federal government?

- 1. Yes
 - 2. No
- DK. Don't know
RF. Refused

[PROG, Q32.1: IF Q32.1:1, ASK Q32.2; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN BLOCK C]

Q32.2. How many times has this happened to you in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q32.2: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q32.2: IF Q32.2 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ..." BEFORE READING Q38; ELSE JUST READ Q38]

Q38. Did you get the job that was promised?

- . Yes
- . No
- DK. Don't know
- RF. Refused

**[PROG.: IF Q38:2, GO TO Q62; ELSE GO TO NEXT GROUP OF QUESTIONS
WITHIN BLOCK C]**

BLOCK C ENDS HERE

[RANDOMIZE AS BLOCKS: A) Q11.1-Q16a.8, B) Q18.1-Q28C, C) Q31.1-Q38, D) Q39-Q42e, AND E) Q44a-Q44e; BLOCK F – Q45 – Q49 – ALWAYS COMES LAST]

BLOCK D BEGINS HERE

[PROG, BLOCK D: WITHIN BLOCK D, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q39 – Q39a.12 AND Q41 – Q41a.9. THE GROUP OF QUESTIONS BEGINNING WITH THE INSTRUCTIONS BEFORE Q42 ALWAYS COMES LAST]

Q39. In the past year, has anyone told you that you had won a prize or a lottery or had been selected to receive an award such as money, a free vacation, or other product or service?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q39: IF Q39:1, GO TO Q39a.1; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.1. Were you told that you had to pay something, purchase a good or service, or attend a sales presentation in order to receive any of the prizes you were told you had won in the last year?

1. Yes
 2. No – DID NOT HAVE TO DO OR PAY ANYTHING TO RECEIVE ANY PRIZES
- DK. Don't know
RF. Refused

[PROG, Q39a.1: IF Q39a.1:1, GO TO Q39a.2; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.2. In connection with any of these prize offerings, did you make the required payment or purchase or attend the required sales presentation?

1. Yes
 2. No
- DK Don't know
RF Refused

[PROG, Q39a.2: IF Q39a.2:1, GO TO Q39a.3; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.3. How many times during the last year did you make a required payment or purchase or attend a required sales presentation? If you made multiple required payments in order to obtain the same prize, only count this as one time.

Record number of times _____

DK. Don't know

RF. Refused

[PROG, Q39a.3: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q39a.3: IF Q39a.3 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT PRIZE PROMOTION WHERE YOU MADE A REQUIRED PAYMENT OR PURCHASE OR ATTENDED A REQUIRED SALES PRESENTATION ..." BEFORE READING Q39a.4; ELSE JUST READ Q39a.4]

Q39a.4. Did you ever receive the prize or award?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG, Q39a.4: IF Q39a.4:1, GO TO Q39a.5; IF Q39a.4:2, GO TO Q39a.6; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.5. And was the prize or award essentially what had been described to you?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG, Q39a.5: IF Q39a.5:2, GO TO Q39a.6; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.6. And, what were you required to do? Were you required to make a payment, make a purchase, or attend a sales presentation? (IF RESPONDENT GIVES MORE THAN ONE OF THESE RESPONSES, REMIND THEM THAT YOU ARE LOOKING FOR INFORMATION ABOUT THE MOST RECENT TIME THEY WERE TOLD THAT THEY HAD TO DO ONE OF THESE THINGS.)

1. Make a payment
 2. Make a purchase
 3. Attend a sales presentation
- DK. Don't know
RF. Refused

[PROG, Q39a.6: IF Q39a.6:1, GO TO Q39a.7; IF Q39a.6:2, GO TO Q39a.11; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q39a.7. How much did you pay? **[PROBE ANY RESPONSE OVER \$500, "YOU SAID YOU PAID (READ AMOUNT ENTERED). IS THIS CORRECT?"]**

AMOUNT PAID _____ (RANGE \$1 - \$99,999)
DK. Don't know
RF. Refused

Q39a.8. And, how did you make this payment? For example, did you pay by check, use a credit card, or use some other payment mechanism? **[DO NOT READ LIST]**

1. Credit card
 2. Cash
 3. Check
 4. Debit card
 5. Postal money order
 6. Non-Postal money order, like Western Union or MoneyGram
 7. Online payment system like PayPal
 8. Seller took money directly from my checking account
 9. Charged to my cell phone account
 10. Charged to my non-cell telephone account
 11. Charged to my cable television account
 12. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

Q39a.9. Did the person who told you that you had to pay this money send you a check or money order to cover the payment you were required to make, perhaps telling you the money was for part of your winnings?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q39a.9: IF Q39a.9:1, ASK Q39a.10; ELSE GO TO Q62]

Q39a.10. And, was the check good or was it counterfeit so that you were either unable to cash it or later had to return the money? **[DO NOT READ LIST]**

1. The check was valid and I obtained the money for which the check was written
 2. The check was counterfeit. I was unable to cash the check or later had to return the money.
 3. I did not attempt to cash the check
- DK. Don't know
RF. Refused

[PROG, Q39a.10: GO TO Q62]

Q39a.11. How much did you pay for the items you had to purchase? **[PROBE ANY RESPONSE OVER \$500, "YOU SAID YOU PAID (READ AMOUNT ENTERED). IS THIS CORRECT?"]**

AMOUNT PAID _____ (RANGE \$1 - \$99,999)
DK. Don't know
RF. Refused

Q39a.12. And, how did you pay this money? For example, did you pay by check, use a credit card, or use some other payment mechanism? **[DO NOT READ LIST]**

1. Credit card
 2. Cash
 3. Check
 4. Debit card
 5. Postal money order
 6. Non-Postal money order, like Western Union or MoneyGram
 7. Online payment system like PayPal
 8. Seller took money directly from my checking account
 9. Charged to my cell phone account
 10. Charged to my non-cell telephone account
 11. Charged to my cable television account
 12. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

[PROG, Q39a.12: GO TO Q62]

Q41. In the past year, has anyone told you that you were eligible to receive a grant either from the government or from someone else or that someone would help you prepare a proposal for a grant that was certain to be approved?

1. Yes
 2. No
- DK. Don't know
RF. Refused

[PROG, Q41: IF Q41:1, GO TO Q41a.1; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q41a.1. In connection with any of the grants you were told in the last year that you were eligible to receive or that you were certain to receive if you applied, were you told that you had to pay a fee in order to receive your grant or have the grant proposal prepared?

1. Yes
 2. No – DID NOT HAVE TO PAY ANYTHING TO RECEIVE GRANT
- DK. Don't know
RF. Refused

[PROG, Q41a.1: IF Q41a.1:1, GO TO Q41a.2; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q41a.2. In connection with any of these grant offerings, did you make the required payment?

- 1. Yes
- 2. No
- DK Don't know
- RF Refused

[PROG, Q41a.2: IF Q41a.2:1, GO TO Q41a.3; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q41a.3. How many times did you make the payments required to receive a grant? If you made multiple payments in connection with the same grant offering, please count this as only one time.

- Record number of times _____
- DK. Don't know
 - RF. Refused

[PROG, Q41a.3: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q41a.3: IF Q41a.3 NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT GRANT OFFERING WHERE YOU MADE A REQUIRED PAYMENT" BEFORE READING Q41a.4; ELSE JUST READ Q41a.4]

Q41a.4. Did you ever receive the grant?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q41a.4: IF Q41a.4:1, GO TO Q41a.5; IF Q41a.4:2, GO TO Q41a.6; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q41a.5. And was the grant essentially what had been described to you?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q41a.5: IF Q41a.1:2 GO TO Q41a.6; ELSE GO TO THE NEXT GROUP OF QUESTIONS WITHIN BLOCK D]

Q41a.6. How much did you pay to the person who promised to obtain the grant for you?
[PROBE ANY RESPONSE OVER \$500 – You said you paid _____. Is this correct?]

AMOUNT PAID _____ (RANGE \$1 - \$99,999)

DK. Don't know

RF. Refused

Q41a.7. And, how did you pay this money? For example, did you pay by check, use a credit card, or use some other payment mechanism? **[DO NOT READ LIST]**

1. Credit card
 2. Cash
 3. Check
 4. Debit card
 5. Postal money order
 6. Non-Postal money order, like Western Union or MoneyGram
 7. Online payment system like PayPal
 8. Seller took money directly from my checking account
 9. Charged to my cell phone account
 10. Charged to my non-cell telephone account
 11. Charged to my cable television account
 12. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

Q41a.8. Did the person who told you that you would receive the grant send you a check or money order to cover the payment you were required to make?

1. Yes
 2. No
 3. DK. Don't know
- RF. Refused

[PROG, Q41a.8: IF Q41.a.8:1, ASK Q41.a.9; ELSE GO TO Q62]

Q41a.9. And, was the check good or was it counterfeit so that you were either unable to cash it or later had to return the money? **[DO NOT READ LIST]**

1. The check was valid and I obtained the money for which the check was written
 2. The check was counterfeit. I was unable to cash the check or later had to return the money.
 3. I did not attempt to cash the check
- DK. Don't know
RF. Refused

[PROG, Q41a.9: GO TO Q62]

[PROG, Q42: IF Q39A.9:1 OR Q41A.8:1, READ: “OTHER THAN IN CONNECTION WITH THE PRIZE PROMOTIONS AND GRANTS WE JUST DISCUSSED,” BEFORE READING Q42]

Q42. In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else? This may have happened in connection with something you were selling, a job, or something else.

1. Yes
 2. No – Did not receive a check with money that was supposed to be sent back to the sender
- DK. Don't know
RF. Refused

[PROG, Q42: IF Q42:1, GO TO Q42a; ELSE GO TO THE NEXT BLOCK OF QUESTIONS]

Q42a. In any of the instances in the last year where you received such a check, did you actually send the money as requested?

1. Yes – Sent the money as requested
 2. No – Did not send the money
- DK. Don't know
RF. Refused

[PROG, Q42a: IF Q42a:1, GO TO Q42b; ELSE GO TO THE NEXT BLOCK OF QUESTIONS]

Q42b. How many times in the last year did you send money as requested?

Record number of times _____
DK. Don't know
RF. Refused

[PROG, Q42b: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING “YOU SAID THAT YOU SENT MONEY AS REQUESTED (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?”]

[PROG, Q42b: IF Q42b NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME YOU DID THIS” BEFORE READING Q42c; ELSE JUST READ Q42c]

Q42c. How much money did you send? **[PROBE ANY RESPONSE OVER \$500: “YOU SAID YOU SENT \$____. IS THIS CORRECT?”]**

1. AMOUNT PAID _____ (RANGE \$1 - \$99,999)
- DK. Don't know
RF. Refused

Q42d. And, how did you pay this money? For example, did you pay by check, use a credit card, or use some other payment mechanism? **[DO NOT READ LIST]**

1. Credit card
 2. Cash
 3. Check
 4. Debit card
 5. Postal money order
 6. Non-Postal money order, like Western Union or MoneyGram
 7. Online payment system like PayPal
 8. Seller took money directly from my checking account
 9. Charged to my cell phone account
 10. Charged to my non-cell telephone account
 11. Charged to my cable television account
 12. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

Q42e. And, was the check good or was it counterfeit so that you were either unable to cash it or later had to return the money? **[DO NOT READ LIST]**

1. The check was valid and I obtained the money for which the check was written
 2. The check was counterfeit. I was unable to cash the check or later had to return the money.
 3. I did not attempt to cash the check
- DK. Don't know
RF. Refused

[PROG, Q42e: GO TO Q67]

BLOCK D ENDS HERE

[RANDOMIZE AS BLOCKS: A) Q11.1-Q16a.8, B) Q18.1-Q28C, C) Q31.1-Q38, D) Q39-Q42e, AND E) Q44a-Q44e; BLOCK F – Q45 – Q49 – ALWAYS COMES LAST]

BLOCK E STARTS HERE

Q44a. In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?

- . Yes
- . No
- DK. Don't know
- RF. Refused

[PROG, Q44a: IF Q44a:1, GO TO Q44b; ELSE GO TO THE NEXT BLOCK OF QUESTIONS]

Q44b. How many different such weight-loss products have you purchased in the last year?

- Record number of times _____
- DK. Don't know
- RF. Refused

[PROG, Q44b: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING "YOU SAID THAT YOU PURCHASED (READ NUMBER ENTERED) WEIGHT-LOSS PRODUCTS IN THE LAST YEAR. IS THIS CORRECT?"]

[PROG, Q44b: IF Q44b NOT EQUAL TO 1 READ: "THINKING NOW ABOUT THE MOST RECENT TIME YOU PURCHASED A WEIGHT-LOSS PRODUCT ..." BEFORE READING Q44c; ELSE JUST READ Q44c]

Q44c. Did the seller suggest or imply that using this product would make it easy to lose weight?

- 25056. Yes
- 25057. No
- DK. Don't know
- RF. Refused

Q44d. Did the seller suggest or imply that by using this product you could lose weight without exercise and/or without reducing the amount you eat?

- 27024. Yes
- 27025. No
- DK. Don't know
- RF. Refused

Q44e. Which of the following best describes your experience in using the product: (**Read All Responses, Record Only One Response**)

28176. I lost about as much or more weight than I expected to lose

28177. I lost about half of the weight I expected to lose

28178. I only lost a little of the weight I expected to lose

28179. I lost no weight or gained weight

28180. I did not use the product

[PROG, Q44e: IF Q44c:1 or Q44d:1, GO TO Q62; ELSE GO TO THE NEXT BLOCK OF QUESTIONS]

BLOCK E ENDS HERE

[BLOCK F ALWAYS COMES LAST, AFTER BLOCKS A – E]

BLOCK F BEGINS HERE

Q45. Other than the things we have already discussed, in the past year have you purchased something which you paid for but NEVER received?

- 28912. Yes
- 28913. No
- DK. Don't know
- RF. Refused

[PROG, Q45: IF Q45:1, ASK Q46; ELSE GO TO Q71a]

Q46. How many times has this happened to you in the past year?

- Record number of times _____
- DK. Don't know
- RF. Refused

[PROG, Q46: PROBE ANY RESPONSE GREATER THAN 5 BY ASKING “YOU SAID THAT THIS HAPPENED TO YOU (READ NUMBER ENTERED) TIMES IN THE LAST YEAR. IS THIS CORRECT?”]

[PROG, Q46: IF Q46 NOT EQUAL TO 1 READ: “THINKING NOW ABOUT THE MOST RECENT TIME THIS HAPPENED TO YOU ...” BEFORE READING Q47; ELSE JUST READ Q47]

Q47. Did you try to get the seller to give you a refund or otherwise make an adjustment?

- 30304. Yes
- 30305. No
- DK. Don't know
- RF. Refused

[PROG, Q47: IF Q47:1, ASK Q48; ELSE GO TO Q71a]

Q48. And was the seller willing to provide a refund or otherwise make an adjustment that satisfied you?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

[PROG, Q48: IF Q48:2, ASK Q49; ELSE GO TO Q71a]

Q49. What was the item that you purchased? **(DO NOT READ LIST)(OPEN-END PRE-CODE)**

31936. Books / Magazines

31937. Business opportunities / franchises / distributorships / work-at-home plans

31938. Buyers clubs

31939. Cameras (including digital cameras and camcorders)

31940. CDs / video tapes / DVDs

31941. Computers: equipment or software

31942. Games or other programs delivered to your cell phone or other mobile device

31943. Health care products and services

31944. Information such as psychic or adult entertainment services delivered over the internet

31945. Internet access services

31946. Internet web site design / advertising on the internet

31947. Investments

31948. Office supplies

31949. Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet

31950. Real estate (including timeshares)

31951. Travel services / vacations

31952. Other (SPECIFY)

DK. Don't know

RF. Refused

[PROG, Q49: GO TO Q62]

BLOCK F ENDS HERE

[THERE ARE NO QUESTIONS 50 – 61]

GENERAL FOLLOW-UP QUESTIONS (Q62-Q68)

Q62. How did you first learn about (INSERT POP-IN LANGUAGE)? **[READ, RANDOMIZE]**

1. from an Internet website
 2. from an email
 3. from a television advertisement or infomercial
 4. from a mail advertisement or solicitation, including from a catalog
 5. from a telemarketer
 6. from a store you visited
 7. from someone who came to your home
 8. from a radio advertisement
 9. from a poster or flier
 10. from a magazine or newspaper advertisement
 11. from a social media site, such as Facebook, Twitter, YouTube, or blogs
 12. when you received the bill for (INSERT POP-IN LANGUAGE)
 13. other **(SPECIFY) [READ LAST]**
- DK. Don't know
RF. Refused

[PROG, Q62: IF Q62:1, GO TO Q62a; IF Q62:12 AND BLOCK: A, C, E, OR F, GO TO Q64p; IF Q62:12 AND BLOCK: B OR D, GO TO Q67; ELSE GO TO Q62b]

Q62a. Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- . an Internet auction site
 - . an online classified ad site such as Craigs List
 - . another Internet web site
- DK. Don't know
RF. Refused

Q62b. Was the information about (INSERT POP-IN LANGUAGE) presented in English or some other language? **[PROG.: IF OTHER THAN ENGLISH, ASK: "IN WHAT LANGUAGE WAS THE INFORMATION PROVIDED?"]**

- . ENGLISH
 - . SPANISH
 - . CHINESE/MANDARIN
 - . JAPANESE
 - . FRENCH
 - . HINDI
 - . OTHER **(SPECIFY)**
- DK. Don't know
RF. Refused

[PROG, Q62b: IF BLOCK: D, GO TO Q67; ELSE GO TO Q63]

Q63. And how did you purchase this product (**RANDOMIZE**)?

1. VISITED A STORE
2. ORDERED ON THE TELEPHONE
3. MAILED IN AN ORDER
4. ORDERED FROM INTERNET SITE
5. SOME OTHER WAY (**SPECIFY**) [**READ LAST**]

DK. Don't know

RF. Refused

[PROG, Q63: IF BLOCK: B, GO TO Q67; ELSE GO TO Q64p]

Q64p. And how much did you actually end up paying (INSERT POP-IN LANGUAGE)? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. [**PROBE ANY RESPONSE OVER \$500, "You said you paid (READ AMOUNT ENTERED) – Is this correct?"**]

AMOUNT PAID _____ (RANGE 0 – 99,999)

DK. Don't know

RF. Refused

[PROG, Q64p: IF Q64p = 0, ASK Q64b; ELSE GO TO Q65]

Q64b. Did the seller try to get you to pay something (INSERT POP-UP LANGUAGE) by, for example, sending you a bill or putting a charge on your credit card bill?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG, Q64b: IF Q64b:1, ASK Q64b.1, ELSE GO TO Q67]

Q64b.1. How much did the seller try to get you to pay? (PROBE ANY RESPONSE OVER \$500, "You said (READ AMOUNT ENTERED) – Is this correct?")

AMOUNT BILLED _____ (RANGE 0 – 99,999)

DK. Don't know

RF. Refused

Q65a. And, how were you billed for this transaction? For example, did you provide the seller with your credit card number or the number of some other account or did the seller send you a bill either in the mail or email? **[DO NOT READ LIST]**

- 9. Charged to credit card bill
 - 10. Charged to my cable television account
 - 11. Charged to my on-line payment account like PayPal
 - 12. Charged to my cell phone account
 - 13. Charged to my non-cell phone account
 - 14. Seller sent me a bill by mail
 - 15. Seller sent me a bill by email
 - 16. Other (**SPECIFY**)
- DK. Don't know
RF. Refused

[PROG, Q65a: GO TO Q67]

Q65. And, how did you pay for this transaction? For example, did you provide the seller with your credit card number; pay with cash, write a check to the seller; or did you pay in some other way? **[DO NOT READ LIST]**

- . Credit Card
 - . Cash
 - . Check
 - . Charged to my cable television account
 - . Debit card
 - . On-line payment system like PayPal
 - . Postal money order
 - . Non-postal money order, like Western Union or MoneyGram
 - . Seller took money directly from my checking account
 - . Charged to my cell phone account
 - . Charged to my non-cell phone account
 - . Other (**SPECIFY**)
- DK. Don't know
RF. Refused

[THERE IS NO Q66]

Q67. And, did you complain to anyone about your experience with (INSERT POP-UP LANGUAGE)?

- 27456. Yes
- 27457. No
- DK. Don't know
- RF. Refused

[PROG, Q67: IF Q67:1, ASK Q68; ELSE GO TO NEXT GROUP OF QUESTIONS WITHIN THE BLOCK]

Q68. To whom did you complain? **[PROG.: DO NOT READ OPEN-END PRE-CODE)**
(PROBE FOR MULTIPLE RESPONSES. AND CAPTURE 1ST, 2ND, AND 3RD
MENTIONS]. Did you complain to anyone else?

1. Family or friends / tell family or friends not to buy from the seller
 2. The company that sold the product
 3. The product manufacturer
 4. The Better Business Bureau
 5. A bank
 6. A credit card company
 7. A local consumer agency
 8. The local police department
 9. The Department of Motor Vehicles
 10. A local consumer help line
 11. The state Attorney General or state consumer agency
 12. The FTC
 13. Another federal agency (SPECIFY)
 14. Complained to the phone company
 15. Complained to an Internet service provider
 16. Other (SPECIFY)
- DK. Don't know
RF. Refused

[PROG, Q68: GO TO NEXT GROUP OF QUESTIONS WITHIN THE BLOCK]

DEMOGRAPHICS (ASK ALL)

Changing Topics and thinking some more about you...

Q71a. Have you listed your home telephone number on the national do-not-call registry?

- 1. Yes
- 2. No
- DK. Don't know
- RF. Refused

Now I would like to read you several brief sentences that could describe you. On a scale of 1 to 7 where 1 indicates that the sentence would almost never describe you and 7 indicates that it would almost always describe you, please indicate how well each of the following would describe you. **[RANDOMIZE Q72a – Q72f]**

Q72a. I am a planner

Record response ____ [range 1-7]
DK. Don't know
RF. Refused

Q72b. I am impulsive

Record response ____ [range 1-7]
DK. Don't know
RF. Refused

Q72c. I am self-controlled

Record response ____ [range 1-7]
DK. Don't know
RF. Refused

Q72d. I enjoy spending money

Record response ____ [range 1-7]
DK. Don't know
RF. Refused

Q72e. I am willing to take risks

Record response ____ [range 1-7]
DK. Don't know
RF. Refused

Q72f. I am patient

Record response _____ [range 1-7]

DK. Don't know

RF. Refused

Q73. In the past two years, that is, since _____, have you experienced a serious negative life event, such as a divorce, the death of a family member or close friend, a serious injury or illness in your family, or the loss of a job?

1. Yes

2. No

DK. Don't know

RF. Refused

And for statistical purposes only...

Q74. In what year were you born?

DK. Don't know

RF. Refused

Q75. Are you married, widowed, separated, divorced or have you never been married?

22784. MARRIED

22785. WIDOWED

22786. SEPARATED

22787. DIVORCED

22788. NEVER BEEN MARRIED

DK. Don't know

22789. RF. Refused

Q75a. How many people currently live in your household? Please include yourself and any children.

Record actual number _____

DK. Don't know

RF. Refused

Q75b. How many people under the age of 18 currently reside in your household?

Record actual number _____

DK. Don't know

RF. Refused

Q76. And what was the last grade you completed in school? **(DO NOT READ CATEGORIES)**

23264. SOME GRADE SCHOOL

23265. SOME HIGH SCHOOL

23266. GRADUATED HIGH SCHOOL

23267. TECHNICAL OR VOCATIONAL SCHOOL

23268. SOME COLLEGE

23269. GRADUATED COLLEGE

23270. GRADUATE/PROFESSIONAL SCHOOL

DK. Don't know

RF. Refused

Q77. Have you or anyone in your household served or are you or a household member currently serving in the United States military? **[PROG: DO NOT READ LIST, ACCEPT MULTIPLE RESPONSES AND CAPTURE 1ST, 2ND, AND 3RD MENTIONS]**

23648. Yes SELF CURRENTLY

23649. Yes HH MEMBER CURRENTLY

23650. Yes SELF PAST

23651. Yes HH MEMBER PAST

23652. No

DK. Don't know

RF. Refused

Q78. Other than English, what languages, if any, do you regularly use in conducting personal business? **[PROG.: DO NOT READ LIST, ACCEPT MULTIPLE RESPONSES AND CAPTURE 1ST, 2ND, AND 3RD MENTIONS]**

24032. NONE – ENGLISH ONLY

24033. SPANISH

24034. CHINESE/MANDARIN

24035. JAPANESE

24036. FRENCH

24037. HINDI

24038. OTHER **(SPECIFY)**

DK. Don't know

RF. Refused

[PROG, Q78: IF Q78:2-7, ASK Q78a; ELSE GO TO Q79]

Q78a. If you were engaged in a somewhat complicated transaction, such as trying to buy a home, rent an apartment or purchase a car, would you be comfortable conducting the transaction in English?

24464. Yes

24465. No

DK. Don't know

RF. Refused

Q79. And for statistical purposes only...is your total annual HOUSEHOLD income greater or less than \$60,000 dollars?

1. Less than \$60,000
 2. \$60,000 or more
- DK. Don't know
RF. Refused

[PROG, Q79: IF Q79:1, ASK Q79a; IF Q79:2, ASK Q79b, ELSE GO TO Q80.]

Q79a. Is it...

1. Under \$20,000
 2. BETWEEN \$20,000 - \$40,000
 3. OVER \$40,000
- DK. Don't know
RF. REFUSED

[PROG, Q79a: GO TO Q80]

Q79b. Is it...

1. UNDER \$80,000
 2. BETWEEN \$80,000 - \$100,000
 3. OVER \$100,000
- DK. Don't know
RF. Refused

Q80. Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2) ...?**

480. MUCH LOWER
481. SLIGHTLY LOWER
482. ABOUT THE SAME
483. SLIGHTLY HIGHER
484. MUCH HIGHER

DK. Don't know
RF. Refused

Q81. And thinking for a moment about your personal debt on which you currently make interest payments. I am talking about your debts you partially pay-off each month for things like mortgages, credit cards, personal loans or car loans. Would you say the amount of debt you currently have is...(DO NOT ROTATE)

1488. More than you can handle financially

1489. About as much as you can handle financially ...or...

1490. You could handle more debt than you currently have

1491. Do not have any personal debt (DO NOT READ)

DK. Don't know

RF. Refused

Q84. Are you of Hispanic or Latino origin?

2112. Yes

2113. No

DK. Don't know

RF. Refused

Q85 . I am going to read a list of racial categories. Please choose one or more categories that best indicates your race. Are you? [PROG.: **CAPTURE 1ST, 2ND , AND 3RD MENTIONS**]
(PROBE: Would any other race apply?)

2114. WHITE

2115. BLACK OR AFRICAN AMERICAN

2116. AMERICAN INDIAN OR ALASKA NATIVE

2117. ASIAN

2118. NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER

2119. OTHER (DO NOT READ)

DK. Don't know

RF. Refused

Q86.1. Gender (BY OBSERVATION)

1.. MALE

2. FEMALE

Q86.2. Are you employed outside of the home, are you a homemaker, or are you retired?

1. Employed outside the home

2. Homemaker

3. Retired

4. Not in the workforce

DK. Don't know

RF. Refused

[PROG, Q86.2: IF Q86.2:1, ASK Q86.3; ELSE GO TO INTRODUCTORY TEXT BEFORE Q87a.]

Q86.3 And, are you paid on an hourly basis or do you draw a yearly salary?

2120. HOURLY

2121. SALARY

DK. Don't know

RF. Refused

OK. We are now in the last section of the survey. Dealing with some of the situations we have discussed today requires you to think about numbers. I would therefore like to ask you a few questions to get a sense of how you deal with numbers. After that, we are finished.

Q87a. Using a scale of 1 to 7, how would you rate your ability to work with numbers? An answer of 1 means that that you are really bad with numbers, while a 7 means that you are really good with numbers. How would you rate your ability to work with numbers?

Record response _____

DK. Don't know

RF. Refused

On these next questions, if you do not immediately know the answer, please try to figure it out. If you would like me to repeat the question, just ask.

[PROG, Q87b: ON Q87b – Q87f, IF PERSON GIVES AN ANSWER IN A RANGE – FOR EXAMPLE, “SOMEWHERE BETWEEN \$250 AND \$350,” ASK FOR A SINGLE ANSWER.]

Q87b. During a sale, a store is selling all items at half price. Before the sale, you had admired a sofa that cost \$600. How much would you have to pay to buy the sofa during the sale?

- 1. \$300
- 2. All other answers
- DK. Don't know
- RF. Refused

Q87c. If the chance of getting a disease is 10 percent, out of 1,000 people, how many would be expected to get the disease?

- 1. 100
- 2. All other answers
- DK. Don't know
- RF. Refused

Q87d. A used car dealer is selling a car for \$10,000. This is two-thirds of what the car cost new. How much did the car cost when it was new?

- 1. \$15,000
- 2. All other answers
- DK. Don't know
- RF. Refused

Q87e. If 5 people have the winning number in the lottery and the prize is \$2 million, how much will each of them get?

- 1. \$400,000
- 2. All other answers
- DK. Don't know
- RF. Refused

Q87f. Let's say you have \$200 in a savings account. The account earns 10 percent interest per year. How much will you have in the account at the end of two years?

- 1. \$240
- 2. \$242
- 3. All other answers
- DK. Don't know
- RF. Refused

READ TO ALL:

Those are all the questions we have for you today. Thank you very much for your time – we appreciate it very much. Have a good (day/evening).

READ ONLY IF ASKED: This study was sponsored by the Federal Trade Commission, an agency of the US government. Your answers today will be used to help shape future policies protecting US consumers. We appreciate your help.

Q28 / Q62 / Q62b / Q64b / Q64p / Q67 POP-INS

Q11.1 – Q11.6b

Q62 / Q62b / Q67 “this offer to modify your mortgage”
Q64p / Q64b “for the promised modification of your mortgage”

Q13.1 – Q13a

Q62 / Q62b / Q67 “this offer to remove information from your credit report”
Q64p / Q64b “to have the information removed from your credit report”

Q14.1 – Q14.2

Q62 / Q67 “this offer to provide information about creating a new identity or credit record”
Q62b “learning how to create a new identity or credit record”
Q64p / Q64b “for this information about creating a new identity or credit record”

Q15.1 – Q15a

Q62 / Q62b / Q67 “this credit card insurance”
Q64p / Q64b “for this credit card insurance”

Q16.1 – Q17b

Q62 / Q62b / Q67 “this promise to get you a credit card or loan”
Q64p / Q64b “for the promised credit card or loan”

Q16a.1.a – Q16a.8

Q62 “this offer to help reduce or eliminate your credit card debts”
Q62b / Q67 “this help in reducing or eliminating your credit card debts”
Q64p / Q64b “for this help in reducing or eliminating your credit card debts”

Q19.1 – Q19a

Q62 / Q62b / Q67 “these Internet services”
Q28 “for these Internet services”

Q21.1 – Q25

Q62 / Q62b / Q67 “this buyers’ club membership”
Q28 “for this buyers’ club membership”

Q22.1 – Q23

Q62 / Q62b / Q67 “this product or service”
Q28 “for this product or service”

Q31.1 – Q37

Q62 / Q62b / Q67 “this business opportunity”
Q64p / Q64b “for this business opportunity”

Q31a.1 – Q37b

Q62 / Q62b / Q67 “this work-at-home opportunity”
Q64p / Q64b “for this work-at-home opportunity”

Q32.1 – Q38

Q62 / Q62b / Q67 “this promise to get you a job”
Q64p / Q64b “for the promised job”

Q39 – Q39a.12

Q62 / Q62b / Q67 “having won this prize”

Q41 – Q41a.9

Q62 / Q62b / Q67 “this grant”

Q42 – Q42e

Q67 “this check you were sent”

Q44 – Q44e

Q62 / Q62b / Q67 “this weight loss product”
Q64p / Q64b “for this weight-loss product”

Q45 – Q49

Q62 / Q62b / Q67 “this item”
Q64p / Q64b “for this item”