

2014 Identity Theft Supplement Questionnaire – Final (7/22/14)

SECTION A. Screen Questions

INTRO 1. Now, we are conducting a special supplement on identity theft and I would like to ask you questions about identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. We will not ask you for any specific account information. Your answers will be kept confidential. INTRO_1

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

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

YES

NO (skip to Q2)

ACTIVE_BANK_ACCT

1a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your existing checking or savings account, including any debit or ATM cards?

YES

NO

EXISTING_BANK

2. Do you currently have at least one credit card in your name? Include major credit cards such as a Mastercard or Visa, and store credit cards such as a Macy's card. Please do not include debit cards.

YES

NO (ask follow up)

CREDIT_CARD_CURR

Have you had one in the past year, since __20__?

YES

NO (skip to Q3)

CREDIT_CARD_PAST_YR

2a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission? Please do not include debit cards.

YES

NO

EXISTING_CREDIT_CARD

3. Since __, 20__ has someone misused or attempted to misuse another type of existing account such as your telephone, cable, gas or electric accounts, online payment account like Paypal, insurance policies, entertainment account like iTunes or something else?

YES

NO (skip to Q4)

OTHER_EXISTING_ACCTS

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

- 3a. Medical insurance accounts? YES NO EX_MEDICAL
 3b. Telephone accounts? YES NO EX_PHONE
 3c. Utilities accounts, such as cable, gas or electric accounts? YES NO EX_UTILITY
 3d. Online payment accounts such as Paypal? YES NO EX_PAYPAL
 3e. Investment accounts? YES NO EX_INVEST
 3f. Some other type of accounts? YES _____ (specify) NO OTHER_EX

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

INTRO_NEW_ACCOUNTS

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

YES

NO (skip to Q 5)

OPEN_NEW_ACCOUNT

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

- 4a. New telephone accounts? YES NO NEW_PHONE
 4b. New credit card accounts? YES NO NEW_CREDIT_CARD
 4c. New checking or savings accounts? YES NO NEW_BANK
 4d. New loans or mortgages? YES NO NEW_LOAN
 4e. New medical insurance policies? YES NO NEW_MEDICAL
 4f. New automobile insurance policies? YES NO NEW_AUTO_INS
 4g. New online payment accounts such as Paypal? YES NO NEW_PAYPAL
 4h. Some other type of new account? YES _____ (Specify) NO NEW_OTHER

Intro: Next, I have some questions about any other misuses of your personal information.

INTRO_SOME_OTHER_FRAUD

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

YES

NO (skip to check item A)

SOME_OTHER_FRAUD

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

5a. **To file a fraudulent tax return?** YES NO

TAX_RETURN_FRAUD

5b. **To get medical treatment?** YES NO

OBTAIN_MEDICAL

5c. **To apply for a job?** YES NO

APPLY_FOR_JOB

5d. **To provide false information to the police?** YES NO

FALSE_INFO_TO_LAW

5e. **To rent an apartment or house?** YES NO

RENT_APARTMENT

5f. **To apply for government benefits?** YES NO

GOVT_BENEFITS

5g. **In some other way we haven't already mentioned?** YES _____ (Specify) NO MISUSED_OTHER_WAY

CHECK ITEM A

Is "no" marked for Q1a, Q2a, Q3, Q4, and Q5

YES Skip to Section G, on Page 15

NO Read Check Item B

CHECK ITEM B

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

YES Ask Q6a

NO Ask Q6b

6a. Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.

You said that someone, in the past year, that is since _____ 20__, <autofill "yes" response from 1a, 2a, 3, 4, or 5>. Did this happen to you once or more than once?

More than once (Skip to Section B)

Once (Skip to Section B)

TIMES_VICTIM_YEAR

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

6b. Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should be considered a single incident.

You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5>

in the past year, that is, since _____20___. Were all these thefts the result of one related incident, or was your personal information stolen multiple times in separate unrelated incidents?

Multiple Incidents (ask Q7)

One related incident (Skip to Section B)

MULTIPLE_INCIDENTS

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

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

MOST_RECENT_INCIDENT

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

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

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO: For those with more than one incident: For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information.

For everyone: Thinking about <the/the most recent> incident, the next couple of questions I have are about how and when you discovered the misuse of your personal information. **INTRO_DISCOVERED**

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

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

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

NOTIFIED BY FINANCIAL INSTITUTION

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

NOTIFIED BY OTHER PARTY

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

HOW_DISCOVERED

OTHER

- o. Discovered in another way - (specify)

DISCOVERED_SP

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

Enter month: _____ Month (01-12)

WHEN_DISCOVERED_MON

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

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

9. Not applicable, it was not actually misused

LENGTH_MISUSE

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

1. Yes - Ask Q12
2. No – Skip to Q13

HOW_PI_OBTAINED

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

(SELECT A SINGLE RESPONSE)

1. I lost it and someone found it
2. It was stolen from my wallet or checkbook
3. It was stolen from a place where I stored it (home, office, car)
4. Someone stole it from my postal mail
5. Someone stole it from my garbage
6. It was stolen during an *online* purchase/ transaction
7. Someone stole it during an in-person purchase/ transaction (including through the use of a skimmer or card reader)
8. Someone hacked into my computer
9. I responded to a scam email/phone call
10. Stolen from personnel files at place of employment
11. Stolen from an office/company that had my personal information in its files. THINK_PI_OBTAINED
12. Obtained in some other way - (specify) _____ HOW_OBTAINED_SP

SECTION C. VICTIM RESPONSE

13. Were you in contact with anyone at a credit card company, bank, or other financial institution about <the/the most recent> misuse or attempted misuse of your personal information?

- YES
NO

CONTACT_ANYONE

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

- YES
NO – Skip to Q 18

TALK_CREDIT_BUREAU

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

- a. Request your credit report? YES NO CONTCB_REQUESTRPT
- b. Request corrections to your credit report? YES NO CONTCB_CORRECTCR
- c. Place a fraud alert on your credit report? YES NO (skip to 15d INTRO) CONTCB_PLACEALERT
 - c.1. Was it a seven year fraud alert? YES NO DON'T KNOW CONTCB_PLACE7YR

Did you....

- d. **Send a police report to the credit bureau?** YES NO CONTCB_POLICERPT
- e. **Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission?** YES NO CONTCB_FREEZE
- f. **Take some other action with the credit bureau?** YES____(Specify)NO CONTCB_OTHR_ACTION
CONTCB_OTHR_SP

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

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

SATISFY_WITH_CB

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

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

DISSATISFY_W_CB
DISSATISFYCB_OTH_SP

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

YES – Ask Q19
NO – Skip to Q24

CONTACT_LAW

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

YES - Ask Q20
NO - SKIP to Q21

REPORT_TAKEN

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

YES
NO

GET_COPY_REPORT

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

Very Satisfied – Skip to Q23

Somewhat Satisfied – Skip to Q23

Somewhat Dissatisfied - Ask Q22

Very Dissatisfied - Ask Q22

Neither satisfied nor dissatisfied - Skip to Q23

SATISFY_W_LAW

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

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

DISATISFY_W_LAW

DISATISFY_OTH_SP

ALL RESPONSES 1-9 – SKIP to Q23

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

YES- Skip to 25

NO- Skip to 25

LAW_PROVIDE_INFO

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

DIDN'T KNOW I COULD

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

NOT IMPORTANT ENOUGH

- d. I didn't lose any money /It was an attempt
- e. Not important enough to report/small loss

HANDLED IT ANOTHER WAY

f. Reported it to someone else such as credit card company/bank/insurance company or other organization

- g. Took care of it myself

DIDN'T THINK THE POLICE COULD HELP

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

PERSONAL REASONS

- l. I was afraid to report it
- m. The person responsible was a friend or family member and I didn't want to get them in trouble
- n I was embarrassed
- o. Too inconvenient/didn't want to take the time

OTHER

- p. Other (specify) _____

WHY_NOT_REPORTED

WHY_NOT_REPORTED_SP

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

- a. Hire a lawyer? YES NO HIRE_LAWYER
- b. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO CONT_STATE_ATTORNEY
- c. Contact the Federal Trade Commission? YES NO CONT_FTC
- d. Contact a consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO CONT_CONSMRAGNCY
- e. Contact an agency or company that issues documents like driver's licenses, social security cards, or insurance cards? YES NO CONT_GOVTAGNCY
- f. Contact your credit monitoring service or identity theft insurance company? YES NO CONT_CRDT_MNTRNG
- g. Contact an office or agency – other than the police – that deals with victims of crime? YES NO CONT_VICTIM_AGENCY
- h. Contact some other group or organization that we have not already mentioned? YES NO CONT_OTH_GROUP

If yes, specify _____

CONT_OTH_GROUP_SP

SECTION D. VICTIM IMPACT

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

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

YES

NO

IMPACT_JOB

27. Did the misuse or attempted misuse of your personal information lead you to have significant problems with family members or friends, including getting into more arguments or fights than you

did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

YES
NO

IMPACT_FAMILY

28. How distressing was the misuse or attempted misuse of your personal information to you? Was it not at all distressing, mildly distressing, moderately distressing, or severely distressing?

(ENTER A SINGLE RESPONSE)

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

HOW_DISTRESSING

CHECK ITEM C.

Is "yes" marked in Q26 or Q27 or are categories '3' or '4' marked in Q28?

YES - Ask Q29

NO - Skip to Section E

29. Still thinking about your distress associated with <the/the most recent> misuse of your personal information did you feel any of the following ways for A MONTH OR MORE? Did you feel....

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

FEEL_WORRIED

FEEL_ANGRY

FEEL_SAD

FEEL_VULNERABLE

FEEL_VIOLATED

FEEL_MISTRUST

FEEL_UNSAFE

FEEL_OTHER_WAY

FEEL_OTH_WAY_SP

IF yes, Specify _____

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

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

Yes - Ask Q30b

No - Skip to Q31

SEEK_PRO_HELP

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

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

PRO_HELP_SOUGHT

e. Other specify _____

HELP_SOUGHT_SP

31. Did you experience any of the following physical problems associated with <the/the most recent> misuse or attempted misuse of your personal information for A MONTH OR MORE? Did you experience.....

- | | |
|-------------------------------------------------------------|---------------------|
| a. Headaches? YES NO | HAVE_HEADACHES |
| b. Trouble sleeping? YES NO | TRBL_SLEEPING |
| c. Changes in your eating or drinking habits? YES NO | EATING_PROBS |
| d. Upset stomach? YES NO | UPSET_STOMACH |
| e. Fatigue? YES NO | FATIGUE |
| f. High blood pressure? YES NO | HIGH_BLOOD_PRESSURE |
| g. Muscle tension or back pain? YES NO | MUSCLE_TENSION |
| h. Some other problem? YES NO | OTHER_PHYSICAL |

IF YES, SPECIFY _____

OTH_PHY_SP

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

32. Did you seek any kind of professional or medical help for the physical problems you just reported?

YES - Ask Q33

NO - Skip to Section E

SEEK_HELP_PHYPROBS

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

(MARK ALL THAT APPLY)

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

KIND_HELP_PHYPROBS
KIND_HELP_PHYOTH_SP

SECTION E. OFFENDERS

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

YES -Ask Q35

NO -Skip to Section F

IDENTIFY_OFFENDER

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

RELATIVE

- a. Spouse (ex-spouse)
- b. Parent or step-parent

| | |
|-----------------------------------------------------------------|--------------------|
| c. Brother or sister or step-brother/step-sister | HOW_OFFENDER_KNOWN |
| d. Child or step-child | |
| e. Other relative (specify) _____ | HOW_OFF_KNOWN_REL |
| NONRELATIVE | |
| f. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend) | |
| g. Friend or ex-friend | |
| h. Housemate | |
| i. Neighbor | |
| j. Co-worker (current and former, supervisor or other employee) | |
| k. Someone working in my home (babysitter, housecleaner, etc.) | |
| l. Casual acquaintance | |
| m. Salesperson | |
| n. Waiter | |
| o. Other non-relative (specify) _____ | HOW_OFF_KNOWN_NREL |
| STRANGER | |
| p. Do not recall seeing the person before | |

SECTION F. FINANCIAL IMPACT

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

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

IF response = \$0, skip to Q38b.

TOTAL_LOSS

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

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

PERSONAL_LOSS

CHECK ITEM D.

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

YES – Ask Q38b

NO – Skip to Q38a

38a. Other than the costs you already told me about, <amount from Q37>, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of

your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

ADD_COSTS_INCUR

OR

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

NO_PERSONAL_LOSS

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

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

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

YES - Ask Q40

NO - Skip to Q41

Don't Know - Skip to Q41

RESOLVE_PROBS

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

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

TIME_TO_RESOLVE

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

_____ Number of hours

HOURS_RESOLVING

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

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

YES NO

CREDIT_PROBS

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

BANK_PROBS

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

- | | | |
|-----------------------------------------------------------------------|--------|-------------------------|
| c. Had debt collectors or collections departments contact you? | YES NO | COLLECTION_PROBS |
| d. Had utilities cut off or been denied new service? | YES NO | UTILITY_PROBS |
| e. Been turned down for a job or lost a job? | YES NO | EMPLOYMENT_PROBS |
| f. Had a lawsuit filed against you? | YES NO | LEGAL_PROBS |
| g. Been the subject of an arrest or criminal proceedings? | YES NO | ARREST_PROBS |
| h. Had some other type of problems? | YES NO | OTH_PROBS |
| If yes, Specify _____ | | OTH_PROBS_SP |

CHECK ITEM E.

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

YES – Ask Q43

NO – Skip to Section G, Page 15

43. For the next few questions please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20____. Including every incident that occurred over the past 12 months, not just the most recent, what is the approximate total dollar value of what someone obtained while misusing your personal information? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.

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

RECORD THE ESTIMATED AMOUNT. \$_____.00

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

TOTAL_EVERY_INCIDENT

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

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

ANY RESPONSE – Skip to Section G

TOTAL_ADD_COST

G. LONG-TERM VICTIMIZATION AND CONSEQUENCES

INTRO: Now I'm going to ask you to think about any identity theft that may have occurred more than 1 year ago, that is prior to _____, 201_. Again, identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. <If at least one IT screener= 1, Don't think about the incident we have just been talking about when you answer the next question.>

INTRO_LONG_TERM

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

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

YES

NO (Skip to section H)

OUTSIDE_PAST_YEAR

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

(Mark all that apply)

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

TYPES_ID_THEFT_PRIOR

47. Thinking about the identity theft that happened to you more than 12 months ago, are you still experiencing any credit card or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress as a result of this identity theft?

YES

NO (Ask Q48a)

STILL_EXPERIENCE_PROB

48a. At any point during the past year did you experience credit card or other financial problems, legal problems, relationship problems with family or friends, problems at work or school, physical problems, or emotional distress as a result of the identity theft that happened to you more than 12 months ago?

YES

NO (Skip to Section H, page 17)

PROB_PAST_YEAR_PRIOR

49. During the past year, have you experienced any of the following consequences as a result of the identity theft that occurred more than a year ago? Have you had....

- a. Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers during the past year? PROB_SCHOOL_JOB_PRIOR
- b. Significant problems during the past year with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before? PROB_FAMILY_PRIOR

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

- c. Experienced any of the following feelings for a month or more during the past year: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe? EXPERIENCE_FEEL_PRIOR
- d. Sought professional help during the past year for the feelings you experienced as a result of the identity theft? SOUGHT_HELP_PRIOR
- e. Had physical problems during the past year resulting from the misuse of your personal information, such as headaches, trouble sleeping, changes in your eating or drinking habits, an upset stomach, high blood pressure or some other problem? PHYSICAL_PROB_PRIOR
- f. Had credit related problems during the past year, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates? CREDIT_PROB_PRIOR
- g. Had banking problems during the past year, such as being turned down for a checking account or having checks bounce? BANK_PROB_PRIOR

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

- h. Had debt collectors or collections departments contact you during the past year? DEBT_COLLECT_PRIOR
- i. Had utilities cut off or been denied new service during the past year? UTILITIES_OFF_PRIOR
- j. Been turned down for a job or lost a job during the past year? JOB_PROBLEMS_PRIOR
- k. Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings, during the past year? LEGAL_PROB_PRIOR
- l. Had some other type of problems during the past year? OTH_TYPE_PROB_PRIOR

SPECIFY _____

OTH_TYPE_PROB_SP

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

\$0 - \$50

\$51- \$100

\$101- \$500

\$501 - \$1,000

\$1,000 - \$5,000

\$5,000 or more

COSTS_INCUR_PRIOR

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

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

ANY RESPONSE, SKIP TO Section H

HOW_LONG_CLEAR_PRIOR

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

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

TIME_SPENT_CLEAR_PROB

H. COMMERCIAL AND CREDIT BEHAVIORS

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

INTRO_BEHAVIORS

53a. During the past 12 months have you checked your credit report?

YES

NO(Skip to Q53b)

CHCKD_CR_PAST_YR

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

CHCKD_CR_PAST_YR_RESP

53b. During the past 12 months, have you changed passwords on any of your financial accounts?

YES

NO (Skip to Q53c)

CHNG_PASSWORDS

i. Did you do this in response to any previous misuse of your personal information?

YES

NO CHNG_PASSWORDS_RESP

53c. During the past 12 months, have you purchased credit monitoring services or identity theft insurance?

YES

NO (Skip to Q53d)

PURCHASE_IDTHFT_INS

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

PURCHASE_IDTHFT_INS_RESP

53d. During the past 12 months, have you shredded or destroyed documents that contained personal identifying information?

YES

NO (Skip to Q53e)

SHRED_DOCS

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

SHRED_DOCS_RESP

53e. During the past 12 months, have you checked your banking or credit card statements for unfamiliar charges?

YES

NO (Skip to Q53f)

VERIFY_CHARGES

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

VERIFY_CHARGES_RESP

53f. During the past 12 months, have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?

YES

NO (Skip to Q53g)

PROTECT_COMPUTER

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

PROTECT_COMPUTER_RESP

53g. During the past 12 months, have you purchased identity theft protection from a company that offers protection services?

YES

NO (Skip to Q54)

PURCHASE_IDTHFT_PROT

i. Did you do this in response to any previous misuse of your personal information?

YES

NO

PURCHASE_IDTHFT_PROT_RESP

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

1. Yes, respondent knows
2. No, respondent does not know

FREE_ANNUAL_CR

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

YES

NO - Skip to Q57

NOTIFY_BREACH

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

YES

NO

BREACH_INC_SOCIAL

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

YES – ASK Q58

NO- Skip to end of survey

INTERNET_USE

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

_____ Number of times

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

ONLINE_PURCHASES

59a. Do you use a credit card, a debit card, or both for online purchases?

Only Credit Card – End Survey

Only Debit Card – End Survey

Both – End Survey

USE_CARD_ONLINE

END OF SURVEY