

**Identity Theft In-depth Interview
Interview Guide
December 2014**

(Total time of interview call: 50 minutes)

I. Introduction: (5 minutes)

Moderator outlines interview process and gives assurance of confidentiality and anonymity:

“Hello, my name is _____ and I’m with _____. My firm is conducting a national study on identity theft to inform the design of free resources for identity theft victims. We’re talking to people with first-hand experience to better understand the issues people are dealing with related to identity theft. Because of your relevant experience, we would like to hear your thoughts on this subject. Before we begin, I want to assure you that all of your responses will be kept entirely confidential and that we greatly appreciate your time.”

- Ask respondent to describe the nature of their experience with identity theft.

II. What Happened? Understanding the Individual Experience (10 minutes)

- How did you first discover the theft?
- What was the first thing you did?
- Additional probes: Then what? And what did you do next?

Types of Theft

If not already covered in narrative, ask additional questions:

- Did you discover new debts in your name?
- Were new accounts opened in your name? How many? What kinds? (credit, utilities)
- As far as you are aware, what was your information used to do?

- () Make purchases with my credit card info
- () Make purchases/withdrawals with my banking info
- () Open new credit cards
- () Open new utilities
- () Get phone/data service
- () Get medical care
- () File a tax return
- () Fake checks
- () Other

III. Taking Action & Getting Help (15 minutes)

- What action steps did you take?
- Did you talk to a police department? Was it local? How did that go?
- Did you have to contact any government agencies? Which ones? How (phone, online)? Did you find them helpful?
- Did you deal with the credit reporting bureaus (Experian, Equifax, TransUnion)? To do what? How (phone, online)? How did that go?
- As you dealt with these organizations, what was challenging? What went well?

FTC Resources

- Did you use any of the free resources from the Federal Trade Commission?
- If yes:
 - How did you do that – by phone? online?
 - What kind of help did you get?
 - And what did you think of those [webpages/the booklet]?

Other Sources of Information & Assistance

- Did you find guidance and assistance from other places?
- Where? What kind?
- Did you ever pay for any resources or assistance?
- What's been the best resources for you during this process?

Personal Networks

- Do you know other people who have been in a similar situation?
- Who could you talk to about the theft and recovery process?

IV. Understanding the Ongoing Nature of Recovery (5 minutes)

- Where are you at in the process now?
- What do you think your next steps are?
- Has anything been confusing during your recovery process?

V. Exploring the Impacts of Identity Theft (10 minutes)

- What has been the most difficult part of all this?
- How has this affected your life? How did it make you feel?
- If you had to quantify your losses – both financial and in terms of your time, what would you say?
- Do you think this experience has changed your behavior?
- Do you think this experience has changed your thinking?

VI. Take-aways (5 minutes)

- Is there anything you haven't been able to find or that you wish existed to help people with identity theft?
- Did you learn things about your rights that you didn't know before? (like your rights related to debt collection, credit reports, etc.)
- What would you tell other identity theft victims looking for help?
- Is there anything you would tell people as far as preventing identity theft?

Thank you very much for your time!