

## Outbound

Federal Trade Commission 2017 Fraud Survey		Export Date: 2/15/2017 4:02:03 PM	
<b>Federal Trade Commission</b>			
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:	
PA: TIMOTHY DEAN	CS: VANESSA MATURO		
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DESIGNER: SARAH HAY-CONTRERAS	PROGRAMMER: JANE WOOD-BENNETT		

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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

**(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 national research survey on behalf of the Federal Trade Commission, an agency of the U.S. government. 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)

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)

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)

**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**

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**

**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)

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)

**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**

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)

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)

**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**

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)

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)

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)

**Q3\_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**

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)

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)

**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**

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)

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

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)

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)

**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**

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)

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

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)**

**BLKB1\_CK**

QID:143850

**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**

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)

**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)

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**

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)

**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)

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**

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)

**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)

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**

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)

**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)

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**



**(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)

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)

**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**

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)

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)

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)

**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**

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)

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)

**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**

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)

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)

**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**

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)

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**

**(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**

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)

**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)

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**

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)

**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)

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**

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)

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

(**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)

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)

**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**

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)

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**

**(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)

**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**

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)

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**

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)

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**

**(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)

**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**

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)

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

(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)

**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)

**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)

**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)

**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

<b>Date</b>	<b>User</b>	<b>Status</b>	<b>Comments</b>
11/29/2016 2:05:41 PM	JEANNE WEISBROOK	Survey Specialist - Questionnaire Creation	Copied from survey Outbound Custom Questionnaire (non CE11) Template (QID: 4851) by JEANNE WEISBROOK.
12/21/2016 8:46:26 AM	JEANNE WEISBROOK	Survey Specialist - Questionnaire Creation	Survey created in Qbank. I will send to Sarah to start proofing.
12/21/2016 8:47:10 AM	JEANNE WEISBROOK	Survey Design - Proofing	Survey created in Qbank. I will send to Sarah to start proofing. Actually sending to Sarah this time.
2/9/2017 12:49:57 PM	JEANNE WEISBROOK	Survey Specialist - Edits	Assigning back to me for edits from Sarah, Dawn, and the client
2/14/2017 9:59:16 AM	JEANNE WEISBROOK	Survey Specialist - Edits	Edits from Sarah and Dawn completed. I will send to Sarah to review.
2/14/2017 10:06:06 AM	JEANNE WEISBROOK	Survey Design - Proofing	Edits from Sarah and Dawn completed. I will send to Sarah to review.
2/15/2017 2:38:42 PM	SARAH HAY- CONTRERAS	Survey Specialist - Edits	Also attaching this in workflow.
2/15/2017 4:01:28 PM	JEANNE WEISBROOK	Survey Specialist - Edits	Edits from Sarah completed. I will send workflow to her for review.