

Table 1: Correspondence Between Questions in Proposed 2016 Fraud Survey and the 2011 Survey

2016 Questions	Comparable 2011 Questions	Discussion
INTRO1 – QNSC7 (pp. 4-7)	Intro through QC6 (pp. 1 -3), Q74 (p. 47)	Introductory material, determine whether the call is on a cell or landline phone, determine proper person to interview, age, etc. Text differs because the proposed contractor on this survey is a different company from the one we used last time.
Q1 – Q5_4 (pp. 7-11)	Q1 – Q6.2 (pp. 4 – 6)	General questions about purchases or contributions made in response to different high-risk media presentations. Q4_1 was altered to ask about responses to radio ads in addition to TV ads
Intro to Fraud Questions (p. 11)	Intro on p. 7	No changes
Q6_1 – Q7_11 (pp. 12 – 21)	Q11.1 – Q11.6b (pp. 8-9) and follow-ups ¹	Q6_7 – The wording was modified to make clear that we are looking for representations made before a payment was made and not after.
Q8_1 – Q9_11 (pp. 21 – 29)	Q13.1 – Q13a (p. 10) and follow-ups	No changes were made.

¹ The follow-up questions in the 2011 survey instrument (Q62 – Q68) are on pages 42 and 43 of the 2011 instrument. They were asked in connection with the various frauds as appropriate and responses were collected separately for each type of fraud. In the new proposed survey instrument, the questions are written out separately for each fraud, with the follow-ons being odd-numbered questions, *e.g.*, Q7_1 – Q7_11. As in the previous survey, not all of the follow-up questions were asked for frauds where some of the questions did not seem appropriate. In addition, in some cases, the questions are asked in a different order than in others.

Changes to these questions are as noted below, using the Q7 series for reference:

- Q7_1 Added “from a friend or family member” as a response option, changed “from a telemarketer” to “from a telephone call (telemarketer)”
Added from “bank or other financial institution” and “Your church or a local community organization” as suggested by CFPB.
 - Q7_3A Listed languages were changed to include the five most often used non-English languages in the country
 - Q7_9 – Q7_9a Questions about how a payment was made to include additional payment methods and to collect additional detail about payments made by wire transfer.
 - Q7_10 Language was altered to make clear that we are interested in informal complaints as well as formal ones.
 - Q7_11 List of pre-coded responses was expanded to include suggestions OMB relayed from the FCC and the CFPB.
- In addition, questions that asked about attempts to get a person to pay – Q64b – Q65b (pp. 43 – 44 in the 2011 survey) were eliminated.

2016 Questions	Comparable 2011 Questions	Discussion
Q10_1 – Q11_11 (pp. 29 – 37)	Q14.1 – Q14.2 (pp. 10-11) and follow-ups	No changes were made.
Q12_1 – Q13_11 (pp. 37 – 45)	Q15.1 – Q15a (pp. 11 – 12) and follow-ups	No changes were made.
Q14_1 – Q15_11 (pp. 45 – 54)	Q16.1 – Q17b (pp. 12 -13) and follow-ups	No changes were made.
Q16_1 – Q17_11 (pp. 54 – 64)	Q16a.1.a – Q16a.8 (pp. 13 -16) and follow-ups	Q16_1 combines previous Q16a.1.a and Q16a.1.b because the proposed contractor for this survey felt things would be smoother this way. Response 1 in Q16_4 was changed because the responses from the previous survey suggested that participants were not understanding the wording.
Q18a – Q18b (pp. 65 – 66)	Q18.1, Q19.1, Q21.1, Q22.1 (pp. 17 – 20)	Q18a is similar to Q18.1 in the previous survey. Wording has been changed to make clearer that we are interested in cases in which a charge has been placed on a consumer’s credit card statement, etc. Q18b asks about the type of situation in which this occurred. In the previous survey, these questions were asked separately at the beginning of each set of questions. Potential contractor thought this organization would work better.
Q18_2 – Q19_11 (pp. 67 – 76)	Q19.2 – Q19a (p. 18), Q26 – Q27 (pp. 21 – 22), and follow-ups	The wording of Q18_2 was revised to make clear that we are asking about unauthorized billing for Internet services since the question about whether consumer received an unauthorized bill for Internet services may not immediately proceed this group of questions.
Q20_2 – Q21_11 (pp. 77 – 85)	New questions	
Q22_2 – Q23_11 (pp. 86 – 95)	Q21.2 – Q25 (pp. 18 – 19), Q26 – Q27 (pp. 21 – 22), and follow-ups	Unauthorized billing for a membership in a buyers’ club. The wording of Q22_2 was revised to make clear that we are asking about unauthorized billing for a buyers’ club membership since the question about whether consumer received an unauthorized bill for a buyers’ club membership may not immediately proceed this group of questions. The list of possible responses on Q22_4a was altered.

2016 Questions	Comparable 2011 Questions	Discussion
Q24_2 – Q25_11 (pp. 96 – 104)	Q22.1 – Q23 (pp. 20 – 21), Q26 – Q27 (pp. 21 – 22), and follow-ups	Unauthorized billing for some other product or service The wording of Q24_2 was revised to make clear that we are asking about unauthorized billing for some other product or service since the question about whether consumer received an unauthorized bill for some other product or service may not immediately proceed this group of questions. The list of possible responses on Q24_4 was altered.
Q26_1 – Q27_11 (pp. 105 – 114)	Q31_1 – Q37 (pp. 24 – 25), and follow-ups	No changes were made.
Q28_1 – Q29_11 (pp. 115 – 123)	Q31a.1 – Q37b (pp. 26 – 27)	No changes were made.
Q30_1 – Q31_11 (pp. 124 – 132)	New questions	
Q32_1 – Q33_11 (pp. 133 – 140)	Q32.1 – Q38 (pp. 27 – 28), and follow-ups	No changes were made.
Q34a – Q35_11 (pp. 141 – 151)	Q39 – Q39a.12 (pp. 29 - 32), and follow-ups	A reference to a sweepstakes was added in Q34a. Added Q34_4c to gather additional information about the type of prizes people were told that they had won. Q34_5 – Q35_9a combine Q39a.7 – Q39a.8 and Q39a.11 – Q39a.12. Q39a.9 – Q39a.10 were deleted and questions about counterfeit checks were combined in Q38_1 – Q39_11 below.
Q36_1 – Q37_11 (pp. 152 – 160)	Q41 – Q41a.9 (pp. 33 – 35), and follow-ups	Q41a.7 – Q41a.8 were deleted and questions about counterfeit checks were combined in Q38_1 – Q39_11 below.
Q38_1 – Q39_11 (pp. 161 – 166)	Q42 – Q42e (pp. 36 - 37), and follow-ups	Wording changed in Q42 to make it clear that we are here interested in any counterfeit or bogus checks received as part of a prize or grant offering.
Q40_1 – Q41_11 (pp. 167 – 175)	Q44a – Q44e (pp. 38 – 39), and follow-ups	No changes made

2016 Questions	Comparable 2011 Questions	Discussion
Q42_1a – Q43_11 (pp. 176 – 184)	New questions	
Q44_1 – Q45_11 (pp. 185 – 191)	New questions	
Q46_1 – Q47_11 (pp. 192 – 200)	Q45 – Q49 (pp. 40 – 41), and follow-ups	The list of possible responses to Q46_6 was altered.
Q48 (p. 201)	Q71a (p. 46)	Is your phone number on the Do-Not-Call Registry No changes made
Q49 (p. 201)	Q73 (p. 47)	Have you experienced a serious negative life event No changes made
Q50 (p. 201)	New question	How would you rate your socio-economic status
Q51 (p. 202)	Q72e (p. 46)	How willing are you to take risks Reworded to employ a wording structure recommended by the proposed contractor
D2 – Q4 (pp. 203 – 204)	New questions	What is your ZIP code
D6 – D7 (p. 205)	Q75a – Q75b (p. 47)	How many people live in your household D6 asks about adults in the household, rather than total residents. One can be derived from the other since D7 asks about residents under 18.
D8 (p. 206)	Q76 (p. 48)	Educational attainment Question reworded to conform to proposed contractor's preferred wording
D9 – D9a (pp. 206 – 207)	Q77 (p. 48)	Military service Questions reworded to conform to proposed contractor's preferred wording
D10 – D11 (p. 207 – 208)	Q78 – Q78a (p. 48)	Ability to do business in English List of pre-coded responses changed to align with the most common languages., other than English, spoken in the U.S.

2016 Questions	Comparable 2011 Questions	Discussion
D12 – D13 (pp. 208)	Q84 – Q85 (p. 50)	Race and ethnicity Questions revised somewhat to correspond to proposed contractor's current wording
D14 – D16 (pp. 208 – 209)	New questions	Identify immigrants and how long they have been in the country Questions drawn from Census Bureau's American Survey questionnaire.
D17 – D21 (pp. 210 – 211)	QL1 – QC5 (pp. 1 – 3)	Questions about telephone use needed for weighting cell and landline interviews
ANN_INC – ANN_INC2 (pp. 212 – 213)	Q79 – Q79b (p. 49)	Income Revised somewhat to correspond to proposed contractor's standard way of asking income questions
D22 – D24 (pp. 213 – 214)	Q81, Q82, Q86.1 (pp. 49 – 50)	Expected future income, personal debt, and gender No changes made

Table 2: Questions from the 2011 Survey That Are Not Included in the 2016 Survey

Questions Eliminated	Discussion
Q72b – Q72d, Q72f (pp. 46 -47)	Questions about personal characteristics
Q75 (p. 47)	Marital status
Q86.2 – Q86.3 (pp. 50 – 51)	Do you work outside of the home, are you paid a salary or hourly
Q87a – Q87f (pp. 52 -53)	Questions on numeric skills