

FTC FRAUD SURVEY 2005

[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, and no sales calls will be made as a result of your participation. This is strictly a research project.

[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 "UNDER THE TERMS OF THE PRIVACY ACT OF 1974, WE ARE REQUIRED TO TREAT YOUR ANSWERS AS COMPLETELY CONFIDENTIAL."

IF ASKED: The survey is estimated to take less than 10 minutes to complete.

QA. First, are you at least 18 years of age or older?

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

[PROG: IF QA IS CODE "Yes" CONTINUE TO Q1; ELSE GO TO QB]

QB. May I please speak to someone in your household who is 18 years of age or older?

1. 'New respondent available and called to telephone' /
2. 'New respondent not available / Arrange a Callback' /
3. 'No such person / Not Available Permanently'
- RF. Refused

[PROG: IF QB = 'No such person / Not Available Permanently', OR REF; TERMINATE]

[PROG: REPEAT QUESTION A WITH NEW RESPONDENT]

The first 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.: RANDOMIZE Q2.1 TO Q6.1

[IF Q1:1, ASK Q2.1 TO Q6.1 IN A RANDOM ORDER. (Q2.1 TO Q6.1 HAVE FOLLOW-UPS); ELSE SKIP RANDOMLY TO Q4.1, Q5.1, Q5a.1, Q6.1]

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: IF Q2.1 IS CODE "Yes" CONTINUE TO Q2.2; 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

[PROG: IF Q1:1, ASK Q3.1]

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.: IF Yes in Q3.1, CONTINUE TO Q3.2, 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

[PROG.: ASK ALL]

Q4.1. In the past YEAR, have you purchased something from an Internet web site?

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

[PROG.: IF Yes in Q4.1, ASK Q4.2 ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q4.2. And how many purchases would you estimate that you have made from Internet web sites in the last year?

[INTERVIEWER NOTE.: RECORD EXACT NUMBER; VALID RANGE IS 1-200. PROBE IF NUMBER IS MORE THAN 100]

- 998. Don't know
- 999. Refused

[PROG.: ASK ALL]

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

[IF Yes in Q5.1, ASK Q5.2, 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

[PROG.: ASK ALL; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q5a1. 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.: IF Q5a1 is Yes, ASK Q5a2; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED SERIES OF Q2.1 TO Q6.1]

Q5a2. 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

[PROG.: ASK ALL]

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

[IF Q6.1 IS Yes, Q6.2; 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

Talking some more about the internet...

Q7 *Whether or not you use the internet*, how likely do you think it would be that your credit card information would be stolen and misused if you used your credit card to purchase something on the Internet or World Wide Web **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2)** — very likely, somewhat likely, not very likely, or not likely at all?

- 4. VERY LIKELY
- 3. SOMEWHAT LIKELY
- 2. NOT VERY LIKELY
- 1. NOT LIKELY AT ALL
- DK. Don't know
- RF. Refused

Now, moving on...

[PROG: RANDOMIZE STARTING WITH Q8, Q8A OR Q8B, Q8C, AND Q8D]

Q8. In general, thinking about how your close friends or family would be most likely to describe the way you deal with people you do NOT know, would they be more likely to describe you as being... **(ROTATE PUNCHES 1-2: HAVE VERSION 1 AND VERSION 2)**

- 1. Trusting and Friendly ...or...
- 2. Cautious and Suspicious
- 3. BOTH **(DO NOT READ)**
- 4. NEITHER **(DO NOT READ)**
- DK. Don't know
- RF. Refused

[PROG.: SPLIT SAMPLE: ASK Q8A OF ONE-HALF OF PARTICIPANTS AND Q8B OF THE OTHER HALF. PLEASE ADD MARKER SHOWING WHETHER A OR B IS ASKED]

Q8a. How much do you agree or disagree with the statement “Manufacturers’ advertisements are reliable sources of information about the quality and performance of products”? Do you strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree with this statement **(ROTATE ORDER, TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2) ?**

- 5. STRONGLY AGREE
- 4. AGREE
- 3. NEITHER AGREE NOR DISAGREE
- 2. DISAGREE
- 1. STRONGLY DISAGREE
- DK. Don’t know
- RF. Refused

Q8b. How much do you agree or disagree with the statement “Manufacturers’ advertisements usually present a true picture of the products advertised”? Do you strongly agree, agree, neither agree NOR disagree, disagree, or strongly disagree with this statement **(ROTATE ORDER, TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2) ?**

- 5. STRONGLY AGREE
- 4. AGREE
- 3. NEITHER AGREE NOR DISAGREE
- 2. DISAGREE
- 1. STRONGLY DISAGREE
- DK. Don’t know
- RF. Refused

Q8c. How much do you agree or disagree with the statement “Many times I feel that I have little influence over the things that happen to me”? Do you strongly agree, agree, neither agree NOR disagree, disagree, or strongly disagree with this statement **(ROTATE ORDER, TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2) ?**

- 5. STRONGLY AGREE
- 4. AGREE
- 3. NEITHER AGREE NOR DISAGREE
- 2. DISAGREE
- 1. STRONGLY DISAGREE
- DK. Don’t know
- RF. Refused

Q8d. How much do you agree or disagree with the statement “I am the kind of person who gives in easily when someone is pressuring me”? Do you strongly agree, agree, neither agree NOR disagree, disagree, or strongly disagree with this statement (**ROTATE ORDER, TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2**) ?

- 5. STRONGLY AGREE
- 4. AGREE
- 3. NEITHER AGREE NOR DISAGREE
- 2. DISAGREE
- 1. STRONGLY DISAGREE
- DK. Don't know
- RF. Refused

**[PROG.: THERE ARE NO QUESTIONS 9-12]
[MAKE SURE Q8, Q8A/Q8B, Q8C, and Q8D ARE ASKED BEFORE MOVING ON]**

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.

[RANDOMIZE AS BLOCKS: A) Q13.1-Q17d, B) Q18.1-Q27, C) Q31-Q38, D) Q39-Q44, AND E) Q44a-Q44e] [PROG; SET A MARKER FOR THE ORDER OF BLOCK PRESENTATION]

[PROG: EVERYONE REPORTING A FRAUD SHOULD BE ASKED THE Q62 TO Q68 SERIES, FOR EACH TYPE OF FRAUD. CREATE SERIES Q62 TO Q68 UNIQUELY TO IDENTIFY EACH FRAUD REPORTED.]

BLOCK A STARTS HERE

[RANDOMIZE Q13.1 - Q17a]

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

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

[PROG.: IF Yes IN Q13.1. ASK Q13.2; AND Q13a; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a]

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 incident

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q13.2: More-than-Once, Read: Thinking now about the most recent time this happened to you....]

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.: IF Q13a = NO, ASK Q62 TO Q68 (GENERAL FOLLOW-UP QUESTIONS) BEFORE CONTINUING WITH REST OF SERIES IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a.]

Q14.1. In the past YEAR, have you paid money to anyone who promised or guaranteed
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.: IF Yes in Q14.1. ASK Q14.2; ELSE GO TO NEXT QUESTION IN THE
RANDOMIZED BLOCK OF Q13.1 TO Q17a]**

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 incident.

Record number of times ____ [range 1-7]

- DK. Don't know
- RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

**[PROG: FOR ANY CODES IN Q14.2, ASK Q62 TO Q68 (GENERAL FOLLOW-UP
QUESTIONS) BEFORE CONTINUING WITH REST OF SERIES IN THE
RANDOMIZED BLOCK OF Q13.1 TO Q17a.]**

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

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

**[PROG.: IF Yes in Q15.1. ASK Q15.2; ELSE GO TO NEXT QUESTION IN THE
RANDOMIZED BLOCK OF Q13.1 TO Q17a]**

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 incident.

Record number of times ____ [range 1-7]

- DK. Don't know
- RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q15.2: More-than-Once READ:] Thinking now about the most recent time this happened to you...

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.: IF Q15a:1 OR 3 ASK GENERAL FOLLOW-UP QUESTIONS Q62 – Q68 BEFORE CONTINUING WITH REST OF SERIES; OTHERWISE CONTINUE WITH THE REST OF SERIES IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a]

Q16.1. In the past YEAR, have you paid money to anyone who promised or guaranteed: **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.: IF Yes in Q16.1. ASK Q16.2; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a]

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 incident.

Record number of times ____ [range 1-7]

- DK. Don't know
RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

[PROG.: IF Q16.2: More-than-Once, READ:] Thinking now about the most recent time this happened to you...

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

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

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

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

[PROG.: IF Q17a: 1,3, ASK Q17b:]

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?

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

[PROG.: IF Q17a:1,3, Q17:2, and Q17b:1, ASK GENERAL FOLLOW-UP QUESTIONS Q62 – Q68 BEFORE CONTINUING WITH REST OF SERIES]

Q16a.1 . In the past YEAR, have you paid money to anyone who promised or guaranteed: **To consolidate, reduce or eliminate your debts to credit card companies and others or reduce the size of your monthly payments?**

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

[PROG.: If Yes on Q16a.1. ASK Q16a.1a; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a]

16a.1a. Did the person promise to do any of the following: (1) consolidate your monthly payments into one payment that would then be used to pay each of your creditors; (2) negotiate new lower interest rates for you; (3) lower the size of the total that you pay monthly on your debts; or (4) eliminate or reduce the size of your total debt?

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

[PROG.: IF Yes in Q16a.1a. ASK Q16a.2; ELSE GO TO NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a]

Q16a.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 incident.

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

FOR ANY CODES IN Q16a.2, ASK Q17c, and Q17d ; then Q62 TO Q68 (GENERAL FOLLOW-UP QUESTIONS) BEFORE CONTINUING WITH REST OF SERIES IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a.]

[PROG.: IF Q16a.2 More-than-Once, READ: Thinking about the last company from whom you purchased these services...]

Q17c. Did the company in fact make it easier for you to pay off your debts?

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

Q17d. If the company promised to make your payments for you, did they make the payments as promised and on time?

- 1. Yes
- 2. No, SOME PAYMENTS WERE MADE LATE OR WERE NOT MADE AT ALL
- 3. DID NOT PROMISE TO PAY CREDITORS
- DK. Don't know
- RF. Refused

[PROG.: IF Q17c:2 or Q17d:2, ASK GENERAL FOLLOW-UP QUESTIONS Q62 – Q68 BEFORE CONTINUING WITH REST OF SERIES IN THE RANDOMIZED BLOCK OF Q13.1 TO Q17a. ADD MARKER TIED TO Q17c]

BLOCK A ENDS HERE

(RANDOMIZE AS BLOCKS: A) Q13-Q17d, B) Q18-Q27, C) Q31-Q38, D) Q39-Q44, AND E) Q44a-Q44e)

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?

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

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

[PROG.: RANDOMIZE Q19.1-Q22.1; ALWAYS ASK Q22.1/Q22.2 LAST]

[PROG.: WHEN RETURNING TO Q19-Q22 FROM Q23-Q27 PROMPT: "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..."]

Did you have this experience while purchasing

Q19.1. Internet-related services, such as internet access or web-site hosting or development

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

[PROG.: IF Q19.1 IS Yes, ASK:Q19.2; ELSE NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q19.1 TO Q22.1]

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 statement in more than one month, count this as only one event.

Record number of times ____ [range 1-7]

DK. Don't know

RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

[PROG.: IF 19.2: More-than-Once, READ:] Thinking now about the most recent time this happened to you...

Q19a. Did this problem arise when you tried to cancel service with a firm whose service you had been using or did it involve a firm whose services you had not used and had never agreed to purchase?

1. After canceling an existing service
2. A company whose services I had never agreed to purchase
3. Other (SPECIFY)

DK. Don't know

RF. Refused

[PROG.: FOR ANY CODES IN Q19a ASK Q26, Q27, AND GENERAL FOLLOW-UP QUESTIONS Q62-Q68 BEFORE CONTINUING WITH REST OF RANDOMIZED SERIES Q19.1-Q22.1. IF Q27 = 1, DO NOT GO TO FOLLOW-UP QUESTIONS, GO TO NEXT QUESTION IN THE SERIES OR NEXT BLOCK AS NECESSARY.]

Did you have this experience while purchasing

Q20.1. 900 number pay per call or internet information services, such as adult entertainment, gambling or psychic services?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG.: IF Q20.1 IS Yes, ASK:Q20.2; ELSE NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q19.1 TO Q22.1]

Q20.2. 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 statement in more than one month, count this as only one event

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

[PROG.: FOR ANY CODES IN Q20.2 ASK Q26, Q27, AND GENERAL FOLLOW-UP QUESTIONS Q62-Q68 BEFORE CONTINUING WITH REST OF RANDOMIZED SERIES Q19.1-Q22.1. IF Q27 = 1, DO NOT GO TO GENERAL FOLLOW-UP QUESTIONS. GO TO NEXT QUESTION IN SERIES OR NEXT BLOCK AS NECESSARY.]

Did you have this experience while purchasing

Q21.1. 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.: IF Q21.1 IS Yes, ASK:Q21.2; ELSE NEXT QUESTION IN THE RANDOMIZED BLOCK OF Q19.1 TO Q22.1]

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 statement in more than one month, count this as only one event

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

[PROG.: FOR ANY CODES IN Q21.2 ASK Q24, Q25, Q26, AND Q27, AND GENERAL FOLLOW-UP QUESTIONS Q62-Q68 BEFORE CONTINUING WITH REST OF RANDOMIZED SERIES Q19.1-Q22.1. IF Q27 = 1, DO NOT ASK GENERAL FOLLOW-UP QUESTIONS. GO TO NEXT QUESTION IN SERIES OR NEXT BLOCK AS NECESSARY.]

[PROG.: IF Q21.1:Yes OR ANY CODES IN Q21.2, ASK Q24, Q25, Q26, AND Q27]

[PROG.: IF Q21.2:More-than-Once, READ) Thinking now about the most recent time this happened to you...

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

1. Yes
 2. 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. Houses where the owner had fallen behind on their mortgage payments and the mortgage holder had foreclosed
 3. Travel services
 4. Medical goods and services, such as dental care, eye care, or prescription drugs
 5. Entertainment, such as restaurant meals or movie tickets
 6. General Merchandise, like food or household products
 7. OTHER (SPECIFY)
- DK. Don't know
RF. Refused

[PROG.: ALWAYS ASK Q22.1/Q22.2 LAST]

Did you have this experience while purchasing
Q22.1. Some other product or service

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

[PROG.: IF Q22.1 IS Yes, ASK:Q22.2, Q23, Q26, Q27, THEN GENERAL FOLLOW-UP QUESTIONS Q62-Q68. IF Q27 = 1, DO NOT GO TO GENERAL FOLLOW-UP QUESTIONS. 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 statement in more than one month, count this as only one event

Record number of times ____ [range 1-7]

DK. Don't know

RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7.]

[ASK IF Q22.1:1]

[PROG.: IF Q22.2:More-than-Once, READ:] Thinking now about the most recent time this happened to you...

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

1. Business opportunities / franchises / distributorships / work-at-home plans
 2. Buyers clubs
 3. Cameras (including digital cameras and camcorders)
 4. CDs / video tapes / DVDs
 5. Computers: equipment or software
 6. Health care products and services
 7. Information such as psychic or adult entertainment services delivered over the internet
 8. Internet access services
 9. Internet web site design / advertising on the internet
 10. Investments
 11. Magazines
 12. Office supplies
 13. Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
 14. Real estate (including timeshares)
 15. Travel services / vacations
 16. Other **(SPECIFY)**
- DK. Don't know
RF. Refused

[PROG.: IF Q24:2, ASK GENERAL FOLLOW-UP QUESTIONS Q62-Q68 AFTER Q26-Q27 AND BEFORE RETURNING TO THE REST OF SERIES]

[PROG: Q26 AND Q27 ARE ASKED UP TO 4 TIMES – FOR 19.1, Q20.1:1, Q21.1:1, AND Q22.1:1. EACH TIME ASKED THESE QUESTIONS WILL NEED TO BE UNIQUELY TIED TO THE APPROPRIATE QUESTION (19.1,Q20.1, Q21.1, OR Q22.1)]

[PROG.: WHEN ASKING ABOUT Q20.1, IF Q20.2: More-than-Once, READ:] Thinking now about the most recent time this happened to you...

[PROG.: WHEN ASKING ABOUT Q21.1, IF Q21.2: More-than-Once, READ:] Thinking now about the most recent time this happened to you...

[PROG.: WHEN ASKING ABOUT Q22.1, IF Q22.2: More-than-Once, READ:] Thinking now about the most recent time this happened to you...

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

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

[PROG.: IF Q26:1, ASK Q27; ELSE GO TO GENERAL FOLLOW-UP QUESTIONS Q62-Q68 BEFORE CONTINUING ON TO NEXT QUESTION IN THE SERIES Q20.1-Q22.1 OR TO THE NEXT BLOCK AS APPROPRIATE]

Q27. 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

BLOCK B ENDS HERE

(RANDOMIZE AS BLOCKS: A) Q13-Q17d, B) Q18-Q27, C) Q31-Q38, D) Q39-Q44, AND E) Q44a-Q44e)

BLOCK C BEGINS HERE

In the past year, have you paid **anyone...**(RANDOMIZE Q31.1, Q31A.1, Q32.1)

Q31.1 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.: IF Q31.1:1, ASK Q31.2, Q33 to Q37 BEFORE CONTINUING WITH REST OF SERIES; ELSE SKIP TO THE NEXT QUESTION IN THE RANDOMIZED SERIES OF Q31.1 TO Q38.1]

Q31.2. How many different such business opportunities have you purchased in the past year? If you made multiple payments in connection with the same transaction, please only count this as one incident.

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q31.2:More-than-Once, READ:] Thinking now about the most recent time this happened to you...

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?

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

[PROG: 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.: IF Q35.1 IS Yes 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?

- 1. Made roughly as much or more money than I had been led to expect
- 2. Made at least half as much money as I had been led to expect
- 3. Made less than half as much money as I had been led to expect
- 4. Did not make any money or lost money
- 5. 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.: IF Q36.1 IS Yes ASK Q36.2; ELSE SKIP TO INSTRUCTION BEFORE Q37]

Q36.2. Did you obtain the promised assistance?

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

[PROG.: IF Q35.1: YES OR Q36.2: No, ASK:Q37, ELSE SKIP TO INSTRUCTION AFTER Q37.]

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

RECORD NUMBER OF MONTHS _____ [valid range 1-12 months]

- DK. Don't know
- RF. Refused

[PROG.: IF Q33:1, Q35.2:2-4 or Q36.2:2, ASK GENERAL FOLLOW-UP QUESTIONS

Q62-Q68 BEFORE CONTINUING WITH SERIES; ELSE SKIP TO Q31a.1]

In the past year, have you paid **anyone...**

Q31a.1. Who promised to provide you with work that you could do at home?

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

[PROG.: IF Q31a.1:1, ASK Q31a.2., Q37a - Q37b BEFORE CONTINUING WITH REST OF SERIES; ELSE SKIP TO THE NEXT QUESTION IN THE RANDOMIZED SERIES OF Q31.1 TO Q38.1]

Q31a.2. How many times has this happened to you in the past year? (This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job.)

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q31a.2: More-than-Once, READ: Thinking now about the last time you responded to such an offer,...]

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

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

Q37b. Which of the following best describes the amount of money you made in this job?
(Read All Responses, Record Only One Answer.)

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

[PROG.: IF Q37a:1 and Q37b: 2-4, ASK GENERAL FOLLOW-UP QUESTIONS Q62-

Q68 BEFORE CONTINUING WITH SERIES]

In the past year, have you paid **anyone...**

Q32.1. 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.: IF Q32.1:1, ASK Q32.2., Q38 BEFORE CONTINUING WITH REST OF SERIES; ELSE SKIP TO THE NEXT QUESTION IN THE RANDOMIZED SERIES OF Q31.1 TO Q38.1]

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 incident.

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q32.1:Yes, ASK)

[PROG.: IF Q32.2:More-than-Once, READ:] Thinking now about the most recent time this happened to you...

Q38. Did you get the job that was promised?

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

[PROG.: IF Q38:2, ASK GENERAL FOLLOW-UP QUESTIONS Q62-Q68 BEFORE CONTINUING WITH SERIES; ELSE GO TO NEXT BLOCK]

BLOCK C ENDS HERE

(RANDOMIZE AS BLOCKS: A) Q13-Q17d, B) Q18-Q27, C) Q31-Q38, D) Q39-Q44, AND E) Q44a-Q44e)

BLOCK D BEGINS HERE

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 [**ASK Q39a**]
- 2. No [**GO TO NEXT SECTION**]
- DK. Don't know [**GO TO NEXT SECTION**]
- RF. Refused [**GO TO NEXT SECTION**]

Q39a. Were you told that you had won a foreign lottery?

- 1. Yes [**CONTINUE TO Q39b**]
- 2. No [**GO TO Q40.1**]
- DK. Don't know [**GO TO Q40.1**]
- RF. Refused [**GO TO Q40.1**]

Q39b. Had you, in fact, entered the lottery you were told you had won?

- 1. Yes [**GO TO Q39g**]
- 2. No [**CONTINUE TO Q39c**]
- DK. Don't know [**GO TO Q39g**]
- RF. Refused [**GO TO Q39g**]

[PROG.: IF Q39b:2, ASK]

Q39c. How many times has this happened to you in the last year?

Record number of times ____ [range 1-7]

DK. Don't know

RF. Refused

**[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]
[ANY CODES IN Q39c GO TO Q39d.1]**

[PROG.: IF Q39c: More-than-Once, READ: Thinking about the most recent time this happened to you...]

Q39d.1. Were you asked to provide your bank account number or other personal information in order to receive your winnings?

- 1. Yes **[CONTINUE TO Q39d.2]**
- 2. No- Personal information was not sought **[GO TO Q39e.1]**
- DK. Don't know **[GO TO Q39e.1]**
- RF. Refused **[GO TO Q39e.1]**

Q39d.2. Did you provide the requested bank account information or other personally identifying information?

- 1. Personal information was provided
- 2. Personal information was sought but was not provided
- DK. Don't know
- RF. Refused

Q39e.1. Were you told that you had to make a payment in order to receive your lottery winnings?

- 1. Yes **[CONTINUE TO Q39e.2]**
- 2. No- Payment was not sought **[GO TO Q39f.1]**
- DK. Don't know **[GO TO Q39f.1]**
- RF. Refused **[GO TO Q39f.1]**

Q39e.2. Did you make the required payment?

- 1. Payment was made
- 2. Payment was requested, but was not made
- DK. Don't know
- RF. Refused

Q39f.1. Were you sent a check for part of the amount you had supposedly won, but were told to send part of the money from the check back to the sender, perhaps to cover taxes or other expenses related to your winnings?

- 1. Yes **[CONTINUE TO Q39f.2]**
- 2. No – Did not receive a check for money that was supposed to be sent back to sender **[GO TO INSTRUCTION BEFORE Q39g]**
- DK. Don't know **[GO TO INSTRUCTION BEFORE Q39g]**
- RF. Refused **[GO TO INSTRUCTION BEFORE Q39g]**

Q39f.2. Did you cash the check and send the money as requested?

1. Received a check and sent money back to the sender
 2. Received a check, but did not send money back to the sender
- DK. Don't know
RF. Refused

[PROG: IF Q39d.2:1, OR Q39e.2:1, OR Q39f.2:1, ASK Q62-Q62b, Q64I, Q66-Q68]

Q39g. Other than being told that you had won a foreign lottery, in the past year, has anyone told you that you 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.: IF Q39g:1 GO TO Q40.1, OTHERWISE GO TO THE NEXT SECTION]

Q40.1 Were you told that you had to pay something, purchase a good or service, or attend a sales presentation in order to receive your prize or award?

1. Yes **[CONTINUE TO Q40.2]**
 2. No – **DID NOT HAVE TO DO OR PAY ANYTHING TO RECEIVE PRIZE**
- DK. Don't know
RF. Refused

[PROG.: IF Q40.1 IS "No – DID NOT HAVE TO DO OR PAY ANYTHING TO RECEIVE PRIZE", "DON'T KNOW", OR "REFUSED." GO TO THE NEXT SECTION]

Q40.2. Which did you have to do? (IF RESPONDENT SAYS MORE THAN ONE OF THESE ANSWERS, ASK FOR THE ONE THAT WAS REQUIRED BY THE MOST RECENT OFFER RECEIVED)

1. MAKE A PAYMENT
 2. PURCHASE GOODS OR SERVICES
 3. ATTEND A SALES PRESENTATION
- DK. Don't know
RF. Refused

Q41. Did you make the required payment or purchase or did you attend the required sales presentation?

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

[PROG.: IF Q41 IS "Yes" CONTINUE; ELSE GO TO THE NEXT SECTION]

Q42. How many times has this happened to you in the past year?

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q42:More-than-Once, READ:] Thinking now about the most recent time this happened to you...

Q43. Did you ever receive the prize or award?

1. Yes
2. No
3. Don't know/Refused (**DO NOT READ**)

[PROG.: IF Q43:1, ASK]

Q44. And was the prize or award essentially what had been described to you?

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

[PROG.: IF (Q43 IS "No" OR Q44 IS "No") AND Q40.2 IS "Make a payment" OR "Purchase Goods or Services, ASK Q62 - Q62b AND Q64b - Q68. BEFORE CONTINUING WITH THE NEXT BLOCK]

[PROG: IF (Q43 IS "No" OR Q44 IS "No") AND Q40.2 IS "ATTEND A SALES PRESENTATION, ASK Q62 - Q62b AND Q66- Q68 BEFORE CONTINUING WITH THE NEXT BLOCK]

BLOCK D ENDS HERE

(RANDOMIZE AS BLOCKS: A) Q13-Q17d, B) Q18-Q27, C) Q31-Q38, D) Q39-Q44, AND E) Q44a-Q44e)

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?

- 1. Yes
- 2. No (**GO TO NEXT SECTION**)
- DK. Don't know (**GO TO NEXT SECTION**)
- RF. Refused (**GO TO NEXT SECTION**)

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

Record number of times ____ [range 1-7]

- DK. Don't know
- RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[**PROG.: IF Q44b MORE THAN 1, READ:** Thinking about the last such product you purchased:

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

- 1. Yes
- 2. 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?

- 1. Yes
- 2. 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**)

1. Lost about as much or more weight than I expected to lose
2. Lost about half of the weight I expected to lose
3. Only lost a little of the weight I expected to lose
4. Lost no weight or gained weight
5. Did not use the product

**[PROG.: IF Q44c:1 or Q44d:1, ASK GENERAL FOLLOW UP QUESTIONS Q62-Q68)
ADD MARKER TIED TO Q44a.]**

BLOCK E ENDS 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?

- 1. Yes (CONTINUE)
- 2. No (GO TO Q49a)
- DK. Don't know (GO TO Q49a)
- RF. Refused (GO TO Q49a)

[PROG.: IF Q45:1, ASK:]

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

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

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF Q46:More-than-Once, READ:] Thinking now about the most recent time this happened to you...

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

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

[PROG.: IF Q47:1, ASK]

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.: IF Q45:1, ASK:]

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

1. Business opportunities / franchises / distributorships / work-at-home plans
 2. Buyers clubs
 3. Cameras (including digital cameras and camcorders)
 4. CDs / video tapes / DVDs
 5. Computers: equipment or software
 6. Health care products and services
 7. Information such as psychic or adult entertainment services delivered over the internet
 8. Internet access services
 9. Internet web site design / advertising on the internet
 10. Investments
 11. Magazines
 12. Office supplies
 13. Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
 14. Real estate (including timeshares)
 15. Travel services / vacations
 16. Other (SPECIFY)
- DK. Don't know
RF. Refused

[PROG.: IF Q47:2 or Q48:2, ASK GENERAL FOLLOW-UP QUESTIONS Q62-Q68. ADD MARKER TIED TO Q45]

Q49a. In the past year, have you received an unsolicited email from someone who claimed to represent a company with whom you do business, such as a bank, credit card company, or Internet service provider, and asking you to provide them with your Social Security number, bank or credit card account number, date of birth, mother's maiden name, or other personal information? (In answering this question, please do not include any instances in which you provided your credit card account number in order to purchase a product promoted in the email.)

1. Yes
 2. No **(GO TO Q71a)**
- DK. Don't know **(GO TO Q71a)**
RF. Refused **(GO TO Q71a)**

[PROG.: IF Q49a:1, ASK:]

Q49b. How many times has this happened to you in the past year?

Record number of times ____ [range 1-7]

DK. Don't know

RF. Refused

[INTERVIEWER: PUNCH IN ACTUAL NUMBER. RECORD "7 OR MORE" AS CODE 7]

[PROG.: IF **Q49b More-than-Once**, READ: Thinking about the last time this happened to you,]

Q49c. How did you respond to this request for your personal information? (**Randomize and continue until an affirmative response is received**) 1ST, 2ND, AND 3RD MENTIONS] Any other way?

1. Provided the information as requested
2. Contacted the company myself to see if the request was legitimate
3. Did not respond to the request
4. Other (**Specify**)

DK. Don't know

RF. Refused

[PROG.: IF Q49c:1, ASK:]

Q49d. In the past year, has anyone misused your existing credit card or credit card number to place charges on your account without your permission?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG.: IF Q49c:1, ASK:]

Q49e. In the past year, has anyone misused your existing debit card to withdraw money from your bank account without your permission?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG.: IF Q49c:1, ASK:]

Q49f. In the past year, has anyone misused any of your existing accounts other than a credit card account or debit card – for example, a bank or wireless telephone account – without your permission to run up charges or to take money from your accounts?

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

[PROG.: IF Q49c:1, ASK:]

Q49g. In the past year, has anyone used your personal information without your permission to obtain NEW credit cards, bank accounts or loans in your name, to run up debts in your name, to open other accounts, or to otherwise commit theft, fraud, or some other crime?

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

[PROG.: ALL GO TO Q71a]

[PROG: 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 LIST]**

1. from the Internet
 2. from a television advertisement or infomercial
 3. from a mail advertisement or solicitation, including from a catalog
 4. from a telemarketer
 5. from a store you visited
 6. from someone who came to your home
 7. from a radio advertisement
 8. from a poster or flier
 9. from a magazine or newspaper advertisement
 10. when you received the bill
 11. other **(SPECIFY)**
- DK. Don't know
RF. Refused

[PROG.: IF Q62:1, ASK; ELSE GO TO Q62b]

Q62a. Was this an Internet auction site, an email, or an Internet web site other than an auction site?

1. AN INTERNET AUCTIONS SITE
 2. AN EMAIL
 3. AN INTERNET WEB SITE OTHER THAN AN AUCTION SITE
 4. OTHER **(SPECIFY)**
- 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 LANGUAGE, ASK:]** In what language was the information provided?

1. ENGLISH
 2. SPANISH
 3. CHINESE/MANDARIN
 4. JAPANESE
 5. FRENCH
 6. HINDI
 7. OTHER **(SPECIFY)**
- DK. Don't know
RF. Refused

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

Q64b. How much money were you billed (INSERT POP-IN LANGUAGE)? (PROBE ANY RESPONSE OVER \$500 – You said this is (READ AMOUNT ENTERED) – is that correct?

1. AMOUNT BILLED _____ (RANGE 1 – 99,999)

DK. Don't know

RF. Refused

Q64p. And how much did you actually end up paying? (PROBE ANY RESPONSE OVER \$500 OR ANY AMOUNT PAID THAT IS GREATER THAN AMOUNT BILLED – You said (READ AMOUNT ENTERED) – Is this correct?)

1. AMOUNT PAID _____ (RANGE 0 – 99,999)

DK. Don't know

RF. Refused

(ASK ONLY IF Q39d2 = 1 OR Q39e.2 = 1 OR Q39f.2 = 1)

Q64l. How much money did you lose to the persons who told you that you had won the foreign lottery? (PROBE ANY RESPONSE OVER \$500 – You said this is (READ AMOUNT ENTERED) – is that correct?

1. AMOUNT LOST _____ (RANGE 0 – 99,999)

DK. Don't know

RF. Refused

[**PROG.: IF Q64b OR Q64p Greater-than-Zero, ASK:**]

(DO NOT ASK IF Q39d2 = 1 OR Q39e.2 = 1 OR Q39f.2 = 1 – GO TO Q66)

Q65. And how did you pay or how were you billed for this transaction? [**DO NOT READ LIST**]

1. Credit Card
 2. Cash
 3. Check
 4. Debit card
 5. On-line payment system like PayPal,
 6. Seller took money directly from my checking account
 7. Charged to my telephone bill
 8. Other (**SPECIFY**)
- DK. Don't know
- RF. Refused

Q66. What actions, if any, did you take in attempting to resolve this incident?[**PROG.: DO NOT READ, OPEN-END PRE-CODE. PROBE FOR MULTIPLE RESPONSES AND CAPTURE 1ST, 2ND, AND 3RD MENTIONS**] What other action did you take?

1. Did nothing
2. Asked for a refund or replacement
3. Stopped payment or refused to pay
4. Stopped buying from the company
5. Consulted a lawyer or other professional
6. Complained to family or friends / told family or friends not to buy from the seller
7. Complained to salesperson, manager or owner of the company that sold the product
8. Complained to the product manufacturer
9. Complained to the Better Business Bureau
10. Complained to a bank
11. Complained to a credit card company
12. Complained to a local consumer agency
13. Complained to the local police department
14. Complained to the Department of Motor Vehicles
15. Complained to a local consumer help line
16. Complained to the state Attorney General or state consumer agency
17. Complained to the FTC (Federal Trade Commission)
18. Complained to another federal agency (SPECIFY)
19. Complained to the phone company
20. Complained to an Internet service provider
21. Complained to the company who appeared to have sent the phony email. (ONLY DISPLAY WHEN GOING THROUGH GENERAL FOLLOW UP ASSOCIATED WITH Q49a.)
22. Other (SPECIFY)

DK. Don't know

RF. Refused

[IF CODES 7 – 21 MENTIONED, SKIP TO Q71a ONLY AFTER COMPLETE SERIES IS FINISHED, OR BACK TO NEXT QUESTION BLOCK AS NECESSARY.]

[IF Q66:1-6, 22, OR DK/REF ONLY, ASK]

Q67. And, did you complain to anyone about your experience?

1. Yes

2. No

DK. Don't know

RF. Refused

[PROG.: IF Q67:1, ASK]

**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. Salesperson, manager or owner of 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. Complained to the company who appeared to have sent the phony email. (ONLY
DISPLAY WHEN GOING THROUGH GENERAL FOLLOW UP ASSOCIATED
WITH Q49a.)
 17. Other (SPECIFY)
- DK. Don't know
- RF. Refused

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

Q72. Do you ever go online – either at work or at home – to access the Internet or World Wide Web or to send and receive e-mail?

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

[PROG.: IF Q72:1, ASK]

Q73a. How many hours EACH WEEK *in total* would you say you spend on the Internet at work?

- 1. 0 hours
- 2. Less than 1 hour
- 3. 1 to 5 hours
- 4. 5 to 15 hours
- 5. 15 to 30 hours
- 6. More than 30 hours
- DK. Don't know
- RF. Refused

[PROG.: IF Q72:1, ASK)

Q73b. How many hours EACH WEEK *in total* would you say you spend on the Internet at home?

- 1. 0 hours
- 2. Less than 1 hour
- 3. 1 to 5 hours
- 4. 5 to 15 hours
- 5. 15 to 30 hours
- 6. More than 30 hours
- DK. Don't know
- RF. Refused

And for statistical purposes only...

Q74. In what year were you born?

_____ (9999 = DK/Refused)

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

1. MARRIED
2. WIDOWED
3. SEPARATED
4. DIVORCED
5. NEVER BEEN MARRIED
6. NOT SURE/Refused (**DO NOT READ**)

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

1. SOME GRADE SCHOOL (1-8)
2. SOME HIGH SCHOOL (9-11)
3. GRADUATED HIGH SCHOOL (completed 9-12)
4. TECHNICAL OR VOCATIONAL SCHOOL (12)
5. SOME COLLEGE (13-15)
6. GRADUATED COLLEGE (16)
7. GRADUATE/PROFESSIONAL SCHOOL (16+)

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**]

1. Yes SELF CURRENTLY
2. Yes HH MEMBER CURRENTLY
3. Yes SELF PAST
4. Yes HH MEMBER PAST
5. 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]**

1. NONE – ENGLISH ONLY
 2. SPANISH
 3. CHINESE/MANDARIN
 4. JAPANESE
 5. FRENCH
 6. HINDI
 7. OTHER (SPECIFY)
- DK. Don't know
RF. Refused

[PROG.: IF Q78:2-7, ASK:]

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?

1. Yes
 2. 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?

[PROG.: IF LESS THAN \$60,000, ASK:] Is it...

1. UNDER \$20,000
 2. BETWEEN \$20,000 - \$40,000
 3. OVER \$40,000
- RF. REFUSED

[PROG.: IF GREATER THAN \$60,000, ASK:] Is it...

4. UNDER \$80,000
 5. BETWEEN \$80,000 - \$100,000
 6. OVER \$100,000
- 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) ...?**

1. MUCH LOWER
2. SLIGHTLY LOWER
3. ABOUT THE SAME
4. SLIGHTLY HIGHER
5. 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)**

1. More than you can handle financially
2. About as much as you can handle financially ...or...
3. You could handle more debt than you currently have
4. Do not have any personal debt **(DO NOT READ)**

DK. Don't know

RF. Refused

Q84. Are you of Hispanic or Latino origin?

1. Yes
2. 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?)

1. WHITE
2. BLACK OR AFRICAN AMERICAN
3. AMERICAN INDIAN OR ALASKA NATIVE
4. ASIAN
5. NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER
6. 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 (**GO TO Q86.3**)
 2. Homemaker (**SKIP TO INSTRUCTION AFTER Q86.3**)
 3. Retired (**SKIP TO INSTRUCTION AFTER Q86.3**)
 4. Not in the workforce (**SKIP TO INSTRUCTION AFTER Q86.3**)
- DK. Don't know (**SKIP TO INSTRUCTION AFTER Q86.3**)
RF. Refused (**SKIP TO INSTRUCTION AFTER Q86.3**)

Q86.3. [PROG.: IF EMPLOYED OUTSIDE THE HOME, ASK:]

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

1. HOURLY
 2. SALARY
- 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.

Q62 / Q64 POP-INS

Q13a = No

Q62 “this offer to remove information from your credit report”

Q62b “this offer to remove information from your credit report”

Q64b “to have the information removed from your credit report”

Q14.1 = Yes

Q62 “this information about creating a new identity or new credit record”

Q62b “creating a new identity or credit record”

Q64b “for this information about creating a new identity or credit record”

Q15a.= Unauthorized use or Both

Q62 “this credit card insurance”

Q62b “this credit card insurance”

Q64b “for this credit card insurance”

Q17b = Paid Before

Q62 “the promised credit card or loan”

Q62b “the promised credit card or loan”

Q64b “for this loan or credit card”

Q16a.1 = Yes

Q62 “this help in paying off your debts”

Q62b “this help in paying off your debts”

Q64b “for this help in paying off your debts”

Q19.1 = Yes

Q62 “these Internet services”

Q62b “these Internet services”

Q64b “for these Internet services”

Q20.1 = Yes

Q62 “these 900 number or Internet information services”

Q62b “these 900 number or Internet information services”

Q64b “for these 900 number or Internet information services”

Q21.1 = Yes

Q62 “this club membership”

Q62b “this club membership”

Q64b “for this club membership”

Q22.1 = Yes

Q62 “the product or service you had not agreed to purchase”

Q62b “the product or service you had not agreed to purchase”

Q64b “for this product or service”

Q31.1 = Yes

Q62 “this business opportunity”

Q62b “this business opportunity”

Q64b “for this business opportunity”

Q37a = Yes

Q62 “this home-based job opportunity”

Q62b “this home-based job opportunity”

Q64b “for this home-based job opportunity”

Q32.1 = Yes

Q62 “this job opportunity”

Q62b “this job opportunity”

Q64b “for this job opportunity”

Q39d, Q39e, Q39f = Yes

Q62 “allegedly winning this foreign lottery”

Q62b “winning this foreign lottery”

Q64b “for this foreign lottery”

Q40.1 = Yes

Q62 “this prize, lottery, or award”

Q62b “this prize, lottery, or award”

IF Q40.2 = PAYMENT Q64b SHOULD READ “for the payment associated with this prize, lottery, or award”

IF Q40.2 = BUY A PRODUCT OR SERVICE Q64b SHOULD READ “for the product or service you were required to buy to get the prize or award”

IF Q40.2 = ATTEND A SALES PRESENTATION, DO NOT READ Q64b OR Q64p

Q44a = Yes

Q62 “this weight loss product”

Q62b “this weight loss product”

Q64b “for this weight-loss product”

Q45 = Yes

Q62 “this product or service you paid for but didn’t receive”

Q62b “this product or service you paid for but didn’t receive”

Q64b “for this product or service”

