

<b>Outbound</b>			
<b>SECOND DRAFT</b>			
Gallup 2016 Federal Trade Commission/FTC FRAUD SURVEY		Export Date:	
<b>The Gallup Organization</b>			
Project #		Translations: YES	Verbatims: YES
Practice:	QBank Id: 11975	Field Date: April, 2017	Quota: 3700 (2590 Cell phone/1110 Landline)
Eldo Project:		Study Code:	Group ID:
		s	
		i	
PA: TIM DEAN			
		CS: DAWN ROYAL	
DESIGNER:		PROGRAMMER:	

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**CASEID** ★

QID:49758 I.D. #:

CASEID(1-6)

**FVALIFON** ★

QID:49759 \*\*AREA CODE AND TELEPHONE NUMBER:

FVALIFON(1161-1179)

**CINTTIME** ★

QID:49760 \*\*INTERVIEW TIME:

CINTTIME(1716-1721)

**ENTITYID**

QID:117057 ENTITY\_ID  
**(Programmer: Code from fone file)**

ENTITYID(916-925)

**QNSB** ★★  
 QID:33653

**(Programmer: Code from fone file)**

SAMPLE TYPE:

- 1 Landline
- 2 Cell Phone

QNSB(100)  
 QNSBTST(100)  
 QNSB\_1(178)

**QNSC**

QID:586952

**(If code 1 in QNSB:)**

SOFT QUOTAS:

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

**(If code 2 in QNSB:)**

SOFT QUOTAS:

**Region/Time Zone Total**

11	Northeast – High Density African American	63
12	Northeast - High Density Hispanic	63
13	Northeast - Other	338
21	Midwest – High Density African American	126
22	Midwest - High Density Hispanic	18
23	Midwest – Other	403
31	South – High Density African	182

	American	
32	South - High Density Hispanic	105
33	South - Other	685
41	West – High Density African American	35
42	West - High Density Hispanic	189
43	West – Other	384
	TOTAL	2590

**STATABV**

QID:34347

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

STATABV(101-102)

**INTRO1**

QID:200565

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

QID:142894

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]

INTRO1 (2021)  
INTRO1ASK(2305)

**(Programmer: Note #1:)**

QID:150179

**Skip: (If code 5 in INTRO1, Thank and Terminate; If Code 2 in INTRO1 or code 2 in QNSB and code 3 or 4 in INTRO1, Skip to FRECCONS; Otherwise, Continue)**

**INTRO2** ★★

QID:200565

**(If code 1 in INTRO1 OR CODE 2 IN QNSB AND CODE 3 OR 4 IN INTRO1,**

**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?)

**(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 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)**
- 4 **(SURVENT NOTE: Landline only:)**  
Next birthday respondent not available -  
**(Skip to QNSL1B)**
- 7 Respondent not available or call him/her  
later - **(Set time to call back)**
- 8 (Soft Refusal)
- 9 (Refused) - **(Thank and Terminate)**

INTRO2(2301)  
INTRO2B(2301)  
INTRO2A(2301)

**QNSL1B**

QID:162818

**(Interviewer: This case will be now be suspended - please type in the name or age/gender of the respondent who has been selected so that the callback can be directed to the appropriate person.**

**(Interviewer: IF NECESSARY, READ:)** So that we can reach this person more easily when we call back, can you please tell me this person's first name or initials?)

**(Interviewer: IF NECESSARY, READ:)** If you prefer to not give me their first name, could you tell me their age and gender so we know who to ask for when we call back?)

**(Interviewer: IF NO INFORMATION PROVIDED, ENTER: "18 + NB")**

**(Programmer: Suspend Survey)**

**(Interviewer: When suspended survey resumes, read:)**

**QNSL1C**

QID:162823

Hello, this is \_\_\_\_\_, from Gallup. We are conducting a pre-test of a national research survey on behalf of the Federal Trade Commission, an agency of the U.S. government. Can I please speak with **(SURVENT NOTE: pull info on burn line)**? We are conducting a research project, and you have been randomly selected to respond to this survey. In addition to asking you the survey questions,

I will periodically ask for your opinion on how a particular question is asked and get your feedback on how the question might be improved. No sales calls will be made as a result of your participation. Your participation in this survey is completely voluntary.

**(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 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, male respondent available
- 2 Yes, female respondent available
- 7 Respondent not available
- 8 (Refused)

QNSL1C(2022)

QID:509803

**Skip: (If code 1 or 2 in QNSL1C, Continue; If code 7 in QNSL1C, Suspend Survey and Reset to QNSL1C; If code 8 in QNSL1C, 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:49761

This interview will be recorded for internal quality assurance.

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

FRECCONS(1984)

QNSC6

QID:33674

Please tell me your age.

**(Programmer: (Open ended and code actual age)**

**(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 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	01	43	43	85	85
2	02	44	44	86	86
3	03	45	45	87	87
4	04	46	46	88	88
5	05	47	47	89	89
6	06	48	48	90	90
7	07	49	49	91	91
8	08	50	50	92	92
9	09	51	51	93	93
10	10	52	52	94	94
11	11	53	53	95	95
12	12	54	54	96	96
13	13	55	55	97	97 or older
14	14	56	56	98	(DK)
15	15	57	57	99	(Refusal)
16	16	58	58		
17	17	59	59		
18	18	60	60		
19	19	61	61		
20	20	62	62		
21	21	63	63		
22	22	64	64		
23	23	65	65		
24	24	66	66		
25	25	67	67		
26	26	68	68		
27	27	69	69		
28	28	70	70		
29	29	71	71		
30	30	72	72		
31	31	73	73		
32	32	74	74		
33	33	75	75		
34	34	76	76		
35	35	77	77		



36	36	78	78
37	37	79	79
38	38	80	80
39	39	81	81
40	40	82	82
41	41	83	83
42	42	84	84

QNSC6(2381-2383)

QID:118640 **Skip: (If code 01-17 in SC6, Thank and Terminate; If code 98 or 99 Continue; Otherwise, Skip to INTRO3)**

**QNSC7**

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 55
- 5 55 to 64
- 6 65 to 74
- 7 75 and over
  
- 8 (DK)
- 9 (Refused)

QID:xxx **Skip: (If code 8 or 9 Thank and Terminate Otherwise, Continue)**

**INTRO3**

QID:200565 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 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.

**Q1CLK**

QID:34365 **SECTION CLOCK:**

Q1CLK(xxx-xxxx)

**(Interviewer: READ#1:)**

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

**TELEMARKETERS AND UNSOLICITATE MAIL**

**Q1**

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

- 1 Yes – **Continue to first randomized pair (Q2\_1 or Q3\_1)**
- 2 No – **Skip to next set of randomized questions (Q4\_1 – Q5\_3)**
- 8 (DK) – **Skip to next set of randomized questions (Q4\_1– Q5\_3)**
- 9 (Refused) – **Skip to next set of randomized questions (Q4\_1– Q5\_3)**

Q1(XXXX)

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

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

**PROGRAMMER: Read and rotate pairs in Q2\_1 to Q3\_2. If code 1-“yes” in the question pair (the “1” item), ask follow-up (the “2” item), otherwise if end of randomized block (Q2\_1-Q3\_1) skip to next set of randomized questions (Q4\_1–Q5\_3).**

**Q2\_1**

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

- 1 Yes – **Continue**
- 2 No, Did not make any purchases from telemarketers – **Skip to Next Randomized Pair**
- 8 (DK) – **Skip to Next Randomized Pair**
- 9 (Refused) – **Skip to Next Randomized Pair**

Q2\_1(XXXX)

**Q2\_2**

QID:XXX 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)

Q2\_2(XXXX)

**(ALL IN Q2 2, Skip to Next Randomized Pair in Q2 1 to Q3 1; If End of Randomized Pairs, Go to next set of randomized questions (Q4 1– Q5 3))**

**Q3\_1**

QID:XXX

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

- 1 Yes – **Continue**
- 2 No, Did not make any such contributions – **Skip to Next Randomized Pair**
- 8 (DK) – **Skip to Next Randomized Pair**
- 9 (Refused) – **Skip to Next Randomized Pair**

Q3\_1(XXXX)

**Q3\_2**

QID:XXX

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

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

Q3\_2(XXXX)

**(ALL IN Q3 2, Skip to Next Randomized Pair in Q2 1 to Q3 1; If End of Randomized Pairs, Go to next set of randomized questions (Q4 1– Q5 3))**

**Q4\_1**

QID:XXX

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 – **Continue**
- 2 No, Did not make any such purchases – **Skip to Next Randomized Pair**

- 8 (DK) – **Skip to Next Randomized Pair**
- 9 (Refused) – **Skip to Next Randomized Pair**

Q4\_1(XXXX)

**Q4\_2**

QID:XXX

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)

Q4\_2(XXXX)

**(ALL IN Q4 2, Skip to Next Randomized Pair in Q4 1 to Q5 3; If End of Randomized Pairs, Go to Read #1a)**

**Q5\_1**

QID:XXX

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 – **Continue**
- 2 No, Did not make any such purchases –  
**Skip to Next Randomized Pair**
- 8 (DK) – **Skip to Next Randomized Pair**
- 9 (Refused) – **Skip to Next Randomized Pair**

Q5\_1(XXXX)

**Q5\_2**

QID:XXX

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
- 03 Made purchases BOTH from a store and ordered by phone, internet, or mail
- 8 (DK)
- 9 (Refused)

Q5\_2(XXXX)

**(ALL IN Q5 2, Skip to Next Randomized Pair in Q4 1 to Q5 3; If End of Randomized Pairs, Go to Read #1a)**

**Q5\_3**

QID:XXX

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 – **Continue**
- 2 No, Did not make any such purchases –  
**Skip to Next Randomized Pair**
- 8 (DK) – **Skip to Next Randomized Pair**
- 9 (Refused) – **Skip to Next Randomized Pair**

Q5\_3(XXXX)

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

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

**Q5\_4**

QID:XXX

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
- 03 Made purchases BOTH from a store and ordered by phone, internet, or mail
- 8 (DK)
- 9 (Refused)

Q5\_4(XXXX)

**(ALL IN Q5 4, Skip to Next Randomized Pair in Q4 1 to Q5 3; If End of Randomized Pairs, Go to Read #1a)**

*SPECIFIC TYPES OF FRAUD*

**READ #1a**

QID:215579

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: pull in date from one year ago).**

**(Programmer: Randomly assign:)**

**BLOCKS**

QID:xxx

BLOCK ORDER

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E
- 6 F

BLOCKS(XXX)

**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), And Block F (Q42 1-Q45 11), then Block G.**

BLKA\_R1\_CLK

QID: SECTION CLOCK:

## BLOCK A STARTS HERE

### ROTATION FOR BLOCK A (PROGRAMMER RANDOMIZE)

- 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 that 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: WITHIN BLOCK A, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q6\_1 – Q7\_11; Q8\_1- Q9\_11, Q10\_1 – Q11\_11, Q12\_1 - Q13\_11, Q14\_1 – Q15\_11, AND Q16\_1 -17\_11)**

**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:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q6\_2.**

*QID:xxxx*

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.

**(Programmer note: block code 10-97)**

0	None – <b>Go back to Q6_1 and recode as code 2</b>
1	01-
6	6
7	7
8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q6\_2 continue, otherwise skip to Note before Q6\_4)**

**Q6\_3.**

*QID:xxxx*

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?

1	Yes	- CONTINUE
2	No	- Go back to Q6_2 and adjust response
8	(DK)	- Go back to Q6_2 and adjust response
9	(Refused)	- Go back to Q6_2 and adjust response

**NOTE #2:**

*QID:xxxx*

**(If code 2-9 in Q6\_2 read:)** Thinking now about the most recent time you paid  
someone to arrange a mortgage modification for you ...



**Q6\_4.**

QID:xxxx

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 - CONTINUE
- 2 All payments were made to mortgage lender or the company to whom you make monthly payments - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q6\_5**

QID:xxxx

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 - CONTINUE
- 2 All payments were made after the loan modification was received - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q6\_6**

QID:xxxx

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

- 1 Yes - Continue
- 2 No - Skip to Q7\_1
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q6\_7**

*QID:xxxx*

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 - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q6\_8**

*QID:xxxx*

Which of the following best describes terms of the modified mortgage you were offered? Were your terms .. **(Read and rotate responses top to bottom and bottom to top codes 1-4.)?**

- 1 significantly better than what you had been led to expect - SKIP to Next Rotational Q in Block A
- 2 generally about what you had been led to expect - SKIP to Next Rotational Q in Block A
- 3 significantly worse than what you had been led to expect - Continue to Q7\_1
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q7\_1.**

QID:xxxx

How did you first learn about this offer to modify your mortgage?**(Open end and code) Interviewer: read list 06-18 if necessary)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
  
- 09 from a mail advertisement or solicitation,  
including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook,  
Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for offer to modify your  
mortgage

Qxx(xxxx)

**(If code 06 in Q7 1, continue; if Code 17 in Q7 1 go to Q7 4, if code 18 in Q7 1 go to Q7 5; otherwise skip to Q7 3)**

**Q7\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such  
as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q7\_3**

QID:xxxx

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

- 1 English - Autocode Q7\_3a as 1 and Skip to Q7\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q7\_4
- 9 (Refused) - Skip to Q7\_4

**Q7\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q7\_4.**

QID:xxxx

And how did you purchase this mortgage offer (read and rotate 1-4, then 5)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q7\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q7\_5, continue, if code 0 in Q7\_5 skip to Q7\_10; otherwise skip**

**to Q7 9)**

**Q7\_5a.**

QID:xxxx

You said you paid **(response from Q7 5)** – Is this correct?

- |   |           |   |
|---|-----------|---|
| 1 | Yes       | - Continue                              |
| 2 | No        | - Go back to Q7_5 and re-enter response |
| 8 | (DK)      | - Go back to Q7_5 and re-enter response |
| 9 | (Refused) | - Go back to Q7_5 and re-enter response |

**Q7\_9.**

QID:xxx

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? **(Do NOT read; Open end and code) Probe for detail in answer to fit code list if possible.**

- |    |   |
|----|---|
| 01 | Other (List)  |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

a. What type of debit card was it?

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

**(If code 13 in Q7 9 Continue, otherwise skip to Q7 10)**

**Q7\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

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

- a. What type of debit card was it?

**Q7\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**(If code 1 in Q7\_10 continue, otherwise - SKIP to Next Rotational Q in Block A)**

Q7\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

BLKA\_R2\_CLK

QID: SECTION CLOCK:

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

Q8\_1

QID:xxxx

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

- 1 Yes - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q8\_2.**

*QID:xxxx*

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.

**(Programmer note: block code 10-97)**

- |    |  |
|----|--|
| 0  | None – <b>Go back to Q6_1 and recode as code 2</b> |
| 1  | 01-  |
| 6  | 6  |
| 7  | 7  |
| 8  | 8  |
| 9  | 9 or more  |
| 98 | (DK)   |
| 99 | (Refused)  |

**(If code 5-9 in Q8\_2 continue, otherwise skip to Note before Q8\_4)**

**Q8\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q8\_2)** times in the last year . Is this correct?

- |   |           |                                       |
|---|-----------|---------------------------------------|
| 1 | Yes       | - CONTINUE                            |
| 2 | No        | - Go back to Q8_2 and adjust response |
| 8 | (DK)      | - Go back to Q8_2 and adjust response |
| 9 | (Refused) | - Go back to Q8_2 and adjust response |

**NOTE #3:**

*QID:xxxx*

**(If code 2-92-9 in Q8\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q8\_4.**

*QID:xxxx*

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - SKIP to Next Rotational Q in Block A |
| 2 | No        | - CONTINUE                             |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block A |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block A |



**Q9\_1.**

QID:xxxx

How did you first learn about this offer to remove negative, but true, information from your credit record? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed to remove negative but true information from your credit report

Qxx(xxxx)

**(If code 06 in Q9 1, continue; if code 17 in Q9 1 go to Q9 4, if code 18 in Q9 1 go to Q9 5; otherwise skip to Q9 3)**

**Q9\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

b. Was it clear to you what the term “internet auction site” meant? What comes to mind when you hear the term?

**Q9\_3**

QID:xxxx

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

- 1 English - Autocode Q9\_3a as 1 and Skip to Q9\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q9\_4
- 9 (Refused) - Skip to Q9\_4

**Q9\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q9\_4.**

QID:xxxx

And how did you purchase this service (read and rotate 1-4, then 5)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q9\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)

99999 (Refused)

**(If code 500 – 99997 in Q9 5, continue, if code 0 in Q9 5 skip to Q9 10; otherwise skip to Q9 9)**

**Q9\_5a.**

QID:xxxx

You said you paid **(response from Q9 5)** – Is this correct?

- |   |           |   |
|---|-----------|---|
| 1 | Yes       | - Continue                              |
| 2 | No        | - Go back to Q9_5 and re-enter response |
| 8 | (DK)      | - Go back to Q9_5 and re-enter response |
| 9 | (Refused) | - Go back to Q9_5 and re-enter response |

**Q9\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other <b>(List)</b>   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q9 9 Continue; otherwise skip to Q9 10)**

**Q9\_9a.**

QID:xxx

And, what kind of money order or wire transfer was this? (**Open ended and code.**) *Interviewer, read 06-09 and 01 if needed*

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q9\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**(If code 1 in Q9 10 continue, otherwise - SKIP to Next Rotational Q in Block A)**

Q9\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

BLKA\_R3\_CLK

QID: **SECTION CLOCK:**

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

Q10\_1

QID:xxxx

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q10\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

- |    |  |
|----|--|
| 0  | None – <b>Go back to Q6_1 and recode as code 2</b> |
| 1  | 01-  |
| 6  | 6  |
| 7  | 7  |
| 8  | 8  |
| 9  | 9 or more  |
| 98 | (DK)   |
| 99 | (Refused)  |

**(If code 5-9 in Q10\_2 continue, otherwise skip to Note before Q10\_4)**

**Q10\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q10\_2)** times in the last year . Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q10_2 and adjust response |
| 8 | (DK)      | - Go back to Q10_2 and adjust response |
| 9 | (Refused) | - Go back to Q10_2 and adjust response |

**NOTE #4:**

*QID:xxxx*

**(If code 2-9 in Q10 2 read:)** Thinking now about the most recent time this happened to you ...

**Q11\_1.**

*QID:xxxx*

How did you first learn about this offer to help you obtain credit by creating a new identity or new credit record? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for this offer to help you obtain new credit by creating a new identity or new credit report

Qxx(xxxx)

**(If code 06 in Q11 1, continue; if code 17 go to Q11 4; if code 18 in Q11 1 go to Q11 5; otherwise skip to Q11 3)**

**Q11\_2.**

*QID:xxxx*

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q11\_3**

QID:xxxx

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

- 1 English - Autocode Q11\_3a as 1 and Skip to Q11\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q11\_4
- 9 (Refused) - Skip to Q11\_4

**Q11\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q11\_4.**

QID:xxxx

And how did you purchase this service (read and rotate 1-4, then 5)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q11\_5**

QID:xxxx

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.

00,000 None/\$0000



00,001 \$0001-  
99,997 \$99,997 or more  
99998 (DK)  
99999 (Refused)

**(If code 500 – 99997 in Q11 5, continue, if code 0 in Q11 5 skip to Q11 10; otherwise skip to Q11 9)**

**Q11\_5a.**

QID:xxxx

You said you paid **(response from Q11 5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q11_5 and re-enter response |
| 8 | (DK)      | - Go back to Q11_5 and re-enter response |
| 9 | (Refused) | - Go back to Q11_5 and re-enter response |

**Q11\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

a. What type of debit card was it?

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

**(If code 13 in Q11\_9 Continue; otherwise skip to Q11\_10)**

**Q11\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q11\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**(If code 1 in Q11\_10 continue, otherwise - SKIP to Next Rotational Q in Block A)**

Q11\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

BLKA\_R4\_CLK

QID: SECTION CLOCK:

ROTATION GROUP 4 IN BLOCK A - provide with credit card insurance

Q12\_1

QID:xxxx

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

- 1 Yes - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**Q12\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q12 2 continue, otherwise skip to Note before Q12 4)**

**Q12\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q12 2)** times in the last year . Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q12\_2 and adjust response
- 8 (DK) - Go back to Q12\_2 and adjust response
- 9 (Refused) - Go back to Q12\_2 and adjust response

**NOTE #4:**

*QID:xxxx*

**(If code 2-9 in Q12 2 read:)** Thinking now about the most recent time this happened to you ...

**Q12\_4.**

*QID:xxxx*

What was the insurance supposed to protect you against? Was it to protect you against: **(Read and rotate 1 and 2)?**

- 1 Unauthorized use if your card was lost or stolen
- 2 Falling behind in your payments if you lost your job or became ill
- 3 (Both)
- 4 (Other) (LIST)
- 8 (DK)
- 9 (Refused)

**(If code 1 or 3 in Q12 4 continue, otherwise skip to next Rotational Q in Block A)**

**Q13\_1.**

QID:xxxx

How did you first learn about this promise to provide you with credit card insurance? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for this offer to provide you with credit card insurance

Qxx(xxxx)

**(If code 06 in Q13 1, continue; if code 17 go to Q13 4; if code 18 in Q13 1 go to Q13 5; otherwise skip to Q13 3)**

**Q13\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q13\_3**

QID:xxxx

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

- 1 English - Autocode Q13\_3a as 1 and Skip to Q13\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q13\_4
- 9 (Refused) - Skip to Q13\_4

**Q13\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q13\_4.**

QID:xxxx

And how did you purchase this service (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q13\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q13\_5, continue, if code 0 in Q13\_5 skip to Q13\_10; otherwise skip to Q13\_9)**

**Q13\_5a.**

QID:xxxx

You said you paid **(response from Q13\_5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q13\_5 and re-enter response
- 8 (DK) - Go back to Q13\_5 and re-enter response
- 9 (Refused) - Go back to Q13\_5 and re-enter response

**Q13\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q13 9 Continue, otherwise skip to Q13 10)**

**Q13\_9a.**

*QID:xxx*

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q13\_10.**

*QID:xxx.*

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**(If code 1 in Q13 10 continue, otherwise - SKIP to Next Rotational Q in Block A)**



Q13\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

BLKA\_R5\_CLK

QID: SECTION CLOCK:

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

Q14\_1

QID:xxxx

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q14\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q14\_2 continue, otherwise skip to Note before Q14\_4)**

**Q14\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q14\_2)** times in the last year . Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q14\_2 and adjust response
- 8 (DK) - Go back to Q14\_2 and adjust response
- 9 (Refused) - Go back to Q14\_2 and adjust response

**NOTE #5:**

*QID:xxxx*

**(If code 2-9 in Q14\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q14\_4.**

*QID:xxxx*

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

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

**Q14\_5.**

*QID:xxxx*

Did you actually receive the promised loan or credit card?

- 1 Yes
- 2 No

- 8 (DK)
- 9 (Refused)

**(If code 1 or 3 in Q14 4 continue; otherwise skip to next rotational Q in Block A)**

**Q14\_6.**

Q/D:xxxx

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
- 8 (DK)
- 9 (Refused)

**(If code 1 or 3 in Q14 4 (credit card) and code 2 in Q14 5 (didn't receive) and code 1 in Q14 6 (paid before received) continue; otherwise skip to next rotational Q in Block A)**

**Q15\_1.**

Q/D:xxxx

How did you first learn about this promised credit card or loan? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for this credit card or loan

Qxx(xxxx)

**(If code 06 in Q15\_1, continue; if Code 17 in Q15\_1 go to Q15\_4; if code 18 in Q15\_1 go to Q15\_5; otherwise skip to Q15\_3)**

**Q15\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q15\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q15_3a as 1 and Skip to Q15_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q15_4                          |
| 9 | (Refused)           | - Skip to Q15_4                          |

**Q15\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q15\_4.**

QID:xxxx

And how did you purchase this promised credit card or loan (**read and rotate 1-4, then 5)?**

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q15\_5**

QID:xxxx

And how much did you actually end up paying for this promise 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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q15 5, continue, if code 0 in Q15 5 skip to Q15 10; otherwise skip to Q15 9)**

**Q15\_5a.**

QID:xxxx

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

- 1 Yes - Continue
- 2 No - Go back to Q15\_5 and re-enter response
- 8 (DK) - Go back to Q15\_5 and re-enter response
- 9 (Refused) - Go back to Q15\_5 and re-enter response

Q15\_9.

QID:xxx

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? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q15 9 Continue; otherwise skip to Q15 10)**

Q15\_9a.

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q15\_10.**

QID:xxx.

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                             |
| 2 | No        | - SKIP to Next Rotational Q in Block A |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block A |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block A |

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

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

**(If code 1 in Q15\_10 continue, otherwise - SKIP to Next Rotational Q in Block A)**

**Q15\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 | Another federal agency (SPECIFY)                                      |
| 19 | Complained to the phone company                                       |
| 20 | Complained to an Internet service provider                            |

**BLKA\_R6\_CLK**

QID: **SECTION CLOCK:**

**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:xxxx*

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

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

- A Reduce or eliminate your credit card debts
- B Get the interest rate or monthly payments on your credit cards reduced

**NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 01 in Q16\_1A or Q16\_1B, PROBE**

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

**(If code 1 in Q16\_1A or code 1 in Q16\_1B continue, Otherwise skip to next rotational Q in block A)**

**Q16\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q16\_2 continue, otherwise skip to Note before Q16\_4)**





**Q16\_3.**

QID:xxxx

You said that that this happened to you **(response in Q16\_2)** times in the last year . Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q16\_2 and adjust response
- 8 (DK) - Go back to Q16\_2 and adjust response
- 9 (Refused) - Go back to Q16\_2 and adjust response

QID:xxxx

**(If code 2-9 in Q16\_2 read:)** 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:xxxx

Did the person promise to make payments to your credit card company on your behalf, to get your credit card company to reduce the interest rate it charges you, or to do both?

- 1 Make payments to your creditors
- 2 Get your credit card company to reduce the interest rate it charges you
- 3 Both
- 4 (Other) (LIST)
- 8 (DK)
- 9 (Refused)

**(If code 1 or 3 in Q16\_4 Continue, if code 2 in Q16\_4, Skip to Q16\_10; Otherwise skip to next Question in Rotational Block A)**

**Q16\_5.**

QID:xxxx

Are you still making payments under this plan?

- 1 Yes - SKIP to Next Rotational Q in Block A
- 2 No - Continue
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q16\_6.**

QID:xxxx

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

- 1 Yes - SKIP to Q16\_8
- 2 No - Continue
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q16\_7.**

QID:xxxx

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 - SKIP to Next Rotational Q in Block A
- 2 No - Skip to Note before Q17\_1
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q16\_8.**

QID:xxxx

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 - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

**Q16\_9.**

QID:xxxx

Which of the following best describes how much the debts that were paid off were reduced? Were your debts... **(Read and Rotate responses top to bottom and bottom to top; rotate codes 1-4 or 4-1.)**

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

**(If code 2, 3 or 4 in Q16\_9, Skip to Note before Q17\_1; Otherwise skip to next Question in Rotational Block A)**

**Q16\_10.**

QID:xxxx

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 and Rotate responses top to bottom and bottom to top; rotate codes 1-4 or 4-1.)**

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

**(If code 2, 3 or 4 in Q16 10 Continue; Otherwise skip to next Question in Rotational Block A)**

**Q17\_1.**

QID:xxxx

How did you first learn about this offer to reduce your credit card debt **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed to reduce your credit card debt or get your monthly payments or interest rates reduced

Qxx(xxxx)

**(If code 06 in Q17\_1, continue; if Code 17 in Q17\_1 go to Q17\_4; if code 18 in Q17\_1 go to Q17\_5; otherwise skip to Q17\_3)**

**Q17\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q17\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q17_3a as 1 and Skip to Q17_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q17_4                          |
| 9 | (Refused)           | - Skip to Q17_4                          |

**Q17\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q17\_4.**

QID:xxxx

And how did you purchase this help to reduce your credit card debt (**read and rotate 1-4, then 5)?**

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order

- 4 Ordered from internet site
- 5 Some other way **(List)**
- 8 (DK)
- 9 (Refused)

**Q17\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q17\_5, continue, if code 0 in Q17\_5 skip to 17\_10; otherwise skip to Q17\_9)**

**Q17\_5a.**

QID:xxxx

You said you paid **(response from Q17\_5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q17\_5 and re-enter response
- 8 (DK) - Go back to Q17\_5 and re-enter response
- 9 (Refused) - Go back to Q17\_5 and re-enter response

**Q17\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q17 9 Continue, otherwise skip to Q17 10)**

**(If code 09 in Q17 9 Continue)**

**Q17\_9a.**

*QID:xxx*

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q17\_10.**

*QID:xxx.*

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block A
- 8 (DK) - SKIP to Next Rotational Q in Block A
- 9 (Refused) - SKIP to Next Rotational Q in Block A

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

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

**(If code 1 in Q17 10 continue, otherwise - SKIP to Next Rotational Q in Block A)**

Q17\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

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

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



BLKB\_CLK

QID: SECTION CLOCK:

## BLOCK B STARTS HERE

### SECTIONS IN BLOCK B (NO NEED TO RANDOMIZE BLOCKS AS Q18B FILTERS)

- 1 Q18\_1 – 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

#### Q18a

QID:xxxx

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       | - CONTINUE                      |
| 2 | No        | - SKIP to Next Rotational Block |
| 8 | (DK)      | - SKIP to Next Rotational Block |
| 9 | (Refused) | - SKIP to Next Rotational Block |

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

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

BLKB\_R1\_CLK

QID: SECTION CLOCK:

Q18b:

QID:xxxx

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 billed for **(Read and rotate A-C, then D):**

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

- A An Internet related services, such as internet access or web site hosting or development, that you had not agreed to purchase?
- B A cell phone related product which did not agree to purchase
- C A Buyers membership club which did not agree to purchase
- D An other product or service did not agree to purchase

Q18c

QID:xxxx

**(If code 2-9 to ALL IN Q18b, ask:)** You said earlier that you were 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, can you describe that instance? **(open ended enter verbatims)**

**ROTATION GROUP 1 IN BLOCK B - billed for internet product or service which you did not agree to purchase**

**(If code 1 in Q18bA continue; else, Skip to note before Q20 1)**

Q18\_1 there is no Q18\_1

Q18\_2.

QID:xxxx

Now, thinking about being charged or billed for Internet related services, such as internet access or web site 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.

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q18\_2 continue, otherwise skip to Note before Q18\_4)**

**Q18\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q18\_2)** times in the last year. Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q18\_2 and adjust response
- 8 (DK) - Go back to Q18\_2 and adjust response
- 9 (Refused) - Go back to Q18\_2 and adjust response

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q18\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q18\_4.**

*QID:xxxx*

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??

- 1 A service for which you had never agreed to pay
- 2 Continued billing after cancelling a service for which you had been paying
- 3 Other (**(If “Other” ask and record verbatim:**  
“And, could you please briefly describe the situation to me?”)
- 8 (DK)
- 9 (Refused)

**Q18\_5.**

*QID:xxxx*

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

- 1 Yes - CONTINUE
- 2 No - Skip to Q19\_5

- 8 (DK) - Skip to Q19\_5
- 9 (Refused) - Skip to Q19\_5

**Q18\_6.**

QID:xxxx

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

- 1 Yes - SKIP to Next Rotational Q in Block B
- 2 No - CONTINUE
- 8 (DK) - CONTINUE
- 9 (Refused) - CONTINUE

**There are no Q19\_1 through Q19\_4**

**Q19\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q19\_5, continue, if code 0 in Q19\_5 skip to Q19\_10; otherwise skip to Q19\_9)**

**Q19\_5a.**

QID:xxxx

You said you paid **(response from Q19\_5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q19\_5 and re-enter response
- 8 (DK) - Go back to Q19\_5 and re-enter response
- 9 (Refused) - Go back to Q19\_5 and re-enter response

**(If code 2 in Q18\_4, skip to Q19\_10 (complain); Otherwise if code 1, 8 or 9 in Q18\_4, Skip to Q19\_1 (how first learn)**

**Q19\_9.**

QID:xxx

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? (Do NOT read; Open end and code)

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q19 9 continue; otherwise skip to note before Q19 1)**

**Q19\_9a.**

*QID:xxx*

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

- 01 Some other way (List)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**(If code 2 in Q18 4, (continued billing after cancelling), Skip to Q19 10 (complain); Otherwise Continue)**

**Q19\_1.**

Q/D:xxxx

How did you first learn about these internet related product you didn't agree to pay ? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for **[If code 1 in Q18 4 read: the internet service for which you had never agreed to pay/If code 4 in Q18 8 read: after cancelling a service for which you had been paying]**

Qxx(xxxx)

**(If code 06 in Q19 1, continue; if Code 17 in Q19 1 go to Q19 4; if 9 code 18 in Q19 1 skip Q19 10; otherwise skip to Q19 3)**

**Q19\_2.**

Q/D:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q19\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q19_3a as 1 and Skip to Q19_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q19_4                          |
| 9 | (Refused)           | - Skip to Q19_4                          |

**Q19\_3a.**

QID:xxxx

In what language was the information provided?

- |   |                  |
|---|------------------|
| 1 | English          |
| 2 | Spanish          |
| 3 | Chinese/Mandarin |
| 4 | Japanese         |
| 5 | French           |
| 6 | Hindi            |
| 7 | Other (List)     |
| 8 | (DK)             |
| 9 | (Refused)        |

**Q19\_4.**

QID:xxxx

And how did you purchase this product (read and rotate 1-4, then 5)?

- |   |                                |
|---|--------------------------------|
| 1 | Visited a store                |
| 2 | Ordered on the telephone       |
| 3 | Mailed in an order             |
| 4 | Ordered from internet site     |
| 5 | Some other way ( <b>List</b> ) |
| 8 | (DK)                           |
| 9 | (Refused)                      |

**There are no Q19\_5 – Q19\_9c**

**Q19\_10.**

QID:xxx.

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

- |   |     |            |
|---|-----|------------|
| 1 | Yes | - Continue |
|---|-----|------------|

- |   |           |  |
|---|-----------|--|
| 2 | No        | - SKIP to Next Rotational Q in Block B |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block B |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block B |

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

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

**(If code 1 in Q19 10 continue, otherwise - SKIP to Next Rotational Q in Block B)**

**Q19\_11.**

*QID:xxx.*

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 | Another federal agency (SPECIFY)                                      |
| 19 | Complained to the phone company                                       |
| 20 | Complained to an Internet service provider                            |



BLKB\_R2  
\_CLK

QID: SECTION CLOCK:

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

**(If code 1 in Q18bB continue; else, Skip to note before Q22 1)**

Q20\_1      There is no Q20\_1

Q20\_2.

QID:xxxx

Now, thinking about being charged or billed for an item for your cell phone (it might have been an app or ringtones – 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.

**(Programmer note: block codes 10-97)**

0	None – <b>Go back to Q6_1 and recode as code 2</b>
1	01-
6	6
7	7
8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q20 2 continue, otherwise skip to Note before Q20 5)**

Q20\_3.

QID:xxxx

You said that that this happened to you **(response in Q20 2)** times in the last year. Is this correct?

1	Yes	- CONTINUE
2	No	- Go back to Q20_2 and adjust response
8	(DK)	- Go back to Q20_2 and adjust response
9	(Refused)	- Go back to Q20_2 and adjust response

NOTE #9:

QID:xxxx

**(If code 2-9 in Q20 2 read:)** Thinking now about the most recent time this happened to you ...

**Q20\_5.**

QID:xxxx

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

- |   |           |                 |
|---|-----------|-----------------|
| 1 | Yes       | - CONTINUE      |
| 2 | No        | - Skip to Q21_5 |
| 8 | (DK)      | - Skip to Q21_5 |
| 9 | (Refused) | - Skip to Q21_5 |

**Q20\_6.**

QID:xxxx

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - SKIP to Next Rotational Q in Block B |
| 2 | No        | - CONTINUE                             |
| 8 | (DK)      | - CONTINUE                             |
| 9 | (Refused) | - CONTINUE                             |

**There are no Q21\_1 through Q21\_4**

**Q21\_5.**

QID:xxxx

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.

- |        |                  |
|--------|------------------|
| 00,000 | None/\$0000      |
| 00,001 | \$0001-          |
| 99,997 | \$99,997 or more |
| 99998  | (DK)             |
| 99999  | (Refused)        |

**(If code 500 – 99997 in Q21\_5, continue, if code 0 in Q21\_5 skip to q21\_10; otherwise skip to Q21\_9)**

**Q21\_5a.**

QID:xxxx

You said you paid **(response from Q21\_5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q21_5 and re-enter response |
| 8 | (DK)      | - Go back to Q21_5 and re-enter response |
| 9 | (Refused) | - Go back to Q21_5 and re-enter response |

**Q21\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q21 9 continue; otherwise skip to Q21 1)**

**Q21\_9a.**

QID:xxx

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

- 01 Some other way **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q21\_1.**

QID:xxxx

How did you first learn about for the item for your cell phone (that you had not agreed to purchase)? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
  
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for an item on your cell phone that you had not agreed to purchase]

Qxx(xxxx)

**(If code 05 in Q21\_1, continue; if Code 13 (family) in Q21\_1 skip Q21\_10; otherwise skip to Q21\_3)**

**Q21\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)

9 (Refused)

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

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

**Q21\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q21_3a as 1 and Skip to Q21_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q21_4                          |
| 9 | (Refused)           | - Skip to Q21_4                          |

**Q21\_3a.**

QID:xxxx

In what language was the information provided?

- |   |                  |
|---|------------------|
| 1 | English          |
| 2 | Spanish          |
| 3 | Chinese/Mandarin |
| 4 | Japanese         |
| 5 | French           |
| 6 | Hindi            |
| 7 | Other (List)     |
| 8 | (DK)             |
| 9 | (Refused)        |

**Q21\_4.**

QID:xxxx

And how did you purchase this product (**read and rotate 1-4, then 5)?**

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**There are no Q21\_5 – Q21\_9c**

**Q21\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block B
- 8 (DK) - SKIP to Next Rotational Q in Block B
- 9 (Refused) - SKIP to Next Rotational Q in Block B

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

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

**(If code 1 in Q21\_10 continue, otherwise - SKIP to Next Rotational Q in Block B)**

**Q21\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

**BLKB\_R3\_CLK**

*QID:* **SECTION CLOCK:**

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

**(If code 1 in Q18bC continue; else, Skip to note before Q24 1)**

**Q22\_1**      There is no Q22\_1

**Q22\_2.**

*QID:xxxx*

Now, thinking about being charged or billed for a club or program that the seller told you would allow you to buy something for a lower price than is generally available (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, or bill from the same provider appeared on your bill in more than one month, please only count this as one time.

**(Programmer note: block code 10-97)**

- 0      None – **Go back to Q6\_1 and recode as code 2**
- 1      01-
- 6      6
- 7      7
- 8      8
- 9      9 or more
- 98     (DK)
- 99     (Refused)

**(If code 5-9 in Q22 2 continue, otherwise skip to Note before Q22 4)**

**Q22\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q22 2)** times in the last year. Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q22\_2 and adjust response
- 8 (DK) - Go back to Q22\_2 and adjust response
- 9 (Refused) - Go back to Q22\_2 and adjust response

**NOTE #9:**

*QID:xxxx*

**(If code 2-9 in Q22\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q22\_4.**

*QID:xxxx*

Did the 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:xxxx*

And what kinds of products were you supposed to be able to purchase at a reduced price? **(Open ended and code) (Probe for three responses: Any other products?)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 06 Books
- 07 Business opportunities / franchises / distributorships / work at home plans
- 08 Buyers clubs
- 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 such as psychic or adult entertainment services delivered over the internet
- 18 Internet access services



- 19 Internet web site design / advertising on the internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Pay per call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
- 24 Real estate (including timeshares)
- 25 Telephone service or equipment, other than cell phone
- 26 Travel services / vacations

**Q22\_5.**

QID:xxxx

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

- 1 Yes - CONTINUE
- 2 No - Skip to Q23\_5
- 8 (DK) - Skip to Q23\_5
- 9 (Refused) - Skip to Q23\_5

**Q22\_6.**

QID:xxxx

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

- 1 Yes - SKIP to Next Rotational Q in Block B
- 2 No - CONTINUE
- 8 (DK) - CONTINUE
- 9 (Refused) - CONTINUE

**There are no Q23\_1 through Q23\_4**

**Q23\_5.**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q23 5, continue, if code 0 in Q23 5 skip to Q23 10; otherwise skip to Q23 9)**

**Q23\_5a.**  
QID:xxxx

You said you paid **(response from Q23\_5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q23_5 and re-enter response |
| 8 | (DK)      | - Go back to Q23_5 and re-enter response |
| 9 | (Refused) | - Go back to Q23_5 and re-enter response |

**Q23\_9.**  
QID:xxx

And, how did you pay for this for the buyer's 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? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other (List)  |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q23\_9 continue; otherwise skip to note before Q23\_1)**

**Q23\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**(If code 2 in Q22 4, (continued billing after cancelling), Skip to Q23 10 (complain); Otherwise Continue)**

**Q23\_1.**

QID:xxxx

How did you first learn about for the buyer's club membership (that you had not agreed to purchase)? (**Open end and code**) (**Interviewer: read list 06-18 if necessary**)

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for this buyer's club membership that you had not agreed to purchase

**(If code 06 in Q23 1, continue; if Code 13 (family) in Q23 1 skip Q23 10; otherwise skip to Q23 3)**

**Q23\_2.**

QID:XXXX

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q23\_3**

QID:XXXX

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q23_3a as 1 and Skip to Q23_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q23_4                          |
| 9 | (Refused)           | - Skip to Q23_4                          |

**Q23\_3a.**

QID:XXXX

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q23\_4.**

QID:XXXX

And how did you purchase this product (**read and rotate 1-4, then 5)**?

- 1 Visited a store
- 2 Ordered on the telephone

- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**There are no Q23\_5 – Q23\_9a**

**Q23\_10.**

*QID:xxx.*

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block B
- 8 (DK) - SKIP to Next Rotational Q in Block B
- 9 (Refused) - SKIP to Next Rotational Q in Block B

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

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

**(If code 1 in Q23\_10 continue, otherwise - SKIP to Next Rotational Q in Block B)**

**Q23\_11.**

*QID:xxx.*

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

BLKB\_R4\_CLK

QID: SECTION CLOCK:

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

**(If code 1 in Q18bD continue; else, Skip to note before Block C)**

Q24\_1            there is not Q24\_1

**Q24\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

0	None – <b>Go back to Q6_1 and recode as code 2</b>
1	01-
6	6
7	7
8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q24\_2 continue, otherwise skip to Note before Q24\_4)**

**Q24\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q24\_2)** times in the last year. Is this correct?

1	Yes	- CONTINUE
2	No	- Go back to Q24_2 and adjust response
8	(DK)	- Go back to Q24_2 and adjust response
9	(Refused)	- Go back to Q24_2 and adjust response

**NOTE #8:**

*QID:xxxx*

**(If code 2-9 in Q24\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q24\_4.**

*QID:xxxx*

What was the product or service? **(Open ended and code) (Probe for three responses: Any other products?)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 Books
- 07 Business opportunities / franchises / distributorships / work at home plans
- 08 Buyers clubs
- 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 such as psychic or adult entertainment services delivered over the internet
- 18 Internet access services
- 19 Internet web site design / advertising on the internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Pay per call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
- 24 Real estate (including timeshares)
- 25 Telephone service or equipment, other than cell phone
- 26 Travel services / vacations

**Q24\_5.**

*QID:xxxx*

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

- 1 Yes - CONTINUE
- 2 No - Skip to Q25\_5
- 8 (DK) - Skip to Q25\_5
- 9 (Refused) - Skip to Q25\_5



**Q24\_6.**

QID:xxxx

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - SKIP to Next Rotational Q in Block B |
| 2 | No        | - CONTINUE                             |
| 8 | (DK)      | - CONTINUE                             |
| 9 | (Refused) | - CONTINUE                             |

**There are no Q25\_1 through Q25\_4**

**Q25\_5.**

QID:xxxx

And how much did you actually end up paying for the item 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.

- |        |                  |
|--------|------------------|
| 00,000 | None/\$0000      |
| 00,001 | \$0001-          |
| 99,997 | \$99,997 or more |
| 99998  | (DK)             |
| 99999  | (Refused)        |

**(If code 500 – 99997 in Q25 5, continue, if code 0 in Q25 5 skip to Q25 6; otherwise skip to Q25 9)**

**Q25\_5a.**

QID:xxxx

You said you paid **(response from Q25 5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q25_5 and re-enter response |
| 8 | (DK)      | - Go back to Q25_5 and re-enter response |
| 9 | (Refused) | - Go back to Q25_5 and re-enter response |

**Q25\_9.**

QID:xxx

And, how did you pay for this 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? **(Do NOT read; Open end and code)**

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 Cash
- 07 Credit Card
- 08 Wrote a check
- 09 Gave your debit card number
- 10 Gave your checking account number
- 11 Pre-paid Debit card like GreenDot, 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

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

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

**(If code 13 in Q25 9 continue; otherwise skip to note before Q25 1)**

**Q25\_9a.**

QID:xxx

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

- 01 Some other way **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**(If code 2 in Q24 4, (continued billing after cancelling), Skip to Q25 10 (complain); Otherwise Continue)**

**Q25\_1.**

*QID:xxxx* How did you first learn about the other product or service )?  
**(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
  
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for the product or service that you had not agreed to purchase

Qxx(xxxx)

**(If code 05 in Q25 1, continue; if Code 13 (family) in Q25 1 skip Q25 10; otherwise skip to Q25 3)**

**Q25\_2.**

*QID:xxxx* Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q25\_3**

QID:xxxx

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

- 1 English - Autocode Q25\_3a as 1 and Skip to Q25\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q25\_4
- 9 (Refused) - Skip to Q25\_4

**Q25\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q25\_4.**

QID:xxxx

And how did you purchase this product or service (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**There are no Q25\_5 – Q25\_9c**

**Q25\_10.**

QID:xxx.

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

- 1 Yes - Continue

- |   |           |                               |
|---|-----------|-------------------------------|
| 2 | No        | - SKIP to Next Question Block |
| 8 | (DK)      | - SKIP to Next Question Block |
| 9 | (Refused) | - SKIP to Next Question Block |

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

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

**(If code 1 in Q25\_10 continue, otherwise - SKIP to Next Question Block)**

Q25\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 | Another federal agency (SPECIFY)                                      |
| 19 | Complained to the phone company                                       |
| 20 | Complained to an Internet service provider                            |

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

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

## BLOCK C STARTS HERE

### ROTATION FOR BLOCK C (PROGRAMMER RANDOMIZE 1-4)

- 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: WITHIN BLOCK C, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q26\_1 – Q27\_11; Q28\_1- Q29\_11, Q30\_1- Q31\_11, AND Q32\_1-Q33\_11)**

**BLKC\_R1\_CLK**

*QID:* **SECTION CLOCK:**

**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:xxxx*

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       | - CONTINUE                             |
| 2 | No        | - SKIP to Next Rotational Q in Block C |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block C |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block C |

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

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

**Q26\_2.**

*QID:xxxx*

How many different such business opportunities have you purchased in the past year?

**(Programmer note: block codes 10-97)**

0	None – <b>Go back to Q6_1 and recode as code 2</b>
1	01-
6	6
7	7
8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q26\_2 continue, otherwise skip to Note before Q26\_4)**

**Q26\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q26\_2)** times in the last year. Is this correct?

1	Yes	- CONTINUE
2	No	- Go back to Q26_2 and adjust response
8	(DK)	- Go back to Q26_2 and adjust response
9	(Refused)	- Go back to Q26_2 and adjust response

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q26\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q26\_4.**

*QID:xxxx*

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:xxxx

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

- 1 Yes - CONTINUE
- 2 No - SKIP to Q26\_7
- 8 (DK) - SKIP to Q26\_7
- 9 (Refused) - SKIP to Q26\_7

**Q26\_6.**

QID:xxxx

Which of the following best describes the amount of money you made from this business? Did you... **(Read and rotate responses top to bottom and bottom to top; rotate codes 1-4 or 4-1 and 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:xxxx

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 - CONTINUE
- 2 No - SKIP to Note before Q26\_9
- 8 (DK) - SKIP to Note before Q26\_9
- 9 (Refused) - SKIP to Note before Q26\_9

**Q26\_8.**

QID:xxxx

Did you obtain the promised assistance?

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

**(If code 1 in Q26\_4 or code 2-5 in Q26\_6 or code 2 in Q26\_8, Continue; Otherwise Skip to Next Question in Rotational Block C)**



**Q26\_9.**

QID:xxxx

And how many months ago did you purchase this business?

- 00 Within the past month
- 01 1-
- 12 12
- 98 (DK)
- 99 (Refused)

**Q27\_1.**

QID:xxxx

How did you first learn about this business opportunity? **(Open end and code)**  
**(Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the seller from whom you purchased this business

Qxx(xxxx)

**(If code 6 in Q27\_1, continue; if Code 17 in Q27\_1 go to Q27\_4; if code 18 in Q27\_1 go to Q27\_5; otherwise skip to Q27\_3)**

**Q27\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q27\_3**

QID:xxxx

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

- 1 English - Autocode Q27\_3a as 1 and Skip to Q27\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q27\_4
- 9 (Refused) - Skip to Q27\_4

**Q27\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q27\_4.**

QID:xxxx

And how did you purchase this business opportunity? (**read and rotate 1-4, then 5)?**)

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)

- 8 (DK)
- 9 (Refused)

**Q27\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q27\_5, continue, if code 0 in Q27\_5 skip to Q27\_10; otherwise skip to Q27\_9)**

**Q27\_5a.**

QID:xxxx

You said you paid **(response from Q27\_5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q27\_5 and re-enter response
- 8 (DK) - Go back to Q27\_5 and re-enter response
- 9 (Refused) - Go back to Q27\_5 and re-enter response

**Q27\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q27 9 Continue, otherwise skip to Q27 10)**

**Q27\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q27\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

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

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

**(If code 1 in Q27 10 continue, otherwise - SKIP to Next Rotational Q in Block C)**

Q27\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

**BLKC\_R2\_CLK**

**QID: SECTION CLOCK:**

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

**Q28\_1**

*QID:xxxx*

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - SKIP to Next Rotational Q in Block C |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block C |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block C |

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

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

**Q28\_2.**

*QID:xxxx*

How many times have you paid someone for a work-at-home offer in the past year? (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

**(Programmer note: block code 10-97)**

- |    |  |
|----|--|
| 0  | None – <b>Go back to Q6_1 and recode as code 2</b> |
| 1  | 01-  |
| 6  | 6  |
| 7  | 7  |
| 8  | 8  |
| 9  | 9 or more  |
| 98 | (DK)   |
| 99 | (Refused)  |

**(If code 5-9 in Q28\_2 continue, otherwise skip to Note before Q28\_4)**

**Q28\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q28\_2)** times in the last year. Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q28_2 and adjust response |
| 8 | (DK)      | - Go back to Q28_2 and adjust response |
| 9 | (Refused) | - Go back to Q28_2 and adjust response |

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q28 2 read:)** Thinking now about the most recent time this happened to you ...

There is no Q28\_4.

**Q28\_5.**

*QID:xxxx*

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

- 1 Yes - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

**Q28\_6.**

*QID:xxxx*

Which of the following best describes the amount of money you made from this work-at-home opportunity? Did you... **(Read and Rotate 1-4 or 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 Did not work at the business
- 8 (DK)
- 9 (Refused)

**(If code 2-5 in Q28 6, Continue; Otherwise Skip to Next Rotational Question in Block C)**

**Q29\_1.**

QID:xxxx

How did you first learn about this work-at-home opportunity? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by seller of this work-at-home opportunity

Qxx(xxxx)

**(If code 06 in Q29 1, continue; if Code 17 in Q29 1 go to Q29 4; if code 18 in Q29 1 go to Q29 5; otherwise skip to Q29 3)**

**Q29\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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



**Q29\_3**

QID:xxxx

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

- 1 English - Autocode Q29\_3a as 1 and Skip to Q29\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q29\_4
- 9 (Refused) - Skip to Q29\_4

**Q29\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q29\_4.**

QID:xxxx

And how did you purchase this this work-at-home opportunity? (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q29\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q29 5, continue, if code 0 in Q29 5 skip to Q29 10; otherwise skip to Q29 9)**

**Q29\_5a.**

QID:xxxx

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q29_5 and re-enter response |
| 8 | (DK)      | - Go back to Q29_5 and re-enter response |
| 9 | (Refused) | - Go back to Q29_5 and re-enter response |

**Q29\_9.**

QID:xxx

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? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other <b>(List)</b>   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q29 9 Continue; otherwise skip to Q29 10)**

**Q29\_9a.**

QID:xxx

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

- |    |                              |
|----|------------------------------|
| 01 | Some other way <b>(List)</b> |
|----|------------------------------|

- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q29\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

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

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

**(If code 1 in Q29\_10 continue, otherwise - SKIP to Next Rotational Q in Block C)**

**Q29\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

**BLKC\_R3\_CLK**

**QID: SECTION CLOCK:**

**ROTATION GROUP 3 IN BLOCK C - with work as a mystery or undercover shopper**

**Q30\_1**

*QID:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

**Q30\_2.**

*QID:xxxx*

How many times have you paid someone to be a mystery shopper in the past year? (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

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
  
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q30\_2 continue, otherwise skip to Note before Q30\_4)**

**Q30\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q30\_2)** times in the last year. Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q30\_2 and adjust response
- 8 (DK) - Go back to Q30\_2 and adjust response
- 9 (Refused) - Go back to Q30\_2 and adjust response

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q30 2 read:)** Thinking now about the most recent time this happened to you ...

There is no Q30\_4.

**Q30\_5.**

*QID:xxxx*

Did the seller lead you to believe that you would earn a certain amount of money from working as a mystery shopper?

- |   |           |                 |
|---|-----------|-----------------|
| 1 | Yes       | - CONTINUE      |
| 2 | No        | - SKIP to Q31_1 |
| 8 | (DK)      | - SKIP to Q31_1 |
| 9 | (Refused) | - SKIP to Q31_1 |

**Q30\_6.**

*QID:xxxx*

Which of the following best describes the amount of money you made from working as a mystery shopper? Did you... **(Read and rotate 1-4 or 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 Did not work at the business
- 8 (DK)
- 9 (Refused)

**(If code 2-5 in Q30 6, Continue; Otherwise Skip to Next Question in Rotational Block C)**

**Q31\_1.**

QID:xxxx

How did you first learn about this mystery shopper opportunity? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the seller of this mystery shopper opportunity

Qxx(xxxx)

**(If code 06 in Q31 1, continue; if Code 17 in Q31 1 go to Q31 4; if code 18 in Q31 1 go to Q31 5; otherwise skip to Q31 3)**

**Q31\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q31\_3**

QID:xxxx

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

- 1 English - Autocode Q31\_3a as 1 and Skip to Q31\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q31\_4
- 9 (Refused) - Skip to Q31\_4

**Q31\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q31\_4.**

QID:xxxx

And how did you purchase this this mystery shopper opportunity? (**read and rotate 1-4, then 5)?**)

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q31\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)



**(If code 500 – 99997 in Q31 5, continue, if code 0 in Q31 5 skip to Q31 10; otherwise skip to Q31 9)**

**Q31\_5a.**

QID:xxxx

You said you paid **(response from Q31 5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q31_5 and re-enter response |
| 8 | (DK)      | - Go back to Q31_5 and re-enter response |
| 9 | (Refused) | - Go back to Q31_5 and re-enter response |

**Q31\_9.**

QID:xxx

And, how did you pay for this mystery shopper opportunity? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other <b>(List)</b>   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q31 9 Continue,; otherwise skip to Q31 10)**

**Q31\_9a.**

QID:xxx

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

- 01 Some other way **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q31\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

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

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

**(If code 1 in Q31 10 continue, otherwise - SKIP to Next Rotational Q in Block C)**

**Q31\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

**BLKC\_R4\_CLK**

*QID:* **SECTION CLOCK:**

**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:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block C
- 8 (DK) - SKIP to Next Rotational Q in Block C
- 9 (Refused) - SKIP to Next Rotational Q in Block C

**Q32\_2.**

*QID:xxxx*

How many times have you paid someone for such a job in the past year? If you made multiple payments in connection with the same job offer, please only count this as one time.

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q32 2 continue, otherwise skip to Note before Q32 4)**

**Q32\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q32 2)** times in the last year. Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q32_2 and adjust response |
| 8 | (DK)      | - Go back to Q32_2 and adjust response |
| 9 | (Refused) | - Go back to Q32_2 and adjust response |

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q32 2 read:)** Thinking now about the most recent time this happened to you ...

There is no Q32\_4.

**Q32\_5.**

*QID:xxxx*

Did you get the job that was promised?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - SKIP to next question in rotational block<br>C |
| 2 | No        | - CONTINUE                                       |
| 8 | (DK)      | - SKIP to next question in rotational block<br>C |
| 9 | (Refused) | - SKIP to next question in rotational block<br>C |

**(If code 2 in Q32 5, Continue; Otherwise Skip to Next Question in Rotational Block C)**

**Q33\_1.**

*QID:xxxx*

How did you first learn about this offer to get you a job? **(Open end and code)**  
**(Interviewer: read list 06-18 if necessary)**

- |    |   |
|----|---|
| 01 | Other (List)  |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | HOLD  |
| 06 | from an Internet website  |
| 07 | from an email   |
| 08 | from a television advertisement or infomercial                      |
| 09 | from a mail advertisement or solicitation, including from a catalog |
| 10 | from a telephone call (a telemarketer)                              |
| 11 | from a store you visited  |
| 12 | from someone who came to your home                                  |
| 13 | from a radio advertisement  |

- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the person promising you this job

Qxx(xxxx)

**(If code 06 in Q33 1, continue; if Code 17 in Q33 1 go to Q33 4; if code 18 in Q33 1 go to Q33 5; otherwise skip to Q33 3)**

**Q33\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q33\_3**

QID:xxxx

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

- 1 English - Autocode Q33\_3a as 1 and Skip to Q33\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q33\_4
- 9 (Refused) - Skip to Q33\_4

**Q33\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin

- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q33\_4.**

QID:xxxx

And how did you purchase this opportunity? (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q33\_5**

QID:xxxx

And how much did you actually end up paying for this job 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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q33\_5, continue, if code 0 in Q33\_5 skip to Q33\_10; otherwise skip to Q33\_9)**

**Q33\_5a.**

QID:xxxx

You said you paid (**response from Q33\_5**) – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q33\_5 and re-enter response
- 8 (DK) - Go back to Q33\_5 and re-enter response
- 9 (Refused) - Go back to Q33\_5 and re-enter response

**Q33\_9.**

QID:xxx

And, how did you pay for the promised job; did you pay with cash, write a check or give the seller your checking account number; or did you pay in some other way? (**Do NOT read; Open end and code**)

- 01 Other (**List**)

- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q33 9 Continue, otherwise skip to Q33 10)**

**Q33\_9c.**

*QID:xxx*

And, what kind of money order or wire transfer was this? **(Open end and code)**  
**(Interviewer read codes 06-09 and 01 if needed)**

- 01 Some other way **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q33\_10.**

*QID:xxx.*

And, did you complain to anyone officially or unofficially about your experience with for the job opportunity?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                             |
| 2 | No        | - SKIP to Next Rotational Q in Block C |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block C |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block C |

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

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

**(If code 1 in Q33 10 continue, otherwise - SKIP to Next Rotational Q in Block C)**

**Q33\_11.**

*QID:xxx.*

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 | Another federal agency (SPECIFY)                                      |
| 19 | Complained to the phone company                                       |
| 20 | Complained to an Internet service provider                            |

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

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



questions clear? If not, can you remember specific questions that you found confusing?

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

## BLOCK D STARTS HERE

### ROTATION FOR BLOCK D (PROGRAMMER RANDOMIZE 1-2, 3 ALWAYS COMES LAST)

- 1 Q34\_1 – 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: WITHIN BLOCK D, RANDOMIZE THE FOLLOWING GROUPS OF QUESTIONS Q34\_1 – Q35\_11; Q36\_1- Q37\_11, AND Q38\_1-Q39\_11)**

**BLKD\_R1\_CLK**

*QID:* **SECTION CLOCK:**

**ROTATION GROUP 1 IN BLOCK D - billed for internet product or service which you did not agree to purchase**

**Q34a**

*QID:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block D
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q34\_1**

*QID:xxxx*

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 - CONTINUE

2	No	- SKIP to Next Rotational Q in Block D
8	(DK)	- SKIP to Next Rotational Q in Block D
9	(Refused)	- SKIP to Next Rotational Q in Block D

**Q34\_1a**

*QID:xxxx*

In connection with any of these prize offerings, did you make the required payment or purchase or attend the required sales presentation?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - SKIP to Next Rotational Q in Block D |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block D |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block D |

**Q34\_2.**

*QID:xxxx*

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.

**(Programmer note: block codes 10-97)**

- |    |   |
|----|---|
| 0  | None – Go back to Q6_1 and recode as code 2 |
| 1  | 01-   |
| 6  | 6   |
| 7  | 7   |
| 8  | 8   |
| 9  | 9 or more                                   |
| 98 | (DK)  |
| 99 | (Refused)                                   |

**(If code 5-9 in Q34 2 continue, otherwise skip to Note before Q34 4)**

**Q34\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q34 2)** times in the last year. Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q34_2 and adjust response |
| 8 | (DK)      | - Go back to Q34_2 and adjust response |
| 9 | (Refused) | - Go back to Q34_2 and adjust response |

**NOTE #11:**

*QID:xxxx*

**(If code 2-9 in Q34 2 read:)** 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:xxxx

Did you ever receive the prize or award?

- 1 Yes - CONTINUE
- 2 No - Skip to Q35\_4c
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q34\_4b.**

QID:xxxx

And was the prize or award essentially what had been described to you?

- 1 Yes - SKIP to Next Rotational Q in Block D
- 2 No - CONTINUE
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q34\_4c.**

QID:xxxx

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?

- 1 A foreign lottery
- 2 A sweepstakes
- 3 A free vacation
- 4 Something Else (Specify)
- 8 (DK)
- 9 (Refused)

**Q34\_4d.**

QID:xxxx

And, what were you required to do? Were you required to make a payment, make a purchase, or attend a sales presentation? **(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 - CONTINUE
- 2 Make a purchase - CONTINUE
- 3 Attend a sales presentation SKIP to Q35\_1
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**(If code 1 or 2 in Q35\_4d continue, if code 3 in Q35\_4d go to Q35\_1; otherwise skip to next Rotational Q in Block D)**

**Q34\_5.**

QID:xxxx

And how much did you pay **(if code 2 in Q34 4d read:)** for the items you had to purchase?

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q35 5, continue; otherwise skip to Q34 9)**

**Q34\_5a.**

QID:xxxx

You said you paid **(response from Q34 5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q34\_8 and re-enter response
- 8 (DK) - Go back to Q34\_8 and re-enter response
- 9 (Refused) - Go back to Q34\_8 and re-enter response

**There are no Q34\_6 – Q34-8**

**Q34\_9.**

QID:xxx

And, **(if code 1 in Q34 4d ask:)** how did you make this payment/**(if code 2 in Q34 4d ask:)** 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? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q35 9 continue; otherwise skip to Q35 1)**

**Q35\_9a.**

QID:xxx

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

- 01 Some other way **(List)**
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q35\_1.**

QID:xxxx

How did you first learn about about having won this prize? **(Open end and code)**  
**(Interviewer: read list 06-18 if necessary)**

- 01 Other **(List)**
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
  
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier

- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the person offering you this prize

Qxx(xxxx)

**(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:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q35\_3**

QID:xxxx

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

- 1 English - Autocode Q35\_3a as 1 and Skip to Q35\_10
- 2 Some other language - Continue
- 8 (DK) - Skip to Q35\_10
- 9 (Refused) - Skip to Q35\_1

**Q35\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi

- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**There are no Q35\_4 – Q35\_9c**

**Q35\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Q in Block D
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

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

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

**(If code 1 in Q35\_10 continue, otherwise - SKIP to Next Rotational Q in Block D)**

**Q35\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)



- 19 Complained to the phone company
- 20 Complained to an Internet service provider

**BLKD\_R2\_CLK**

*QID:* **SECTION CLOCK:**

**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:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block D
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q36\_1a**

*QID:xxxx*

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       | - CONTINUE                             |
| 2 | No        | - SKIP to Next Rotational Q in Block D |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block D |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block D |

**Q36\_1b**

*QID:xxxx*

In connection with any of these grant offerings, did you make the required payment?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - SKIP to Next Rotational Q in Block D |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block D |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block D |

**Q36\_2.**

*QID:xxxx*

How many times in the past year did you make the payments required to receive a grant? If you made multiple payments in connection with the same grant offering, please count this as only one time.

**(Programmer note: block codes 10-97)**

- |    |  |
|----|--|
| 0  | None – <b>Go back to Q6_1 and recode as code 2</b> |
| 1  | 01-  |
| 6  | 6  |
| 7  | 7  |
| 8  | 8  |
| 9  | 9 or more  |
| 98 | (DK)   |
| 99 | (Refused)  |

**(If code 5-9 in Q36\_2 continue, otherwise skip to Note before Q36\_4)**

**Q36\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q36\_2)** times in the last year. Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q36\_2 and adjust response
- 8 (DK) - Go back to Q36\_2 and adjust response
- 9 (Refused) - Go back to Q36\_2 and adjust response

**NOTE #12:**

*QID:xxxx*

**(If code 2-9 in Q36\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q36\_4.**

*QID:xxxx*

Did you ever receive the grant?

- 1 Yes - CONTINUE
- 2 No - Skip to Q37\_5
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q36\_5.**

*QID:xxxx*

And was the grant essentially what had been described to you?

- 1 Yes - SKIP to Next Rotational Q in Block D
- 2 No - Continue to Q37\_5
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**There are no Q37\_1 through Q37\_4**

**Q37\_5.**

*QID:xxxx*

How much did you pay to the person who promised to obtain the grant for you?

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q37\_5, continue, if code 0 in Q37\_5 skip to Q37\_10; otherwise skip to Q37\_9)**

**Q37\_5a.**

QID:xxxx

You said you paid **(response from Q37\_5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q37_5 and re-enter response |
| 8 | (DK)      | - Go back to Q37_5 and re-enter response |
| 9 | (Refused) | - Go back to Q37_5 and re-enter response |

**Q37\_9.**

QID:xxx

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 the seller your checking account number; or did you pay in some other way? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other <b>(List)</b>   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q37\_9 continue; otherwise skip to Q37\_1)**

**Q37\_9a.**

*QID:xxx*

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

01 Some other way (**List**)

02 (DK)

03 (Refused)

04 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 Money Gram 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

**Q37\_1.**

QID:xxxx

How did you first learn about this grant offer? **(Open end and code)**  
**(Interviewer: read list 06-18 if necessary)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
  
- 09 from a mail advertisement or solicitation,  
including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook,  
Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the person who offered  
you the grant

Qxx(xxxx)

**(If code 06 in Q37\_1, continue; if Code 17 or 18 in Q37\_1 skip Q37\_10; otherwise skip to Q37\_3)**

**Q37\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such  
as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q37\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q37_3a as 1 and Skip to Q37_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q37_4                          |
| 9 | (Refused)           | - Skip to Q37_4                          |

**Q37\_3a.**

QID:xxxx

In what language was the information provided?

- |   |                  |
|---|------------------|
| 1 | English          |
| 2 | Spanish          |
| 3 | Chinese/Mandarin |
| 4 | Japanese         |
| 5 | French           |
| 6 | Hindi            |
| 7 | Other (List)     |
| 8 | (DK)             |
| 9 | (Refused)        |

**There are no Q37\_4 – Q37\_9c**

**Q37\_10.**

QID:xxx.

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

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                             |
| 2 | No        | - SKIP to Next Rotational Q in Block D |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block D |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block D |

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

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

**(If code 1 in Q37\_10 continue, otherwise - SKIP to Next Rotational Q in Block D)**

Q37\_11.

Q/D:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider



**BLKD\_R3\_CLK**

**QID: SECTION CLOCK:**

**ROTATION GROUP 3 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**

**Q38\_1**

*QID:xxxx*

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 or grant such as we just discussed, a job, something you were selling (perhaps on online), or something else.

- 1 Yes - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block D
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q38\_1a**

*QID:xxxx*

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 - CONTINUE
- 2 No - SKIP to Next Rotational Q in Block D
- 8 (DK) - SKIP to Next Rotational Q in Block D
- 9 (Refused) - SKIP to Next Rotational Q in Block D

**Q38\_2.**

*QID:xxxx*

How many times last year did you send money as requested?

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q38\_2 continue, otherwise skip to Note before Q38\_4)**

**Q38\_3.**

*QID:xxxx*

You said that that this happened to you **(response in Q38\_2)** times

in the last year. Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q38_2 and adjust response |
| 8 | (DK)      | - Go back to Q38_2 and adjust response |
| 9 | (Refused) | - Go back to Q38_2 and adjust response |

**NOTE #12:**

*QID:xxxx*

**(If code 2-9 in Q38 2 read:)** Thinking now about the most recent time this happened to you ...

**There are no Q39\_1 through Q39\_4**

**Q39\_5.**

*QID:xxxx*

How much money did you send?

- |        |                  |
|--------|------------------|
| 00,000 | None/\$0000      |
| 00,001 | \$0001-          |
| 99,997 | \$99,997 or more |
| 99998  | (DK)             |
| 99999  | (Refused)        |

**(If code 500 – 99997 in Q39 5, continue, if code 0 in Q39 5 skip to Q39 10; otherwise skip to Q39 9)**

**Q39\_5a.**

*QID:xxxx*

You said you sent **(response from Q39 5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q39_5 and re-enter response |
| 8 | (DK)      | - Go back to Q39_5 and re-enter response |
| 9 | (Refused) | - Go back to Q39_5 and re-enter response |

**Q39\_9.**

*QID:xxx*

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 the seller your checking account number; or did you pay in some other way? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD

- 06 Cash
- 07 Credit Card
- 08 Wrote a check or paid out of your checking account
- 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 GreenDot, 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

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

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

**(If code 13 in Q39 9 continue; otherwise skip to Q39 9b)**

**Q39\_9a.**

*QID:xxx*

And, what kind of money order or wire transfer was this? **(Open end and code) (Interviewer read codes 06-09 and 01 if needed)**

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

There is no Q39\_9d.

**Q39\_9b.**

QID:xxx

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:xxx.

And, did you complain to anyone officially or unofficially about your experience with the check you were sent?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                             |
| 2 | No        | - SKIP to Next Rotational Q in Block D |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block D |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block D |

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

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

**(If code 1 in Q39\_10 continue, otherwise - SKIP to Next Rotational Q in Block D)**

**Q39\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

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

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

## BLOCK E STARTS HERE

### ROTATION FOR BLOCK E (PROGRAMMER CODE)

1 Q40\_1 – Q41\_11 – paid for weight loss products

BLKE\_R1\_CLK

QID: SECTION CLOCK:

ROTATION GROUP 1 IN BLOCK E - paid for weight loss products

**Q40\_1**

QID:xxxx

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	- CONTINUE
2	No	- SKIP to Next Rotational Block
8	(DK)	- SKIP to Next Rotational Block
9	(Refused)	- SKIP to Next Rotational Block

**NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODE 02, ASK PROBE**

- Have you ever purchased weight loss products from a store or other seller in the past year?
- IF YES PROBE: Why did you not consider this when you were answering the question?

**Q40\_2.**

QID:xxxx

How many different such weight-loss products have you purchased in the last year?

**(Programmer note: block codes 10-97)**

0	None – Go back to Q6_1 and recode as code 2
1	01-
6	6
7	7
8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q40\_2 continue, otherwise skip to Note before Q40\_4)**

**Q40\_3.**

*QID:xxxx*

You said that you purchased **(response in Q40\_2)** different weight loss product in the last year. Is this correct?

- 1 Yes - CONTINUE
- 2 No - Go back to Q40\_2 and adjust response
- 8 (DK) - Go back to Q40\_2 and adjust response
- 9 (Refused) - Go back to Q40\_2 and adjust response

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q40\_2 read:)** Thinking now about the most recent time you purchased such a weight-loss product ...

**Q40\_4.**

*QID:xxxx*

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)

**Q40\_5.**

*QID:xxxx*

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:xxxx*

Which of the following best describes your experience in using the product? Did you... **(Read and rotate 1-5 or 5-1)**

- 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 Did not use the product
- 8 (DK)
- 9 (Refused)

**(If code 1 in Q40\_4 or Q40\_5, continue; otherwise skip to next Rotational Block)**

**Q41\_1.**

*QID:xxxx*

How did you first learn about this weight loss product? **(Open end and code)**

**(Interviewer: read list 06-18 if necessary)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed by the seller of this weight loss product

Qxx(xxxx)

**(If code 06 in Q41 1, continue; if Code 17 in Q41 1 go to Q41 4; if code 18 in Q41 1 go to Q41 5; otherwise skip to Q41 3)**

**Q41\_2.**

*QID:xxxx*

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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



**Q41\_3**

QID:xxxx

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

- 1 English - Autocode Q41\_3a as 1 and Skip to Q41\_4
- 2 Some other language - Continue
- 8 (DK) - Skip to Q41\_4
- 9 (Refused) - Skip to Q41\_4

**Q41\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q41\_4.**

QID:xxxx

And how did you purchase this weight loss product? (**read and rotate 1-4, then 5?**)

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q41\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q41 5, continue, if code 0 in Q41 5 skip to Q41 10; otherwise skip to Q41 9)**

**Q41\_5a.**

QID:xxxx

You said you paid **(response from Q41 5)** – Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - Continue                               |
| 2 | No        | - Go back to Q41_5 and re-enter response |
| 8 | (DK)      | - Go back to Q41_5 and re-enter response |
| 9 | (Refused) | - Go back to Q41_5 and re-enter response |

**(All in Q41 5a, skip to Q41 9)**

**Q41\_9.**

QID:xxx

And, how did you pay for this 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 the seller your checking account number; or did you pay in some other way? **(Do NOT read; Open end and code)**

- |    |   |
|----|---|
| 01 | Other <b>(List)</b>   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 GreenDot, 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  |

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

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

**(If code 13 in Q41 9 Continue, otherwise skip to Q41 10)**

**Q41\_9a.**

QID:xxx

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

01 Some other way (**List**)

02 (DK)

03 (Refused)

04 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 Money Gram 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

**Q41\_10.**

QID:xxx.

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

1 Yes - Continue

2 No - SKIP to Next Rotational Block

8 (DK) - SKIP to Next Rotational Block

9 (Refused) - SKIP to Next Rotational Block

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

a. Did you talk to anyone about what happened? What about a friend or family member?

b. IF YES to PROBE ask: Tell a little more about why you did not consider talking to **[INSERT PERSON REFERENCE ABOVE]** complaining to someone unofficially?

**(If code 1 in Q41\_10 continue, otherwise - SKIP to Next Rotational Block )**

Q41\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

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

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

## BLOCK F STARTS HERE

### ROTATION FOR BLOCK F (PROGRAMMER RANDOMIZE 1-2)

- 1 Q42\_1 – Q43\_11 – paid for offer to repair your computer
- 2 Q44\_1 – Q44\_11 – paid for claim that owed money or were subject to a court case or law enforcement action

BLKF\_R1\_CLK

QID: SECTION CLOCK:

ROTATION GROUP 1 IN BLOCK F - paid for offer to repair your computer

Q42\_1a

QID:xxxx

In the past YEAR, have you paid anyone to fix your computer who told you, **(read and rotate A-B) ?**

- 1 Yes
  - 2 No
  - 8 (DK)
  - 9 (Refused)
- A that your computer had viruses or security vulnerabilities that needed to be repaired to keep the computer running. This may have been done in a pop-up ad on your computer
- B 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?

**(If code 1 in Q42 a or Q42 b continue, otherwise skip to Next Rotational Q in Block F)**

Q42\_2.

QID:xxxx

How many times have you paid someone for such computer repairs in the past year? If you made multiple payments in connection with the same computer repair, please only count this as one transaction.

**(Programmer note: block codes 10-97)**

- 0 None – Go back to Q6\_1 and recode as code 2
- 1 01-
- 6 6
- 7 7

8	8
9	9 or more
98	(DK)
99	(Refused)

**(If code 5-9 in Q42 2 continue, otherwise skip to Note before Q42 4)**

**Q42\_3.**

*QID:xxxx*

You said that you paid someone to repair you're your computer  
**(response in Q42 2)** times in the last year. Is this correct?

1	Yes	- CONTINUE
2	No	- Go back to Q42_2 and adjust response
8	(DK)	- Go back to Q42_2 and adjust response
9	(Refused)	- Go back to Q42_2 and adjust response

**NOTE #7:**

*QID:xxxx*

**(If code 2-9 in Q42 2 read:)** Thinking now about the most recent time this  
happened to you ...

**Q42\_4.**

QID:xxxx

Was this person someone **(read 1-5)?**

- |   |  |  |
|---|--|--|
| 1 | who contacted you and with whom you had not previously done business   | -Continue                              |
| 2 | you called after receiving a message telling you that my computer needed to be fixed   | - Continue                             |
| 3 | you called after finding their number in an online advertisement when you looked for someone to help you with a computer problem | - Continue                             |
| 4 | to whom you had taken your computer to get it fixed, OR  | - SKIP to Next Rotational Q in Block F |
| 5 | with whom you have an ongoing relationship, such as having a service contract  | - SKIP to Next Rotational Q in Block F |
| 6 | (Other) (Specify)  | - SKIP to Next Rotational Q in Block F |
| 8 | (DK)   | - SKIP to Next Rotational Q in Block F |
| 9 | (Refused)  | - SKIP to Next Rotational Q in Block F |

**Q43\_1.**

QID:xxxx

How did you first learn about this offer to repair your computer? **(Open end and code) (Interviewer: read list 06-18 if necessary)**

- |    |  |
|----|--|
| 01 | Other (List)   |
| 02 | (DK)   |
| 03 | (Refused)  |
| 04 | HOLD   |
| 06 | from an Internet website   |
| 07 | from an email  |
| 08 | from a television advertisement or infomercial                         |
| 09 | from a mail advertisement or solicitation, including from a catalog    |
| 10 | from a telephone call (a telemarketer)                                 |
| 11 | from a store you visited   |
| 12 | from someone who came to your home                                     |
| 13 | from a radio advertisement   |
| 14 | from a poster or flier   |
| 15 | from a magazine or newspaper advertisement                             |
| 16 | from a social media site, such as Facebook, Twitter, YouTube, or blogs |
| 17 | from a friend or family member   |
| 18 | when you were billed by the person who offered to repair your computer |

**(If code 06 in Q43 1, continue; if Code 17 in Q43 1 go to Q43 4; if code 18 in Q43 1 go to Q43 5; otherwise skip to Q43 3)**

**Q43\_2.**

QID:XXXX

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q43\_3**

QID:XXXX

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q43_3a as 1 and Skip to Q43_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q43_4                          |
| 9 | (Refused)           | - Skip to Q43_4                          |

**Q43\_3a.**

QID:XXXX

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)



**Q43\_4.**

QID:xxxx

And how did you purchase this offer? (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)
- 9 (Refused)

**Q43\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q43\_5, continue, if code 0 in Q43\_5 skip to Q43\_10; otherwise skip to Q43\_9)**

**Q43\_5a.**

QID:xxxx

You said you paid (**response from Q43\_5**) – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q43\_5 and re-enter response
- 8 (DK) - Go back to Q43\_5 and re-enter response
- 9 (Refused) - Go back to Q43\_5 and re-enter response

**Q43\_9.**

QID:xxx

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 the seller your checking account number; or did you pay in some other way? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q43 9 Continue, otherwise skip to Q43 10)**

**Q43\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q43\_10.**

QID:xxx.

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

- |   |           |                                 |
|---|-----------|---------------------------------|
| 1 | Yes       | - Continue                      |
| 2 | No        | - SKIP to Next Rotational Block |
| 8 | (DK)      | - SKIP to Next Rotational Block |
| 9 | (Refused) | - SKIP to Next Rotational Block |

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

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

**(If code 1 in Q43\_10 continue, otherwise - SKIP to Next Rotational Q in Block F)**

**Q43\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- |    |   |
|----|---|
| 01 | Other ( <b>List</b> )   |
| 02 | (DK)  |
| 03 | (Refused)   |
| 04 | 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 | Another federal agency (SPECIFY)                                      |
| 19 | Complained to the phone company                                       |
| 20 | Complained to an Internet service provider                            |

**BLKF\_R2\_CLK**  
*QID:* **SECTION CLOCK:**

**ROTATION GROUP 2 IN BLOCK F - paid money who claimed you owed money or were subject to a court case or law enforcement action in the last year**

**Q44\_1**

*QID:xxxx*

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       | - Continue                             |
| 2 | No        | - SKIP to Next Rotational Q in Block F |
| 8 | (DK)      | - SKIP to Next Rotational Q in Block F |
| 9 | (Refused) | - SKIP to Next Rotational Q in Block F |

**(If code 1 in Q44\_1 continue, otherwise skip to Next Rotational Q in Block F)**

**Q44\_2.**

*QID:xxxx*

How many times have you paid someone in the past year after being told you owed money to the government? If you made multiple payments in connection with the same report you owed, please only count this as one transaction.

**(Programmer note: block codes 10-97)**

- |    |   |
|----|---|
| 0  | None – Go back to Q6_1 and recode as code 2 |
| 1  | 01-   |
| 6  | 6   |
| 7  | 7   |
| 8  | 8   |
| 9  | 9 or more                                   |
| 98 | (DK)  |
| 99 | (Refused)                                   |

**(If code 5-9 in Q44\_2 continue, otherwise skip to Note before Q44\_4)**

**Q44\_3.**

*QID:xxxx*

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?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q44_2 and adjust response |
| 8 | (DK)      | - Go back to Q44_2 and adjust response |
| 9 | (Refused) | - Go back to Q44_2 and adjust response |

**NOTE #13:**

*QID:xxxx*

**(If code 2-9 in Q44 2 read:)** Thinking now about the most recent time this happened to you ...

**Q44\_4.**

*QID:xxxx*

What did the person claim you needed to pay money for? **(read 1-3)**

- 1 To pay taxes you owed
- 2 To keep from being arrested or having to go to court
- 3 Other (Specify) (Do not read)
- 8 (DK)
- 9 (Refused)

**Q44\_4a.**

*QID:xxxx*

Did you owe the money the person claimed you owed or had the court case actually been filed against you?

- 1 Yes - SKIP to Next Rotational Q in Block F
- 2 No - Continue
- 8 (DK) - SKIP to Next Rotational Q in Block F
- 9 (Refused) - SKIP to Next Rotational Q in Block F

**There are no questions Q45\_1-Q45\_2**

**Q45\_3**

*QID:xxxx*

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

- 1 English - Autocode Q45\_3a as 1 and Skip to Q45\_5
- 2 Some other language - Continue
- 8 (DK) - Skip to Q45\_5
- 9 (Refused) - Skip to Q45\_5

**Q45\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

There is no Q45\_4.

**Q45\_5**

QID:xxxx

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.

- 00,000 None/\$0000
- 00,001 \$0001-
- 99,997 \$99,997 or more
- 99998 (DK)
- 99999 (Refused)

**(If code 500 – 99997 in Q45\_5, continue, if code 0 in Q45\_5 skip to Q45\_10; otherwise skip to Q45\_9)**

**Q45\_5a.**

QID:xxxx

You said you paid **(response from Q45\_5)** – Is this correct?

- 1 Yes - Continue
- 2 No - Go back to Q45\_5 and re-enter response
- 8 (DK) - Go back to Q45\_5 and re-enter response
- 9 (Refused) - Go back to Q45\_5 and re-enter response

**Q45\_9.**

QID:xxx

And, how did you pay this money? For example, did you 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? **(Do NOT read; Open end and code)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)

- 04 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 GreenDot, 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

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

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

**(If code 13 in Q45 9 Continue; otherwise skip to Q45 10)**



**Q45\_9a.**

QID:xxx

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q45\_10.**

QID:xxx.

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

- 1 Yes - Continue
- 2 No - SKIP to Next Rotational Block
- 8 (DK) - SKIP to Next Rotational Block
- 9 (Refused) - SKIP to Next Rotational Block

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

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

**(If code 1 in Q45\_10 continue, otherwise - SKIP to Next Rotational Q in Block F)**

**Q45\_11.**

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

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

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

# BLOCK G STARTS HERE

## ROTATION FOR BLOCK G (PROGRAMMER CODE)

1 Q46\_1 – Q47\_11 – Other purchase paid but never received

BLKG\_R1\_CLK

QID: SECTION CLOCK:

ROTATION GROUP 1 IN BLOCK G – Other purchase

**Q46\_1**

QID:xxxx

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)

**(If code 1 in Q46\_1, otherwise skip to Next section-Block H)**

**Q46\_2.**

QID:xxxx

How many times has this happened to you in the past year?

**(Programmer note: block codes 10-97)**

- 0 None – **Go back to Q6\_1 and recode as code 2**
- 1 01-
- 6 6
- 7 7
- 8 8
- 9 9 or more
- 98 (DK)
- 99 (Refused)

**(If code 5-9 in Q46\_2 continue, otherwise skip to Note before Q46\_4)**

**Q46\_3.**

*QID:xxxx*

You said that this happened to you **(response in Q46\_2)** times in the last year. Is this correct?

- |   |           |  |
|---|-----------|--|
| 1 | Yes       | - CONTINUE                             |
| 2 | No        | - Go back to Q46_2 and adjust response |
| 8 | (DK)      | - Go back to Q46_2 and adjust response |
| 9 | (Refused) | - Go back to Q46_2 and adjust response |

**NOTE #14:**

*QID:xxxx*

**(If code 2-9 in Q46\_2 read:)** Thinking now about the most recent time this happened to you ...

**Q46\_4.**

*QID:xxxx*

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

- |   |           |                 |
|---|-----------|-----------------|
| 1 | Yes       | - CONTINUE      |
| 2 | No        | - Skip to Q46_6 |
| 8 | (DK)      | - Skip to Q46_6 |
| 9 | (Refused) | - Skip to Q46_6 |

**Q46\_5.**

*QID:xxxx*

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

- |   |           |                                |
|---|-----------|--------------------------------|
| 1 | Yes       | - SKIP to Next Block (Block H) |
| 2 | No        | - CONTINUE                     |
| 8 | (DK)      | - CONTINUE                     |
| 9 | (Refused) | - CONTINUE                     |

**Q46\_6.**

*QID:xxxx*

What was the item that you purchased? **(Open ended and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 Books
- 07 Business opportunities / franchises / distributorships / work at home plans
- 08 Buyers' clubs
- 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 such as psychic or adult entertainment services delivered over the internet
- 18 Internet access services
- 19 Internet web site design / advertising on the internet
- 20 Investments
- 21 Magazines
- 22 Office supplies
- 23 Pay per call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
- 24 Real estate (including timeshares)
- 25 Telephone service or equipment, other than cell phone
- 26 Travel services / vacations

**Q47\_1.**

Q/D:xxxx

How did you first learn about this item? **(Open ended and code.) (Interviewer: Read and rotate 06-14, if needed)**

- 01 Other (List)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
  
- 06 from an Internet website
- 07 from an email
- 08 from a television advertisement or infomercial
- 09 from a mail advertisement or solicitation, including from a catalog
- 10 from a telephone call (a telemarketer)
- 11 from a store you visited
- 12 from someone who came to your home
- 13 from a radio advertisement
- 14 from a poster or flier
  
- 15 from a magazine or newspaper advertisement
- 16 from a social media site, such as Facebook, Twitter, YouTube, or blogs
- 17 from a friend or family member
- 18 when you were billed for this item

**(If code 6 in Q47\_1, continue; if Code 17 in Q47\_1 go to Q47\_4; if code 18 in Q47\_1 go to Q47\_5; otherwise skip to Q47\_3)**

**Q47\_2.**

QID:xxxx

Was this an Internet auction site, an online classified ad site like Craigs List, or some other type of Internet web site?

- 1 An Internet auction site
- 2 An online classified ad site such as Craigs List
- 3 Another Internet web site
- 8 (DK)
- 9 (Refused)

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

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

**Q47\_3**

QID:xxxx

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

- |   |                     |  |
|---|---------------------|--|
| 1 | English             | - Autocode Q47_3a as 1 and Skip to Q47_4 |
| 2 | Some other language | - Continue                               |
| 8 | (DK)                | - Skip to Q47_4                          |
| 9 | (Refused)           | - Skip to Q47_4                          |

**Q47\_3a.**

QID:xxxx

In what language was the information provided?

- 1 English
- 2 Spanish
- 3 Chinese/Mandarin
- 4 Japanese
- 5 French
- 6 Hindi
- 7 Other (List)
- 8 (DK)
- 9 (Refused)

**Q47\_4.**

QID:xxxx

And how did you purchase this item? (**read and rotate 1-4, then 5**)?

- 1 Visited a store
- 2 Ordered on the telephone
- 3 Mailed in an order
- 4 Ordered from internet site
- 5 Some other way (**List**)
- 8 (DK)

9 (Refused)

**Q47\_5**

Q/D:xxxx

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.

00,000 None/\$0000  
00,001 \$0001-  
99,997 \$99,997 or more  
99998 (DK)  
99999 (Refused)

**(If code 500 – 99997 in Q47\_5, continue, if code 0 in Q47\_5 skip to Q47\_10; otherwise skip to Q47\_9)**

**Q47\_5a.**

Q/D:xxxx

You said you paid **(response from Q47\_5)** – Is this correct?

1 Yes - Continue  
2 No - Go back to Q47\_5 and re-enter response  
8 (DK) - Go back to Q47\_5 and re-enter response  
9 (Refused) - Go back to Q47\_5 and re-enter response



**Q47\_9.**

*QID:xxx*

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? **(Do NOT read; Open end and code)**

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 GreenDot, 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

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

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

**(If code 13 in Q47 9 Continue; otherwise skip to Q47 10)**

**Q47\_9a.**

*QID:xxx*

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

- 01 Some other way (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Money Gram 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

**Q47\_10.**

*QID:xxx.*

And, did you complain to anyone officially or unofficially about your experience paying for something but not receiving it?

- |   |           |                      |
|---|-----------|----------------------|
| 1 | Yes       | - Continue           |
| 2 | No        | - SKIP to Next Block |
| 8 | (DK)      | - SKIP to Next Block |
| 9 | (Refused) | - SKIP to Next Block |

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

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

**(If code 1 in Q47 10 continue, otherwise - SKIP to Next Block-Block H)**

Q47\_11.

QID:xxx.

To whom did you complain? (**Open ended and code**) (**PROBE FOR THREE RESPONSES:**) Did you complain to anyone else?

- 01 Other (**List**)
- 02 (DK)
- 03 (Refused)
- 04 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 Another federal agency (SPECIFY)
- 19 Complained to the phone company
- 20 Complained to an Internet service provider

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

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

## BLOCK H STARTS HERE

BLKH\_CLK

QID: SECTION CLOCK:

Changing topics and thinking some more about you...

Q48. Have you listed your home telephone number on the national do-not-call registry?

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

Q49. In the past two years, that is, since **(programmer, 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.

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?

- 00 00- Best off
- 10 10 – Worst off
- 98 (DK)
- 99 (Refused)

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

- a. How difficult or easy was it to answer this question? Why was it easy/difficult?
- b. When answering the question, what types of people were you thinking about in the comparison?
- c. PROBE :What about people
  - a. In the U.S.
  - b. In the world
  - c. That you know or in your social circle OR
  - d. A broader group of people

Q51. On which step do you think you stand regarding your willingness to take risks? The top of the ladder or “10” represents those who are almost always willing to take risks, while the bottom of the ladder or “zero” represents those who are almost never willing to take risks. Where on the ladder do you stand on your willingness to take risks?

10 Almost always willing to take risks

09

08

07

06

05

04

03

02

01

00 Almost never willing to take risks

98 (DK)

99 (Refused)

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

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

DEMO\_CLK

QID: SECTION CLOCK:

**Interviewer read:**

And for statistical purposes only...

**D2**

Q/D:xxx

In what state do you live?

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

STATABV(101-102)

**D3**

QID:34307

May I please have your ZIP code?

**(Programmer: (Open ended and code actual ZIP Code) [SURVENT NOTE: Check ZIP Code against list of valid U.S. ZIP Codes])**

99998 (DK)

99999 (Refused)

D3(3190-3194)

**ZIPMTCH**

QID:34308

**[DO NOT ASK; AUTOCODED BY SURVENT:]** Valid Zip Code Provided.

1 Yes

2 No

ZIPMTCH(3902)

QID:228788

**Skip: (If code 1 in ZIPMTCH, Skip to D6; Otherwise, Continue)**

**Q4**

QID:34310

I just need to confirm your home ZIP Code is: **(response in D12)**.

1 Yes, correct ZIP Code given

2 No, incorrect ZIP Code given

Q4(3990)

**D6**

QID:34303

Including yourself, how many adults, 18 years of age or older, live in this household?

**(Programmer: (Open ended and code actual number))**

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

D6(3043-3044)

D7. How many people under the age of 18 currently reside in your household?

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



D8

QID:498707

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)

D4\_1(2335)  
D4\_1REC(2335)

D9

QID:107157

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)
- 6 Yes, other member of household  
(deceased)

**(If code 1 or 2 in D9, continue; Otherwise skip to D10)**

**D9a**

*Q/D:xxx*

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)
- 6 Yes, other member of household  
(deceased)

**(If Spanish language interview – code X in XX, continue, otherwise skip to D12)**

D10. Other than Spanish, what languages, if any, do you regularly use in conducting personal business? (**Allow for 3 responses**)

- 01 Other (LIST)
- 02 (DK)
- 03 (Refused)
- 04 None/Spanish only

- 06 English
- 07 Chinese/Mandarin
- 08 Japanese
- 09 French
- 10 Hindi

**(If Code 06 in in D10 continue, otherwise skip to D12)**

D11. If you were engaged in a somewhat complicated transaction, such as trying to buy a home, rent an apartment or purchase a car, would you be comfortable conducting the transaction in English?

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

**NOTE: (OPEN ENDED, RECORD VERBATIM) COGNITIVE FOLLOW-UP: IF CODES 02, 08 OR 09, PROBE**

- a. How difficult or easy was it to answer this question?
- b. What is the main reason you would be uncomfortable?

**D12** ★

QID:56851

Are you of Hispanic, Latino, or Spanish origin - such as Mexican, Puerto Rican, Cuban, or other Spanish origin?

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

D5(2522)  
D5\_FLT(2911)  
D5\_1(2912)

**D13**

QID:218795

I am going to read a list of racial categories. Please choose one or more categories that best indicates your race. **(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)
- 0 (No more responses)

**# of Responses: 5**

D69\_P(2303)  
D69\_1(2362)  
D69\_2(2363)  
D69\_3(2364)  
D69\_4(2365)  
D69\_5(2366)

**(Programmer: Note #1:)**

**(Programmer: Note #2:)**

QID:228918

**Skip: (If code 1 in INTRO1, Autocode D14 as 1 and Skip to Note before D14a; Otherwise, Continue)**

**D14**

QID:xxx. Were you born in the United States or in another country?

- 1 U.S.
- 2 In another country
- 8 (DK)
- 9 (Refused)

**(if code 2 in D14 continue, otherwise skip to note before D17)**

**D15**

QID:xxx.

Was at least one of your parents born a U.S. citizen at the time you were born?

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

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

- a. How difficult or easy was it to answer this question? Why was it easy/difficult to answer?
- b. Is there anything you think could be done to improve the way this question is being asked?

**(If code 2, 8 or 9 in D14 continue, otherwise skip to note before D17)**

**D16**

QID:xxx. How many years have you lived in the United States? (*Interviewer:* Open ended **and code actual number**)

- 0 Less than 1 year
- 1-
- 97 97+ years
- 98 (DK)
- 99 (Refused)

**(If code 1 in INTRO1, skip to D18, otherwise continue)**

**D17**

QID:228651 Do you have a working landline telephone in your home?

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

D74(2388)

QID:xxxx

**Skip: (If code 1 in D17 Continue, Otherwise skip to Note before D19; Otherwise, Continue)**

**D18**

QIDxxx

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 actual number**)

(*Interviewer:* **A VOIP or cable phone line would count as a landline.**)

- 0 Zero
- 1 One
- 2 Two
- 3 Three

- 4 Four
- 5 Five or more
- 8 (DK)
- 9 (Refused)

QID:228919

**Skip: (If code 2 in INTRO1, Autocode D19 as 1 and Skip to Note before D20; Otherwise, Continue)**

**D19**

QID:228653

Do you have a working cell phone that you receive and make calls on?

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

D75(2399)

QID:228865

**Skip: (If code 2-4 in D19, Continue; Otherwise, Skip to Note before D21)**

**D20**

QID:228655

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)

D76(2400)

**(Programmer: Note #1:)**

QID:228868

**Skip: (If code 2-4 in D20, Skip to ANN INC; Otherwise, Continue)**

**(Programmer: Note #2:)**

QID:228894

**Skip: (If code 1 in D18 AND [code 1 in D19 or D20], Continue; Otherwise, Skip to ANN INC)**

**D21**

QID:103424 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)

D15C(2588)

**ANN\_INC**

QID:579114

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)

ANN\_INC(3187-3188)

QID:579158

**Skip: (If code 98 or 99 in ANN\_INC, Continue; Otherwise, Skip to DEMCLK2)**

**ANN\_INC2**

QID:579116

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)

ANN\_INC2(3301-3302)

**D22**

QID:xxxx

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 (**ROTATE TOP TO BOTTOM, BOTTOM TO TOP BETWEEN VERSION 1 AND VERSION 2)**?)

- 1 Much lower
- 2 Slightly lower
- 3 About the same
- 4 Slightly higher
- 5 Much higher
- 8 (DK)
- 9 (Refused)



**D23**

*QID:xxxx*

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)

**D24.**

*QID:xxxx*

**(INTERVIEWER CODE GENDER, IF NOT CLEAR ASK:)** For our study I need to confirm if you are male or female?

- 1 Male
- 2 Female
- 8 (DK)
- 9 (Refused)

**EndCLOCK:**

*QID:xxxx*

**SECTION CLOCK:**

***(Interviewer: THANK RESPONDENT BY SAYING:)***

*QID:228178*

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.

**READ ONLY IF ASKED:** This study was sponsored by the Federal Trade Commission, an agency of the US government. Your answers today will be used to help shape future policies protecting US consumers. We appreciate your help.

**FINTVID**

*QID:162731*

INTERVIEWER I.D. #:

FINTVID(1571-1574)