

Face-to-face cognitive testing of the NCVS Supplemental Fraud Survey (SFS)

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Appendix 1

Version 3 Cognitive Testing Protocol

V3 Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol–Spring 2017

On behalf of the Bureau of Justice Statistics (BJS), I would like to thank you for taking the time to speak with me today. I greatly appreciate it.

Purpose: The purpose of this interview is to ask you questions about your experiences with being a victim of fraud. We are hoping to get your feedback and opinions on these questions so we may improve them.

Procedure: I am going to ask you questions as if I were an interviewer who came to your house or called you on the phone. I would like you to please answer these questions to the best of your knowledge and know that there are no right or wrong answers. After some of the survey questions I may stop and ask you follow-up questions to better understand your answer and the way you thought about the question. Most of my follow-up questions will ask what you thought about certain phrases or what you think a question is trying to ask.

As we are going through the survey, please feel free to tell me anything that comes to mind or to ask me anything you are unclear about. Feel free to think aloud as you are answering these questions. We want your honest opinions about what you like and dislike and what you do and don't understand so we can improve this survey. I also want to remind you that you do not have to answer any questions you do not want to and you can end the interview at any time. If I ask you a question you do not want to answer, you can just say "Pass".

Once you have answered all of my survey questions, I will ask you a few follow-up questions about your overall thoughts about the survey.

Do you have any questions before we begin?

INTERVIEWERS: MAKE NOTES OF QUESTIONS OR RELEVANT INFORMATION R GIVES WHEN RESPONDING TO SURVEY QUESTIONS. INCLUDE ANY INFORMATION THAT WILL HELP DESCRIBE THEIR INCIDENT(S).

INTRO

These next questions refer to experiences in which someone convinced you to pay, invest, or donate money or your personal time, by tricking or lying to you, hiding information, or promising you something that you never received.

Fraud Screening Questions

A1. In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you **invested money** with a person or company that tricked you or lied to you about what you would receive in return?

1=Yes

2=No

1. What do you think it means to “invest money with a person or company that tricked you or lied to you about what you would receive in return?”

[IF A1=1, ASK A1a. ELSE, GO TO A1_NO.]

A1a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A1a = 1, ASK A1b. IF A1a >1, LOOP THROUGH A1b-A1e FOR EACH INSTANCE, UP TO 3 INSTANCES. Fill LOOP=first, second, third]

A1b. [IF A1a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you gotten all of your money back from the person or company you invested with?

1=Yes

2=No

[IF A1b=2, ASK A1c. ELSE, GO TO A1_DESC.]

A1c. [IF A1a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you tried to get your money back?

1=Yes

2=No

A1d. [IF A1a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Are you still communicating with the person or company that took your money?

1=Yes

2=No

[IF A1c=1, ASK A1e. ELSE, GO TO A1_DESC.]

A1e. [IF A1a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

2. How easy or difficult was it to answer these questions?

3. Were there any questions here you weren't sure how to answer?

4. IF>1: How did you decide the order of the incidences you described? (i.e. How did you choose which one was first? Second?)

A2. [IF 1 = YES, INCLUDE FOLLOWING INTRO: "Not including the time(s) you may have already told me about"] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you **paid money** to a person or company that tricked you or lied to you about what you would receive in return?

1=Yes

2=No

5. What is an example of something that should be counted when thinking about this question?

[IF A2=1, ASK A2a. ELSE, GO TO A2_NO.]

A2a. How many times has this happened in the past 12 months?

_____ [numeric, open text box]

[IF A2a = 1, ASK A2b. IF A2a >1, LOOP THROUGH A1b-A1e FOR EACH INSTANCE, UP TO 3 INSTANCES. FillLOOP=first, second, third]

A2b. [IF A2a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you gotten all of your money back from the person or company you paid the money to?

1=Yes

2=No

[IF A2b=2, ASK A2c. ELSE, GO TO A2_DESC.]

A2c. [IF A2a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you tried to get your money back?

1=Yes

2=No

A2d. [IF A2a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Are you still communicating with the person or company that took your money?

1=Yes

2=No

[IF A2c=1, ASK A2e. ELSE, GO TO A2_DESC.]

A2e. [IF A2a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

6. How easy or difficult was it to answer these questions?

7. Were there any questions here you weren't sure how to answer?

8. IF>1: How did you decide the order of the incidences you described ? (i.e. How did you choose which one was first? Second?)

A3. [IF 1 OR 2 = YES, INCLUDE FOLLOWING INTRO: "Not including the time(s) you already told me about"] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE],

have you **donated or sent money** to a person or group that tricked you or lied to you about how the money would be used?

1=Yes

2=No

9. What do you think we are asking about in this question?

[IF A3=1, ASK A3a. ELSE, GO TO A3_NO.]

A3a. How many times has this happened in the past 12 months?

_____ [numeric, open text box]

[IF A3a = 1, ASK A3b. IF A3a >1, LOOP THROUGH A1b-A1e FOR EACH INSTANCE, UP TO 3 INSTANCES. Fill LOOP=first, second, third]

A3b. [IF A3a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you gotten all of your money back from the person or company you donated or sent the money to?

1=Yes

2=No

[IF A3b=2, ASK A3c. ELSE, GO TO A3_DESC.]

A3c. [IF A3a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you tried to get your money back?

1=Yes

2=No

A3d. [IF A3a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Are you still communicating with the person or company that took your money?

1=Yes

2=No

[IF A3c=1, ASK A3e. ELSE, GO TO A3_DESC.]

A3e. [IF A3a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

10. How easy or difficult was it to answer these questions?

11. Were there any questions here you weren't sure how to answer?

12. IF>1: How did you decide the order of the incidences you described ? (i.e. How did you choose which one was first? Second?)

A4. [IF 1 OR 2 OR 3 = YES, INCLUDE FOLLOWING INTRO: "Not including the time(s) you already told me about"] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you pay money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return?

1=Yes

2=No

13. What types of things did this question make you think about?

14. What is an example of this?

[IF A4=1, ASK A4a. ELSE, GO TO A4_NO.]

A4a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A4a = 1, ASK A4b. IF A4a >1, LOOP THROUGH A1b-A1e FOR EACH INSTANCE, UP TO 3 INSTANCES. Fill LOOP=first, second, third]

A4b. [IF A4a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you gotten all of your money back from the person or company offering the job or business opportunity?

1=Yes

2=No

[IF A4b=2, ASK A4c. ELSE, GO TO A4_DESC.]

A4c. [IF A4a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you tried to get your money back?

1=Yes

2=No

A4d. [IF A4a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Are you still communicating with the person or company that took your money?

1=Yes

2=No

[IF A4c=1, ASK A4e. ELSE, GO TO A4_DESC.]

A4e. [IF A4a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

15. How easy or difficult was it to answer these questions?

16. Were there any questions here you weren't sure how to answer?

17. IF>1: How did you decide the order of the incidences you described? (i.e. How did you choose which one was first? Second?)

A5. [IF 1 OR 2 OR 3 OR 4 = YES, INCLUDE FOLLOWING INTRO: "Not including the time(s) you already told me about"] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you pay money to settle or pay off a debt, but you found out you were being tricked or lied to and the debt was not real or not yours?

1=Yes

2=No

18. What do you think we are asking about in this question?

[IF A5=1, ASK A5a. ELSE, GO TO A5_NO.]

A5a. [IF A5a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A5a = 1, ASK A5b. IF A5a >1, LOOP THROUGH A1b-A1e FOR EACH INSTANCE, UP TO 3 INSTANCES. Fill LOOP=first, second, third]

A5b. [IF A5a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you gotten all of your money back from the person or company you paid the money to?

1=Yes

2=No

[IF A5b=2, ASK A5c. ELSE, GO TO A5_DESC.]

A5c. [IF A5a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Have you tried to get your money back?

1=Yes

2=No

A5d. [IF A5a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Are you still communicating with the person or company that took your money?

1=Yes

2=No

[IF A5c=1, ASK A5e. ELSE, GO TO A5_DESC.]

A5e. [IF A5a>1 Thinking about the [LOOP] time this happened in the past 12 months, in the past 12 months,] Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

19. How easy or difficult was it to answer these questions?

20. Were there any questions here you weren't sure how to answer?

21. IF>1: How did you decide the order of the incidences you described? (i.e. How did you choose which one was first? Second?)

DETAILED QUESTIONS ABOUT MOST RECENT INCIDENT

A6. [IF A1=1 and A1a≥1] You previously stated that you **invested money** with a person or company that tricked you or lied to you about what you would receive in return.

[IF A1a>1: Please think of the most recent time this happened in the past 12 months, in the past 12 months.]

A6a. Did the person promise you would make a lot of money in a short period of time?

1=Yes

2=No

A6b. Were you asked to sell a product or a service in an effort to increase the value of your investment?

1=Yes

2=No

A6c. Were you asked to get new people to join or invest?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

22. Did you have any difficulty answering these questions?

A7. [IF A2=1 and A2a≥1] You previously stated that you **paid money** to a person or company that tricked you or lied to you about what you would receive in return.

[IF A2a>1: Please think of the most recent time this happened in the past 12 months.]

A7a. Did you pay for a product that was fake or that you never received?

1=Yes

2=No

A7b. Did you pay for a service that was worthless, unnecessary, or that you never received?

1=Yes

2=No

A7c. Were you billed by a person or company for something you did not authorize?

1=Yes

2=No

A7d. Were you told to pay money up front in order to collect even more money in return?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

23. What types of situations do you think we're talking about when we ask if you were told to "pay money up front in order to collect even more money in return?"

A8. [IF A7d=1] You previously stated that you were told to pay money up front in order to collect even more money in return.

A8a. Were you told to pay money in order to receive lottery winnings?

1=Yes

2=No

A8b. Were you asked to pay taxes or fees that would allow someone in a foreign country to access a large sum of money they promised to share with you?

1=Yes

2=No

A8c. Were you told to pay money in order to receive a government grant?

1=Yes

2=No

A8d. Were you told to pay money in order to receive an inheritance?

1=Yes

2=No

A8e. Were you told to pay money in order to receive a tax refund from the IRS?

1=Yes

2=No

A8f. Were you told to pay money in order to receive a prize, promotion, or sweepstakes?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

24. Which, if any, of the situations listed here had you not heard of before or did you think was confusing?

A9. [IF A3=1 and A3a≥1] You previously stated that you **donated or sent money** to a person or group that tricked you or lied to you about how the money would be used.

[IF A3a>1: Please think of the most recent time this happened in the past 12 months.]

A9a. Was the money supposed to be for a group or a cause, or was it for an individual?

1=Group or cause

2=Individual

[IF A9a=1, ASK A9b. ELSE, GO TO A9d]

25. How easy or difficult was it to answer this question?

A9b. Was the money being collected in small amounts from many different people, often called crowdfunding, for a cause that was fake or did not exist?

1=Yes

2=No

26. Had you heard the term “crowdfunding” before? In your own words, can you tell me what that is?

A9c. Did the person or group you gave money to claim they belonged to an agency or church that you later learned was fake or that they did not really belong to?

1=Yes

2=No

[IF A9a=2, ASK A9d. ELSE, GO TO A10]

A9d. Did the person pretend to be interested in you romantically in order to get you to give them money?

1=Yes

2=No

A9e. Did the person claim to be someone who knew you, such as a friend or family member, but you later learned they were a stranger?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

27. How easy or difficult was it to answer these questions?

28. Would your answer to this question have been different if we had asked “Did the person claim to be someone who knew you, such as a friend or family member, but you later learned they were not whom they claimed to be”?

A10. [IF A4=1 and A4a≥1] You previously stated that you paid money to get a job or into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return.

[IF A4a>1: Please think of the most recent time this happened in the past 12 months.]

A10a. Were you told you could make money by working from home?

1=Yes

2=No

A10b. Was the job supposed to involve working in the federal government?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

29. How easy or difficult was it to answer these questions?

A11. [IF A5=1 and A5a≥1] You previously stated that you were tricked into settling or paying off a debt that you later learned was not real or not yours.

[IF A5a>1: Please think of the most recent time this happened in the past 12 months.]

A11a. Were you told you owed money to the government, such as the IRS?

1=Yes

2=No

A11b. Were you told you owed money to a lender, such as a bank?

1=Yes

2=No

A11c. Were you told you owed money to a business, such as a retail store?

1=Yes

2=No

NOTE: WE EXPECT RESPONDENTS WILL ONLY SAY YES TO 1 OF THESE. IF THEY CHOOSE MORE THAN 1, PROBE ON HOW THEY CAME UP WITH MORE THAN 1 YES.

30. These questions ask about money being owed to the government, such as the IRS; a lender, such as a bank; or a business, such as a retail store. Do you think most people will understand how these places or things are different?

Prize or grant fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PRIZE OR GRANT FRAUD VICTIM BY REPORTING –

- **A2a>0 AND A2b=2 AND A7d=1** (NUMBER OF TIMES BEHAVIOR IS ENDORSED IS GREATER THAN 0, DID NOT GET MONEY BACK AND WERE TOLD TO PAY MONEY UP FRONT TO GET MORE MONEY IN RETURN)

S1B1intro. You indicated that you paid money to receive a prize, grant, inheritance, lottery winning, or other large sum of money, but never got what you were promised. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S1b>1, **the most recent time** you had> that experience.

31. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S1B1. Which **one** of the following **best describes** the money or prize you were supposed to receive? Was it....

1=Winnings from a lottery,

2=Winnings from a sweepstakes, raffle or promotion,

3=An unclaimed inheritance,

4=A grant or loan from the government,

5=A tax refund,

6=Or something else?

S1B1o. How would you best describe the money or prize you were supposed to receive?

32. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S1B2. Were you told that you would have to pay a deposit, taxes, or a fee in order to get the money or prize you were supposed to receive?

1=YES

2=NO

S1B3. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

33. S1B3 – Did you have any difficulty remembering how much money you gave this person or company?

S1B4. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S1B5)

2=NO (SKIP TO S1B6)

S1B5. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

34. S1B5 – Did you have any difficulty remembering how much money you got back?

S1B6. [If S1B>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to receive a large sum of money but never got what you were promised], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S1B8)

2=NO (ASK S1B7)

35. What groups or people would you include in your thinking when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency”?

S1B7. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

36. Are there any other reason(s) you did not report what happened to law enforcement?

S1B8. Did you tell any of the following people or groups about the incident...?

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. A lawyer?

1=YES

2=NO

S1B8c. Bank or credit card company?

1=YES

2=NO

S1B8d. Company's customer service?

1=YES

2=NO

S1B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S1B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S1B8k. Someone else?

1=YES

2=NO

S1B8ko. [IF S1B8k = YES] Who else did you tell about the incident? _____

37. Were there any groups here you had not heard of before or weren't sure who they were?

S1B9. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

[If S1B>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to receive a large sum of money but never got what you were promised], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S1B10. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

38. What kinds of people did you include when thinking about this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S1B11. Did this [IF S1a>1 most recent] incident 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?

1=YES

2=NO

S1B12. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

39. What did you think about when answering this question?

S1B13. Thinking about this [IF S1a>1 most recent] incident when you paid money to receive a large sum of money but never got what you were promised, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

40. In your own words, what do you think it means to be a victim of fraud?

41. How did you come up with your answer to this question?

S1B14. In your own words, please briefly describe the most recent time that you paid money to receive a large sum of money but never got what you were promised.

42. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Phantom debt collection fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PHANTOM DEBT COLLECTION FRAUD VICTIM BY REPORTING –

- **A5a>0 AND A5b=2** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK)

S2B1intro. “You indicated that you paid money to settle or pay off a debt but found out you were being tricked or lied to. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S2a>1, **the most recent time** you had> that experience.”

43. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S2B1. Which **one** of the following **best describes** the type of debt you were told you owed. Was it debt due to...

1=Unpaid taxes

2=An unpaid loan

3=An unpaid fine or ticket

4=Credit card charges

5=Health care or medical care services

6=Other

S2B1o. How would you describe the type of debt you were told you owed? _____

44. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S2B2. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

45. Did you have any difficulty remembering how much money you gave this person or company?

S2B3. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S2B4)

2=NO (SKIP TO S2B5)

S2B4. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

46. Did you have any difficulty remembering how much money you got back?

S2B5. [If S2a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S2B7)

2=NO (ASK S2B6)

47. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S2B6. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

48. Are there any other reason(s) you did not report what happened to law enforcement?

S2B7. Did you tell any of the following people or groups about the incident...?

S2B7a. Family or friends?

1=YES

2=NO

S2B7b. A lawyer?

1=YES

2=NO

S2B7c. Bank or credit card company?

1=YES

2=NO

S2B7d. Company's customer service?

1=YES

2=NO

S2B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S2B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S2B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S2B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. Someone else?

1=YES

2=NO

S2B8ko. [IF S2B8k = YES] Who else did you tell about the incident? _____

49. Were there any groups here you had not heard of before or weren't sure who they were?

S2B8. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel, and how it impacted you financially.

[If S2a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S2B9. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

50. What kinds of people did you think about in this question? What do you think “peers” means as it was used in this question? (REREAD QUESTION IF NEEDED)

S2B10. Did this [IF S2a>1 most recent] incident 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?

1=YES

2=NO

S2B11. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

51. What did you think about when answering this question?

S2B12. Thinking about this [IF S2a>1 most recent] incident when you paid money to settle or pay off a debt, but you found out you were being tricked or lied to, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

52. In your own words, what do you think it means to be a victim of fraud?

53. How did you come up with your answer to this question?

S2B13. In your own words, please briefly describe the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to.

54. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Charity fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CHARITY FRAUD VICTIM BY REPORTING –

- **A3a>0 and A3b=2 AND A9a=1** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK AND INDICATED IT WAS FOR A GROUP OR CAUSE)

S3B1intro. “You indicated that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think <If S3a>1, **the most recent time** you had that experience.”

55. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S3B1. You stated that in the past 12 months you donated money to a charity or a charitable cause that turned out to be fake or that you suspected was fake. Was the donation supposed to be going to an organization?

1=YES

2=NO

3=DON'T KNOW

56. What do you think we're talking about in this question when we say “an organization?”

S3B2. Did you make this donation through a crowdfunding website like GoFundMe or Kickstarter?

1=YES

2=NO

3=DON'T KNOW

57. Have you heard the term “crowdfunding” before?

58. Have you heard of GoFundMe or Kickstarter?

S3B3. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

59. Did you have any difficulty remembering how much money you gave this person or company?

S3B4. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S3B5)

2=NO (SKIP TO S3B6)

S3B5. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

60. Did you have any difficulty remembering how much money you got back?

S3B6. [If S3a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S3B8)

2=NO (ASK S3B7)

61. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S3B7. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

62. Are there any other reason(s) you did not report what happened to law enforcement?

S3B8. Did you tell any of the following people or groups about the incident...?

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. A lawyer?

1=YES

2=NO

S3B8c. Bank or credit card company?

1=YES

2=NO

S3B8d. Company's customer service?

1=YES

2=NO

S3B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S3B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S3B8k. Someone else?

1=YES

2=NO

S3B8ko. [IF S3B8k = YES] Who else did you tell about the incident? _____

63. Were there any groups here you had not heard of before or weren't sure who they were?

S3B9. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

[If S3a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S3B10. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

64. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S3B11. Did this [S3a>1 most recent] incident 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?

1=YES

2=NO

S3B12. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

- 1=Not at all difficult,
- 2=A little difficult,
- 3=Pretty difficult, or
- 4=Very difficult?

65. What did you think about when answering this question?

S3B13. Thinking about this [IF S3a>1 most recent] incident when you donated money to a charity or a charitable cause that later turned out to be fake, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

66. In your own words, what do you think it means to be a victim of fraud?

67. How did you come up with your answer to this question?

S3B14. In your own words, please briefly describe the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake.

68. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Employment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS AN EMPLOYMENT FRAUD VICTIM BY REPORTING –

- **A4a>1 AND A4b=2** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK)

S4B1intro. “You indicated that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S4b>1, the **most recent time** you had> that experience.”

69. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S4B1. Did the money you lost go to someone who...

Was supposed to be helping you start your own business?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B2)

S4B2. (Did the money you lost go to someone who...)

Promised to help you make money while you worked from home?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B3)

S4B3. (Did the money you lost go to someone who...)

Promised to help you get a government job?

1=YES

2=NO

S4B4. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

70. Did you have any difficulty remembering how much money you gave this person or company?

S4B5. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S4B6)

2=NO (SKIP TO S4B7)

S4B6. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

71. Did you have any difficulty remembering how much money you got back?

S4B7. [If S4b>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S4B9)

2=NO (ASK S4B8)

72. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S4B8. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

73. Are there any other reason(s) you did not report what happened to law enforcement?

S4B9. Did you tell any of the following people or groups about the incident...?

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. A lawyer?

1=YES

2=NO

S4B9c. Bank or credit card company?

1=YES

2=NO

S4B9d. Company's customer service?

1=YES

2=NO

S4B9e. Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S4B9j. Internal Revenue Service (IRS)?

1=YES

2=NO

S4B9k. Someone else?

1=YES

2=NO

S4B8ko. [IF S4B8k = YES] Who else did you tell about the incident? _____

74. Were there any groups here you had not heard of before or weren't sure who they were?

S4B10. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S4b>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S4B11. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

75. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S4B12. Did this [IF S4a>1 most recent] incident 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?

1=YES

2=NO

S4B13. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

76. What did you think about when answering this question?

S4B14. Thinking about this [IF S4a>1 most recent] incident when you paid money to get into a business opportunity but were tricked or lied to, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

77. In your own words, what do you think it means to be a victim of fraud?

78. How did you come up with your answer to this question?

S4B15. In your own words, please briefly describe the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return.

79. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Consumer investment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER INVESTMENT FRAUD VICTIM BY REPORTING –

- **A5a>1 and A5b=2** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK)

S5B1intro. “You indicated that you invested money with a person or company that tricked you or lied to you, and you believe the investment was made up or your money was never invested at all. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S5a>1, the **most recent time** you had> that experience.”

80. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S5B1. Which **one** of the following **best describes** the type of investment you thought you were making? Were you investing in.....

- 1=A low valued stock, also called a ‘penny stock,
- 2=Shares of a company prior to the company going public,
- 3=Real estate or a real estate investment trust,
- 4=A company that explores for new oil or gas,
- 5=An alternative energy company,
- 6=A government or corporate bond or promissory note ,
- 7=A foreign currency,
- 8=Precious metals,
- 9=Other products that could be traded, or
- 10=Something else?
- 11=Other Specify _____
- 88=DON’T KNOW
- 98=REFUSED

81. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES:
MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S5B2. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\${_____}

[EDIT: 0-999,999]

82. Did you have any difficulty remembering how much money you gave this person or company?

S5B3. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S5B4)

2=NO (SKIP TO S5B5)

S5B4. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\${_____}

[EDIT: 0-999,999]

83. Did you have any difficulty remembering how much money you got back?

S5B5. [If S5a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S5B7)

2=NO (ASK S5B6)

84. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S5B6. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

85. Are there any other reason(s) you did not report what happened to law enforcement?

S5B7. Did you tell any of the following people or groups about the incident...?

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. A lawyer?

1=YES

2=NO

S5B7c. Bank or credit card company?

1=YES

2=NO

S5B7d. Company's customer service?

1=YES

2=NO

S5B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S5B7k. Someone else?

1=YES

2=NO

S5B8ko. [IF S5B8k = YES] Who else did you tell about the incident? _____

86. Were there any groups here you had not heard of before or weren't sure who they were?

S5B8. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S5a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S5B9. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

87. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S5B10. Did this [IF S5a>1 most recent] incident 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?

1=YES

2=NO

S5B11. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

- 2=A little difficult,
- 3=Pretty difficult, or
- 4=Very difficult?

88. What did you think about when answering this question?

S5B12. Thinking about this [IF S5a>1 most recent] incident when you invested money with a person or company that tricked you or lied to you about what you would receive in return, do you think you were a victim of fraud?

- 1=YES
- 2=NO
- 3=DON'T KNOW/NOT SURE

89. In your own words, what do you think it means to be a victim of fraud?

90. How did you come up with your answer to this question?

S5B13. In your own words, please briefly describe the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all.

91. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Consumer products or services fraud (excluding unauthorized billing) – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER PRODUCTS OR SERVICES FRAUD VICTIM BY REPORTING –

- **A1a>0 and A1b=2** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK)

S6B1intro. You indicated that you lost money by paying for a product or service that you never received or turned out to be a scam. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S6a>1, the **most recent time** you had> that experience.

92. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S6B2. Would you say you were trying to purchase a **product** or a **service**?

1=PRODUCT (SKIP TO S6B3)

2=SERVICE (SKIP TO S6B5)

3=DON'T KNOW (SKIP TO S6B6)

S6B3. Which **one** of the following **best describes** the type of product you were trying to purchase? Was it...

1=A weight loss product or health supplement,

2=A medical device,

3=A collectible or some type of memorabilia,

4=Computer software,

5=Gemstones or precious metals,

6=Automobile parts, or

7=Something else?

8=OTHER SPECIFY _____

93. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B4. Regardless of whether it was worthless or a scam, did you receive an actual product?

1=YES, RECEIVED

2=NEVER RECEIVED AT ALL

3=DON'T KNOW

[SKIP TO S6B6]

94. What do you think we are asking in this question?

S6B5. Which **one** of the following **best describes** the type of service you were trying to purchase? Was it.....

1=An insurance service,

2=Computer virus removal or repair services,

3=Home or vehicle repair services,

4=Internet or phone services,

5=Website hosting or web domain services,

6=A service to prevent losses from fraud or identity theft,

7=A service to help you manage or pay off a debt,

8=A service to remove negative information from your credit report,

9=A home, apartment, or vacation rental service,

10=A service to help grow your business,

11=An adoption service, or

12=Something else?

SPECIFY _____

95. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

96. Did you have any difficulty remembering how much money you gave this person or company?

S6B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S6B8)

2=NO (SKIP TO S6B9)

S6B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

97. Did you have any difficulty remembering how much money you got back?

S6B9. [If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S6B11)

2=NO (ASK S6B10)

98. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S6B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

99. Are there any other reason(s) you did not report what happened to law enforcement?

S6B11. Did you tell any of the following people or groups about the incident...?

S6B11a. Family or friends?

1=YES

2=NO

S6B11b. A lawyer?

1=YES

2=NO

S6B11c. Bank or credit card company?

1=YES

2=NO

S6B11d. Company's customer service?

1=YES

2=NO

S6B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S6B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S6B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S6B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S6B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S6B11k. Someone else?

1=YES

2=NO

S6B8ko. [IF S6B8k = YES] Who else did you tell about the incident? _____

100. **Were there any groups here you had not heard of before or weren't sure who they were?**

S6B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S6B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

101. **What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)**

S6B14. Did this [IF S6a>1 most recent] incident 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?

1=YES

2=NO

S6B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

102. **What did you think about when answering this question?**

S6B16. Thinking about this [IF S6a>1 most recent] incident when you lost money by paying for a product or service that you never received or that turned out to be a scam, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

103. **In your own words, what do you think it means to be a victim of fraud?**

104. **How did you come up with your answer to this question?**

S6B17. In your own words, please briefly describe the most recent time you lost money by paying for any products or services that you never received or turned out to be a scam.

IF HAD ANY ‘MOST RECENT’ QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Relationship/trust fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A FRAUD VICTIM BY REPORTING –

- **A3a>0 and A3b=2 AND A9a=2** (ENDORSED BEHAVIOR AND DID NOT GET MONEY BACK AND INDICATED IT WAS FOR AN INDIVIDUAL)

S7B1intro. You indicated that you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S7a>1, the **most recent time** you had> that experience.

105. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

S7B1. You stated that in the past 12 months, you lost money paying to help someone who pretended to be someone they weren't. Was this person someone who seemed to have a romantic interest in you?

1=YES (SKIP TO S7B3)

2=NO (ASK S7B2)

106. What do you think we mean when we ask if this was someone who had a “romantic interest” in you?

S7B2. Did the person pretend to be a family member?

1=YES

2=NO

S7B3. Which **one** of the following **best describes** how were you first contacted by this person?

1=Through a chat room,

2=Through a dating app or website,

3=Through social media (facebook, twitter, youtube),

4=Through another website,

5=In an email,

6=By a text message or phone call,

7=A mutual friend or someone claiming to be a mutual friend, or

8=Some other way?

107. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S7B4. How did you provide him or her with money? For example, did you wire them money, send it through the mail, make a bank transfer (etc.)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=PAID ONLINE

2=PAYMENT SENT THROUGH THE MAIL

3=PAID OVER THE TELEPHONE

4=BANK TRANSFER

5=PAID THE PERSON FACE-TO-FACE

6=WIRED FUNDS

7=OTHER

108. Using your own words, how would you describe how you sent them money?

S7B5. What form of payment or payments did you use to provide the money? For example, did you use a credit card, debit card, pay by check, (etc)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=CREDIT CARD

2=DEBIT OR ATM CARD

3=CASH

4=CHECK

5=CASHIER'S CHECK

6=MOBILE OR ONLINE PAYMENT APP (LIKE PAYPAL, APPLEPAY, SQUARE, VENMO, GOOGLE WALLET)

7=MONEY ORDER

8=WIRED MONEY THROUGH WESTERN UNION, MONEY GRAM, OR BANK TRANSFER

9=GIFT CARD

10=PREPAID CARD (LIKE GREEN DOT, VANILLA CARD, BLUEBIRD, OR MONEYPAK)

11=BITCOIN OR OTHER DIGITAL CURRENCY

12=TRANSFER FROM EXISTING INVESTMENT ACCOUNT

13=OTHER PAYMENT METHOD

109. [IF NEEDED Can you tell me more about the payment type?]

S7B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

110. Did you have any difficulty remembering how much money you gave this person or company?

S7B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S7B8)

2=NO (SKIP TO S7B9)

S7B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

111. Did you have any difficulty remembering how much money you got back?

S7B9. [If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S7B11)

2=NO (ASK S7B10)

112. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S7B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

113. Are there any other reason(s) you did not report what happened to law enforcement?

S7B11. Did you tell any of the following people or groups about the incident...?

S7B11a. Family or friends?

1=YES

2=NO

S7B11b. A lawyer?

1=YES

2=NO

S7B11c. Bank or credit card company?

1=YES

2=NO

S7B11d. Company's customer service?

1=YES

2=NO

S7B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S7B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S7B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S7B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S7B11k. Someone else?

1=YES

2=NO

S7B8ko. [IF S7B8k = YES] Who else did you tell about the incident? _____

114. **Were there any groups here you had not heard of before or weren't sure who they were?**

S7B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel, and how it impacted you financially.

[If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], how distressing was this incident?

Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S7B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

115. What kinds of people did you think about in this question? What do you think “peers” means as it was used in this question? (REREAD QUESTION IF NEEDED)

S7B14. Did this [IF S7a>1 most recent] incident 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?

1=YES

2=NO

S7B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

116. What did you think about when answering this question?

S7B16. Thinking about this [IF S7a>1 most recent] incident when you donated or sent money to someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but weren't who they claimed to be, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

117. In your own words, what do you think it means to be a victim of fraud?

118. How did you come up with your answer to this question?

S7B17. In your own words, please briefly describe the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be.

119. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened in the past 12 months?

Those are all of the survey questions I have for you. Now I want to ask you some overall questions about the survey.

General Questions

120. Overall, what are your thoughts about the survey?

121. Were there any questions that were unclear or confusing that we haven't already talked about?

122. Is there anything else about your experience(s) that we did not ask about, but you thought we would or should?

123. Do you have any final thoughts/questions/comments?

Appendix 2

Version 4 Cognitive Testing Protocol

V4 Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol–Spring 2017

On behalf of the Bureau of Justice Statistics (BJS), I would like to thank you for taking the time to speak with me today. I greatly appreciate it.

Purpose: The purpose of this interview is to ask you questions about your experiences with being a victim of fraud. We are hoping to get your feedback and opinions on these questions so we may improve them.

Procedure: I am going to ask you questions as if I were an interviewer who came to your house or called you on the phone. I would like you to please answer these questions to the best of your knowledge and know that there are no right or wrong answers. After some of the survey questions I may stop and ask you follow-up questions to better understand your answer and the way you thought about the question. Most of my follow-up questions will ask what you thought about certain phrases or what you think a question is trying to ask.

As we are going through the survey, please feel free to tell me anything that comes to mind or to ask me anything you are unclear about. Feel free to think aloud as you are answering these questions. We want your honest opinions about what you like and dislike and what you do and don't understand so we can improve this survey. I also want to remind you that you do not have to answer any questions you do not want to and you can end the interview at any time. If I ask you a question you do not want to answer, you can just say "Pass."

Once you have answered all of the survey questions, I will ask you a few follow-up questions about your overall thoughts about the survey.

Do you have any questions before we begin?

Phantom debt collection fraud – screener

S2. [IF NEEDED: Not including the time(s) you may have already told me about] In the past 12 months, that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you pay money to settle or pay off a debt, but you found out you were being tricked or lied to and the debt was not real or not yours?

1=YES (SKIP TO S2A)

2=NO (SKIP TO S3)

S2a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

3. What type of situations do you think we are asking about in this question? Can you give an example?

4. IF S2a – Did you have any difficulty remembering how many times this happened in the past 12 months?

(GO TO S3)

Charity fraud – screener

S3. [IF NEEDED: Not including the time(s) you may have already told me about] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

- 1=YES (ASK S3A)
- 2=NO (SKIP TO S4)

S3a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

5. In your own words, what do you think we mean when we say, “later turned out to be fake or that you later suspected was fake”? Can you give an example?

6. IF S3a – Did you have any difficulty remembering how many times this happened in the past 12 months?

(GO TO S4)

Employment fraud – screener

S4. [IF NEEDED: Not including the time(s) you may have already told me about]In the past 12 months, that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return?

- 1=YES (ASK S4A)
- 2=NO (SKIP TO S5)

S4a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

S4b. (If S4a>1, For how many of these incidents) Did you get all of your money back from the person or company without filing a claim or taking legal action?

_____ [NUMERIC, OPEN-ENDED BOX]

[IF RESPONDENT SAYS “NOT YET” = NO, DID NOT GET MONEY BACK]

[IF S4B < S4A, ASK S4C. ALL ELSE SKIP TO S5]

S4c. For <that/those> incident(s) in which you didn’t get your money back, did you try to get it back?

- 1=YES (ASK S4D)
- 2=NO (SKIP TO S5)

S4d. Do you think there is a chance that the person or company might still give you all of your money back?

- 1=YES
- 2=NO
- 3=DON’T KNOW

7. What do you think we mean when we say “paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return”?

8. What types of situations do you think this includes?

9. IF S4a – Did you have any difficulty remembering how many times this happened in the past 12 months?

10. IF S4b – This question asks, “Did you get all of your money back from the person or company without filing a claim or taking legal action?” What do you think we are asking here?

11. IF S4b – What does “filing a claim or taking legal action” mean to you?

12. IF S4d – Can you tell me about your answer to this question and why you answered the way you did?

(GO TO S5)

Consumer investment fraud – screener

S5. [IF NEEDED: Not including the time(s) you may have already told me about], in the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested money with a person or company that tricked you or lied to you about what you would receive in return?

- 1=YES (ASK S5A)
- 2=NO (SKIP TO S6)

S5a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

S5b. (If S5a>1, For how many of these incidents) Do you believe that the investment opportunity was **made up** or that your money was **never** invested at all?

_____ [NUMERIC, OPEN-ENDED BOX]

13. What do you think it means to “invest money with a person or company”?

14. We ask if you “invested money with a person or company that tricked you or lied to you about what you would receive in return.” Can you think of some examples of a situation like this?

15. **IF S5b – What do you think we mean when we say the “investment opportunity was made up or that your money was never invested at all”?**

16. **What if we changed the question to say “invested money with a person or company that promised you a guaranteed return or promised you would not lose any money”? Would that have changed your answer?**

(GO TO S6)

Consumer products or services fraud (excluding unauthorized billing) – screener

S6. [IF NEEDED: Not including the time(s) you may have already told me about], In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any products or services that you **never** received or that turned out to be a **scam**?

- 1=YES (ASK S6A)
- 2=NO (SKIP TO S7)

S6a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

S6b. (If S6a>1, For how many of these incidents) Did you get all of your money back from the person or company without filing a claim or taking legal action?

_____ [NUMERIC, OPEN-ENDED BOX]

[If respondent says “not yet” = no, did not get money back]

[If S6b < S6a, ask S6c. All else skip to S7]

S6c. For <that/those> incident(s) in which you didn’t get your money back, did you try to get it back?

- 1=YES (ASK S6D)
- 2=NO (SKIP TO S7)

S6d. Do you think there is a chance that the person or company might still give you all of your money back?

- 1=YES
- 2=NO
- 3=DON’T KNOW

17. Can you tell me in your own words what this question is asking? (“lost money by paying for any products or services that you never received or that turned out to be a scam”?)

18. Did you think of any instances that you thought might have counted here, but you weren't sure?

19. IF S4b – This question asks, “Did you get all of your money back from the person or company without filing a claim or taking legal action?” What do you think we are asking here?

20. IF S4b – What does “filing a claim or taking legal action” mean to you?

21. IF S4d – Can you tell me about your answer to this question and why you answered the way you did?

(GO TO S7)

Relationship/trust fraud – screener

S7. [IF NEEDED: Not including the time(s) you may have already told me about], in the past 12 months, that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated or sent money to someone who **pretended** to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be?

1=YES (ASK S7A)

2=NO (SKIP TO INCIDENT FORM IF RESPONDENT SCREENED IN AS A FRAUD VICTIM; ALL ELSE END SURVEY)

S7a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

22. (We asked “have you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be?”) In this question, what do you think “but that person was not who they claimed to be” means?

23. Can you give me an example of this?

GO TO INCIDENT FORM IF RESPONDENT SCREENED IN AS A FRAUD VICTIM; ALL ELSE END SURVEY.

Prize or grant fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PRIZE OR GRANT FRAUD VICTIM BY REPORTING –

- **S1B<S1A** (NUMBER OF TIMES BEHAVIOR IS ENDORSED IS GREATER THAN NUMBER OF TIMES RESPONDENT RECEIVED ALL OF THE MONEY THEY WERE PROMISED)

S1B1intro. You indicated that you paid money to receive a prize, grant, inheritance, lottery winning, or other large sum of money, but never got what you were promised. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S1b>1, **the most recent time** you had> that experience.

S1B1. Which **one** of the following **best describes** the money or prize you were supposed to receive? Was it....

1=Winnings from a lottery,

2=Winnings from a sweepstakes, raffle, or promotion,

3=An unclaimed inheritance,

4=A grant or loan from the government,

5=A tax refund,

6=Or something else?

S1B1o. How would you best describe the money or prize you were supposed to receive?

24. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S1B2. Were you told that you would have to pay a deposit, taxes, or a fee in order to get the money or prize you were supposed to receive?

1=YES

2=NO

S1B3. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

25. S1B3 – Did you have any difficulty remembering how much money you gave this person or company?

S1B4. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S1B5)

2=NO (SKIP TO S1B6)

S1B5. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

26. S1B5 – Did you have any difficulty remembering how much money you got back?

S1B6. [If S1B>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to receive a large sum of money but never got what you were promised], did you report the incident to a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?

1=YES (SKIP TO S1B8)

2=NO (ASK S1B7)

27. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S1B7. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

28. Are there any other reason(s) you did not report what happened to law enforcement?

S1B8. Did you tell any of the following people or groups about the incident...?

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. A lawyer?

1=YES

2=NO

S1B8c. Bank or credit card company?

1=YES

2=NO

S1B8d. Company's customer service?

1=YES

2=NO

S1B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S1B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S1B8k. Someone else?

1=YES

2=NO

S1B8ko. [IF S1B8k = YES] Who else did you tell about the incident? _____

29. Were there any groups here you had not heard of before or weren't sure who they were?

S1B9. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

[If S1B>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to receive a large sum of money but never got what you were promised], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S1B10. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

30. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S1B11. Did this [IF S1a>1 most recent] incident 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?

1=YES

2=NO

S1B12. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

31. What did you think about when answering this question?

S1B13. Thinking about this [IF S1a>1 most recent] incident when you paid money to receive a large sum of money but never got what you were promised, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

32. In your own words, what do you think it means to be a victim of fraud?

S1B14. In your own words, please briefly describe the most recent time that you paid money to receive a large sum of money but never got what you were promised.

33. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Phantom debt collection fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PHANTOM DEBT COLLECTION FRAUD VICTIM BY REPORTING –

- **S2=1** (ENDORSED BEHAVIOR)

S2B1intro. “You indicated that you paid money to settle or pay off a debt but found out you were being tricked or lied to. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S2a>1, **the most recent time** you had> that experience.”

S2B1. Which **one** of the following **best describes** the type of debt you were told you owed. Was it debt due to...

1=Unpaid taxes

2=An unpaid loan

3=An unpaid fine or ticket

4=Credit card charges

5=Health care or medical care services

6=Other

S2B1o. How would you describe the type of debt you were told you owed? _____

34. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S2B2. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\${_____}

[EDIT: 0-999,999]

35. Did you have any difficulty remembering how much money you gave this person or company?

S2B3. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S2B4)

2=NO (SKIP TO S2B5)

S2B4. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

36. Did you have any difficulty remembering how much money you got back?

S2B5. [If S2a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S2B7)

2=NO (ASK S2B6)

37. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S2B6. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

38. Are there any other reason(s) you did not report what happened to law enforcement?

S2B7. Did you tell any of the following people or groups about the incident...?

S2B7a. Family or friends?

1=YES

2=NO

S2B7b. A lawyer?

1=YES

2=NO

S2B7c. Bank or credit card company?

1=YES

2=NO

S2B7d. Company's customer service?

1=YES

2=NO

S2B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S2B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S2B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S2B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. Someone else?

1=YES

2=NO

S2B8ko. [IF S2B8k = YES] Who else did you tell about the incident? _____

39. Were there any groups here you had not heard of before or weren't sure who they were?

S2B8. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel, and how it impacted you financially.

[If S2a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S2B9. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

40. What kinds of people did you think about in this question? What do you think “peers” means as it was used in this question? (REREAD QUESTION IF NEEDED)

S2B10. Did this [IF S2a>1 most recent] incident 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?

1=YES

2=NO

S2B11. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

41. What did you think about when answering this question?

S2B12. Thinking about this [IF S2a>1 most recent] incident when you paid money to settle or pay off a debt, but you found out you were being tricked or lied to, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

42. In your own words, what do you think it means to be a victim of fraud?

43. How did you come up with your answer to this question?

S2B13. In your own words, please briefly describe the most recent time that you paid money to settle or pay off a debt but found out you were being tricked or lied to.

44. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Charity fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CHARITY FRAUD VICTIM BY REPORTING –

- **S3=1** (ENDORSED BEHAVIOR)

S3B1intro. “You indicated that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think <If S3a>1, **the most recent time** you had that experience.”

S3B1. You stated that in the past 12 months you donated money to a charity or a charitable cause that turned out to be fake or that you suspected was fake. Was the donation supposed to be going to an organization?

1=YES

2=NO

3=DON'T KNOW

45. What do you think we're talking about in this question when we say “an organization?”

S3B2. Did you make this donation through a crowdfunding website like GoFundMe or Kickstarter?

1=YES

2=NO

3=DON'T KNOW

46. Have you heard the term “crowdfunding” before?

47. Have you heard of GoFundMe or Kickstarter?

S3B3. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

48. Did you have any difficulty remembering how much money you gave this person or company?

S3B4. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S3B5)

2=NO (SKIP TO S3B6)

S3B5. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

49. Did you have any difficulty remembering how much money you got back?

S3B6. [If S3a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S3B8)

2=NO (ASK S3B7)

50. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S3B7. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

51. Are there any other reason(s) you did not report what happened to law enforcement?

S3B8. Did you tell any of the following people or groups about the incident...?

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. A lawyer?

1=YES

2=NO

S3B8c. Bank or credit card company?

1=YES

2=NO

S3B8d. Company's customer service?

1=YES

2=NO

S3B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S3B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S3B8k. Someone else?

1=YES

2=NO

S3B8ko. [IF S3B8k = YES] Who else did you tell about the incident? _____

52. Were there any groups here you had not heard of before or weren't sure who they were?

S3B9. The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

[If S3a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S3B10. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

53. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S3B11. Did this [S3a>1 most recent] incident 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?

1=YES

2=NO

S3B12. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

54. What did you think about when answering this question?

S3B13. Thinking about this [IF S3a>1 most recent] incident when you donated money to a charity or a charitable cause that later turned out to be fake, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

55. In your own words, what do you think it means to be a victim of fraud?

56. How did you come up with your answer to this question?

S3B14. In your own words, please briefly describe the most recent time that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake.

57. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Employment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS AN EMPLOYMENT FRAUD VICTIM BY REPORTING –

- **S4=1** (ENDORSED BEHAVIOR)
- **S4A**>=1 (HOW MANY TIMES)
- **S4B** NOT = TO NUMBER OF TIMES IN S4A
- **S4C=1** (YES, TRIED TO GET THEIR MONEY BACK)
- **S4D=2, 3** (NOT A CHANCE OR DON'T KNOW IF RESPONDENT WILL GET THEIR MONEY BACK)

S4B1intro. “You indicated that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S4b>1, the **most recent time** you had> that experience.”

S4B1. Did the money you lost go to someone who...

Was supposed to be helping you start your own business?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B2)

S4B2. (Did the money you lost go to someone who...)

Promised to help you make money while you worked from home?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B3)

S4B3. (Did the money you lost go to someone who...)

Promised to help you get a government job?

1=YES

2=NO

S4B4. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

58. Did you have any difficulty remembering how much money you gave this person or company?

S4B5. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S4B6)

2=NO (SKIP TO S4B7)

S4B6. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

59. Did you have any difficulty remembering how much money you got back?

S4B7. [If S4b>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S4B9)

2=NO (ASK S4B8)

60. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S4B8. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

- 1=I WAS EMBARRASSED/ASHAMED
- 2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME
- 3=DIDN'T KNOW WHO TO CONTACT
- 4=DIDN'T KNOW HOW TO CONTACT THEM
- 5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK
- 6=TOOK CARE OF IT MYSELF
- 7=DIDN'T THINK IT WOULD DO ANY GOOD
- 8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH
- 9=FOUND OUT ABOUT THE INCIDENT TOO LATE
- 10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER
- 11=DIDN'T WANT TO GET OFFENDER IN TROUBLE
- 12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME
- 13=OTHER

61. Are there any other reason(s) you did not report what happened to law enforcement?

S4B9. Did you tell any of the following people or groups about the incident...?

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. A lawyer?

1=YES

2=NO

S4B9c. Bank or credit card company?

1=YES

2=NO

S4B9d. Company's customer service?

1=YES

2=NO

S4B9e. Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S4B9j. Internal Revenue Service (IRS)?

1=YES

2=NO

S4B9k. Someone else?

1=YES

2=NO

S4B8ko. [IF S4B8k = YES] Who else did you tell about the incident? _____

62. Were there any groups here you had not heard of before or weren't sure who they were?

S4B10. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S4b>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S4B11. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

63. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S4B12. Did this [IF S4a>1 most recent] incident 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?

1=YES

2=NO

S4B13. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

64. What did you think about when answering this question?

S4B14. Thinking about this [IF S4a>1 most recent] incident when you paid money to get into a business opportunity but were tricked or lied to, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

65. In your own words, what do you think it means to be a victim of fraud?

66. How did you come up with your answer to this question?

S4B15. In your own words, please briefly describe the most recent time that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return.

67. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Consumer investment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER INVESTMENT FRAUD VICTIM BY REPORTING –

- **S5=1** (ENDORSED BEHAVIOR)
- **S5A>=1** (HOW MANY TIMES)
- **S5B=1** (RESPONDENT BELIEVES INVESTMENT OPPORTUNITY WAS MADE UP)

S5B1intro. “You indicated that you invested money with a person or company that tricked you or lied to you, and you believe the investment was made up or your money was never invested at all. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S5a>1, the **most recent time** you had> that experience.”

S5B1. Which **one** of the following **best describes** the type of investment you thought you were making? Were you investing in.....

1=A low valued stock, also called a ‘penny stock,

2=Shares of a company prior to the company going public,

3=Real estate or a real estate investment trust,

4=A company that explores for new oil or gas,

5=An alternative energy company,

6=A government or corporate bond or promissory note ,

7=A foreign currency,

8=Precious metals,

9=Other products that could be traded, or

10=Something else?

11=Other Specify _____

88=DON’T KNOW

98=REFUSED

68. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S5B2. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\${_____}

[EDIT: 0-999,999]

69. Did you have any difficulty remembering how much money you gave this person or company?

S5B3. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S5B4)

2=NO (SKIP TO S5B5)

S5B4. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\${_____}

[EDIT: 0-999,999]

70. Did you have any difficulty remembering how much money you got back?

S5B5. [If S5a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S5B7)

2=NO (ASK S5B6)

71. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S5B6. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

72. Are there any other reason(s) you did not report what happened to law enforcement?

S5B7. Did you tell any of the following people or groups about the incident...?

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. A lawyer?

1=YES

2=NO

S5B7c. Bank or credit card company?

1=YES

2=NO

S5B7d. Company's customer service?

1=YES

2=NO

S5B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S5B7k. Someone else?

1=YES

2=NO

S5B8ko. [IF S5B8k = YES] Who else did you tell about the incident? _____

73. Were there any groups here you had not heard of before or weren't sure who they were?

S5B8. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S5a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S5B9. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

74. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S5B10. Did this [IF S5a>1 most recent] incident 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?

1=YES

2=NO

S5B11. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

75. What did you think about when answering this question?

S5B12. Thinking about this [IF S5a>1 most recent] incident when you invested money with a person or company that tricked you or lied to you about what you would receive in return, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

76. In your own words, what do you think it means to be a victim of fraud?

77. How did you come up with your answer to this question?

S5B13. In your own words, please briefly describe the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all.

78. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Consumer products or services fraud (excluding unauthorized billing) – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER PRODUCTS OR SERVICES FRAUD VICTIM BY REPORTING –

- **S6=1** (ENDORSED BEHAVIOR)
- **S6A**>=1 (HOW MANY TIMES)
- **S6B** NOT = TO NUMBER OF TIMES IN S6A
- **S6C=1** (YES, TRIED TO GET THEIR MONEY BACK)
- **S6D=2, 3** (NOT A CHANCE OR DON'T KNOW IF RESPONDENT WILL GET THEIR MONEY BACK)

S6B1intro. You indicated that you lost money by paying for a product or service that you never received or turned out to be a scam. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S6a>1, the **most recent time** you had> that experience.

S6B2. Would you say you were trying to purchase a **product** or a **service**?

1=PRODUCT (SKIP TO S6B3)

2=SERVICE (SKIP TO S6B5)

3=DON'T KNOW (SKIP TO S6B6)

S6B3. Which **one** of the following **best describes** the type of product you were trying to purchase? Was it...

1=A weight loss product or health supplement,

2=A medical device,

3=A collectible or some type of memorabilia,

4=Computer software,

5=Gemstones or precious metals,

6=Automobile parts, or

7=Something else?

8=OTHER SPECIFY _____

79. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B4. Regardless of whether it was worthless or a scam, did you receive an actual product?

1=YES, RECEIVED

2=NEVER RECEIVED AT ALL

3=DON'T KNOW

[SKIP TO S6B6]

80. What do you think we are asking in this question?

S6B5. Which **one** of the following **best describes** the type of service you were trying to purchase? Was it.....

1=An insurance service,

2=Computer virus removal or repair services,

3=Home or vehicle repair services,

4=Internet or phone services,

5=Website hosting or web domain services,

6=A service to prevent losses from fraud or identity theft,

7=A service to help you manage or pay off a debt,

8=A service to remove negative information from your credit report,

9=A home, apartment, or vacation rental service,

10=A service to help grow your business,

11=An adoption service, or

12=Something else?

SPECIFY _____

81. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

82. Did you have any difficulty remembering how much money you gave this person or company?

S6B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S6B8)

2=NO (SKIP TO S6B9)

S6B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

83. Did you have any difficulty remembering how much money you got back?

S6B9. [If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S6B11)

2=NO (ASK S6B10)

84. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S6B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

85. Are there any other reason(s) you did not report what happened to law enforcement?

S6B11. Did you tell any of the following people or groups about the incident...?

S6B11a. Family or friends?

1=YES

2=NO

S6B11b. A lawyer?

1=YES

2=NO

S6B11c. Bank or credit card company?

1=YES

2=NO

S6B11d. Company's customer service?

1=YES

2=NO

S6B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S6B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S6B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S6B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S6B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S6B11k. Someone else?

1=YES

2=NO

S6B8ko. [IF S6B8k = YES] Who else did you tell about the incident? _____

86. Were there any groups here you had not heard of before or weren't sure who they were?

S6B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S6B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

87. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S6B14. Did this [IF S6a>1 most recent] incident 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?

1=YES

2=NO

S6B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

88. What did you think about when answering this question?

S6B16. Thinking about this [IF S6a>1 most recent] incident when you lost money by paying for a product or service that you never received or that turned out to be a scam, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

89. In your own words, what do you think it means to be a victim of fraud?

90. How did you come up with your answer to this question?

S6B17. In your own words, please briefly describe the most recent time you lost money by paying for any products or services that you never received or turned out to be a scam.

91. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Relationship/trust fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A FRAUD VICTIM BY REPORTING –

- **S7=1 (ENDORSED BEHAVIOR)**

S7B1intro. You indicated that you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S7a>1, the **most recent time** you had> that experience.

S7B1. You stated that in the past 12 months, you lost money paying to help someone who pretended to be someone they weren't. Was this person someone who seemed to have a romantic interest in you?

1=YES (SKIP TO S7B3)

2=NO (ASK S7B2)

92. What do you think we mean when we ask if this was someone who had a “romantic interest” in you?

S7B2. Did the person pretend to be a family member?

1=YES

2=NO

S7B3. Which **one** of the following **best describes** how were you first contacted by this person?

1=Through a chat room,

2=Through a dating app or website,

3=Through social media (facebook, twitter, youtube),

4=Through another website,

5=In an email,

6=By a text message or phone call,

7=A mutual friend or someone claiming to be a mutual friend, or

8=Some other way?

93. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S7B4. How did you provide him or her with money? For example, did you wire them money, send it through the mail, make a bank transfer (etc.)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=PAID ONLINE

2=PAYMENT SENT THROUGH THE MAIL

3=PAID OVER THE TELEPHONE

4=BANK TRANSFER

5=PAID THE PERSON FACE-TO-FACE

6=WIRED FUNDS

7=OTHER

94. Using your own words, how would you describe how you sent them money?

S7B5. What form of payment or payments did you use to provide the money? For example, did you use a credit card, debit card, pay by check, (etc.)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=CREDIT CARD

2=DEBIT OR ATM CARD

3=CASH

4=CHECK

5=CASHIER'S CHECK

6=MOBILE OR ONLINE PAYMENT APP (LIKE PAYPAL, APPLEPAY, SQUARE, VENMO, GOOGLE WALLET)

7=MONEY ORDER

8=WIRED MONEY THROUGH WESTERN UNION, MONEY GRAM, OR BANK TRANSFER

9=GIFT CARD

10=PREPAID CARD (LIKE GREEN DOT, VANILLA CARD, BLUEBIRD, OR MONEYPAK)

11=BITCOIN OR OTHER DIGITAL CURRENCY

12=TRANSFER FROM EXISTING INVESTMENT ACCOUNT

13=OTHER PAYMENT METHOD

95. [IF NEEDED Can you tell me more about the payment type?]

S7B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

96. Did you have any difficulty remembering how much money you gave this person or company?

S7B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S7B8)

2=NO (SKIP TO S7B9)

S7B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

97. Did you have any difficulty remembering how much money you got back?

S7B9. [If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S7B11)

2=NO (ASK S7B10)

98. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S7B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

99. Are there any other reason(s) you did not report what happened to law enforcement?

S7B11. Did you tell any of the following people or groups about the incident...?

S7B11a. Family or friends?

1=YES

2=NO

S7B11b. A lawyer?

1=YES

2=NO

S7B11c. Bank or credit card company?

1=YES

2=NO

S7B11d. Company's customer service?

1=YES

2=NO

S7B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S7B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S7B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S7B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S7B11k. Someone else?

1=YES

2=NO

S7B8ko. [IF S7B8k = YES] Who else did you tell about the incident? _____

100. **Were there any groups here you had not heard of before or weren't sure who they were?**

S7B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel, and how it impacted you financially.

[If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], how distressing was this incident?

Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S7B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

101. **What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)**

S7B14. Did this [IF S7a>1 most recent] incident 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?

1=YES

2=NO

S7B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

102. What did you think about when answering this question?

S7B16. Thinking about this [IF S7a>1 most recent] incident when you donated or sent money to someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but weren't who they claimed to be, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

103. In your own words, what do you think it means to be a victim of fraud?

104. How did you come up with your answer to this question?

S7B17. In your own words, please briefly describe the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be.

105. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Those are all of the survey questions I have for you. Now I want to ask you some overall questions about the survey.

General Questions

106. Overall, what are your thoughts about the survey?

107. Were there any questions that were unclear or confusing that we haven't already talked about?

108. Is there anything else about your experience(s) that we did not ask about, but you thought we would or should?

109. Do you have any final thoughts/questions/comments?

Appendix 3

Resources for Victims of Fraud

Resources for Victims of Fraud

United States Department of the Treasury: FinCEN (Financial Crimes Enforcement Network)

<https://www.fincen.gov/help4victims.html>

StopFraud.gov

www.stopfraud.gov

The National Center for Victims of Crime: Financial Fraud Resources

<https://victimsofcrime.org/our-programs/financial-crime-resource-center/fraud-resources>