

Outbound

Federal Trade Commission 2017 Fraud Survey_PRETEST		Export Date: 2/15/2017 4:02:03 PM	
Federal Trade Commission			
Project # 165808		Translations: YES	Verbatims: YES
Practice: Customer	QBank Id: 14745	Field Date: April, 2017	Quota: 3700 (2590 Cell phone/1110 Landline)
Eldo Project:		Study Code:	Group ID:
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CASEID

QID:36526 I.D.#

FVALIFON ★

QID:1528 AREA CODE AND TELEPHONE NUMBER

CINTTIME ★

QID:963 **INTERVIEW TIME:

ENTITYID ★

QID:74 ENTITY ID:

(Programmer: Code from fone file)

QNSB

QID:138577

SAMPLE TYPE:

(Programmer: Code from fone file)

- 1 Landline
- 2 Cell Phone

Programmer: SOFT QUOTAS:

(If code 1 in QNSB:)

- 11 Northeast - High Density African American (n=27)
- 12 Northeast - High Density Hispanic (n=27)
- 13 Northeast - Other (n=145)
- 21 Midwest - High Density African American (n=54)
- 22 Midwest - High Density Hispanic (n=8)
- 23 Midwest - Other (n=173)
- 31 South - High Density African American (n=78)
- 32 South - High Density Hispanic (n=45)
- 33 South - Other (n=293)
- 41 West - High Density African American (n=15)
- 42 West - High Density Hispanic (n=81)
- 43 West - Other (n=164)
- TOTAL (n=1110)**

(If code 2 in QNSB:)

- 11 Northeast - High Density African American (n=63)
- 12 Northeast - High Density Hispanic (n=63)
- 13 Northeast - Other (n=338)
- 21 Midwest - High Density African American (n=126)
- 22 Midwest - High Density Hispanic (n=18)
- 23 Midwest - Other (n=403)
- 31 South - High Density African American (n=182)
- 32 South - High Density Hispanic (n=105)
- 33 South - Other (n=685)
- 41 West - High Density African American (n=35)
- 42 West - High Density Hispanic (n=189)
- 43 West - Other (n=384)
- TOTAL (n=2590)**

STATABV
QID:152668

STATE:
(Programmer: Code from fone file)

AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	Washington, D.C.
FL	Florida
GA	Georgia
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NY	New York
NC	NO Carolina
ND	NO Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	SO Carolina
SD	SO Dakota
TN	Tennessee
TX	Texas

UT Utah
VT Vermont
VA Virginia
WA Washington
WV W Virginia
WI Wisconsin
WY Wyoming

FORM

QID:513872

FORM:

(Programmer: Randomly assign)

- 1 Form 1
- 2 Form 2

(

INTRO1

QID:120821

(Interviewer: READ:)

QID:630485

Hello, this is _____, from Gallup. We are conducting a pre-test of a national research survey on behalf of the Federal Trade Commission, an agency of the U.S. government. In addition to asking you the survey questions, I will periodically ask for your opinion on how a particular question is asked and get your feedback on how the question might be improved. This is strictly a research project, and no sales calls will be made as a result of your participation. Your participation in this survey is completely voluntary.

(If code 1 in QNSB, READ:) In order to keep our poll random, we need to select one adult in your household. So please think about everyone living in your household age 18 or older. May I please speak with the person who will have the next birthday?

(Interviewer: If necessary, probe by saying:) May I speak to the person who will celebrate the next birthday?)

(Interviewer: If necessary, probe by saying:) Is that person available?)

(Interviewer: If necessary, read:) Asking for the person with the next birthday is how we randomly choose our survey respondents, which makes our research more representative of the U.S.)

(Interviewer: If respondent has difficulty figuring out next birthday, read:) I need to speak to the person in your household who will be celebrating the next birthday. Please think about everyone who lives in your household, 18 years of age or older, and their birthdays. Is the person who will have the next birthday available?)

(PROGRAMMER NOTE: this note should appear on screen for both code 1 and code 2 inn QNSB)

(Interviewer: If respondent asks "Do you have approval to do this? "Under what authority are you doing this?" or "How do I know that my answers will be confidential?" read:) This survey is being conducted under the authority of the FTC Act. We will not ask for your name or any other personally identifying information. Your participation in this survey is completely voluntary. Your responses to our questions will be combined with those of others who participate in the survey. The project has been approved by the Office of Management and Budget, which assigned OMB Control Number 3084-0125.)

- 1 Yes, available - **(Continue)**
- 7 Respondent not available or call him/her later - **(Set time to call back)**
- 8 (Soft Refusal)
- 9 (Hard Refusal) - **(Thank and Terminate)**

(Programmer: All interviews are recorded. The recording begins when the respondent answers the phone. This statement is read after the "Continue" response is entered after the Introduction and before the first question.)

FRECCONS
QID:98881

This interview will be recorded for internal quality assurance.

- 1 (Continue)
- 2 (Refused) - **(Thank and Terminate)**

QNS1

QID:148345

First, have I reached you on a landline phone or on a cell phone?
(Interviewer: If respondent says 'home phone,' 'VOIP/Internet phone,' or any type of phone other than a cell or mobile phone, code as '1.')

- 1 Landline
- 2 Cell Phone
- 3 (DK)
- 4 (Refused)
- 5 (Business Line - Landline or Cell)
[VOLUNTEERED]

Skip: (If code 5 in QNS1, Thank and Terminate; Otherwise, Continue)

(Interviewer: READ:)

QID:637166

Before proceeding further, I need to provide the following brief disclosure: This survey is being conducted under the authority of the FTC Act. We will not ask for your name or any other personally identifying information. Your participation in this survey is completely voluntary. Your responses to our questions will be combined with those of others who participate in the survey. The project has been approved by the Office of Management and Budget, which assigned OMB Control Number 3084-0125.

QNSC6

QID:156966

Please tell me your age.
(Interviewer: Open ended and code actual age)

- 01 01-
- 96 96
- 97 97 or older
- 98 (DK)
- 99 (Refused)

QID:630147

Skip: (If code 01-17 in QNSC6, Thank and Terminate; If code 98 or 99 in QNSC6, Continue; Otherwise, Skip to Read before Q1CLK)

QNSC7

QID:630144 Can you tell me which age range best fits you? Are you **(read 1-7)**?

- 1 18 to 24
- 2 25 to 34
- 3 35 to 44
- 4 45 to 54
- 5 55 to 64
- 6 65 to 74
- 7 75 and over
- 8 (DK)
- 9 (Refused)

QID:630145 **Skip: (If code 8 or 9 in QNSC7, Thank and Terminate; Otherwise, Continue)**

Q1CLK

QID:45184 SECTION CLOCK:

(Interviewer: READ:)

QID:630148 The first few questions are about some experiences you personally might have as a consumer...

QID:630149 **TELEMARKETERS AND UNSOLICITED MAIL**

Q1

QID:630150 Have you, yourself, received a telemarketing phone call in the past year?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "telemarketing" meant? What comes to mind when you hear the term?

QID:630151 **Skip: (If code 1 in Q1, Continue; Otherwise, Skip to next set of randomized questions [Q4 1-Q5 3])**

QID:637168 **Programmer: Randomly rotate pairs in Q2 1-Q2 2 and Q3 1-Q3 2, as appropriate;**

Q2_1

QID:630153 In the past YEAR, have you bought anything from a telemarketer who called you?

- 1 Yes
- 2 No, did not make any purchases from telemarketers
- 8 (DK)
- 9 (Refused)

QID:637169 **Skip: (If code 1 in Q2 1, Continue; Otherwise, Skip to Q3 1 or Read before Q4 1, as appropriate)**

Q2_2

QID:630155 Did you make any purchases from a telemarketer who was selling for a company with which you had NOT previously done business?

- 1 Yes, made purchase(s) from a company with which had not previously done business
- 2 No, made purchase(s), but only from sellers with whom had previously done business
- 8 (DK)
- 9 (Refused)

(Skip: All in Q2 2, Skip to Q3 1 or Read before BLOCKS, as appropriate)

Q3_1

QID:630158 In the past YEAR, have you contributed to a charity after receiving a telemarketing call from the charity?

- 1 Yes
- 2 No, did not make any such contributions
- 8 (DK)
- 9 (Refused)

QID:630171 **Skip: (If code 1 in Q3 1, Continue; Otherwise, Skip to Q2 1 or Read before BLOCKS, as appropriate)**

Q3_2

QID:630160 Did you make such contributions to a charity to which you had NOT previously donated?

- 1 Yes, contributed to a charity or charities to which had not previously contributed
- 2 No, contributed but only to a charity or charities to which had previously contributed
- 8 (DK)
- 9 (Refused)

(Skip: All in Q3 2, Skip to Q2 1 or Read before BLOCKS, as appropriate)

QID:637170

Skip: Randomly rotate pairs in Q4 1-Q5 3, as appropriate

Q4_1

QID:630162 In the past YEAR, after hearing an ad on the radio or seeing a television ad or infomercial, have you purchased anything from a seller with whom you had not previously done business?

- 1 Yes
- 2 No, did not make any such purchases
- 8 (DK)
- 9 (Refused)

QID:637840

Skip: (If code 1 in Q4 1, Continue; Otherwise, Skip to Q5 1 OR Q5 3 OR Read before BLOCKS)

Q4_2

QID:630164 In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

- 1 Purchased from a store
- 2 Ordered by phone, Internet, or mail
- 3 Made purchases BOTH from a store and ordered by phone, Internet, or mail
- 8 (DK)
- 9 (Refused)

(Skip: All in Q4 2, Skip to Q5 1 or Q5 3 or Next Randomized Pair or Read before BLOCKS, as appropriate)

Q5_1

QID:630166

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

- 1 Yes
- 2 No, did not make any such purchases
- 8 (DK)
- 9 (Refused)

QID:637836

Skip: (If code 1 in Q5_1, Continue; Otherwise, Skip to Q4_1 or Q5_3 or Next Randomized Pair or Read before BLOCKS, as appropriate)

Q5_2

QID:630164

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

- 1 Purchased from a store
- 2 Ordered by phone, Internet, or mail
- 3 Made purchases BOTH from a store and ordered by phone, Internet, or mail
- 8 (DK)
- 9 (Refused)

(Skip: All in Q5_2, Skip to Q4_1 or Q5_3 or Read before BLOCKS, as appropriate)

Q5_3

QID:630176

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

- 1 Yes
- 2 No, did not make any such purchases
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: (IF respondent answers yes to the item continue to PROBES)

- a. Can you tell a little more about the mail you received, was it in an envelope, an ad from a store, a postcard or something else?

QID:637841

Skip: (If code 1 in Q5_3, Continue; Otherwise, Skip to Q4_1 or Q5_1 or Read before BLOCKS, as appropriate)

Q5_4

QID:630164

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

- 1 Purchased from a store
- 2 Ordered by phone, Internet, or mail
- 3 Made purchases BOTH from a store and ordered by phone, Internet, or mail
- 8 (DK)
- 9 (Refused)

(Skip: All in Q5_4, Skip to Q4_1 or Q5_1 or Continue, as appropriate)

QID:637172

SPECIFIC TYPES OF FRAUD

(Interviewer: READ:)

QID:630255

Now I'd like to read you a list of experiences that some consumers have had. For each of the following, please tell me which of these things, if any, have happened to you in the past YEAR, that is since **(PROGRAMMER NOTE: Pull in date from one year ago)**.

BLOCKS

QID:630256

BLOCK ORDER:

(Programmer: Randomly assign)

- 1 Block A (Q6_1-Q17_11)
- 2 Block B (Q18_1-Q25_11)
- 3 Block C (Q26_1-Q33_11)
- 4 Block D (Q34_1-Q39_11)
- 5 Block E (Q40_1-Q41_11)
- 6 Block F (Q42_1-Q45_11)

QID:630257

Programmer: Randomize Sections A-F As Blocks:

Block A (Q6_1-Q17_11)

Block B (Q18_1-Q25_11)

Block C (Q26_1-Q33_11)

Block D (Q34_1-Q39_11)

Block E (Q40_1-Q41_11)

Block F (Q42_1-Q45_11)

Then Block G

BLKA1_CK
QID:143850

SECTION CLOCK:

(BLOCK A STARTS HERE)

BLOCK_A
QID:637173

Programmer: ROTATION FOR BLOCK A:

- 1 Q6_1 - Q7_11 - mortgage modification on home so could avoid foreclosure and keep home
- 2 Q8_1 - Q9_11 - remove negative, but true, information from credit record
- 3 Q10_1 - Q11_11 - help obtain credit by creating a new identity or new credit record
- 4 Q12_1 - Q13_11 - provide credit card insurance
- 5 Q14_1 - Q15_11 - provide credit card or loan, but required a fee before receiving
- 6 Q16_1 - Q17_11 - reduce or eliminate credit card debts or promised to get the interest rate or monthly payments on credit cards reduced

(Programmer: Randomize and Record Order)

QID:630262

ROTATION GROUP 1 IN BLOCK A - promised to obtain a modification of the mortgage on home so could avoid foreclosure and keep your home

Q6_1

QID:630263

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637174

Skip: (If code 1 in Q6_1, Continue; Otherwise, Skip to Next Appropriate Question in this rotational block or next block)

Q6_2

QID:630265

How many times have you paid someone to do this in the last year? If you made multiple payments in connection with the same promised mortgage modification, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637175

Skip: (If code 00 in Q6_2, Reset to Q6_1 and code as 2; If code 05-09 in Q6_2, Continue; Otherwise, Skip to Note before Q6_4)

Q6_3

QID:630268

You said that you paid someone to arrange a mortgage modification for you (**response in Q6_2**) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q6_2 to recode correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630270

Skip: (If code 1 in Q6_3, Continue; Otherwise, Reset to Q6_2 to record correct response)

(Interviewer: If code 02-09 in Q6_2, read:)

QID:630287

Thinking now about the most recent time you paid someone to arrange a mortgage modification for you...

Q6_4

QID:630308

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

- 1 At least some payments were made to someone other than mortgage lender or the company to whom you make monthly payments
- 2 All payments were made to mortgage lender or the company to whom you make monthly payments
- 8 (DK)
- 9 (Refused)

QID:630309

Skip: (If code 1 in Q6_4, Continue; Otherwise, Skip to Next Appropriate Question)

Q6_5

QID:630314

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

- 1 Payments were required before the loan modification was received
- 2 All payments were made after the loan modification was received
- 8 (DK)
- 9 (Refused)

QID:630315

Skip: (If code 1 in Q6_5, Continue; Otherwise, Skip to Next Appropriate Question)

Q6_6

QID:630316

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630317 **Skip: (If code 1 in Q6 6, Continue;
If code 2 in Q6 6, Skip to Q7 1;
Otherwise, Skip to Next Appropriate Question)**

Q6_7

QID:630318 Before you paid any money to the person or company promising to arrange the mortgage modification, did the person lead you to believe that the modified mortgage would have specific terms, like how much your monthly payment would be or how much lower it would be than what you were then paying?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630319 **Skip: (If code 1 in Q6 7, Continue;
Otherwise, Skip to Next Appropriate Question)**

Q6_8

QID:630341 **(If code 1 in FORM, read:)** Which of the following best describes the terms of the modified mortgage you were offered? Were your terms **(read 1-3)**?

(If code 2 in FORM, read:) Which of the following best describes the terms of the modified mortgage you were offered? Were your terms **(read 3-1)**?

- 1 significantly better than what you had been led to expect
- 2 generally about what you had been led to expect
- 3 significantly worse than what you had been led to expect
- 8 (DK)
- 9 (Refused)

QID:630342 **Skip: (If code 3 in Q6 8, Continue;
Otherwise, Skip to Next Appropriate Question)**

Q7_1

QID:630365

How did you first learn about this offer to modify your mortgage?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630375

Skip: (If code 06 in Q7_1, Continue; If code 17 in Q7_1, Skip to Q7_4, If code 18 in Q7_1, Skip to Q7_5; Otherwise, Skip to Q7_3)

Q7_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q7_3

QID:630422

Was the information about this mortgage offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630425

Skip: (If code 1 in Q7_3, Autocode as 07 in Q7_3A and Skip to Q7_4; If code 2 in Q7_3, Continue; Otherwise, Skip to Q7_4)

Q7_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q7_4

QID:630426

And how did you purchase this mortgage offer?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q7_5

QID:630427

And how much did you actually end up paying for this offer to modify your mortgage? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630428 **Skip: (If code 500-99997 in Q7 5, Continue;
If code 00000 in Q7 5, Skip to Q7 10;
Otherwise, Skip to Q7 9)**

Q7_5A

QID:630429 You said you paid **(response in Q7 5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q7 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630431 **Skip: (If code 1 in Q7 5A, Continue;
Otherwise, Reset to Q7 5 and enter correct response)**

Q7_9

QID:630432

And, how did you pay for this mortgage offer? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

a. What type of debit card was it?

b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630435

Skip: (If code 13 in Q7_9, Continue; Otherwise, Skip to Q7_10)

Q7_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. What type of debit card was it?

Q7_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:630439

Skip: (If code 1 in Q7 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q7_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKA2_CK

QID:143850

SECTION CLOCK:

QID:630443

ROTATION GROUP 2 IN BLOCK A - promised to remove negative, but true, information from credit record

Q8_1

QID:630444

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630445

Skip: (If code 1 in Q8_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q8_2

QID:630476

How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:630448

Skip: (If code 00 in Q8_2, Reset to Q8_1 and code as 2; If code 05-09 in Q8_2, Continue; Otherwise, Skip to Note before Q8_4)

Q8_3

QID:630449

You said that this happened to you (response in Q8_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q8_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637177

Skip: (If code 1 in Q8_3, Continue; Otherwise, Reset to Q8_2 and record correct response)

(Interviewer: If code 02-09 in Q8_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q8_4

QID:630454

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630455

Skip: (If code 2 in Q8_4, Continue; Otherwise, Skip to Next Appropriate Question)

Q9_1

QID:630456

How did you first learn about this offer to remove negative, but true, information from your credit record?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630457

Skip: (If code 06 in Q9 1, Continue; If code 17 in Q9 1, Skip to Q9 4; If code 18 in Q9 1, Skip to Q9 5; Otherwise, Skip to Q9 3)

Q9_2

QID:630421 Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q9_3

QID:630458 Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630459 **Skip: (If code 1 in Q9_3, Autocode as 07 in Q9_3A and Skip to Q9_4; If code 2 in Q9_3, Continue; Otherwise, Skip to Q9_4)**

Q9_3A

QID:630424 In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q9_4

QID:630460

And how did you purchase this service?
(Interviewer: read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q9_5

QID:630462

And how much did you actually end up paying for this offer to remove information from your credit report? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630463

**Skip: (If code 500-99997 in Q9_5, Continue;
If code 00000 in Q9_5, Skip to Q9_10;
Otherwise, Skip to Q9_9)**

Q9_5A

QID:630464

You said you paid **(response in Q9_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q9_5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630466

**Skip: (If code 1 in Q9_5A, Continue;
Otherwise, Reset to Q9_5 and enter correct response)**

Q9_9

QID:630467

And, how did you pay for this transaction? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630469

Skip: (If code 13 in Q9_9, Continue; Otherwise, Skip to Q9_10)

Q9_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q9_10

QID:630471

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [INSERT PERSON REFERENCE ABOVE] complaining to someone unofficially?

QID:630472

Skip: (If code 1 in Q9_10, Continue; Otherwise, Skip to Next Appropriate Question)

Q9_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKA3_CK

QID:143850

SECTION CLOCK:

QID:630473

ROTATION GROUP 3 IN BLOCK A - help obtain credit by creating a new identity or new credit record

Q10_1

QID:630474

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630475

Skip: (If code 1 in Q10_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q10_2

QID:630476

How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

(Interviewer: Open ended and code)

(Programmer: If code 00, Reset to Q10_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637179

Skip: (If code 00 in Q10_2, Reset to Q10_1 and code as 2; If code 05-09 in Q10_2, Continue; Otherwise, Skip to Note before Q11_1)

Q10_3

QID:630566 You said that this happened to you (response in Q10_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q10_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630568 **Skip: (If code 1 in Q10_3, Continue; Otherwise, Reset to Q10_2 and enter correct response)**

(Interviewer: If code 02-09 in Q10_2, read:)

QID:630452 Thinking now about the most recent time this happened to you...

Q11_1

QID:630576

How did you first learn about this offer to help you obtain credit by creating a new identity or new credit record?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630582

Skip: (If code 06 in Q11_1, Continue; If code 17 in Q11_1, Skip to Q11_4; If code 18 in Q11_1, Skip to Q11_5; Otherwise, Skip to Q11_3)

Q11_2

QID:630421 Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q11_3

QID:630458 Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630610 **Skip: (If code 1 in Q11_3, Autocode Q11_3A as 07 and Skip to Q11_4; If code 2 in Q11_3, Continue; Otherwise, Skip to Q11_4)**

Q11_3A

QID:630424 In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q11_4

QID:630460

And how did you purchase this service?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q11_5

QID:630614

And how much did you actually end up paying for this offer to help you obtain credit by creating a new identity or new credit record? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630618

Skip: (If code 500-99997 in Q11_5, Continue;
If code 00000 in Q11_5, Skip to Q11_10;
Otherwise, Skip to Q11_9)

Q11_5A

QID:630619

You said you paid **(response from Q11_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q11_5 and enter correct amount)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630621

**Skip: (If code 1 in Q11 5A, Continue;
Otherwise, Reset to Q11 5 and enter correct amount)**

Q11_9

QID:630622

And, how did you pay for this transaction? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number, or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

a. What type of debit card was it?

b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630623

**Skip: (If code 13 in Q11 9, Continue;
Otherwise, Skip to Q11 10)**

Q11_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q11_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:630624

Skip: (If code 1 in Q11 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q11_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKA4_CK

QID:143850

SECTION CLOCK:

QID:630625 **ROTATION GROUP 4 IN BLOCK A - provide with credit card insurance**

Q12_1

QID:630626 In the past YEAR, have you paid money to anyone who promised to provide you with credit card insurance?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Have you ever heard of credit card insurance? How does it work?

QID:630627 **Skip: (If code 1 in Q12_1, Continue; Otherwise, Skip to Next Appropriate Question)**

Q12_2

QID:630476 How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:630629 **Skip: (If code 00 in Q12_2, Reset to Q12_1 and code as 2; If code 05-09 in Q12_2, Continue; Otherwise, Skip to Note before Q12_4)**

Q12_3

QID:630630

You said that this happened to you (response in Q12_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q12_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630632

Skip: (If code 1 in Q12_3, Continue; Otherwise, Reset to Q12_2 and enter correct response)

(Interviewer: If code 02-09 in Q12_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q12_4

QID:630634

What was the insurance supposed to protect you against? Was it to (read and rotate 06-07)?

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 (Both)
- 06 Protect you against unauthorized use if your card was lost or stolen
- 07 Protect you against falling behind in your payments if you lost your job or became ill

List Other:Y

QID:630635

Skip: (If code 05 or 06 in Q12_4, Continue; Otherwise, Skip to Next Appropriate Question)

Q13_1

QID:630636

How did you first learn about this promise to provide you with credit card insurance?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630637

Skip: (If code 06 in Q13 1, Continue; If code 17 in Q13 1, Skip to Q13 4; If code 18 in Q13 1, Skip to Q13 5; Otherwise, Skip to Q13 3)

Q13_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q13_3

QID:630638

Was the information about this service presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630640

Skip: (If code 1 in Q13_3, Autocode as 07 in Q13_3A and Skip to Q13_4; If code 2 in Q13_3, Continue; Otherwise, Skip to Q13_4)

Q13_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q13_4

QID:630460

And how did you purchase this service?

(Interviewer: Read and rotate 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q13_5

QID:630642

And how much did you actually end up paying for this promise to provide you with credit card insurance? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630645

**Skip: (If code 500-99997 in Q13 5, Continue;
If code 00000 in Q13 5, Skip to Q13 10;
Otherwise, Skip to Q13 9)**

Q13_5A

QID:630646

You said you paid **(response from Q13 5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q13 5 and record correct amount)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630648

**Skip: (If code 1 in Q13 5A, Continue;
Otherwise, Reset to Q13 5 and enter correct amount)**

Q13_9

QID:630467

And, how did you pay for this transaction? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630649

Skip: (If code 13 in Q13 9, Continue; Otherwise, Skip to Q13 10)

Q13_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q13_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [INSERT PERSON REFERENCE ABOVE] complaining to someone unofficially?

QID:630650

Skip: (If code 1 in Q13_10, Continue; Otherwise, Skip to Next Appropriate Question)

Q13_11

QID:630440

To whom did you complain?
(**Interviewer:** Open ended and code)

(**Interviewer: Probe:**) Did you complain to anyone else?)

(**Interviewer: Probe for three responses**)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKA5_CK

QID:143850

SECTION CLOCK:

QID:637188

ROTATION GROUP 5 IN BLOCK A - to provide credit card or loan, but required a fee before receiving

Q14_1

QID:630652

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630653

Skip: (If code 1 in Q14_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q14_2

QID:630476

How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:630655

Skip: (If code 00 in Q14_2, Reset to Q14_1 and code as 2; If code 05-09 in Q14_2, Continue; Otherwise, Skip to Read before Q14_4)

Q14_3

QID:630661

You said that this happened to you (response in Q14_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q14_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630663

Skip: (If code 1 in Q14_3, Continue; Otherwise, Reset to Q14_2 and enter correct response)

(Interviewer: If code 02-09 in Q14_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q14_4

QID:630665

Were you promised a credit card, a mortgage loan, or another type of loan?

- 1 Credit card
- 2 Mortgage
- 3 Another type of loan
- 8 (DK)
- 9 (Refused)

Q14_5

QID:630666

Did you actually receive the promised loan or credit card?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630667

Skip: (If code 1 or 3 in Q14_4, Continue; Otherwise, Skip to Next Appropriate Question)

Q14_6

QID:630668

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

- 1 Paid before credit card or loan was received
- 2 Paid after credit card or loan was received/included in first bill
- 8 (DK)
- 9 (Refused)

QID:630669

Skip: (If code 1 or 3 in Q14 4 AND code 2 in Q14 5 AND code 1 in Q14 6, Continue; Otherwise, Skip to Next Appropriate Question)

Q15_1

QID:630670

How did you first learn about this promised credit card or loan?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630671

Skip: (If code 06 in Q15 1, Continue; If code 17 in Q15 1, Skip to Q15 4; If code 18 in Q15 1, Skip to Q15 5; Otherwise, Skip to Q15 3)

Q15_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q15_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630672

Skip: (If code 1 in Q15_3, Autocode as 07 in Q15_3A and Skip to Q15_4; If code 2 in Q15_3, Continue; Otherwise, Skip to Q15_4)

Q15_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q15_4

QID:630673

And how did you purchase this promised credit card or loan?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q15_5

QID:630674

And how much did you actually end up paying for this promised credit card or loan? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/Nothing
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997+
- 99998 (DK)
- 99999 (Refused)

QID:630675

**Skip: (If code 500-99997 in Q15 5, Continue;
If code 00000 in Q15 5, Skip to Q15 10;
Otherwise, Skip to Q15 9)**

Q15_5A

QID:630676

You said you paid **(response from Q15 5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q15 5 and code actual amount)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630678

**Skip: (If code 1 in Q15 5A, Continue;
Otherwise, Reset to Q15 5 and enter correct response)**

Q15_9

QID:630467

And, how did you pay for this transaction? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630679

Skip: (If code 13 in Q15_9, Continue; Otherwise, Skip to Q15_10)

Q15_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q15_10

QID:630680

And, did you complain to anyone officially or unofficially about your experience with this service?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:630681

Skip: (If code 1 in Q15 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q15_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKA6_CK

QID:143850

SECTION CLOCK:

QID:630682 **ROTATION GROUP 6 IN BLOCK A - to reduce or eliminate credit card debts or promised to get the interest rate or monthly payments on credit cards reduced**

Q16_1

QID:630683 In the past YEAR, have you paid money to anyone who promised to **(read and rotate Q16 1A-Q16 1B)?**

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q16_1A QID:630685 Reduce or eliminate your credit card debts

Q16_1B QID:630684 Get the interest rate or monthly payments on your credit cards reduced

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 01 in Q16_1A or Q16_1B, PROBE

- a. Did you seek this person or company out or did they reach out to you?
- b. IF SO, How did they reach out to you?

QID:630686 **Skip: (If code 1 in Q16_1A OR Q16_1B, Continue; Otherwise, Skip to Next Appropriate Question)**

Q16_2

QID:630687

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

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:630689

Skip: (If code 00 in Q16_2, Reset to Q16_1 and code BOTH Q16_1A AND Q16_1B as 2;

If code 05-09 in Q16_2, Continue;

Otherwise, Skip to Note before Q16_4)

Q16_3

QID:630690

You said that this happened to you (**response in Q16_2**) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q16_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630692

Skip: (If code 1 in Q16_3, Continue;

Otherwise, Reset to Q16_2 and enter correct response)

(Interviewer: If code 02-09 in Q16_2, read:)

QID:630693

Thinking now about the most recent time you paid someone to reduce your credit card debt or to get your monthly payments or interest rates reduced...

Q16_4

QID:630695

Did the person promise to negotiate with your credit card companies to reduce the amount you have to pay to settle your debt or to get your credit card company to reduce the interest rate it charges you, or to do both?

- 1 Negotiate with your credit card companies to reduce the amount you have to pay to settle your debt
- 2 Get your credit card company to reduce the interest rate it charges you
- 3 Both
- 4 (DK)
- 5 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: PROBE

- a. Can you briefly describe what the company told you they were going to do?

QID:637190

Skip: (If code 1 or 3 in Q16_4, Continue; If code 2 in Q16_4, Skip to Q16_10; Otherwise, Skip to Next Appropriate Question)

Q16_5

QID:630697

Are you still making payments under this plan?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630698

Skip: (If code 2 in Q16_5, Continue; Otherwise, Skip to Next Appropriate Question)

Q16_6

QID:630699

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630700 **Skip: (If code 2 in Q16 6, Continue;
If code 1 in Q16 6, Skip to Q16 8;
Otherwise, Skip to Next Appropriate Question)**

Q16_7

QID:630701 When you dropped out of the program, did the seller provide you with a refund of all of the money you had paid to them?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630702 **Skip: (If code 2 in Q16 7, Skip to Note before Q17 1;
Otherwise, Skip to Next Appropriate Question)**

Q16_8

QID:630703 Did the person promise to negotiate with your creditors to reduce the amount of money you had to pay to settle your debts?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630704 **Skip: (If code 1 in Q16 8, Continue;
Otherwise, Skip to Next Appropriate Question)**

Q16_9

QID:630705

(If code 1 in FORM, read:) Which of the following best describes by how much the debts that were paid off were reduced? Were your debts **(read 1-4)**?

(If code 2 in FORM, read:) Which of the following best describes by how much the debts that were paid off were reduced? Were your debts **(read 4-1)**?

- 1 Reduced by as much or more than you had been led to expect
- 2 Reduced by at least half as much as you had been led to expect
- 3 Reduced by less than half as much as you had been led to expect
- 4 Your debts were not reduced at all
- 8 (DK)
- 9 (Refused)

QID:630706

Skip: (If code 2, 3, or 4 in Q16 9, Skip to Note before Q17 1; Otherwise, Skip to Next Appropriate Question)

Q16_10

QID:630707

(If code 1 in FORM, read:) Which of the following best describes the reduction in the interest rate on your credit card as a result of the efforts of this person? Was the interest rate on your credit card **(read 1-4)**?

(If code 2 in FORM, read:) Which of the following best describes the reduction in the interest rate on your credit card as a result of the efforts of this person? Was the interest rate on your credit card **(read 4-1)**?

- 1 Reduced by as much or more than you had been led to expect
- 2 Reduced by at least half as much as you had been led to expect
- 3 Reduced by less than half as much as you had been led to expect
- 4 Your interest rate was not reduced at all
- 8 (DK)
- 9 (Refused)

QID:637191

Skip: (If code 2, 3, or 4 in Q16 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q17_1

QID:630709

How did you first learn about this offer to reduce your credit card debt?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation,
including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®,
Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your
statement
- 19 Bank or other financial institution
- 20 Your church or a local community
organization

List Other:Y

QID:630710

**Skip: (If code 06 in Q17 1, Continue;
If code 17 in Q17 1, Skip to Q17 4;
If code 18 in Q17 1, Skip to Q17 5;
Otherwise, Skip to Q17 3)**

Q17_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q17_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630711

Skip: (If code 1 in Q17_3, Autocode as 07 in Q17_3A and Skip to Q17_4; If code 2 in Q17_3, Continue; Otherwise, Skip to Q17_4)

Q17_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q17_4

QID:630712

And how did you purchase this help to reduce your credit card debt?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q17_5

QID:630714

And how much did you actually end up paying for this promised help to reduce your credit card debt? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. Also, do not include money that was paid to settle any debts that were actually settled.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630715

Skip: (If code 500-99997 in Q17 5, Continue;
If code 00000 in Q17 5, Skip to Q17 10;
Otherwise, Skip to Q17 9)

Q17_5A

QID:630716

You said you paid **(response from Q17 5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q17 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630718

Skip: (If code 1 in Q17 5A, Continue; Otherwise, Reset to Q17 5 and enter correct response)

Q17_9

QID:630467

And, how did you pay for this transaction? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630719

Skip: (If code 13 in Q17 9, Continue; Otherwise, Skip to Q17 10)

Q17_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q17_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:630720

Skip: (If code 1 in Q17 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q17_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK A: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether

you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

BLKB_CK
QID:143850

SECTION CLOCK:

(BLOCK B STARTS HERE)

BLOCKB
QID:637192

Programmer: SECTIONS IN BLOCK B

1 Q18_2-Q19_11 - billed for Internet product or service which you did not agree to purchase

2 Q20_1-Q21_11 - billed for cell phone related product which did not agree to purchase

3 Q22_1-Q23_11 - billed for membership which did not agree to purchase

4 Q24_1-Q25_11 - billed for other product or service did not agree to purchase

(Programmer: NO NEED TO RANDOMIZE BLOCKS AS Q18B FILTERS)

Q18A
QID:630724

In the past year, have you been charged or billed for a product or service which you did not agree to purchase or have you been billed for an amount that was substantially more than you expected to pay? This could include a situation where you were offered a free trial of the product or service and were subsequently billed even though you had not agreed to continue beyond the end of the free trial period. It could include an instance in which a charge was placed on your credit card or money was taken from your checking account.

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630725

Skip: (If code 1 in Q18A, Continue; Otherwise, Skip to Next Appropriate Question)

COGNITIVE PROBE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer this question?
- b. Was it clear to you what the question was asking? Was there anything that was confusing to you?
- c. Did the description/example provided make it easier for you to understand what the question was asking?
- d. Is there anything you think could be added or removed from the question to make it easier for respondents to understand/answer?

SECTION CLOCK:

Q18B

QID:630726

I would like to know more about the product or service for which you were billed but had not agreed to purchase or for which you were billed substantially more than you had expected. Was this billing or additional amount you were billed for _____?
(Interviewer: read and rotate Q18BA-Q18BC, then read Q18BD)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q18BA

QID:630727

An Internet-related service, such as Internet access or website hosting or development, that you had not agreed to purchase

Q18BB

QID:630728

A cell phone-related product which you did not agree to purchase

Q18BC

QID:630729

A buyers membership club which you did not agree to purchase

Q18BD

QID:630730

Another product or service which you did not agree to purchase

QID:630787

Skip: (If code 2, 8, or 9 to ALL in Q18BA-Q18BD, Continue; Otherwise, Skip to Note before Q18 2)

Q18C

QID:630790

You said earlier that you were billed for a product or service which you did not agree to purchase or you have been billed for an amount that was substantially more than you expected to pay, can you describe that instance?

(Interviewer: Open ended)

(Interviewer: RECORD VERBATIM RESPONSE)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 No, cannot describe instance
- 05 HOLD

List Other:Y

(Skip: All in Q18C, Skip to Next Appropriate Question)

QID:630910

Skip: (If code 1 in Q18BA, Continue; Otherwise, Skip to Note before BLKB2 CK)

QID:637193

ROTATION GROUP 1 IN BLOCK B - billed for Internet product or service did not agree to purchase

Q18_2

QID:630845

Now, thinking about being charged or billed for Internet-related services, such as Internet access or website hosting or development, that you had not agreed to purchase, how many times has this happened in the last year? If you were billed more than once for the same unauthorized item, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:630920 **Skip: (If code 00 in Q18 2, Reset to Q18 1 and code as 2;
If code 05-09 in Q18 2, Continue;
Otherwise, Skip to Read before Q18 4)**

Q18_3

QID:630850 You said that this happened to you (**response in Q18 2**) times in the last year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q18 2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630851 **Skip: (If code 1 in Q18 3, Continue;
Otherwise, Reset to Q18 2 and enter correct response)**

(Interviewer: If code 02-09 in Q18 2, read:)

QID:630452 Thinking now about the most recent time this happened to you...

Q18_4

QID:630854 What was the service for which you were billed? Was it for a service you had never agreed to purchase, though you may have accepted an offer for a free trial period? Was it continued billing after you asked to cancel a service for which you had been paying? Or, did it involve some other situation?

- 01 Other (list) **(INTERVIEWER NOTE: Ask and Record Verbatim Response)** And, could you please briefly describe the situation to me?
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 A service for which you had never agreed to pay
- 07 Continued billing after cancelling a service for which you had been paying

List Other:Y

Q18_5

QID:630855 Did you try to get the seller to give you a refund or otherwise, make an adjustment?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630856 **Skip: (If code 1 in Q18 5, Continue; Otherwise, Skip to Q19 5)**

Q18_6

QID:630857 And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630929 **Skip: (If code 2, 8, or 9 in Q18 6, Continue; Otherwise, Skip to Note before BLKB2 CK)**

Q19_5

QID:630859 And how much did you actually end up paying for the Internet-related service that you didn't agree to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630860 **Skip: (If code 500-99997 in Q19 5, Continue; If code 00000 in Q19 5, Skip to Q19 10; Otherwise, Skip to Q19 9)**

Q19_5A

QID:630861

You said you paid (response from Q19 5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q19 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

(Programmer: Note #1:)

QID:630863

**Skip: (If code 1 in Q19 5A, Continue;
Otherwise, Reset to Q19 5 and enter correct response)**

(Programmer: Note #2:)

QID:637194

**Skip: (If code 07 in Q18 4, Skip to Q19 10;
Otherwise, Continue)**

Q19_9

QID:630866

And, how did you pay for these services? For example, did you provide your credit card or credit card number; did you pay with cash, write a check, or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:630867

Skip: (If code 13 in Q19_9, Continue; Otherwise, Skip to Q19_1)

Q19_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q19_1

QID:630870

How did you first learn about these Internet-related products you didn't agree to pay for?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the bill on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:630871

Skip: (If code 06 in Q19 1, Continue; If code 17 in Q19 1, Skip to Q19 4; If code 18 in Q19 1, Skip Q19 10; Otherwise, Skip to Q19 3)

Q19_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q19_3

QID:630638

Was the information about this service presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:630872

Skip: (If code 1 in Q19_3, Autocode as 07 in Q19_3A and Skip to Q19_4; If code 2 in Q19_3, Continue; Otherwise, Skip to Q19_4)

Q19_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q19_4

QID:630873

And how did you purchase this product?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q19_10

QID:630680

And, did you complain to anyone officially or unofficially about your experience with this service?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:630930

Skip: (If code 1 in Q19 10, Continue; Otherwise, Skip to Note before BLKB2 CK)

Q19_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

QID:637195

Skip: (If code 1 in Q18BB, Continue; Otherwise, Skip to Note before BLKB3 CK)

BLKB2_CK

QID:143850

SECTION CLOCK:

QID:630876 **ROTATION GROUP 2 IN BLOCK B - billed for an item for your cell phone which you did not agree to purchase**

Q20_2

QID:630878 Now, thinking about being charged or billed for an item for your cell phone that you had not agreed to purchase, how many times has this happened in the last year? If you were billed more than once for the same unauthorized item, please only count this as one time. **[(INTERVIEWER NOTE: If necessary, read:)]** it might have been an app or ringtones]

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637196 **Skip: (If code 05-09 in Q20_2, Continue; If code 00 in Q20_2, Skip to Note before BLKB3 CK; Otherwise, Skip to Read before Q20_5)**

Q20_3

QID:630881 You said that this happened to you **(response in Q20_2)** times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q20_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630883 **Skip: (If code 1 in Q20_3, Continue; Otherwise, Reset to Q20_2 and enter correct response)**

(Interviewer: If code 02-09 in Q20 2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q20_5

QID:630885

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630952

Skip: (If code 1 in Q20 5, Continue; Otherwise, Skip to Q21 5)

Q20_6

QID:630857

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:630963

Skip: (If code 1 in Q20 6, Skip to Note before BLKB3 CK; Otherwise, Continue)

Q21_5

QID:630964

And how much did you actually end up paying for the item for your cell phone? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:630975 **Skip: (If code 500-99997 in Q21_5, Continue;
If code 00000 in Q21_5, Skip to Q21_1;
Otherwise, Skip to Q21_9)**

Q21_5A

QID:631022 You said you paid **(response from Q21_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q21_5 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631024 **Skip: (If code 1 in Q21_5A, Continue;
Otherwise, Reset to Q21_5 and enter correct response)**

Q21_9

QID:631025

And, how did you pay for this item for your cell phone? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:631026

Skip: (If code 13 in Q21_9, Continue; Otherwise, Skip to Q21_1)

Q21_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q21_1

QID:631027

How did you first learn about for the item for your cell phone [**(INTERVIEWER NOTE: If necessary, read:)** that you had not agreed to purchase]?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From alan," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637197

Skip: (If code 06 in Q21_1, Continue; If code 17 in Q21_1, Skip to Q21_4; If code 18 in Q21_1, Skip to Q21_10; Otherwise, Skip to Q21_3)

Q21_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q21_3

QID:631029

Was the information about this product presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631030

Skip: (If code 1 in Q21_3, Autocode as 07 in Q21_3A and Skip to Q21_4; If code 2 in Q21_3, Continue; Otherwise, Skip to Q21_4)

Q21_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q21_4

QID:630873

And how did you purchase this product?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q21_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:637198

Skip: (If code 1 in Q21_10, Continue; Otherwise, Skip to Note before BLKB3 CK)

Q21_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

QID:637199

Skip: (If code 1 in Q18BC, Continue; Otherwise, Skip to Note before BLKB4 CK)

BLKB3_CK

QID:143850

SECTION CLOCK:

QID:631034

ROTATION GROUP 3 IN BLOCK B - billed for membership club didn't agree to purchase

Q22_2

QID:631035

Now, thinking about being charged or billed for a club or program that you had not agreed to purchase, that the seller told you would allow you to buy something for a lower price than is generally available, how many times has this happened in the last year? If you were billed more than once for the same unauthorized item, or the bill from the same provider appeared on your bill in more than one month, please only count this as one time.

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637200

Skip: (If code 05-09 in Q22_2, Continue; If code 00 in Q22_2, Skip to Note before BLKB4 CK; Otherwise, Skip to Read before Q22_4)

Q22_3

QID:631038

You said that this happened to you (**response in Q22_2**) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q22_2 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631040

Skip: (If code 1 in Q22_3, Continue; Otherwise, Reset to Q22_2 and record correct response)

(Interviewer: If code 02-09 in Q22_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q22_4

QID:631042

Did this buyers club membership enable you to make purchases at reduced prices as you had been promised?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q22_4A

QID:631043

And what kinds of products were you supposed to be able to purchase at a reduced price?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Any other products?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Books
- 07 Business opportunities/franchises/distributorships/work at home plans
- 08 Buyers club membership
- 09 Cable or satellite TV services
- 10 Cameras (including digital cameras and camcorders)
- 11 CDs/video tapes/DVDs
- 12 Cell phone service or equipment
- 13 Computers: equipment or software
- 14 Credit monitoring service/ID theft service/Copy of your credit report
- 15 Games or other programs delivered on your cell phone or other mobile device
- 16 Health care products and services
- 17 Information services such as adult entertainment, gambling, or psychic services
- 18 Internet access services
- 19 Internet website design/advertising on the Internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Real estate (including timeshares)
- 24 Telephone service or equipment, other than cell phone
- 25 Travel services/vacations

of Responses: 3

List Other:Y

Q22_5

QID:630885

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631045

Skip: (If code 1 in Q22_5, Continue; Otherwise, Skip to Q23_5)

Q22_6

QID:630857

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637203

Skip: (If code 1 in Q22_6, Skip to Note before BLKB4 CK; Otherwise, Continue)

Q23_5

QID:631047

And how much did you actually end up paying for this buyers club membership you did not agree to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:631048

Skip: (If code 500-99997 in Q23_5, Continue; If code 00000 in Q23_5, Skip to Q23_1; Otherwise, Skip to Q23_9)

Q23_5A

QID:631049

You said you paid **(response from Q23_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q23_5 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631051

**Skip: (If code 1 in Q23_5A, Continue;
Otherwise, Reset to Q23_5 and record correct response)**

Q23_9

QID:631052

And, how did you pay for this for the buyers club membership? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:631053 **Skip: (If code 13 in Q23 9, Continue; Otherwise, Skip to Q23 1)**

Q23_9A

QID:630436 And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q23_1

QID:631055

How did you first learn about the buyers club membership that you had not agreed to purchase?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637207

Skip: (If code 06 in Q23 1, Continue; If code 17 in Q23 1, Skip to Q23 4; If code 18 in Q23 1, Skip to Q23 10; Otherwise, Skip to Q23 3)

Q23_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q23_3

QID:631029

Was the information about this product presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631057

Skip: (If code 1 in Q23_3, Autocode as 07 in Q23_3A and Skip to Q23_4; If code 2 in Q23_3, Continue; Otherwise, Skip to Q23_4)

Q23_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q23_4

QID:630873

And how did you purchase this buyers club membership?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q23_10

QID:631058

And, did you complain to anyone officially or unofficially about your experience with this product?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:637210

Skip: (If code 1 in Q23 10, Continue; Otherwise, Skip to Note before BLKB4 CK)

Q23_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

QID:631096

Skip: (If code 1 in Q18BD, Continue; Otherwise, Skip to Next Appropriate Question)

BLKB4_CK

QID:143850

SECTION CLOCK:

QID:631064 **ROTATION GROUP 4 IN BLOCK B - billed for some other product or service which you did not agree to purchase**

Q24_2

QID:631067 Now, thinking about being charged or billed for some other product or service that you had not agreed to purchase, how many times has this happened in the last year? If you were billed more than once for the same unauthorized item, please only count this as one time.

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:631097 **Skip: (If code 05-09 in Q24_2, Continue; If code 00 in Q24_2, Skip to Next Appropriate Question)**

Q24_3

QID:631070 You said that this happened to you **(response in Q24_2)** times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q24_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631073 **Skip: (If code 1 in Q24_3, Continue; Otherwise, Reset to Q24_2 and enter correct response)**

(Interviewer: If code 02-09 in Q24_2, read:)

QID:630452 Thinking now about the most recent time this happened to you...

Q24_4

QID:631075

What was the product or service?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Any other products?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Books
- 07 Business
opportunities/franchises/distributorships/
work at home plans
- 08 Buyers club membership
- 09 Cable or satellite TV services
- 10 Cameras (including digital cameras and
camcorders)
- 11 CDs/video tapes/DVDs
- 12 Cell phone service or equipment
- 13 Computers: equipment or software
- 14 Credit monitoring service/ID theft
service/Copy of your credit report
- 15 Games or other programs delivered on
your cell phone or other mobile device
- 16 Health care products and services
- 17 Information services such as adult
entertainment, gambling, or psychic
services
- 18 Internet access services
- 19 Internet website design/advertising on
the Internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Real estate (including timeshares)
- 24 Telephone service or equipment, other
than cell phone
- 25 Travel services/vacations

of Responses: 3

List Other:Y

Q24_5

QID:630885

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631076

Skip: (If code 1 in Q24_5, Continue; Otherwise, Skip to Q25_5)

Q24_6

QID:630857

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631098

Skip: (If code 1 in Q24_6, Skip to Next Appropriate Question; Otherwise, Continue)

Q25_5

QID:631078

And how much did you actually end up paying for this product or service that you had not agreed to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:637211

Skip: (If code 500-99997 in Q25_5, Continue; If code 00000 in Q25_5, Skip to Q25_1; Otherwise, Skip to Q25_10)

Q25_5A

QID:631080

You said you paid **(response from Q25_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q25_5 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631082

**Skip: (If code 1 in Q25_5A, Continue;
Otherwise, Reset to Q25_5 and enter correct response)**

Q25_9

QID:631084

And, how did you pay for this product or service? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:631085 **Skip: (If code 13 in Q25 9, Continue; Otherwise, Skip to Q25 1)**

Q25_9A

QID:630436 And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q25_1

QID:631087

How did you first learn about the other product or service?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation,
including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®,
Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your
statement
- 19 Bank or other financial institution
- 20 Your church or a local community
organization

List Other:Y

QID:637212

**Skip: (If code 06 in Q25 1, Continue;
If code 17 in Q25 1, Skip to Q25 4;
If code 18 in Q25 1, Skip to Q25 10;
Otherwise, Skip to Q25 3)**

Q25_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q25_3

QID:631090

Was the information about this other product or service presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631091

Skip: (If code 1 in Q25_3, Autocode as 07 in Q25_3A and Skip to Q25_4; If code 2 in Q25_3, Continue; Otherwise, Skip to Q25_4)

Q25_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

Q25_4

QID:631092

And how did you purchase this product or service?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q25_10

QID:631093

And, did you complain to anyone officially or unofficially about your experience with this other product or service?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:631099

Skip: (If code 1 in Q25 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q25_11

QID:630440

To whom did you complain?
(**Interviewer:** Open ended and code)

(**Interviewer: Probe:**) Did you complain to anyone else?)

(**Interviewer: Probe for three responses**)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK B: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?
- d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK C STARTS HERE)

BLOCKC

QID:631101

Programmer: ROTATION FOR BLOCK C

1 Q26_1 - Q27_11 - paid anyone for an opportunity to operate your own business, such as a business opportunity or a franchise

2 Q28_1 - Q29_11 - promised to provide you with work that you could do at home

3 Q30_1 - Q31_11 - provide you with work as a mystery or undercover shopper where you would be paid to shop at a store and then report on your experience

4 Q32_1 - Q33_11 - promised that you would get a job at the U.S. Postal Service or another branch of state or federal government

(Programmer: Randomize order of BLOCK C1-BLOCK C4)

BLKC1_CK

QID:143850

SECTION CLOCK:

QID:631104

ROTATION GROUP 1 IN BLOCK C - paid anyone for an opportunity to operate your own business, such as a business opportunity or a franchise

Q26_1

QID:631105

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

1 Yes

2 No

8 (DK)

9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 01, ASK PROBE

a. What type of business was this? Specifically what does it sell or do?

QID:631106

Skip: (If code 1 in Q26_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q26_2

QID:631107

How many different such business opportunities have you purchased in the past year?
(Interviewer: Open ended and code)

(Programmer: If code 00 in Q26_2, Reset to Q26_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637213

Skip: (If code 05-09 in Q26_2, Continue; Otherwise, Skip to Read before Q26_4)

Q26_3

QID:631110

You said that this happened to you **(response in Q26_2)** times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q26_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631112

Skip: (If code 1 in Q26_3, Continue; Otherwise, Reset to Q26_2 and record correct response)

(Interviewer: If code 02-09 in Q26_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q26_4

QID:631114

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q26_5

QID:631115

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631116

Skip: (If code 1 in Q26 5, Continue; Otherwise, Skip to Q26 7)

Q26_6

QID:631117

(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from this business? Did you **(read 1-5)**?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from this business? Did you **(read 4-1, then 5)**?

- 1 Make roughly as much or more money than you had been led to expect
- 2 Make at least half as much money as you had been led to expect
- 3 Make less than half as much money as you had been led to expect
- 4 Not make any money or lost money
- 5 Not work at the business
- 8 (DK)
- 9 (Refused)

Q26_7

QID:631118

Were you promised help or assistance in setting up your business, such as creating websites, providing lead lists, or locating customers who would use your services or allow you to sell your products from their premises?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631119

Skip: (If code 1 in Q26_7, Continue; Otherwise, Skip to Note before Q26_9)

Q26_8

QID:631120

Did you obtain the promised assistance?

- 1 Yes, promised assistance was provided
- 2 No, promised assistance was NOT provided
- 8 (DK)
- 9 (Refused)

QID:631121

Skip: (If code 1 in Q26_4 OR code 2-5 in Q26_6 OR code 2 in Q26_8, Continue; Otherwise Skip to Next Appropriate Question)

Q26_9

QID:631125

And how many months ago did you purchase this business?
(Interviewer: Open ended and code)

- 00 Within the past month
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9
- 10 10
- 11 11
- 12 12
- 98 (DK)
- 99 (Refused)

Q27_1

QID:631126

How did you first learn about this business opportunity?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:631127

Skip: (If code 06 in Q27 1, Continue; If code 17 in Q27 1, Skip to Q27 4; If code 18 in Q27 1, Skip to Q27 5; Otherwise, Skip to Q27 3)

Q27_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q27_3

QID:631128

Was the information about this business opportunity presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631129

Skip: (If code 1 in Q27_3, Autocode as 07 in Q27_3A and Skip to Q27_4; If code 2 in Q27_3, Continue; Otherwise, Skip to Q27_4)

Q27_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

Q27_4

QID:631130

And how did you purchase this business opportunity?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q27_5

QID:631131

And how much did you actually end up paying for this business opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:631132

Skip: (If code 500-99997 in Q27 5, Continue;
If code 00000 in Q27 5, Skip to Q27 10;
Otherwise, Skip to Q27 9)

Q27_5A

QID:631133

You said you paid **(response from Q27 5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q27 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631135

Skip: (If code 1 in Q27 5A, Continue;
Otherwise, Reset to Q27 5 and enter correct response)

Q27_9

QID:631136

And, how did you pay for this business opportunity? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:631xxx

Skip: (If code 13 in Q27 9, Continue; Otherwise, Skip to Q27 10)

Q27_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q27_10

QID:631640

And, did you complain to anyone officially or unofficially about your experience with this work-at-home opportunity?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:631641

Skip: (If code 1 in Q27 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q27_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe for three responses)

(Interviewer: Probe:) Did you complain to anyone else?)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKC2_CK

QID:143850

SECTION CLOCK:

QID:631642 **ROTATION GROUP 2 IN BLOCK C - work-at-home opportunity**

Q28_1

QID:631643 In the past year, have you paid anyone who promised to provide you with work that you could do at home?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 01, ASK PROBE

- a. What type of work was this?
- b. What did you have to do?

QID:631644 **Skip: (If code 1 in Q28_1, Continue; Otherwise, Skip to Next Appropriate Item)**

Q28_2

QID:631645 How many times have you paid someone for a work-at-home offer in the past year? **[(INTERVIEWER NOTE: If necessary, read:)]** This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job.] If you made multiple payments in connection with the same offer, please only count this as one time.

(Interviewer: Open ended and code)

(Programmer: If code 00, Reset to Q28_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637216 **Skip: (If code 00 in Q28 2, Reset to Q28 1 and code as 2; If code 05-09 in Q28 2, Continue; Otherwise, Skip to Read before Q28 5)**

Q28_3

QID:631648 You said that this happened to you (**response in Q28 2**) times in the last year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q28 2 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631650 **Skip: (If code 1 in Q28 3, Continue; Otherwise, Reset to Q28 2 and record correct response)**

(Interviewer: If code 02-09 in Q28 2, read:)

QID:630452 Thinking now about the most recent time this happened to you...

Q28_5

QID:631652 Did the seller lead you to believe that you would earn a certain amount of money from this work-at-home opportunity?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631653 **Skip: (If code 1 in Q28 5, Continue; Otherwise, Skip to Next Appropriate Question)**

Q28_6

QID:631654

(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from this work-at-home opportunity? Did you **(read 1-5)**?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from this work-at-home opportunity? Did you **(read 4-1, then read 5)**?

- 1 Make roughly as much or more money than you had been led to expect
- 2 Make at least half as much money as you had been led to expect
- 3 Make less than half as much money as you had been led to expect
- 4 Not make any money or lost money
- 5 Not work at the business
- 8 (DK)
- 9 (Refused)

QID:631655

Skip: (If code 2-5 in Q28_6, Continue; Otherwise, Skip to Next Appropriate Question)

Q29_1

QID:631656

How did you first learn about this work-at-home opportunity?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637843

Skip: (If code 06 in Q29 1, Continue; If code 17 in Q29 1, Skip to Q29 4; If code 18 in Q29 1, Skip to Q29 5; Otherwise, Skip to Q29 3)

Q29_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q29_3

QID:631128

Was the information about this work-at-home opportunity presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631658

Skip: (If code 1 in Q29_3, Autocode as 07 in Q29_3A and Skip to Q29_4; If code 2 in Q29_3, Continue; Otherwise, Skip to Q29_4)

Q29_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q29_4

QID:631659

And how did you purchase this work-at-home opportunity?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q29_5

QID:631660

And how much did you actually end up paying for this work-at-home opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:637219

Skip: (If code 500-99997 in Q29 5, Continue;
If code 00000 in Q29 5, Skip to Q29 10;
Otherwise, Skip to Q29 9)

Q29_5A

QID:631662

You said you paid **(response from Q29 5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q29 5 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:6xxx

Skip: (If code 1 in Q29 5A, Continue;
Otherwise, Reset to Q29 5 and enter correct response)

Q29_9

QID:631672

And, how did you pay for this work-at-home opportunity? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:631673

Skip: (If code 13 in Q29 9, Continue; Otherwise, Skip to Q29 10)

Q29_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q29_10

QID:631640

And, did you complain to anyone officially or unofficially about your experience with this work-at-home opportunity?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [INSERT PERSON REFERENCE ABOVE] complaining to someone unofficially?

QID:631674

**Skip: (If code 1 in Q29 10;
Otherwise, Skip to Next Appropriate Question)**

Q29_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe for three responses)

(Interviewer: Probe:) Did you complain to anyone else?)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKC3_CK

QID:143850

SECTION CLOCK:

QID:631675 **ROTATION GROUP 3 IN BLOCK C - with work as a mystery or undercover shopper**

Q30_1

QID:631676 In the past year, have you paid anyone who promised to provide you with work as a mystery or undercover shopper where you would be paid to shop at a store and then report on your experience?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631677 **Skip: (If code 1 in Q30 1, Continue; Otherwise, Skip to Next Appropriate Question)**

Q30_2

QID:631678 How many times have you paid someone so you could be a mystery shopper in the past year? **[(INTERVIEWER NOTE, if necessary, read:)]** This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job.] If you made multiple payments in connection with the same offer, please only count this as one time.

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637220 **Skip: (If code 00 in Q30 2, Reset to Q30 1 and code as 2; If code 05-09 in Q30 2, Continue; Otherwise, Skip to Note before Q30 5)**

Q30_3

QID:631681

You said that this happened to you (response in Q30_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q30_2 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631683

Skip: (If code 1 in Q30_3, Continue; Otherwise, Reset to Q30_2 and record correct response)

(Interviewer: If code 02-09 in Q30_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q30_5

QID:631685

Did the seller lead you to believe that you would earn a certain amount of money from working as a mystery shopper?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637222

Skip: (If code 1 in Q30_5, Continue; Otherwise, Skip to next appropriate question)

Q30_6

QID:631687

(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from working as a mystery shopper? Did you **(read 1-5)**?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from working as a mystery shopper? Did you **(read 4-1, then read 5)**?

- 1 Make roughly as much or more money than you had been led to expect
- 2 Make at least half as much money as you had been led to expect
- 3 Make less than half as much money as you had been led to expect
- 4 Not make any money or lost money
- 5 Did not work as a mystery shopper
- 8 (DK)
- 9 (Refused)

QID:631688

Skip: (If code 2-5 in Q30 6, Continue; Otherwise Skip to Next Appropriate Question)

Q31_1

QID:631689

How did you first learn about this mystery shopper opportunity?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637576

Skip: (If code 06 in Q31 1, Continue; If code 17 in Q31 1, Skip to Q31 4; If code 18 in Q31 1, Skip to Q31 5; Otherwise, Skip to Q31 3)

Q31_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q31_3

QID:631921

Was the information about this mystery shopper opportunity presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631922

Skip: (If code 1 in Q31_3, Autocode as 07 in Q31_3A and Skip to Q31_4; If code 2 in Q31_3, Continue; Otherwise, Skip to Q31_4)

Q31_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q31_4

QID:631924

And how did you purchase this mystery shopper opportunity?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q31_5

QID:631925

And how much did you actually end up paying for this mystery shopper opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:631926 **Skip: (If code 500-99997 in Q31_5, Continue;
If code 00000 in Q31_5, Skip to Q31_10;
Otherwise, Skip to Q31_9)**

Q31_5A

QID:631927 You said you paid **(response from Q31_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q31_5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631929 **Skip: (If code 1 in Q31_5A, Continue;
Otherwise, Reset to Q31_5 and enter correct response)**

Q31_9

QID:631930

And, how did you pay for this mystery shopper opportunity? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:637577

Skip: (If code 13 in Q31_9, Continue; Otherwise, Skip to Q31_10)

Q31_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: If necessary, read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q31_10

QID:631640

And, did you complain to anyone officially or unofficially about your experience with this mystery shopper opportunity?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:631942

Skip: (If code 1 in Q31 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q31_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKC4_CK

QID:143850

SECTION CLOCK:

QID:631943

ROTATION GROUP 4 IN BLOCK C - promised you would get a job at the U.S. Postal Service or another branch of state or federal government

Q32_1

QID:631945

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631946

Skip: (If code 1 in Q32_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q32_2

QID:631949

How many times have you paid someone for this in the past year? If you made multiple payments in connection with the same job offer, please only count this as one time.
(Interviewer: Open ended and code)

(Programmer: If code 00, Reset to Q32_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637579

Skip: (If code 05-09 in Q32_2, Continue; If code 00 in Q32_2, Reset to Q32_1 and code as 2; Otherwise, Skip to Note before Q32_5)

Q32_3

QID:631953

You said that this happened to you (response in Q32_2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q32_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631956

Skip: (If code 1 in Q32_3, Continue; Otherwise, Reset to Q32_2 and enter correct response)

(Interviewer: If code 02-09 in Q32_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q32_5

QID:631962

Did you get the job that was promised?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637581

Skip: (If code 2 in Q32_5, Continue; Otherwise, Skip to Next Appropriate Question)

Q33_1

QID:631966

How did you first learn about this promise to get you a job?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637583

Skip: (If code 06 in Q33 1, Continue; If code 17 in Q33 1, Skip to Q33 4; If code 18 in Q33 1, Skip to Q33 5; Otherwise, Skip to Q33 3)

Q33_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q33_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:631986

Skip: (If code 1 in Q33_3, Autocode as 07 in Q33_3A and Skip to Q33_4; If code 2 in Q33_3, Continue; Otherwise, Skip to Q33_4)

Q33_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q33_4

QID:631992

And how did you purchase this opportunity for the promised job? (Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q33_5

QID:631994

And how much did you actually end up paying for the promised job? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:631995

Skip: (If code 500-99997 in Q33 5, Continue; If code 00000 in Q33 5, Skip to Q33 10; Otherwise, Skip to Q33 9)

Q33_5A

QID:631997

You said you paid (response from Q33 5). Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q33 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:631999

Skip: (If code 1 in Q33 5A, Continue; Otherwise, Reset to Q33 5 and code correct response)

Q33_9

QID:632000

And, how did you pay for this transaction for the promised job? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632001

Skip: (If code 13 in Q33 9, Continue; Otherwise, Skip to Q33 10)

Q33_9C

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q33_10

QID:632002

And, did you complain to anyone officially or unofficially about your experience with the promised job?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632003

Skip: (If code 1 in Q33 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q33_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK C: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether

you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK D STARTS HERE)

QID:637584

Programmer: ROTATION FOR BLOCK D

1 Q34A - Q35_11 - told had to pay something, purchase a good or service, or attend a sales presentation in order to receive any of the prizes you were told you had won
2 Q36_1 - Q37_11 - told were eligible to receive a grant either from the government or from someone else or that someone would help you prepare a proposal for a grant that was certain to be approved

3 Q38_1 - Q39_11 - sent you a check and asked you to send some of the money from the check back to the sender or to someone else

(Programmer: RANDOMIZE BLOCK 1 (Q34A - Q35_11) AND BLOCK 2 (Q36_1- Q37_11). BLOCK 3 (Q38_1-Q39_11) ALWAYS LAST)

BLKD1_CK

QID:143850

SECTION CLOCK:

QID:637586

ROTATION GROUP 1 IN BLOCK D - pay to receive a prize told had won

Q34A

QID:632009

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632010

Skip: (If code 1 in Q34A, Continue; Otherwise, Skip to Next Appropriate Question)

Q34B

QID:632011

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637587

Skip: (If code 1 in Q34B, Continue; Otherwise, Skip to Next Appropriate Question)

Q34_1

QID:632013

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632012

Skip: (If code 1 in Q34_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q34_2

QID:632015

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

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637588 **Skip: (If code 05-09 in Q34 2, Continue;
If code 00, Reset to Q34 1 and code as 2;
Otherwise, Skip to Note before Q34 4A)**

Q34_3

QID:632019 You said that this happened to you (**response in Q34 2**) times in the last year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q34 2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632021 **Skip: (If code 1 in Q34 3, Continue;
Otherwise, Reset to Q34 2 and enter correct response)**

(Interviewer: If code 02-09 in Q34 2, read:)

QID:632023 Thinking now about the most recent prize promotion where you made a required payment or purchase or attended a required sales presentation...

Q34_4A

QID:632025 Did you ever receive the prize or award?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637590 **Skip: (If code 1 in Q34 4A, Continue;
If code 2 in Q34 4A, Skip to Q34C;
Otherwise, Skip to Next Appropriate Questions)**

Q34_4B

QID:632027 And was the prize or award essentially what had been described to you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637591

Skip: (If code 2 in Q34 4B, Continue; Otherwise, Skip to Next Appropriate Question)

Q34_4C

QID:632114

What were you told you had won? For example, were you told you had won a foreign lottery, a sweepstakes, a free vacation, or something else?

- 01 Something else (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 A foreign lottery
- 07 A sweepstakes
- 08 A free vacation

List Other:Y

Q34_4D

QID:632115

And, what were you required to do? Were you required to make a payment, make a purchase, or attend a sales presentation?

(Interviewer: If respondent gives more than one of these responses, remind them that you are looking for information about the most RECENT TIME they were told that they had to do one of these things.)

- 1 Make a payment
- 2 Make a purchase
- 3 Attend a sales presentation
- 8 (DK)
- 9 (Refused)

QID:632117

Skip: (If code 1 or 2 in Q34 4D, Continue; If code 3 in Q34 4D, Skip to Q35 1; Otherwise, Skip to Next Appropriate Question)

Q35_5

QID:632118

(If code 2 in Q34_4D, read:) And how much did you pay for the items you had to purchase?

(Otherwise, read:) And how much did you pay?

If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

00000 None/\$0

00001 \$1-

99996 \$99,996

99997 \$99,997 or more

99998 (DK)

99999 (Refused)

QID:637844

Skip: (If code 500-99997 in Q35_5, Continue;

If code 00000 in Q35_5, Skip to Q35_1;

Otherwise, Skip to Q35_9)

Q35_5A

QID:632120

You said you paid **(response from Q35_5)**. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q35_5 and enter correct response)

1 Yes

2 No

8 (DK)

9 (Refused)

QID:63xxx

Skip: (If code 1 in Q35_5A, Continue;

Otherwise, Reset to Q35_5 and enter correct response)

Q35_9

QID:632122

(If code 1 in Q34 4D, read:) And, how did you make this payment? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(If code 2 in Q34 4D, read:) And, how did you pay for the items you had to purchase? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:637592

Skip: (If code 13 in Q35 9, Continue; Otherwise, Skip to Q35 1)

Q35_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q35_1

QID:632136

How did you first learn about having won this prize?

(Interviewer: Read and rotate 06-20, then read 01; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
- 17 Friend or family member
- 18 When you saw the bill on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637593

Skip: (If code 06 in Q35 1, Continue; If code 17 or 18 in Q35 1, Skip to Q35 10; Otherwise, Skip to Q35 3)

Q35_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q35_3

QID:632140

Was the information about this prize presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:637594

Skip: (If code 1 in Q35_3, Autocode as 07 in Q35_3A and Skip to Q35_10; If code 2 in Q35_3, Continue; Otherwise, Skip to Q35_10)

Q35_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q35_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this prize offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632142

Skip: (If code 1 in Q35_10, Continue; Otherwise, Skip to Next Appropriate Question)

Q35_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

List Other:Y

BLKD2_CK

QID:143850

SECTION CLOCK:

QID:632143

ROTATION GROUP 2 IN BLOCK D - told were eligible to receive a grant either from the government or from someone else or that someone would help you prepare a proposal for a grant that was certain to be approved

Q36_1

QID:632144

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632145

Skip: (If code 1 in Q36_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q36_1A

QID:632146

In connection with any of the grant offerings in the last year, were you told that you had to pay a fee in order to receive your grant or have the grant proposal prepared?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632147

Skip: (If code 1 in Q36_1A, Continue; Otherwise, Skip to Next Appropriate Question)

Q36_1B

QID:632148

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632149

Skip: (If code 1 in Q36_1B, Continue; Otherwise, Skip to Next Appropriate Question)

Q36_2

QID:632150

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

(Programmer: If code 00, Reset to Q36 1 and code as 2)

(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:637595

**Skip: (If code 05-09 in Q36 2, Continue;
If code 00 in Q36 2, Reset to Q36 1 and code as 2;
Otherwise, Skip to Read before Q36 4)**

Q36_3

QID:632245

You said that this happened to you (response in Q36 2) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q36 2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632247

**Skip: (If code 1 in Q36 3, Continue;
Otherwise, Reset to Q36 2 and enter correct response)**

(Interviewer: If code 02-09 in Q36 2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q36_4

QID:632258 Did you ever receive the grant?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632259 **Skip: (If code 1 in Q36 4, Continue; If code 2 in Q36 4, Skip to Q37 5; Otherwise, Skip to Next Appropriate Question)**

Q36_5

QID:632260 And was the grant essentially what had been described to you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637597 **Skip: (If code 2 in Q36 5, Continue; Otherwise, Skip to Next Appropriate Question)**

Q37_5

QID:632263 How much did you pay to the person who promised to obtain the grant for you? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:637598 **Skip: (If code 500-99997 in Q37 5, Continue, If code 00000 in Q37 5, Skip to Q37 10; Otherwise, Skip to Q37 9)**

Q37_5A

QID:632265

You said you paid **(response from Q37_5)**. Is this correct?
(Programmer: If code 2, 8, or 9 in Q37_5A, Reset to Q37_5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632267

Skip: (If code 1 in Q37_5A, Continue; Otherwise, Reset to Q37_5 and enter correct response)

Q37_9

QID:632269

And, how did you pay this money? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK

CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:637599 **Skip: (If code 13 in Q37 9, Continue; Otherwise, Skip to Q37 1)**

Q37_9A

QID:630436 And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q37_1

QID:632272

How did you first learn about this grant offer?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637602

Skip: (If code 06 in Q37 1, Continue; If code 17 or 18 in Q37 1, Skip to Q37 10; Otherwise, Skip to Q37 3)

Q37_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q37_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:637603

Skip: (If code 1 in Q37_3, Autocode as 07 in Q37_3A and Skip to Q37_10; If code 2 in Q37_3, Continue; Otherwise, Skip to Q37_10)

Q37_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q37_10

QID:630438 And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632281 **Skip: (If code 1 in Q37_10, Continue; Otherwise, Skip to Next Appropriate Question)**

Q37_11

QID:630440

To whom did you complain?
(**Interviewer:** Open ended and code)

(**Interviewer: Probe:**) Did you complain to anyone else?)

(**Interviewer: Probe for three responses**)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKD3_CK

QID:143850

SECTION CLOCK:

QID:637605

ROTATION GROUP 3 IN BLOCK D - received a bad or counterfeit check

Q38_1

QID:632284

In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else? This may have happened in connection with a prize of grant as we just discussed, a job, something you were selling (perhaps online), or something else.

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632285

Skip: (If code 1 in Q38_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q38_1A

QID:632286

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632287

Skip: (If code 1 in Q38_1A, Continue; Otherwise, Skip to Next Appropriate Question)

Q38_2

QID:632288

How many times last year did you send money as requested?
(Interviewer: Open ended and code)

(Programmer: If code 00, Reset to Q38_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:632305 **Skip: (If code 05-09 in Q38 2, Continue;
If code 00 in Q38 2, Reset to Q38 1 and code as 2;
Otherwise, Skip to Q39 5)**

Q38_3

QID:632291 You said that this happened to you **(response in Q38 2)** times in the last year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q38 2 and record correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632293 **Skip: (If code 1 in Q38 3, Continue;
Otherwise, Reset to Q38 2 and enter correct response)**

(Interviewer: If code 02-09 in Q38 2, read:)

QID:630452 Thinking now about the most recent time this happened to you...

Q39_5

QID:632295 How much money did you send? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:637608 **Skip: (If code 500 - 99997 in Q39 5, Continue,
If code 00000 in Q39 5, Skip to Q39 9E;
Otherwise, Skip to Q39 9)**

Q39_5A

QID:632300

You said you sent **(response from Q39_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q39_5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632302

**Skip: (If code 1 in Q39_5A, Continue;
Otherwise, Reset to Q39_5 and enter correct response)**

Q39_9

QID:632269

And, how did you send this money? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give your checking account number; or did you pay in some other way?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632306 **Skip: (If code 13 in Q39 9, Continue; Otherwise, Skip to Q39 9E)**

Q39_9C

QID:630436 And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q39_9E

QID:632130

And, was the check sent to you good or was it bad so that the bank either refused to cash it or you later had to return the money?

- 1 The check was good and I obtained the money for which the check was written
- 2 The check was bad. My bank refused to cash it or I later had to return the money
- 3 I did not attempt to cash the check
- 8 (DK)
- 9 (Refused)

Q39_10

QID:632308

And, did you complain to anyone officially or unofficially about your experience with this check you were sent?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632309

Skip: (If code 1 in Q39_10, Continue; Otherwise, Skip to Next Appropriate Question)

Q39_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK D: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK E STARTS HERE)

QID:632310 **Programmer:** ROTATION FOR BLOCK E

1 Q40_1 - Q41_11 - paid for weight loss products

BLKE1_CK

QID:143850 **SECTION CLOCK:**

QID:637612 **ROTATION GROUP 1 IN BLOCK E - paid for weight-loss products**

Q40_1

QID:632313 In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 02, ASK PROBE

- a. Have you ever purchased weight loss products from a store or other seller in the past year?
- b. IF YES PROBE: Why did you not consider this when you were answering the question?

QID:632314 **Skip: (If code 1 in Q40_1, Continue; Otherwise, Skip to Next Appropriate Question)**

Q40_2

QID:632315

How many different such weight-loss products have you purchased in the last year?
(Interviewer: Open ended and code)

(Programmer: If code 00, Reset to Q40_1 and code as 2)

00	None
01	1
02	2
03	3
04	4
05	5
06	6
07	7
08	8
09	9 or more
98	(DK)
99	(Refused)

QID:632317

**Skip: (If code 05-09 in Q40_2, Continue;
If code 00 in Q40_2, Reset to Q40_1 and code as 2;
Otherwise, Skip to Read before Q40_4)**

Q40_3

QID:632318

You said that you purchased **(response in Q40_2)** different weight-loss products in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q40_2 and enter correct response)

1	Yes
2	No
8	(DK)
9	(Refused)

QID:632320

**Skip: (If code 1 in Q40_3, Continue;
Otherwise, Reset to Q40_2 and enter correct response)**

(Interviewer: If code 02-09 in Q40_2, read:)

QID:637613

Thinking now about the most recent time you purchased such a weight-loss product...

Q40_4

QID:632322

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QQ40_5

QID:632323

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q40_6

QID:632324

(If code 1 in FORM, read:) Which of the following best describes your experience in using the product? Did you **(read 1-5)**?

(If code 2 in FORM, read:) Which of the following best describes your experience in using the product? Did you **(read 4-1, then read 5)**?

- 1 Lose about as much or more weight than you expected to lose
- 2 Lose about half of the weight you expected to lose
- 3 Only lose a little of the weight you expected to lose
- 4 Lose no weight or gain weight
- 5 Not use the product
- 8 (DK)
- 9 (Refused)

QID:632325

Skip: (If code 1 in Q40_4 OR Q40_5, Continue; Otherwise, Skip to Next Appropriate Question)

Q41_1

QID:632326

How did you first learn about this weight-loss product?
(*Interviewer:* Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637615

Skip: (If code 06 in Q41 1, Continue; If code 17 in Q41 1, Skip to Q41 4; If code 18 in Q41 1, Skip to Q41 5; Otherwise, Skip to Q41 3)

Q41_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q41_3

QID:631029

Was the information about this weight-loss product presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:632328

Skip: (If code 1 in Q41_3, Autocode Q41_3A as 07 and Skip to Q41_4; If code 2 in Q41_3, Continue; Otherwise, Skip to Q41_4)

Q41_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q41_4

QID:630873

And how did you purchase this weight-loss product?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q41_5

QID:632330

And how much did you actually end up paying for this weight-loss product? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:632331 **Skip: (If code 500-99997 in Q41_5, Continue;
If code 00000 in Q41_5, Skip to Q41_10;
Otherwise, Skip to Q41_9)**

Q41_5A

QID:632332 You said you paid **(response from Q41_5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q41_5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632334 **Skip: (If code 1 in Q41_5A, Continue;
Otherwise, Reset to Q41_5 and enter correct response)**

Q41_9

QID:632335

And, how did you pay for this weight-loss product? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632336

Skip: (If code 13 in Q41_9, Continue; Otherwise, Skip to Q41_10)

Q41_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q41_10

QID:631058

And, did you complain to anyone officially or unofficially about your experience with this weight-loss product?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632337

Skip: (If code 1 in Q41 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q41_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK E: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether

you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK F STARTS HERE)

QID:637616 **Programmer: ROTATION FOR BLOCK F**
1 Q42_1A - Q43_11 - paid for offer to repair your computer
2 Q44_1 - Q45_11 - paid someone who claimed that owed money or were subject to a court case or law enforcement action
(Programmer: RANDOMIZE 1-2)

BLKF1_CK
QID:143850 **SECTION CLOCK:**

QID:632341 **ROTATION GROUP 1 IN BLOCK F - paid for offer to repair your computer**

Q42_1A
QID:632342 In the past YEAR, have you paid anyone to fix your computer who told you, perhaps by using a pop-up ad on your computer, **that your computer had viruses or security vulnerabilities** that needed to be repaired to keep the computer running?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q42_1B
QID:632343 In the past year, have you paid anyone to fix your computer who told you that they **needed to remotely examine your computer to repair viruses or security vulnerabilities** on your computer that needed to be repaired to keep the computer running?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632344 **Skip: (If code 1 in Q42_1A OR Q42_1B, Continue; Otherwise, Skip to Next Appropriate Question)**

Q42_2

QID:632345

How many times have you paid someone to do computer repair in the past year? If you made multiple payments in connection with the same computer repair, please only count this as one transaction.

(Programmer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:632346

Skip: (If code 00 in Q42_1A, reset and code BOTH Q42_1A AND Q42_1B as 2; If code 05-09 in Q42_2, Continue; Otherwise, Skip to Read before Q42_4)

Q42_3

QID:632347

You said that you paid someone to repair your computer (**response in Q42_2**) times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q42_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632349

Skip: (If code 1 in Q42_3, Continue; Otherwise, Reset to Q42_2 and enter correct response)

(Interviewer: If code 02-09 in Q42_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q42_4

QID:632351

Was this person **(read 06-10)**?

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Someone who contacted you and with whom you had not previously done business
- 07 Someone you called after receiving a message telling you that your computer needed to be fixed
- 08 Someone you called after finding their number in an online advertisement when you looked for someone to help you with a computer problem
- 09 Someone to whom you had taken your computer to get it fixed, OR
- 10 Someone with whom you have an ongoing relationship, such as having a service contract

List Other:Y

QID:637618

Skip: (If code 01, 02, 03, 09, or 10 in Q42 4, Skip to Next Appropriate Question; Otherwise, Continue)

Q43_1

QID:632352

How did you first learn about this offer to repair your computer?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:637620

Skip: (If code 06 in Q43 1, Continue; If code 17 in Q43 1, Skip to Q43 4; If code 18 in Q43 1, Skip to Q43 5; Otherwise, Skip to Q43 3)

Q43_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q43_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:632354

Skip: (If code 1 in Q43_3, Autocode as 07 in Q43_3A and Skip to Q43_4; If code 2 in Q43_3, Continue; Otherwise, Skip to Q43_4)

Q43_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

Q43_4

QID:630426

And how did you purchase this offer?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q43_5

QID:632355

And how much did you actually end up paying for this offer to repair your computer? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/\$0
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

QID:632356

Skip: (If code 500-99997 in Q43 5, Continue;
If code 00000 in Q43 5, Skip to Q43 10;
Otherwise, Skip to Q43 9)

Q43_5A

QID:632357

You said you paid **(response in Q43 5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q43 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632359

Skip: (If code 1 in Q43 5A, Continue;
Otherwise, Reset to Q43 5 and enter correct response)

Q43_9

QID:632360

And, how did you pay for this offer to repair your computer? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632361

Skip: (If code 13 in Q43 9, Continue; Otherwise, Skip to Q43 10)

Q43_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-09, then 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q43_10

QID:630438

And, did you complain to anyone officially or unofficially about your experience with this offer?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [INSERT PERSON REFERENCE ABOVE] complaining to someone unofficially?

QID:632362

Skip: (If code 1 in Q43 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q43_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

BLKF2_CK

QID:143850

SECTION CLOCK:

QID:637621

ROTATION GROUP 2 IN BLOCK F - paid money to someone who claimed you owed money or were subject to a court case or law enforcement action in the last year

Q44_1

QID:632364

In the last year, have you paid money after being contacted by someone claiming that you owed money to the government or a government agency such as the Internal Revenue Service or the U.S. Treasury or that a court case or law enforcement action had been filed against you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632365

Skip: (If code 1 in Q44_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q44_2

QID:632366

How many times have you paid someone after being told you owed money to the government in the past year? If you made multiple payments in connection with the same report that you owed money, please only count this as one transaction.
(Interviewer: Open ended and code)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:632368

Skip: If code 05-09 in Q44_2, Continue; If code 00 in Q44_2, Reset to Q44_1 and code as 2; Otherwise, Skip to Read before Q44_4)

Q44_3

QID:632370

You said that you paid money (**response in Q44_2**) times in the last year after being told you owed money to the government or that a court case had been filed against you. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q44_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632372

Skip: (If code 1 in Q44_3, Continue; Otherwise, Reset to Q44_2 and enter correct response)

(Interviewer: If code 02-09 in Q44_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q44_4

QID:632374

What did the person claim you needed to pay money for?

(Interviewer: Read 06-07)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 To pay taxes you owed
- 07 To keep from being arrested or having to go to court

List Other:Y

Q44_4A

QID:632376

Did you owe the money the person claimed you owed or had the court case actually been filed against you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632377

Skip: (If code 1 in Q44 4A, Skip to Next Appropriate Question; Otherwise,Continue)

Q45_3

QID:630458

Was the information about this offer presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:637623

Skip: (If code 1 in Q45 3, Autocode as 07 in Q45 3A, and Skip to Q45 5; If code 2 in Q45 3, Continue; Otherwise, Skip to Q45 5)

Q45_3A

QID:632378

In what language was the information about the debt you owed provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q45_5

QID:632379

And how much did you actually end up paying this person who claimed you owed this debt? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Programmer: Open ended and code actual amount)

00000 None/Nothing

00001 \$1-

99996 \$99,996

99997 \$99,997+

99998 (DK)

99999 (Refused)

QID:632747

**Skip: (If code 500-99997 in Q45_5, Continue;
If code 00000 in Q45_5, Skip to Q45_10;
Otherwise, Skip to Q45_9)**

Q45_5A

QID:632748

You said you paid **(response in Q45_5)**. Is this correct?

(Programmer: If code code 2, 8, or 9, , Reset to Q45_5 and enter correct response)

1 Yes

2 No

8 (DK)

9 (Refused)

QID:632750

**Skip: (If code 1 in Q45_5A, Continue;
Otherwise, Reset to Q45_5 and enter correct response)**

Q45_9

QID:632751

And, how did you pay this money? For example, did you use your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632754

Skip: (If code 13 in Q45 9, Continue; Otherwise, Skip to Q45 10)

Q45_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q45_10

QID:632755

And, did you complain to anyone officially or unofficially about your experience with this claim that you owed money?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:632756

Skip: (If code 1 in Q45 10, Continue; Otherwise, Skip to Next Appropriate Question)

Q45_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK F: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether

you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK G STARTS HERE)

QID:632758 **Programmer: ROTATION FOR BLOCK G**

1 Q46_1 - Q47_11 - Other purchase paid but never received

BLKG1_CK

QID:143850 **SECTION CLOCK:**

QID:632760 **ROTATION GROUP 1 IN BLOCK G - Other purchase**

Q46_1

QID:632761 Other than the things we have already discussed, in the past year have you purchased something which you paid for but NEVER received?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632762 **Skip: (If code 1 in Q46_1, Continue; Otherwise, Skip to Next Appropriate Question)**

Q46_2

QID:632763

How many times has this happened to you in the past year?
(Interviewer: Open ended and code)

(Programmer: If code 00 in Q46_2, Reset to Q46_1 and code as 2)

- 00 None
- 01 1
- 02 2
- 03 3
- 04 4
- 05 5
- 06 6
- 07 7
- 08 8
- 09 9 or more
- 98 (DK)
- 99 (Refused)

QID:632765

**Skip: (If code 05-09 in Q46_2, Continue;
If code 00, Reset to Q46_1 and code as 2;
Otherwise, Skip to Read before Q46_4)**

Q46_3

QID:637624

You said that this happened to you **(response in Q46_2)** times in the last year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q46_2 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637626

**Skip: (If code 1 in Q46_3, Continue;
Otherwise, Reset to Q46_2 and enter correct response)**

(Interviewer: If code 02-09 in Q46_2, read:)

QID:630452

Thinking now about the most recent time this happened to you...

Q46_4

QID:630885 Did you try to get the seller to give you a refund or otherwise make an adjustment?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632767 **Skip: (If code 1 in Q46 4, Continue; Otherwise, Skip to Q46 6)**

Q46_5

QID:630857 And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637629 **Skip: (If code 1 in Q46 5, Skip to BLKH1 CK; Otherwise, Continue)**

Q46_6

QID:632770

What was the item that you purchased?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Books
- 07 Business opportunities/franchises/distributorships/work at home plans
- 08 Buyers club membership
- 09 Cable or satellite TV services
- 10 Cameras (including digital cameras and camcorders)
- 11 CDs/video tapes/DVDs
- 12 Cell phone service or equipment
- 13 Computers: equipment or software
- 14 Credit monitoring service/ID theft service/Copy of your credit report
- 15 Games or other programs delivered on your cell phone or other mobile device
- 16 Health care products and services
- 17 Information services such as adult entertainment, gambling, or psychic services
- 18 Internet access services
- 19 Internet website design/advertising on the Internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Real estate (including timeshares)
- 24 Telephone service or equipment, other than cell phone
- 25 Travel services/vacations

List Other:Y

Q47_1

QID:632772

How did you first learn about this item?
(**Interviewer:** Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Internet or website
- 07 Email
- 08 Television advertisement or infomercial
- 09 Mail advertisement or solicitation, including a catalog
- 10 Telephone call (a telemarketer)
- 11 Store you visited
- 12 Someone who came to your home
- 13 Radio advertisement
- 14 Poster or flier
- 15 Magazine or newspaper advertisement
- 16 Social media site, such as Facebook®, Twitter®, YouTube®, or blogs
- 17 Friend or family member
- 18 When you saw the charge on your statement
- 19 Bank or other financial institution
- 20 Your church or a local community organization

List Other:Y

QID:632774

Skip: (If code 06 in Q47 1, Continue; If code 17 in Q47 1, Skip to Q47 4; If code 18 in Q47 1, Skip to Q47 5; Otherwise, Skip to Q47 3)

Q47_2

QID:630421

Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

- 1 An Internet auction site
- 2 An online classified ad site, such as Craigslist
- 3 Another Internet website
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question?
- b. Was it clear to you what the term "internet auction site" meant? What comes to mind when you hear the term?

Q47_3

QID:632777

Was the information about this item presented in English or some other language?

- 1 English
- 2 Some other language
- 8 (DK)
- 9 (Refused)

QID:632778

Skip: (If code 1 in Q47_3, Autocode as 07 in Q47_3A and Skip to Q47_4; If code 2 in Q47_3, Continue; Otherwise, Skip to Q47_4)

Q47_3A

QID:630424

In what language was the information provided?
(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

List Other:Y

Q47_4

QID:632779

And how did you purchase this item?
(Interviewer: Read and rotate 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Visited a store
- 07 Ordered on the telephone
- 08 Mailed in an order
- 09 Ordered from Internet site

List Other:Y

Q47_5

QID:632781

And how much did you actually end up paying for this item? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interviewer: Open ended and code actual amount)

- 00000 None/Nothing
- 00001 \$1-
- 99996 \$99,996
- 99997 \$99,997+
- 99998 (DK)
- 99999 (Refused)

QID:632782

Skip: (If code 500-99997 in Q47 5, Continue;
If code 00000 in Q47 5, Skip to Q47 10;
Otherwise, Skip to Q47 9)

Q47_5A

QID:632783

You said you paid **(response in Q47 5)**. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q47 5 and enter correct response)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632785

Skip: (If code 1 in Q47 5A, Continue;
Otherwise, Reset to Q47 5 and enter correct response)

Q47_9

QID:632786

And, how did you pay for this item? For example, did you provide your credit card or credit card number; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way?

(Interviewer: Open ended and code)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Cash
- 07 Credit card
- 08 Wrote a check
- 09 Gave your debit card number linked to your bank account
- 10 Gave your checking account number
- 11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- 12 Gift card like Amazon, Target, or iTunes
- 13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
- 14 Charged to your telephone, cable television account, or Internet services bill
- 15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 09 or 11, ASK CONTINUE TO PROBE A, OTHERWISE SKIP to B.

- a. What type of debit card was it?
- b. Can you briefly describe to me how you paid/what was involved in the process?

QID:632787

Skip: (If code 13 in Q47 9, Continue; Otherwise, Skip to Q47 10)

Q47_9A

QID:630436

And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

- 01 Some other way (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- 07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- 08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- 09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other:Y

Q47_10

QID:632788

And, did you complain to anyone officially or unofficially about your experience paying for something but not receiving it?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 2, 8 OR 9, PROBE

- a. Did you talk to anyone about what happened? What about a friend or family member?
- b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to [**INSERT PERSON REFERENCE ABOVE**] complaining to someone unofficially?

QID:637630

Skip: (If code 1 in Q47 10, Continue; Otherwise, Skip to BLKH1 CK)

Q47_11

QID:630440

To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider

of Responses: 3

List Other:Y

OVERALL BLOCK G: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether

you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?

d. Do you have any final feedback for me about how we could improve the questions?

(BLOCK H STARTS HERE)

BLKH1_CK

QID:143850

SECTION CLOCK:

(Interviewer: READ:)

QID:637846

Now, changing topics and thinking some more about you...

Q48

QID:632795

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

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q49

QID:632796

In the past two years, that is, since **(SURVENT NOTE: Pull in date 2 years prior to interview date)** have you experienced a serious negative life event, such as a divorce, the death of a family member or close friend, a serious injury or illness in your family, or the loss of a job?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q50

QID:632797

Please imagine a ladder with steps numbered from zero at the bottom to ten at the top. The top of the ladder represents those who are the best off (have the most money, the most education, and the most respected jobs), while the bottom of the ladder represents those who are worst off (have the least money, least education, and least respected job or no job). On which step of the ladder would you say you personally feel you stand at this time?

- 10 Best off
- 09
- 08
- 07
- 06
- 05
- 04
- 03
- 02
- 01
- 00 Worst off
- 98 (DK)
- 99 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question? Why was it easy/difficult?
- b. When answering the question, what types of people were you thinking about in the comparison?
- c. PROBE :What about people
 - a. In the U.S.
 - b. In the world
 - c. That you know or in your social circle OR
 - d. A broader group of people

Q51

QID:632798

On which step do you think you stand regarding your willingness to take risks? The top of the ladder or 10 represents those who are almost always willing to take risks, while the bottom of the ladder or zero represents those who are almost never willing to take risks. Where on the ladder do you stand on your willingness to take risks?

- 10 Almost always willing to take risks
- 09
- 08
- 07
- 06
- 05
- 04
- 03
- 02
- 01
- 00 Almost never willing to take risks
- 98 (DK)
- 99 (Refused)

OVERALL BLOCK H: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. Overall, how easy or difficult was to answer the questions on the specific types of fraud?
- b. Were any of the fraud questions unclear? IF YES: Which ones?
- c. When you indicated that you had had certain experiences, we asked you a series of questions about how you learned about and purchased the product, how much you paid, and whether you had complained to anyone about your experience. Were these questions clear? If not, can you remember specific questions that you found confusing?
- d. Do you have any final feedback for me about how we could improve the questions?

DEMO_CLK

QID:143850

SECTION CLOCK:

(Interviewer: READ:)

QID:632799

And for statistical purposes only...

D2

QID:632800

In what state do you live?
(Interviewer: Open ended and code)

AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	Washington, D.C.
FL	Florida
GA	Georgia
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NY	New York
NC	North Carolina
ND	North Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas

UT Utah
VT Vermont
VA Virginia
WA Washington
WV West Virginia
WI Wisconsin
WY Wyoming
DK (DK)
RF (Refused)

D3

QID:148363

May I please have your ZIP code?

(Interviewer: Open ended and code actual ZIP Code)

(Programmer: Check ZIP Code against list of valid U.S. ZIP Codes)

99998 (DK)

99999 (Refused)

(Programmer: DO NOT ASK; AUTOCODED BY SURVENT:)

ZIPMTCH

QID:164910

Valid ZIP Code Provided

1 Yes

2 No

QID:632801

Skip: (If code 1 in ZIPMTCH, Skip to D6; Otherwise, Continue)

D4

QID:148619

I just need to confirm your home ZIP Code is **(response in D3)**.

1 Yes, correct ZIP Code given

2 No, incorrect ZIP Code given

D6

QID:137462 Including yourself, how many adults, age 18 or over, currently live in this household?
(Interviewer: Open ended and code actual number)

- 01 01-
- 96 96
- 97 97 or more
- 98 (DK)
- 99 (Refused)

D7

QID:632802 How many people under the age of 18 currently reside in your household?
(Interviewer: Open ended and code actual number)

- 01 01-
- 96 96
- 97 97 or more
- 98 (DK)
- 99 (Refused)

D8

QID:503857

What is the highest level of school you have completed or the highest degree you have received?

(Interviewer: Open ended and code)

(Interviewer: If respondent says currently attending college, code as 4;

If respondent says completed some college courses, code as 4;

If respondent says currently attending graduate school, code as 7;

If respondent says completed some graduate school classes, code as 7)

- 1 Less than a high school diploma
(Grades 1 through 11 or no schooling)
- 2 High school graduate (Grade 12 with diploma or GED certificate)
- 3 Technical, trade, vocational, or business school or program after high school
- 4 Some college – college, university, or community college -- but no degree
- 5 Two-year associate degree from a college, university, or community college
- 6 Four-year bachelor's degree from a college or university (e.g., BS, BA, AB)
- 7 Some postgraduate or professional schooling after graduating college, but no postgraduate degree (e.g., some graduate school)
- 8 Postgraduate or professional degree, including master's, doctorate, medical, or law degree (e.g., MA, MS, PhD, MD, JD)
- 9 (DK)
- 0 (Refused)

D9

QID:632804

Have you, or has anyone currently living in your household, ever served in the U.S. military?

(Interviewer: If yes, clarify if service member is respondent or family member)

- 1 Yes, respondent (or) Yes, respondent plus other member(s) of household
- 2 Yes, other member of household
- 3 No
- 4 (DK)
- 5 (Refused)

QID:632806 **Skip: (If code 1 or 2 in D9, Continue; Otherwise, Skip to D10)**

D9A
QID:632808 And are you or the other person currently serving (in the U.S. military)?
(Interviewer: If yes, clarify if service member is respondent or family member)

- 1 Yes, respondent (or) Yes, respondent plus other member(s) of household
- 2 Yes, other member of household
- 3 No
- 4 (DK)
- 5 (Refused)

QID:637631 **Skip: (If Language=Spanish, Skip to D11; Otherwise, Continue)**

D10
QID:632809 Other than English, what languages, if any, do you regularly use in conducting personal business?
(Interviewer: Open ended and code)

(Programmer: Allow three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 None/English only
- 05 HOLD
- 06 Chinese/Mandarin
- 07 English
- 08 French
- 09 Spanish
- 10 Tagalog
- 11 Vietnamese

of Responses: 3

List Other:Y

QID:637632 **Skip: (If code 02, 03, or 04 in D10, Skip to D12; Otherwise, Continue)**

D11
QID:632811 If you were engaged in a somewhat complicated transaction, such as trying to buy a home, rent an apartment, or purchase a car, would you be comfortable conducting the transaction in English?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 02, 08 OR 09, PROBE

- a. How difficult or easy was it to answer this question?
- b. What is the main reason you would be uncomfortable?

D12 ★
QID:103953 Are you, yourself, of Hispanic origin or descent, such as Mexican, Puerto Rican, Cuban, or other Spanish background?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

D13
QID:111942 I am going to read a list of racial categories. Please choose one or more categories that best indicates your race.
(Interviewer: Read 1-5)

(Programmer: Allow five responses)

- 1 White
- 2 Black or African-American
- 3 Asian
- 4 American Indian or Alaska Native, or
- 5 Native Hawaiian or Pacific Islander
- 8 (DK)
- 9 (Refused)

of Responses: 5

D14

QID:632814 Were you born in the United States or in another country?

- 1 U.S.
- 2 In another country
- 8 (DK)
- 9 (Refused)

QID:632815 **Skip: (If code 2 in D14, Continue; Otherwise, Skip to Note before D17)**

D15

QID:637633 Are you a U.S. citizen?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637634 **Skip: (If code 1 in D15, Continue; Otherwise, Skip to D16)**

D15A

QID:637635 Are you a U.S. citizen because **(read 1-3)?**

- 1 You were born in a U.S. Territory [**(If necessary, read:)** That is, in Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Marianas.]
- 2 At least one of your parents was a U.S. citizen when you were born
- 3 You are a citizen by naturalization
- 8 (DK)
- 9 (Refused)

NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP:

- a. How difficult or easy was it to answer this question? Why was it easy/difficult to answer?
- b. Is there anything you think could be done to improve the way this question is being asked?

D16

QID:632818 How many years have you lived in the United States?
(Interviewer: Open ended and code actual number of years)

- 00 Less than 1 year
- 01 1-
- 96 96
- 97 97+ years
- 98 (DK)
- 99 (Refused)

QID:637636 **Skip: (If code 1 in QNS1, Skip to D18; Otherwise, Continue)**

D17

QID:632820 Do you have a working landline telephone in your home?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:632821 **Skip: (If code 1 in D17, Continue; Otherwise, Skip to Note before D19)**

D18

QID:161718 How many different residential phone NUMBERS do you have coming into your household, not including lines dedicated to a fax machine, modem, or used strictly for business purposes? Do not include cellular phones.
(Interviewer: Open ended and code)

(Interviewer: A VOIP or cable phone line would count as a landline.)

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more
- 8 (DK)
- 9 (Refused)

QID:637637 **Skip: (If code 2 in QNS1, Autocode D19 as 1 and Skip to Note before D21; Otherwise, Continue)**

D19

QID:632824 Do you have a working cell phone that you receive and make calls on?

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

QID:637638 **Skip: (If code 2, 8, or 9 in D19, Continue; Otherwise, Skip to Note #2 before D21)**

D20

QID:632826 Does anyone in your household have a working cell phone?
(Interviewer: This can include children under 18 in the household)

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

(Programmer: Note #1:)

QID:632827 **Skip: (If code 2, 8, or 9 in D20, Skip to ANN INC; Otherwise, Continue)**

(Programmer: Note #2:)

QID:637639 **Skip: (If code 1 in D17 AND code 1 in D19 OR D20, Continue; Otherwise, Skip to ANN INC)**

D21

QID:137486 Of all the telephone calls your household receives **(read 1-3)?**

- 1 All or almost all calls are received on cell phones
- 2 Some are received on cell phones and some on regular phones, OR
- 3 Very few or none are received on cell phones
- 8 (DK)
- 9 (Refused)

ANN_INC

QID:632829

What is your total ANNUAL household income, before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.

(Interviewer: Open ended and code)

- 01 Under \$720
- 02 \$720 to \$5,999
- 03 \$6,000 to \$11,999
- 04 \$12,000 to \$23,999
- 05 \$24,000 to \$35,999
- 06 \$36,000 to \$47,999
- 07 \$48,000 to \$59,999
- 08 \$60,000 to \$89,999
- 09 \$90,000 to \$119,999
- 10 \$120,000 to \$179,999
- 11 \$180,000 to \$239,999
- 12 \$240,000 and over
- 98 (DK)
- 99 (Refused)

QID:632830

Skip: (If code 98 or 99 in ANN_INC, Continue; Otherwise, Skip to D22)

ANN_INC2

QID:632831

Is your total ANNUAL household income before taxes, \$48,000 or more, or is it less than \$48,000?

(Interviewer:

(If under, ask:) Is it over or under \$36,000?

(If under, ask:) Is it over or under \$24,000?

(If under, ask:) Is it over or under \$12,000?

(If under, ask:) Is it over or under \$6,000?

(If under, ask:) Is it over or under \$720?)

(Interviewer:

(If over, ask:) Is it over or under \$60,000?

(If over, ask:) Is it over or under \$90,000?

(If over, ask:) Is it over or under \$120,000?

(If over, ask:) Is it over or under \$180,000?

(If over, ask:) Is it over or under \$240,000?)

- 01 Under \$720
- 02 \$720 to \$5,999
- 03 \$6,000 to \$11,999
- 04 \$12,000 to \$23,999
- 05 \$24,000 to \$35,999
- 06 \$36,000 to \$47,999
- 07 \$48,000 to \$59,999
- 08 \$60,000 to \$89,999
- 09 \$90,000 to \$119,999
- 10 \$120,000 to \$179,999
- 11 \$180,000 to \$239,999
- 12 \$240,000 and over
- 98 (DK)
- 99 (Refused)

D22

QID:632834

(If code 1 in FORM, read:) Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be **(read 1-5)**?

(If code 2 in FORM, read:) Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be **(read 5-1)**?

- 1 Much lower
- 2 Slightly lower
- 3 About the same
- 4 Slightly higher
- 5 Much higher
- 8 (DK)
- 9 (Refused)

D23
QID:632835 And thinking for a moment about your personal debt on which you currently make interest payments. I am talking about your debts you partially pay off each month for things like mortgages, credit cards, personal loans, or car loans. Would you say the amount of debt you currently have is **(read 1-3)**?

- 1 More than you can handle financially
- 2 About as much as you can handle financially, OR
- 3 You could handle more debt than you currently have
- 4 (Do not have any personal debt)
- 8 (DK)
- 9 (Refused)

(Interviewer: INTERVIEWER CODE GENDER, IF NOT CLEAR ASK:)

D24
QID:632836 For our study I need to confirm if you are male or female.

- 1 Male
- 2 Female
- 8 (DK)
- 9 (Refused)

ENDCLK
QID:143850 **SECTION CLOCK:**

(Interviewer: THANK RESPONDENT BY SAYING:)
QID:228819 Again, this is _____, with Gallup. I would like to thank you for your time. Our mission is to "help people be heard" and your opinions are important to Gallup in accomplishing this.

(Interviewer: READ ONLY IF ASKED:)
QID:632838 This study was sponsored by the Federal Trade Commission, an agency of the U.S. government. Your answers today will be used to help shape future policies protecting U.S. consumers. We appreciate your help.

FINTVID
QID:98976 INTERVIEWER I.D. #:

Questionnaire Workflow

