

**Supporting Statement Attachments – 2017 National Crime Victimization Survey (NCVS)
Supplemental Fraud Survey (SFS)**

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Attachment 1:

BJS authorizing statute: Title 42, United States Code, Section 3732

-CITE-

42 USC Sec. 3732

01/26/98

-EXPCITE-

TITLE 42 - THE PUBLIC HEALTH AND WELFARE

CHAPTER 46 - JUSTICE SYSTEM IMPROVEMENT

SUBCHAPTER III - BUREAU OF JUSTICE STATISTICS

-HEAD-

Sec. 3732. Bureau of Justice Statistics

-STATUTE-

(a) Establishment

There is established within the Department of Justice, under the general authority of the Attorney General, a Bureau of Justice Statistics (hereinafter referred to in this subchapter as "Bureau").

(b) Appointment of Director; experience; authority; restrictions

The Bureau shall be headed by a Director appointed by the President, by and with the advice and consent of the Senate. The Director shall have had experience in statistical programs. The Director shall have final authority for all grants, cooperative agreements, and contracts awarded by the Bureau. The Director shall report to the Attorney General through the Assistant Attorney General. The Director shall not engage in any other employment than that of serving as Director; nor shall the Director hold any office in, or act in any capacity for, any organization, agency, or institution with which the Bureau makes any contract or other arrangement under this Act.

(c) Duties and functions of Bureau

The Bureau is authorized to -

(1) make grants to, or enter into cooperative agreements or contracts with public agencies, institutions of higher education, private organizations, or private individuals for purposes related to this subchapter; grants shall be made subject to continuing compliance with standards for gathering justice statistics set forth in rules and regulations promulgated by the Director;

(2) collect and analyze information concerning criminal victimization, including crimes against the elderly, and civil disputes;

(3) collect and analyze data that will serve as a continuous and comparable national social indication of the prevalence, incidence, rates, extent, distribution, and attributes of crime, juvenile delinquency, civil disputes, and other statistical factors related to crime, civil disputes, and juvenile delinquency, in support of national, State, and local justice policy and decisionmaking;

(4) collect and analyze statistical information, concerning the operations of the criminal justice system at the Federal, State, and local levels;

(5) collect and analyze statistical information concerning the prevalence, incidence, rates, extent, distribution, and attributes of crime, and juvenile delinquency, at the Federal, State, and local levels;

(6) analyze the correlates of crime, civil disputes and juvenile delinquency, by the use of statistical information,

about criminal and civil justice systems at the Federal, State, and local levels, and about the extent, distribution and attributes of crime, and juvenile delinquency, in the Nation and at the Federal, State, and local levels;

(7) compile, collate, analyze, publish, and disseminate uniform national statistics concerning all aspects of criminal justice and related aspects of civil justice, crime, including crimes against the elderly, juvenile delinquency, criminal offenders, juvenile delinquents, and civil disputes in the various States;

(8) recommend national standards for justice statistics and for insuring the reliability and validity of justice statistics supplied pursuant to this chapter;

(9) maintain liaison with the judicial branches of the Federal and State Governments in matters relating to justice statistics, and cooperate with the judicial branch in assuring as much uniformity as feasible in statistical systems of the executive and judicial branches;

(10) provide information to the President, the Congress, the judiciary, State and local governments, and the general public on justice statistics;

(11) establish or assist in the establishment of a system to provide State and local governments with access to Federal informational resources useful in the planning, implementation, and evaluation of programs under this Act;

(12) conduct or support research relating to methods of gathering or analyzing justice statistics;

(13) provide for the development of justice information systems programs and assistance to the States and units of local government relating to collection, analysis, or dissemination of justice statistics;

(14) develop and maintain a data processing capability to support the collection, aggregation, analysis and dissemination of information on the incidence of crime and the operation of the criminal justice system;

(15) collect, analyze and disseminate comprehensive Federal justice transaction statistics (including statistics on issues of Federal justice interest such as public fraud and high technology crime) and to provide technical assistance to and work jointly with other Federal agencies to improve the availability and quality of Federal justice data;

(16) provide for the collection, compilation, analysis, publication and dissemination of information and statistics about the prevalence, incidence, rates, extent, distribution and attributes of drug offenses, drug related offenses and drug dependent offenders and further provide for the establishment of a national clearinghouse to maintain and update a comprehensive and timely data base on all criminal justice aspects of the drug crisis and to disseminate such information;

(17) provide for the collection, analysis, dissemination and publication of statistics on the condition and progress of drug control activities at the Federal, State and local levels with particular attention to programs and intervention efforts demonstrated to be of value in the overall national anti-drug strategy and to provide for the establishment of a national clearinghouse for the gathering of data generated by Federal, State, and local criminal justice agencies on their drug enforcement activities;

(18) provide for the development and enhancement of State and local criminal justice information systems, and the standardization of data reporting relating to the collection, analysis or dissemination of data and statistics about drug offenses, drug related offenses, or drug dependent offenders;

(19) provide for research and improvements in the accuracy, completeness, and inclusiveness of criminal history record information, information systems, arrest warrant, and stolen vehicle record information and information systems and support research concerning the accuracy, completeness, and inclusiveness of other criminal justice record information;

(20) maintain liaison with State and local governments and governments of other nations concerning justice statistics;

(21) cooperate in and participate with national and international organizations in the development of uniform justice statistics;

(22) ensure conformance with security and privacy requirement of section 3789g of this title and identify, analyze, and participate in the development and implementation of privacy, security and information policies which impact on Federal and State criminal justice operations and related statistical activities; and

(23) exercise the powers and functions set out in subchapter

VIII of this chapter.

(d) Justice statistical collection, analysis, and dissemination to insure that all justice statistical collection, analysis, and dissemination is carried out in a coordinated manner, the Director is authorized to -

(1) utilize, with their consent, the services, equipment, records, personnel, information, and facilities of other Federal, State, local, and private agencies and instrumentalities with or without reimbursement therefor, and to enter into agreements with such agencies and instrumentalities for purposes of data collection and analysis;

(2) confer and cooperate with State, municipal, and other local agencies;

(3) request such information, data, and reports from any Federal agency as may be required to carry out the purposes of this chapter;

(4) seek the cooperation of the judicial branch of the Federal Government in gathering data from criminal justice records; and

(5) encourage replication, coordination and sharing among justice agencies regarding information systems, information policy, and data.

(e) Furnishing of information, data, or reports by Federal agencies Federal agencies requested to furnish information, data, or reports pursuant to subsection (d)(3) of this section shall provide such information to the Bureau as is required to carry out the purposes of this section.

(f) Consultation with representatives of State and local government and judiciary In recommending standards for gathering justice statistics under this section, the Director shall consult with representatives of State and local government, including, where appropriate, representatives of the judiciary.

-SOURCE-

(Pub. L. 90-351, title I, Sec. 302, as added Pub. L. 96-157, Sec. 2, Dec. 27, 1979, 93 Stat. 1176; amended Pub. L. 98-473, title II, Sec. 605(b), Oct. 12, 1984, 98 Stat. 2079; Pub. L. 100-690, title VI, Sec. 6092(a), Nov. 18, 1988, 102 Stat. 4339; Pub. L. 103-322, title XXXIII, Sec. 330001(h)(2), Sept. 13, 1994, 108 Stat. 2139.)

-REFTEXT-

REFERENCES IN TEXT

This Act, referred to in subsecs. (b) and (c)(11), is Pub. L. 90-351, June 19, 1968, 82 Stat. 197, as amended, known as the Omnibus Crime Control and Safe Streets Act of 1968. For complete classification of this Act to the Code, see Short Title note set out under section 3711 of this title and Tables.

-MISC2-

PRIOR PROVISIONS

A prior section 3732, Pub. L. 90-351, title I, Sec. 302, June 19, 1968, 82 Stat. 200; Pub. L. 93-83, Sec. 2, Aug. 6, 1973, 87 Stat. 201; Pub. L. 94-503, title I, Sec. 110, Oct. 15, 1976, 90 Stat. 2412, related to establishment of State planning agencies to develop comprehensive State plans for grants for law enforcement and criminal justice purposes, prior to the general amendment of this chapter by Pub. L. 96-157.

AMENDMENTS

1994 - Subsec. (c)(19). Pub. L. 103-322 substituted a semicolon for period at end.

1988 - Subsec. (c)(16) to (23). Pub. L. 100-690 added pars. (16) to (19) and redesignated former pars. (16) to (19) as (20) to (23), respectively.

1984 - Subsec. (b). Pub. L. 98-473, Sec. 605(b)(1), inserted provision requiring Director to report to Attorney General through Assistant Attorney General.

Subsec. (c)(13). Pub. L. 98-473, Sec. 605(b)(2)(A), (C), added par. (13) and struck out former par. (13) relating to provision of financial and technical assistance to States and units of local government relating to collection, analysis, or dissemination of justice statistics.

Subsec. (c)(14), (15). Pub. L. 98-473, Sec. 605(b)(2)(C), added pars. (14) and (15). Former pars. (14) and (15) redesignated (16) and (17), respectively.

Subsec. (c)(16). Pub. L. 98-473, Sec. 605(b)(2)(A), (B), redesignated par. (14) as (16) and struck out former par. (16) relating to insuring conformance with security and privacy regulations issued under section 3789g of this title.

Subsec. (c)(17). Pub. L. 98-473, Sec. 605(b)(2)(B), redesignated par. (15) as (17). Former par. (17) redesignated (19).

Subsec. (c)(18). Pub. L. 98-473, Sec. 605(b)(2)(D), added par. (18).

Subsec. (c)(19). Pub. L. 98-473, Sec. 605(b)(2)(B), redesignated former par. (17) as (19).

Subsec. (d)(1). Pub. L. 98-473, Sec. 605(b)(3)(A), inserted ", and to enter into agreements with such agencies and instrumentalities for purposes of data collection and analysis".

Subsec. (d)(5). Pub. L. 98-473, Sec. 605(b)(3)(B)-(D), added par. (5).

EFFECTIVE DATE OF 1984 AMENDMENT

Amendment by Pub. L. 98-473 effective Oct. 12, 1984, see section 609AA(a) of Pub. L. 98-473, set out as an Effective Date note under section 3711 of this title.

-SECRET-

SECTION REFERRED TO IN OTHER SECTIONS

This section is referred to in section 5603 of this title.

Attachment 2:

2017 NCVS SFS survey instrument

National Crime Victimization Survey Supplemental Fraud Survey (SFS)

INTRO INTRO_1

From time to time, the Bureau of Justice Statistics of the U.S. Department of Justice collects information on special topics. We are now going to ask you about experiences in which someone convinced you to pay, invest, or donate money, by tricking or lying to you, hiding information, or promising you something that you never received. We estimate these questions will take between 5 to 15 minutes depending on your circumstances. The U.S. Census Bureau is required by law to keep your information confidential.

Prize or grant fraud – screener

S1. PRIZE

In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], did you pay money to receive a prize, grant, inheritance, lottery winning, or sum of money that you were told was yours?

This can include:

- Money
- Trips
- Jewelry
- Televisions
- Electronics
- Other prizes

1=YES (ask S1a)

2=NO (skip to S2)

S1a. PRIZE_TIMES

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

If respondent is unsure, ask for an estimate.

(If 1, ask S1b)

(If >1, skip to S1c)

S1b. PRIZE_RECEIVED

Did you get all of the money or prizes you were promised?

1=YES

2=NO

(skip to S2)

S1c. PRIZE_RECEIVED_NUM

For how many of these INCIDENTS did you get all of the money or prizes you were promised?

If respondent is unsure, ask for an estimate.

(ask S2)

HARD EDIT CHECK PRIZE_RECEIVED_CK; If S1c>S1a

The number of incidents mentioned where the respondent received all the money or prizes promised, is greater than the number of incidents reported.

Phantom debt collection fraud – screener

S2. DEBT

[IF S1=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], did you pay money to settle or pay off a debt, but you found out you were being tricked or lied to and the debt was not real or not yours?

1=YES (skip to S2a)

2=NO (skip to S3)

S2a. DEBT_TIMES

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

If respondent is unsure, ask for an estimate.

(ask S3)

Charity fraud – screener

S3. CHARITY

[IF S1=1 or S2=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

If respondents ask if they should exclude experiences giving money to panhandlers on the street, ask the respondent to think about whether that experience turned out to be fake or that they later suspected was fake. If yes, include that experience.

1=YES (ask S3a)

2=NO (skip to S4)

S3a. CHARITY_TIMES

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

If respondent is unsure, ask for an estimate.

(ask S4)

Employment fraud – screener

S4. JOB_FRAUD

[IF S1=1 or S2=1 or S3=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return?

1=YES (ask S4a)

2=NO (skip to S5)

S4a. JOB_FRAUD_TIMES

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

If respondent is unsure, ask for an estimate.

(If 1, ask S4b)

(If >1, ask S4b1)

S4b. JOB_FRAUD_ALLMONEYBACK

Did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If respondent says “Not yet” or “Some”, mark “No”, did not get all their money back.

1=YES (Skip to S5)

2=NO (Skip to S4c)

S4b1. JOB_FRAUD_ALLMONEYBACK_NUM

For how many of these incidents did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If the respondent says “Not yet” or “Some” for one or more incidents, do not count that incident in this question.

If respondent is unsure, ask for an estimate.

(If S4a-S4b1=1, ask S4c)

(If S4a-S4b1>1, skip to S4c1)

(Else, skip to S5)

HARD EDIT CHECK JOB_FRAUD_ALLMONEYBACK_CK; If S4b1>S4a,

The number of incidents where the respondent got all of their money back without filing a claim or taking legal action is greater than the number of incidents reported.

S4c. JOB_FRAUD_TRY

For that incident in which you did not get all your money back, did you try to get it back?

1=YES (ask S4d)

2=NO (skip to S5)

S4c1. JOB_FRAUD_TRYMULT

For those incidents in which you did not get all your money back, did you try to get it back?

1=YES (ask S4c2)

2=NO (skip to S5)

S4c2. JOB_FRAUD_TRY_NUM

For how many?

If respondent is unsure, ask for an estimate.

(If 1, ask S4d)

(If >1, skip to S4d1)

HARD EDIT CHECK JOB_FRAUD_TRY_CK; If S4c2>S4a-S4b1

The number of incidents where the respondent tried to get their money back is greater than the number of incidents possible.

S4d. JOB_FRAUD_CHANCE

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

1=YES

2=NO

3=DON'T KNOW

(skip to S5)

S4d1. JOB_FRAUD_CHANCEMULT Do you think there is a chance that the person or company might still give you all of your money back for any incidents?

1=YES (ask S4d2)

2=NO (skip to S5)

3=DON'T KNOW (skip to S5)

S4d2. JOB_FRAUD_CHANCE_NUM

For how many?

If respondent is unsure, ask for an estimate.

(ask S5)

HARD EDIT CHECK JOB_FRAUD_CHANCE_CK; If S4d2>S4a

The number of incidents in which the respondent thinks there is a chance that the person or company might still give all their money back is greater than the number of incidents possible.

Consumer investment fraud – screener

S5. INVESTMENT

[If S1=1 or S2=1 or S3=1 or S4=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you invested money with a person or company that tricked you or lied to you about what you would receive, such as promising a guaranteed return on your investment or that you would not lose any money?

1=YES (ask S5a)

2=NO (skip to S6)

S5a. INVEST_TIMES

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

If respondent is unsure, ask for an estimate.

(If 1, ask S5b)

(If >1, skip to S5b1)

S5b. INVEST_EXPECT

Excluding monetary gains, were you expecting to receive a product or service in return for your investment?

If respondent was supposed to invest money and received only money in return, mark "No."

1=YES (skip to S6z)

2=NO (skip to S5c1)

S5b1. INVEST_EXPECT_NUM

Excluding monetary gains, for how many of these incidents were you expecting to receive a product or service in return for your investment?

If respondent is unsure, ask for an estimate.

(If S5b1=0, ask S5cx)

(If S5b1>0 and S5a>S5b1, ask S5c2)

(If S5a=S5b1, ask S6z)

HARD EDIT CHECK INVEST_EXPECT_CHK; if S5b1>S5a

The number of incidents where the respondent expected to receive a product or service in return for their investment is greater than the number of incidents reported.

S5c1. INVEST_MADEUP

Do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

1=YES

2=NO

(skip to S6)

S5cx. INVEST_MADEUP_NUM

For how many of these incidents do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

If respondent is unsure, ask for an estimate.

(skip to S6)

HARD EDIT CHECK INVEST_MADEUP_CK; if S5cx>S5a

The number of incidents where the respondent believed the investment opportunity was MADE UP or that their money was NEVER invested is greater than the number of incidents reported.

S5c2. INVEST_MADEUP_NO_PS

For now, thinking only about the investment scams that were supposed to provide you with a monetary gain, for how many of these incidents do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

If respondent is unsure, ask for an estimate.

(skip to S6)

HARD EDIT CHECK INVEST_MADEUP_NO_PS_CK; if S5c2>S5a-S5b1

The number of incidents where the respondent believed the investment opportunity was MADE UP or that their money was NEVER invested is greater than the number of incidents possible.

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

ASK IF If S5a=S5b1 or S5b=1 or S5c2=entry (**INVEST_TIMES=INVEST_EXPECT_NUM** or **INVEST_EXPECT=1** or **INVEST_MADEUP_NO_PS=entry**)

S6z. PRODUCT_SERVICE_A

[If S5c2=entry: Thinking about the time(s) you were expecting to receive a product or service in return for your investment,] Would you say you paid for products or services that you NEVER received or that turned out to be a SCAM?

1=YES (ask S6a)

2=NO (skip to S7)

FOR ALL OTHER RESPONDENTS

S6. PRODUCT_SERVICE_B

[If S1=1 or S2=1 or S3=1 or S4=1 or S5=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you paid for any products or services that you NEVER received or that turned out to be a SCAM?

1=YES (skip to S6a)

2=NO (skip to S7)

S6a. PROD_SERV_TIMES

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

If respondent is unsure, ask for an estimate.

(If 1, ask S6b)

(If >1, skip to S6b1)

S6b. PROD_SERV_ALLMONEYBACK

Did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If respondent says "Not yet" or "Some", mark "No", did not get all their money back.

1=YES (skip to S7)

2=NO (skip to S6c)

S6b1. PROD_SERV_ALLMONEYBACK_NUM

For how many of these incidents did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If the respondent says "Not yet" or "Some" for one or more incidents, do not count that incident in this question.

If respondent is unsure, ask for an estimate.

(If S6a-S6b1=1, ask S6c)

(If S6a-S6b1>1, skip to S6c1)

(Else, skip to S7)

HARD EDIT CHECK PROD_SERV_ALLMONEYBACK_CK, If S6b1>S6a

The number of incidents where the respondent got all their money back from the person or company without filing a claim or taking legal action is greater than the number of incidents reported.

S6c. PROD_SERV_TRY

For that incident in which you did not get all your money back, did you try to get it back?

1=YES (skip to S6D)

2=NO (skip to S7)

S6c1. PROD_SERV_TRYMULT

For those incidents in which you did not get all your money back, did you try to get it back?

1=YES (ask S6c2)

2=NO (skip to S7)

S6c2. PROD_SERV_TRY_NUM

For how many?

If respondent is unsure, ask for an estimate.

(If 1, ask S6d)

(Else, skip to S6d1)

HARD EDIT CHECK PROD_SERV_TRY_CHK; If S6c2>S6a-S6b1

The number of incidents where the respondent tried to get their money back is greater than the number of incidents possible.

S6d. PROD_SERV_CHANCE

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

1=YES

2=NO

3=DON'T KNOW

(skip to S7)

S6d1. PROD_SERV_CHANCEMULT

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

1=YES (ask S6d2)

2=NO (skip to S7)

3=DON'T KNOW (skip to S7)

S6d2. PROD_SERV_CHANCE_NUM

For how many?

If respondent is unsure, ask for an estimate.

(ask S7)

HARD EDIT CHECK PROD_SERV_CHANCE_CHK; If S6d2>S6a

The number of incidents in which the respondent thinks there is a chance that the person or company might still give all their money back is greater than the number of incidents possible.

Relationship/trust fraud – screener

S7. TRUST

[IF S1=1 or S2=1 or S3=1 or S4=1 or S5=1 or S6=1: Not including the time(s) you already told me about]
In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you donated, sent, or otherwise given money to someone who PRETENDED to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be?

1=YES (ask S7a)

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

S7a. TRUST_TIMES

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

If respondent is unsure, ask for an estimate.

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

Prize or grant fraud – incident form

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

- **S1b=2 or S1a>S1c (PRIZE_RECEIVED=2 or PRIZE_TIMES>PRIZE_RECEIVED_NUM)**
(NUMBER OF TIMES BEHAVIOR IS ENDORSED IS GREATER THAN NUMBER OF TIMES RESPONDENT RECEIVED ALL OF THE MONEY THEY WERE PROMISED)

S1B1intro. PRIZE_INTRO

You indicated that you paid money to receive a prize, grant, inheritance, lottery winning, or sum of money, but never got what you were promised. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S1a-S1c>1, THE MOST RECENT TIME you had> that experience.

S1B1. PRIZE_TYPE

Which ONE of the following BEST DESCRIBES the money or prize you were supposed to receive? Was it...

- 1=Winnings from a lottery?
- 2=Winnings from a sweepstakes, raffle, or promotion?
- 3=An unclaimed inheritance?
- 4=A grant or loan from the government?
- 5=A tax refund?
- 6=Or something else?

S1B1o. PRIZE_TYPE_SP

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

S1B2. PRIZE_PAYFOR

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

- 1=YES
- 2=NO

S1B3. PRIZE_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S1B4. PRIZE_MONEYBACK

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

- 1=YES
- 2=NO (skip to S1B6)

S1B5. PRIZE_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\${_____}

HARD EDIT CHECK PRIZE_MONEYBACK_CK; If S1B5>S1B3

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S1B6. PRIZE_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?

1=YES (skip to S1B8)

2=NO

S1B7. PRIZE_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

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

OTHER

14=OTHER

S1B8. PRIZE_FAMILY

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

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. PRIZE_LAWYER

A lawyer?

1=YES

2=NO

S1B8c. PRIZE_BANK

Bank or credit card company?

1=YES

2=NO

S1B8d. PRIZE_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S1B8e. PRIZE_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. PRIZE_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. PRIZE_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. PRIZE_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. PRIZE_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S1B8j. PRIZE_ELSE

Someone else?

1=YES (ask S1B8jo)

2=NO (skip to S1B8k)

S1B8jo. PRIZE_ELSE_SP

Who else did you tell about the incident? _____

S1B8k. PRIZE_NOTREPORTEDAGENCY

[If S1B8e=NO and S1B8f=NO and S1B8g=NO and S1B8h=NO and S1B8i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and State Attorneys General Office.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S1B9. PRIZE_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S1B10. PRIZE_IMPACTJOB

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

1=YES

2=NO

S1B11. PRIZE_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S1B12. PRIZE_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S1B13. PRIZE_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S1B14. PRIZE_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Phantom debt collection fraud – incident form

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

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

S2B1intro. DEBT_INTRO

You indicated that you paid money to settle or pay off a debt but found out you were being tricked or lied to. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S2a>1, THE MOST RECENT TIME you had> that experience.

S2B1. DEBT_TYPE

Which ONE of the following BEST DESCRIBES the type of debt you were told you owed? Was it debt due to...

- 1=Unpaid taxes?
- 2=An unpaid loan?
- 3=An unpaid fine or ticket?
- 4=Credit card charges?
- 5=Health care or medical care services?
- 6=Or something else? (ask S2b1o)

S2B1o. DEBT_TYPE_SP

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

S2B2. DEBT_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S2B3. DEBT_MONEYBACK

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

- 1=YES
- 2=NO (skip to S2B5)

S2B4. DEBT_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK DEBT_MONEYBACK_CK; If S2B4>S2B2

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S2B5. DEBT_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

- 1=YES (skip to S2B7)
- 2=NO

S2B6. DEBT_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

S2B7. DEBT_FAMILY

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

S2B7a. Family or friends?

- 1=YES
- 2=NO

S2B7b. DEBT_LAWYER

A lawyer?

- 1=YES
- 2=NO

S2B7c. DEBT_BANK

Bank or credit card company?

- 1=YES
- 2=NO

S2B7d. DEBT_CUSTSERVICE

Company's customer service?

- 1=YES
- 2=NO

S2B7e. DEBT_FTC

Federal Trade Commission (FTC)?

- 1=YES
- 2=NO

S2B7f. DEBT_CFPB

Consumer Financial Protection Bureau (CFPB)?

- 1=YES

2=NO

S2B7g. DEBT_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. DEBT_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. DEBT_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S2B7j. DEBT_IRS

Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. DEBT_ELSE

Someone else?

1=YES (ask S2B7ko)

2=NO

S2B7ko. DEBT_ELSE_SP

Who else did you tell about the incident? _____

S2B7l. DEBT_NOTREPORTEDAGENCY

[If S2B7e=NO and S2B7f=NO and S2B7g=NO and S2B7h=NO and S2B7i=NO and S2B7j=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), State Attorneys General Office, and the Internal Revenue Service (IRS).

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S2B8. DEBT_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S2B9. DEBT_IMPACTJOB

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

1=YES

2=NO

S2B10. DEBT_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S2B11. DEBT_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S2B12. DEBT_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S2B13. DEBT_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Charity fraud – incident form

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

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

S3B1intro. CHARITY_INTRO

You indicated that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S3a>1, THE MOST RECENT TIME you had> that experience.

S3B1. CHARITY_ORGANIZATION

Was the donation supposed to be going to an organization?

1=YES

2=NO

3=DON'T KNOW

S3B2. CHARITY_CROWDFUNDING

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

If further clarification is needed, read: Crowdfunding is the practice of collecting online contributions from a large number of people to fund a project or cause.

1=YES

2=NO

3=DON'T KNOW

S3B3. CHARITY_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S3B4. CHARITY_MONEYBACK

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

1=YES

2=NO (skip to S3B6)

S3B5. CHARITY_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$[_____]

HARD EDIT CHECK CHARITY_MONEYBACK_CK; If S3B5>S3B3

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S3B6. CHARITY_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (skip to S3B8)

2=NO

S3B7. CHARITY_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

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

OTHER

14=OTHER

S3B8. CHARITY_FAMILY

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

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. CHARITY_LAWYER

A lawyer?

1=YES

2=NO

S3B8c. CHARITY_BANK

Bank or credit card company?

1=YES

2=NO

S3B8d. CHARITY_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S3B8e. CHARITY_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. CHARITY_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. CHARITY_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. CHARITY_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. CHARITY_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S3B8j. CHARITY_ELSE

Someone else?

1=YES (ask S3B8jo)

2=NO

S3B8jo. CHARITY_ELSE_SP

Who else did you tell about the incident? _____

S3B8k. CHARITY_NOTREPORTEDAGENCY

[If S3B8e=NO and S3B8f=NO and S3B8g=NO and S3B8h=NO and S3B8i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and State Attorneys General Office.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S3B9. CHARITY_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S3B10. CHARITY_IMPACTJOB

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

1=YES

2=NO

S3B11. CHARITY_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S3B12. CHARITY_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S3B13. CHARITY_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S3B14. CHARITY_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Employment fraud – incident form

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

- **S4c=2 (JOB_FRAUD_TRY=2)** (DID NOT TRY TO GET MONEY BACK, SINGLE INC REPORTED) or
- **S4c1=2 (JOB_FRAUD_TRYMULT=2)** (DID NOT TRY TO GET MONEY BACK, MULTIPLE INCS REPORTED) or
- **S4d=2, 3 (JOB_FRAUD_CHANCE=2, 3)** (NOT A CHANCE OR DON'T KNOW IF RESP WILL GET THEIR MONEY BACK, SINGLE INC REPORTED) or
- **S4d1=2,3 (JOB_FRAUD_CHANCEMULT=2, 3)** (NOT A CHANCE OR DON'T KNOW IF RESP WILL GET THEIR MONEY BACK, MULTIPLE INCS REPORTED) or
- **S4c2>S4d2 (JOB_FRAUD_TRY_NUM>JOB_FRAUD_CHANCE_NUM)** (NUMBER OF INCS WHERE RESP THINKS THERE IS A CHANCE THEY WILL GET THEIR MONEY BACK IS LESS THAN THE NUMBER OF INCS WHERE RESP TRIED TO GET IT MONEY BACK)

S4B1intro. JOB_FRAUD_INTRO

You indicated that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about

<If S4c=2, fill that experience.>

<If S4c1=2, fill the MOST RECENT TIME you had that experience.>

<If S4d=2, fill the time you tried to get your money back and there is no chance you will get it back.>

<If S4d=3, fill the time you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S4d1=2, fill the MOST RECENT TIME you tried to get your money back and there is no chance you will get it back.>

<If S4d1=3, fill the MOST RECENT TIME you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S4c2-S4d2=1, fill the time you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

<If S4c2-S4d2>1, fill the MOST RECENT TIME you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

S4B1. JOB_FRAUD_OWNBUSINESS

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

Was supposed to be helping you start your own business?

1=YES

2=NO

S4B2. JOB_FRAUD_HOME

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

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

1=YES

2=NO

S4B3. JOB_FRAUD_GOV

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

Promised to help you get a government job?

1=YES

2=NO

S4B4. JOB_FRAUD_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S4B5. JOB_FRAUD_MONEYBACK

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

1=YES

2=NO (skip to S4B7)

S4B6. JOB_FRAUD_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK JOB_FRAUD_MONEYBACK_CK; If S4B6>S4B4

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S4B7. JOB_FRAUD_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (skip to S4B9)

2=NO

S4B8. JOB_FRAUD_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

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

OTHER

14=OTHER

S4B9. JOB_FRAUD_FAMILY

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

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. JOB_FRAUD_LAWYER

A lawyer?

1=YES

2=NO

S4B9c. JOB_FRAUD_BANK

Bank or credit card company?

1=YES

2=NO

S4B9d. JOB_FRAUD_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S4B9e. JOB_FRAUD_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. JOB_FRAUD_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. JOB_FRAUD_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. JOB_FRAUD_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. JOB_FRAUD_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S4B9j. JOB_FRAUD_ELSE

Someone else?

1=YES (ask S4B9jo)

2=NO

S4B9jo. JOB_FRAUD_ELSE_SP

Who else did you tell about the incident? _____

S4B9k. JOB_FRAUD_NOTREPORTEDAGENCY

[If S4B9e=NO and S4B9f=NO and S4B9g=NO and S4B9h=NO and S4B9i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and State Attorneys General Office.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S4B10. JOB_FRAUD_DISTRESS The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially. Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S4B11. JOB_FRAUD_IMPACTJOB

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

1=YES

2=NO

S4B12. JOB_FRAUD_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S4B13. JOB_FRAUD_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S4B14. JOB_FRAUD_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S4B15. JOB_FRAUD_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Consumer investment fraud – incident form

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

- **S5c1=1 or S5cx>0 or S5c2>0 (INVEST_MADEUP=1 or INVEST_MADEUP_NUM>0 or INVEST_MADEUP_NO_PS>0)**
(RESPONDENT BELIEVES INVESTMENT OPPORTUNITY WAS MADE UP)

S5B1intro. INVEST_INTRO

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

S5B1. INVEST_TYPE

Which ONE of the following BEST DESCRIBES the type of investment you thought you were making?

Were you investing in...

- 1=A low valued stock, also called a 'penny stock'?
- 2=Shares of a company prior to the company going public?
- 3=Real estate or a real estate investment trust?
- 4=A company that explores for new oil or gas?
- 5=An alternative energy company?
- 6=A government or corporate bond or promissory note?
- 7=A foreign currency?
- 8=Precious metals?
- 9=Other products that could be traded?
- 10=Or something else? (ask S5B1o)

S5B1o. INVEST_TYPE_SP

What were you investing in? _____

S5B2. INVEST_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S5B3. INVEST_MONEYBACK

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

- 1=YES
- 2=NO (skip to S5B5)

S5B4. INVEST_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK INVEST_MONEYBACK_CK; If S5B4>S5B2

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S5B5. INVEST_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

- 1=YES (skip to S5B7)
- 2=NO

S5B6. INVEST_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

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

OTHER

14=OTHER

S5B7. INVEST_FAMILY

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

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. INVEST_LAWYER

A lawyer?

1=YES

2=NO

S5B7c. INVEST_BANK

Bank or credit card company?

1=YES

2=NO

S5B7d. INVEST_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S5B7e. INVEST_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. INVEST_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. INVEST_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. INVEST_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. INVEST_FINRA

Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. INVEST_SEC

Securities and Exchange Commission (SEC)?

1=YES

2=NO

S5B7k. INVEST_ELSE

Someone else?

1=YES (ask S5B7ko)

2=NO

S5B7ko. INVEST_ELSE_SP

Who else did you tell about the incident? _____

S5B7l. INVEST_NOTREPORTEDAGENCY

[If S5B7e=NO and S5B7f=NO and S5B7g=NO and S5B7h=NO and S5B7i=NO and S5B7j=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), Financial Industry Regulatory Authority (FINRA), and Securities and Exchange Commission (SEC).

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH
TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER
PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S5B8. INVEST_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S5B9. INVEST_IMPACTJOB

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

1=YES

2=NO

S5B10. INVEST_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S5B11. INVEST_PAYBILLS

AS A DIRECT RESULT OF THE INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S5B12. INVEST_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S5B13. INVEST_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

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

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

- **S6d=2, 3 (PROD_SERV_CHANCE=2, 3)** (NOT A CHANCE OR DON'T KNOW IF RESPONDENT WILL GET THEIR MONEY BACK, SINGLE INC REPORTED) or
- **S6d1=2, 3 (PROD_SERV_CHANCEMULT=2, 3)** (NOT A CHANCE OR DON'T KNOW IF RESPONDENT WILL GET THEIR MONEY BACK, MULTIPLE INCS REPORTED) or
- **S6c2>S6d2 (PROD_SERV_TRY_NUM>PROD_SERV_CHANCE_NUM)** (NUMBER OF INCS WHERE RESP THINKS THERE IS A CHANCE THEY WILL GET THEIR MONEY BACK IS LESS THAN THE NUMBER OF INCS WHERE THE RESP TRIED TO GET IT BACK)

S6B1intro. PRODUCT_SERVICE_INTRO

You indicated that you paid for a product or service that you never received or turned out to be a scam. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about

<If S6d=2, fill the time you tried to get your money back and there is no chance you will get it back.>

<If S6d=3, fill the time you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S6d1=2, fill the MOST RECENT TIME you tried to get your money back and there is no chance you will get it back.>

<If S6d1=3, fill the MOST RECENT TIME you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S6c2-S6d2=1, fill the time you tried to get your money back and there is no chance or you don't know if there is a chance that you will get your money back.>

<If S6c2-S6d2>1, fill the MOST RECENT TIME you tried to get your money back and there is no chance or you don't know if there is a chance that you will get your money back.>

S6B2. PRODUCT_OR_SERVICE

Would you say you were trying to purchase a PRODUCT or a SERVICE?

1=PRODUCT

2=SERVICE (skip to S6B5)

3=DON'T KNOW (skip to S6B6)

S6B3. PRODUCT_TYPE

Which ONE of the following BEST DESCRIBES the type of product you were trying to purchase? Was it...

1=A weight loss or health product or supplement?

2=Clothing or accessories?

3=A collectible or some type of memorabilia?

4=Electronics or computer software?

5=Gemstones or precious metals?

6=Automobile parts?

7=Or something else? (ask S6b3o)

S6b3o. PRODUCT_TYPE_SP

What type of product were you trying to purchase? _____

S6B4. PRODUCT_RECEIVED

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

1=YES

2=NO

3=DON'T KNOW

(skip to S6B6)

S6B5. SERVICE_TYPE

Which ONE of the following BEST DESCRIBES the type of service you were trying to purchase? Was it...

1=An insurance service?

2=Computer virus removal or repair services?

3=Home or vehicle repair services?

4=Internet or phone services?

5=Website hosting or web domain services?

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

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

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

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

10=A service to help grow your business?

11=An adoption service?

12=Or something else? (ask S6B5o)

S6B5o. SERVICE_TYPE_SP

What type of service were you trying to purchase? _____

S6b5a. SERVICE_RECEIVED

Regardless of whether it was worthless or a scam, did you receive this service?

1=YES

2=NO

3=DON'T KNOW

S6B6. PROD_SERV_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S6B7. PROD_SERV_MONEYBACK

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

1=YES

2=NO (skip to S6B9)

S6B8. PROD_SERV_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK PROD_SERV_MONEYBACK_CK; If S6B8>S6B6

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S6B9. PROD_SERV_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (skip to S6B11)

2=NO

S6B10. PROD_SERV_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

- 6=TOOK CARE OF IT MYSELF
- DIDN'T THINK POLICE COULD HELP
- 7=DIDN'T THINK IT WOULD DO ANY GOOD
- 8=FOUND OUT ABOUT THE INCIDENT TOO LATE
- 9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER
- PERSONAL REASONS
- 10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE
- 11=DIDN'T WANT TO GET OFFENDER IN TROUBLE
- 12=I WAS EMBARRASSED/ASHAMED
- 13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME
- OTHER
- 14=OTHER

S6B11. PROD_SERV_FAMILY

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

S6B11a. Family or friends?

- 1=YES
- 2=NO

S6B11b. PROD_SERV_LAWYER

A lawyer?

- 1=YES
- 2=NO

S6B11c. PROD_SERV_BANK

Bank or credit card company?

- 1=YES
- 2=NO

S6B11d. PROD_SERV_CUSTSERVICE

Company's customer service?

- 1=YES
- 2=NO

S6B11e. PROD_SERV_FTC

Federal Trade Commission (FTC)?

- 1=YES
- 2=NO

S6B11f. PROD_SERV_CFPB

Consumer Financial Protection Bureau (CFPB)?

- 1=YES
- 2=NO

S6B11g. PROD_SERV_BBB

Better Business Bureau (BBB)?

- 1=YES
- 2=NO

S6B11h. PROD_SERV_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. PROD_SERV_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S6B11j. PROD_SERV_ELSE

Someone else?

1=YES (ask S6B11jo)

2=NO

S6B11jo. PROD_SERV_ELSE_SP

Who else did you tell about the incident? _____

S6B11l. PROD_SERV_NOTREPORTEDAGENCY

[If S6B11e=NO and S6B11f=NO and S6B11g=NO and S6B11h=NO and S6B11i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and State Attorneys General Office.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S6B12. PROD_SERV_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

- 1=Not at all distressing,**
- 2=Mildly distressing,**
- 3=Moderately distressing, or**
- 4=Severely distressing?**

S6B13. PROD_SERV_IMPACTJOB

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

- 1=YES
- 2=NO

S6B14. PROD_SERV_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

- 1=YES
- 2=NO

S6B15. PROD_SERV_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

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

S6B16. PROD_SERV_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

- 1=YES
- 2=NO
- 3=DON'T KNOW

S6B17. PROD_SERV_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Relationship/trust fraud – incident form

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

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

S7B1intro. TRUST_INTRO

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

S7B1. TRUST_ROMANTIC

Was this person someone who seemed to have a romantic interest in you?

1=YES (skip to S7B3)

2=NO

S7B2. TRUST_FAMILYMEM

Did the person pretend to be a family member?

1=YES

2=NO

S7B3. TRUST_CONTACT

Which ONE of the following BEST DESCRIBES how you were first contacted by this person?

1=Through a chat room,

2=Through a dating app or website,

3=Through social media (Facebook, Twitter, YouTube),

4=Through another website,

5=In an email,

6=By a text message or phone call,

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

8=Some other way?

S7B4. TRUST_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$(_____)

S7B5. TRUST_MONEYBACK

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

1=YES

2=NO (skip to S7B7)

S7B6. TRUST_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK TRUST_MONEYBACK_CK; If S7B6>S7B4

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S7B7. TRUST_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (skip to S7B9)

2=NO

S7B8. TRUST_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

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

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

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

OTHER

14=OTHER

S7B9. TRUST_FAMILY

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

S7B9a. Family or friends?

1=YES

2=NO

S7B9b. TRUST_LAWYER

A lawyer?

1=YES

2=NO

S7B9c. TRUST_BANK

Bank or credit card company?

1=YES

2=NO

S7B9d. TRUST_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S7B9e. TRUST_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B9f. TRUST_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S7B9g. TRUST_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B9h. TRUST_ATTORNEY

State Attorney General Office?

1=YES

2=NO

S7B9i. TRUST_ELSE

Someone else?

1=YES (ask S7B9io)

2=NO

S7B9io. TRUST_ELSE_SP

Who else did you tell about the incident? _____

S7B9j. TRUST_NOTREPORTEDAGENCY

[If S7B9d=NO and S7B9e=NO and S7B9f=NO and S7B9g=NO and S7B9h=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and State Attorneys General Office.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

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

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

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

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

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

OTHER

13=OTHER

S7B10. TRUST_DISTRESS

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

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S7B11. TRUST_IMPACTJOB

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

1=YES

2=NO

S7B12. TRUST_IMPACTFAMILY

Did this same incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S7B13. TRUST_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S7B14. TRUST_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S7B15. TRUST_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Attachment 3:

NCVS-572(L) Census initial contact letter

**NCVS-572(L) PHILADELPHIA
(1-2016)**



UNITED STATES DEPARTMENT OF COMMERCE
Economics and Statistics Administration
U.S. Census Bureau
Washington, DC 20233-0001
OFFICE OF THE DIRECTOR

FROM THE DIRECTOR
U.S. CENSUS BUREAU

The U.S. Census Bureau is conducting a survey for the U.S. Department of Justice to obtain information on the type and amount of crime committed against households and individuals throughout the country. A Census Bureau representative will be contacting you soon. Our representative will show an official identification card and ask for some important information on this subject from you and your household.

The information you provide our representative will help inform the country about how much crime there is, where it occurs, when it occurs, what crime costs victims, and which segments of the population are most frequently victimized. Since many crimes are never reported to the police, information from this survey will show a more complete picture of the amount and types of crime occurring in the United States. The survey results are used in many ways, including by citizens to evaluate their vulnerabilities, by legislators and policymakers to develop programs to aid crime victims and prevent crime, and by researchers to understand various aspects of crime victimization.

Your address is part of a scientifically selected sample of addresses chosen throughout the country for participation in this survey. Because this is a sample survey, your answers represent not only you and your household, but also hundreds of other households like yours. For this reason, your voluntary cooperation is very important. I hope you will answer all the survey questions as completely and accurately as possible. Although there are no penalties for failure to answer any question, each unanswered question substantially lessens the accuracy of the final data. Your answers will be used only to prepare statistical summaries, and no information about your household or you as an individual can be identified from these statistics. The law completely protects your confidential answers from disclosure.

Answers to the most frequently asked survey questions are on the reverse side of this letter. If you would like further information, contact the Census Bureau by writing or calling the following office:

REGIONAL DIRECTOR
US CENSUS BUREAU
100 S INDEPENDENCE MALL W #410
PHILADELPHIA PA 19106-2320

Telephone: 1-800-262-4236

Thank you for your cooperation. The Census Bureau appreciates your help.

Sincerely,

A handwritten signature in black ink, appearing to read "John H. Thompson".

John H. Thompson
Director

What is the National Crime Victimization Survey all about?

This survey, called the National Crime Victimization Survey, collects data measuring the types and amount of crime involving people age 12 or older. Periodically, the survey includes such additional topics as crime in schools, contacts with law enforcement, and identity theft.

How was I selected for this survey?

Actually, we selected your living quarters, not you personally for this survey. We scientifically selected a sample of addresses across the country to represent the entire population. At each selected address, we interview household members age 12 or older. If your household should move away while your address is still in the survey, we would interview the new family that moves in.

Will information I provide be confidential?

We are conducting this survey under the authority of Title 13, United States Code (U.S.C.), Section 8. Section 9 of this law requires us to keep all information about you and your household strictly confidential. We may use this information only for statistical purposes. Also, Title 42, U.S.C., Section 3732, authorizes the Bureau of Justice Statistics, Department of Justice, to collect information using this survey. Title 42, U.S.C., Sections 3789g and 3735, also requires us to keep all information about you and your household strictly confidential. (OMB Number: 1121-0111; Expiration Date: 08/31/2018.)

Do I have to participate?

The survey is voluntary, and there are no penalties for not participating. We expect the interview to take about 25 minutes. Your interview may be somewhat shorter or longer than this depending on your circumstances. If you have any comments about this survey or have recommendations for reducing its length, send them to the Chief, Victimization Statistics Branch, Bureau of Justice Statistics, Washington, DC 20531.

How are the data used?

Data from this survey are used to provide information on many topics related to crime and victimization, including crime in schools, trends in violent crime, costs of crime, and the response of law enforcement to reports of victimization. To see examples of reports, tables, and charts that use data from the survey, you can visit the Bureau of Justice Statistics' Web site at www.ojp.usdoj.gov/bjs/.

I thought that the Census Bureau only operated every 10 years, when they counted people. What is the Census Bureau doing now?

In addition to the decennial census, which is conducted every 10 years, the Census Bureau collects many different types of statistics. We conduct other censuses required by law on a regular basis, including the censuses of business and manufacturers and the census of state and local governments. Additionally, we collect data on a monthly basis to provide current information on such topics as labor force participation, retail and wholesale trade, various manufacturing activities, and trade statistics, as well as yearly surveys of business, manufacturing and governments, family income, and education.

Attachment 4:

NCVS-573(L) Census follow-up interview letter

**NCVS-573(L) PHILADELPHIA
(1-2016)**



UNITED STATES DEPARTMENT OF COMMERCE
Economics and Statistics Administration
U.S. Census Bureau
Washington, DC 20233-0001
OFFICE OF THE DIRECTOR

**FROM THE DIRECTOR
U.S. CENSUS BUREAU**

Several months ago, a representative from the U.S. Census Bureau contacted residents at your address in connection with the National Crime Victimization Survey, which the Census Bureau is conducting for the U.S. Department of Justice. The survey now calls for us to interview at your address again. Our representative needs to update the characteristics and experiences of the current residents of this address, whether we talked with you before or whether you moved to this address since our last interview.

This survey collects important information on the extent to which individuals in this country are victims of crime. The survey results are used in many ways, including by citizens to evaluate their vulnerabilities, by legislators and policymakers to develop programs to aid crime victims and prevent crime, and by researchers to understand various aspects of crime victimization.

A Census Bureau representative from our field office will contact you shortly to ask you and other members of your household some questions on this subject. We conduct this survey under the authority of Title 13, United States Code (U.S.C.), Section 8. Section 9 of this law requires us to keep all information about you and your household strictly confidential. We may use this information only for statistical purposes. Also, Title 42, U.S.C., Section 3732, authorizes the Bureau of Justice Statistics, U.S. Department of Justice, to collect information using this survey. Title 42, U.S.C., Sections 3789g and 3735, also requires us to keep all information about you and your household strictly confidential.

Because this is a sample survey, your answers represent not only you and your household, but also hundreds of other households like yours. For this reason, your participation in this voluntary survey is extremely important to ensure the completeness and accuracy of the final results. Although there are no penalties for failure to answer any question, each unanswered question substantially lessens the accuracy of the final data.

Answers to the most frequently asked survey questions are on the reverse side of this letter. If you would like further information, contact the Census Bureau by writing or calling the following office:

REGIONAL DIRECTOR
US CENSUS BUREAU
100 S INDEPENDENCE MALL W #410
PHILADELPHIA PA 19106-2320

Telephone: 1-800-262-4236

Thank you for your cooperation. The Census Bureau appreciates your help.

Sincerely,

John H. Thompson
Director

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This survey, called the National Crime Victimization Survey, collects data measuring the types and amount of crime involving people age 12 or older. Periodically, the survey includes such additional topics as crime in schools, contacts with law enforcement, and identity theft.

How was I selected for this survey?

Actually, we selected your living quarters, not you personally for this survey. We scientifically selected a sample of addresses across the country to represent the entire population. At each selected address, we interview household members age 12 or older. If your household should move away while your address is still in the survey, we would interview the new family that moves in.

Will information I provide be confidential?

We are conducting this survey under the authority of Title 13, United States Code (U.S.C.), Section 8. Section 9 of this law requires us to keep all information about you and your household strictly confidential. We may use this information only for statistical purposes. Also, Title 42, U.S.C., Section 3732, authorizes the Bureau of Justice Statistics, Department of Justice, to collect information using this survey. Title 42, U.S.C., Sections 3789g and 3735, also requires us to keep all information about you and your household strictly confidential. (OMB Number: 1121-0111; Expiration Date: 08/31/2018.)

Do I have to participate?

The survey is voluntary, and there are no penalties for not participating. We expect the interview to take about 25 minutes. Your interview may be somewhat shorter or longer than this depending on your circumstances. If you have any comments about this survey or have recommendations for reducing its length, send them to the Chief, Victimization Statistics Branch, Bureau of Justice Statistics, Washington, DC 20531.

How are the data used?

Data from this survey are used to provide information on many topics related to crime and victimization, including crime in schools, trends in violent crime, costs of crime, and the response of law enforcement to reports of victimization. To see examples of reports, tables, and charts that use data from the survey, you can visit the Bureau of Justice Statistics' Web site at [<www.ojp.usdoj.gov/bjs/>](http://www.ojp.usdoj.gov/bjs/).

I thought that the Census Bureau only operated every 10 years, when they counted people. What is the Census Bureau doing now?

In addition to the decennial census, which is conducted every 10 years, the Census Bureau collects many different types of statistics. We conduct other censuses required by law on a regular basis, including the censuses of business and manufacturers and the census of state and local governments. Additionally, we collect data on a monthly basis to provide current information on such topics as labor force participation, retail and wholesale trade, various manufacturing activities, and trade statistics, as well as yearly surveys of business, manufacturing and governments, family income, and education.

Attachment 5:

Round 1 Crowdsourcing Cognitive Testing Protocol

NCVS Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol for Crowdsourcing–Fall 2016

INFORMED CONSENT

Who is doing this study?

RTI International, a not-for-profit research organization, is testing a Supplemental Fraud Survey (SFS) for the Bureau of Justice Statistics, within the United States Department of Justice.

What are we asking you to do and why?

RTI is asking you to help pretest some of the questions that will be asked in the SFS. To clarify, we are not asking you to take part in the SFS; rather, we are asking you to assist with the development of the SFS survey. RTI will be asking ~300 people to participate in pretesting the questions. The questions we are asking you to pretest will ask about your experiences with fraud. We are asking you to answer the questions and provide recommendations and comments that can help improve the questions.

Benefits

There is no direct benefit to you for participating in this study.

Risks/Discomforts

There is some risk of emotional distress for the respondents given the personal nature of the topics covered in the survey. If you choose to participate, you are free to stop answering questions at any time or skip any questions you do not wish to answer.

Confidentiality

RTI will not have access to your name or identity and neither your name nor your identity will be associated with your survey responses. The only exception to this is if you agree to be contacted about a later study, in which case you will choose what information you provide. All information RTI collects will be kept completely confidential.

Future use of study data

RTI will store all the information from this study, in a secure manner, for up to 5 years.

Compensation/Payment

You will receive \$0.75 through MTurk in appreciation for your participation.

Questions

If you have any questions or concerns about this study, you may contact the study team by phone at: 1-800-334-8571 x(21236)

If you have any questions or concerns about your rights and treatment as a participant in this study, you may contact the office of RTI's Office of Research Protection at 1-866-214-2043.

Consent

Your participation in this research project is voluntary, and you have the right to stop at any time. If you agree to participate, please select "Yes" below.

1=Yes

2=No

[If INFORMED CONSENT=NO, end session].

INTRODUCTION

The survey you are about to take is not a typical survey. It is actually a survey where we want your feedback about the survey questions.

Next to each question there will be a box for you to add comments about the question, including any difficulty understanding specific terms or recommendations for improvements.

There are also some questions where we may ask you to provide more information.

*We want your honest feedback as your comments and recommendations will be used to improve the survey questions in the future. We will present the survey questions to you in **black font** and our questions about the survey will be in **blue font**.*

A_INTRO

These questions refer to experiences in which someone convinced you to pay, invest, or donate money by intentionally misrepresenting, lying about, or hiding information about something they promised that you would receive. Please only tell us about things you experienced in the past 12 months -- that is since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE].

A1a

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?

1=Yes

2=No

[A1a_FOLLOWUP APPEARS ON SCREEN AFTER RESPONSE CHOSEN]

A1a_FOLLOWUP

[IF A1a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A1b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has anyone **convinced** you to invest your money in something by promising a high or guaranteed rate of return, but the investment turned out to be **made up**, or you suspect your money was **never** invested at all?

1=Yes

2=No

[IF A1b=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A2a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that turned out to be different from or of lesser quality than what had been advertised or what you expected?

1=Yes

2=No

[IF A2a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A2b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that you **never** received or that turned out to be a scam?

1=Yes

2=No

[IF A2b=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A3a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone used one of your existing accounts, such as a banking or credit account, without your permission?

1=Yes

2=No

[IF A3a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A3b

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone, without your permission, used your personal information to open a new account or for other illegal purposes, such as filing a false tax return or submitting false medical claims?

1=Yes

2=No

[IF A3b=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A3c

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

1=Yes

2=No

[IF A3c=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A4

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by selling a product or service to a deceptive buyer who never actually paid you, or only pretended to pay you using a check that bounced or a fake account?

1=Yes

2=No

[IF A4=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A5

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for a job, business opportunity, or another way to earn money that in the end did not exist, was a scam, or turned out to be illegal?

1=Yes

2=No

[IF A5=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A6

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying to receive a prize, sweepstakes, grant, inheritance, lottery, loan, or other large sum of money that you were told was yours, but you never received or later discovered did not exist?

1=Yes

2=No

[IF A6=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A7

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying a person or an organization that claimed you owed them money, but you later found out their claim was false or you had already paid it off?

1=Yes

2=No

[IF A7=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A8

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

1=Yes

2=No

[IF A8=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A9a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to help a family member or friend who mislead you about what they were using the money for or did not pay you back as they said they would?

1=Yes

2=No

[IF A9a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A9b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

1=Yes

2=No

[IF A9b=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A10

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you send money to someone who claimed they would pay you to help with transferring or accessing money, but they just kept your money and did not pay you what you had been promised?

1=Yes

2=No

[IF A10=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

In a few sentences, please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A11

Besides what we have already asked you about, in the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], what else happened to you that involved someone convincing you to pay them money by misrepresenting, lying about, or hiding information?



END

Thank you for completing the survey. Your **completion code** is below. Please enter the below number into your HIT and submit it for payment.

Completion Code

[rand num]

Resources for Victims of Fraud

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

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

StopFraud.gov

www.stopfraud.gov

The National Center for Victims of Crime: Financial Fraud Resources

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

Attachment 6:

Round 1 Crowdsourcing Pretesting Findings

NCVS Supplemental Fraud Survey (SFS)

Round 1 Crowdsourcing Pretesting Findings

In October 2016, RTI pretested the proposed screener items for the NCVS Supplemental Fraud Survey (SFS) via crowdsourcing. One hundred and fifty participants completed the screener questions and were provided opportunities to provide feedback. Those who endorsed an incident as having occurred in the past 12 months were asked to describe what happened in a few sentences. This document provides a summary of the number of responses given, categorized by whether or not we believe it to follow the legal definition of fraud, and includes some examples of the descriptions provided.

Based upon the amount of information given, all explanations were categorized as one of the following: Fraud, Maybe Fraud, Theft, or NO CRIME. Any text that clearly described fraudulent activity was coded as "Fraud." Responses were categorized as "Maybe Fraud" if the descriptions *could* be describing fraudulent actions but not enough information was given. The category of "Theft" was used when the incident being described would be considered theft as opposed to fraud. The final category of "NO CRIME" caught all other responses that seemed to constitute neither fraud nor theft.

For consistency, questions that were red in the original document provided by BJS are also red here. These items are designed to enable respondents to tell about experiences they had that might be similar to fraud situations, but the idea was that these items would not identify experiences that constituted fraud.

If a participant responded "No" to the survey question, they were given an opportunity to provide feedback on the question wording and understandability. These responses are not reflected in this document, nor are any similar comments provided by those who answered "Yes" to the survey question. We have a lot more data and analyses thereof that can be shared with BJS, if they are of interest.

A1a

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?

1=Yes

2=No

'Yes' responses = 29

Fraud = 7

Of these 7 respondents, 3 reported the fraud again in A1b.

"I was convinced to invest \$1,000 in a startup business that a friend of a friend was founding. It was a tattoo shop in my local town. Needless to say that the business never even opened and this dude took off and hasn't been seen since May."

"I invested all my money, my life savings which was 115,000 into a forex trading account managed by a trader based in Greece. It turns out that he's a fraud and has been lying to all the investors after all these years. He is not a forex trader but a professional gambler and has lost all our money gambling it away."

Maybe Fraud = 3

"I loaned a friend of mine some money to help him start a business and I was supposed to get both the principal and an additional 20% back. I'm still waiting."

Theft = 0

NO CRIME = 19

"I was talked into buying a big box of products for a set price and told they would be easy to sell for more than twice the amount I paid for them. Nobody wanted them."

"A friend convinced me to invest in a stock based on natural type of energy corporation and as of today my investment is in the negative. I have kept this stock hoping it would come back up but so far not."

"My cousin started a business and came to me for a loan, and I gave him a loan of \$1,000. He guaranteed that I would see the money doubled back to me by the end of the year. His business failed and I got nothing because he has no idea how to run a business. Had a good plan, but no execution skills."

A1b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has anyone **convinced** you to invest your money in something by promising a high or guaranteed rate of return, but the investment turned out to be **made up**, or you suspect your money was **never** invested at all?

1=Yes

2=No

'Yes' responses = 10

Fraud = 4

"A friend of mine referred to me his cousin, who said I can give him \$500 for this app he has and that it has been expected to provide a positive rate of return in one year...So my \$500 actually became \$850 in a few months...I

decided to give him \$2000, and he said it can double in 8 months or less...I checked in on him a week later and he's gone. My friend told me that he bolted off to Cali, with his money, my money, and a couple of other peoples' money."

Maybe Fraud = 3

"A friend of a friend was trying to attract investors to a restaurant he was planning to open. Knowing that he has had successes in the past we decided, along with several friends, to get in on the restaurant. Suffice it to say, the restaurant is still not open and we have not received any of our initial funding back although we still keep getting vague responses like the restaurant will still open but a couple of years from now. We want our money back now."

Theft = 0

NO CRIME = 3

"A friend asked me to invest stock in his company."

A2a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that turned out to be different from or of lesser quality than what had been advertised or what you expected?

1=Yes

2=No

'Yes' responses = 56

Fraud = 2

Neither of these 2 reported the fraud in A2b.

"I bought a Samsung smart phone from a person and it turned out to be a cheap knock off."

Maybe Fraud = 8

"We were told by a DirecTV rep that since we were also AT&T wireless customers that we would get free unlimited cellular data. It was not said that it would be at an additional cost. Also, we were told we could add 5 free a la carte channels to our package. No one at DirecTV has ever even heard of that."

"The products were supposed to be quality vitamins and shampoos. They were such poor quality from the company I invested in with my cousin."

Theft = 0

NO CRIME = 46

"My headphones immediately broke and when returned the next pair did the same."

"I bought face wash that was supposed to help with black heads. It actually made me break out worse after only 2 uses. I was out \$10 and was forced to throw it away."

"I bought a set of sheets from Walmart that I've had for barely two months but are already starting to unravel at the stitch lines."

"Sometimes my internet service throttles my download speed result in less than 100mbps that is advertised."

A2b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that you **never** received or that turned out to be a scam?

1=Yes

2=No

'Yes' responses = 10

Fraud = 3

"Earlier this year a girl knocked on my door and claimed to be selling books to raise money for college. She asked for cash for partial payment. Later I received a bill from the company she claimed to represent which said I gave her less cash than I actually had (which indicated to me that she pocketed some of the cash). I wrote a check to the company for the difference, and I never received the books that I had ordered from her. I lost about \$80 because of that."

"I invested all my money, my life savings which was 115,000 into a forex trading account managed by a trader based in Greece. It turns out that he's a fraud and has been lying to all the investors after all these years. He is not a forex trader but a professional gambler and has lost all our money gambling it away."

Maybe Fraud = 4

"I ordered \$110 worth of clothing from a website and it never arrived."

"I made a purchase online and I never received the products. I am still going around and around with the company trying to obtain a refund or replacement product."

Theft = 1

"I paid someone to clean up the yard and remove all the leftover junk the previous tenant left. He took one load and left the rest after he was paid in full."

NO CRIME = 2

"I bought tickets to the race track but due to their ridiculous traffic I couldn't get in. I gave up and went home after moving 100ft in 1.5 hours. I think it's a scam because surely they know about the traffic situation. They knew we couldn't all get in."

A3a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone used one of your existing accounts, such as a banking or credit account, without your permission?

1=Yes

2=No

'Yes' responses = 28

Fraud = 0

Maybe Fraud = 0

Theft = 24

"I had a credit card that was used several times fraudulently before I realized it. Whoever had my credit card numbers was running it several times at a gas station in Miami. I called the credit card company who cancelled the card and refunded the charges."

“My husband used my child support card without telling me. He purposely took the card out of my wallet and put it back without telling me knowing he did not have my permission to use it.”

NO CRIME = 4

“My mother registered for a bank account under her and my name, yet my tax returns went to our "joint" account instead.”

A3b

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone, without your permission, used your personal information to open a new account or for other illegal purposes, such as filing a false tax return or submitting false medical claims?

1=Yes

2=No

‘Yes’ responses = 7

Fraud = 5

While 2 of these people responded yes to A3c, they both reported different incidents, neither of which were fraud. “Someone filed their taxes using my social security number and it took me 11 months to repair the damage done.”

“They tried to open checking. The address didn't match so the bank put a freeze on the account and called me and I informed them it wasn't me. They closed it.”

“Ex used my social for her children in the emergency room, even though I am not the parent of her children.”

Maybe Fraud = 0

Theft = 0

NO CRIME = 2

“My grandmother is a shady narcissist...who bullied me with threatening to kick me out of the house into signing financial documents of which she would not even allow me to read. She claimed that it was "money for me" but then I am not allowed to touch said money "without paying her back" even though it's mine...”

A3c

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

1=Yes

2=No

‘Yes’ responses = 20

Fraud = 0

Maybe Fraud = 3

“I received a free sample and the next month I was sent another order and charged a lot of money for that I did not order.”

Theft = 2

"A waiter at a restaurant added an extra tip to my bill that I later seen on my statement. I disputed the charge and the waiter was eventually fired for their theft."

NO CRIME = 15

"This does happen with sales at the grocery store. I have to watch the bill because sometimes they charge more than what is marked on the shelf."

"Sort of... My ISP charged me a lot more than I expected. They added a bunch of fees that were made up."

"Hotel billed an extra \$65 for unknown reasons. Bank disputed and it has been resolved."

A4

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by selling a product or service to a deceptive buyer who never actually paid you, or only pretended to pay you using a check that bounced or a fake account?

1=Yes

2=No

'Yes' responses = 6

Fraud = 1

"I was supposed to be a mystery shopper. I was sent a bad check to put in my account."

Maybe Fraud = 1

I sold something on eBay to someone who I believe defrauded me"

Theft = 2

"Yes, I did transcription work for a company that has not paid me."

NO CRIME = 2

"I went tubing with my friends. Their tubes popped. I was the only one with a credit card so I bought them 2 new tubes. They promised to pay me back for the tubes, which they took home with them. They never paid."

A5

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for a job, business opportunity, or another way to earn money that in the end did not exist, was a scam, or turned out to be illegal?

1=Yes

2=No

'Yes' responses = 7

Fraud = 3

"Myself and other co-workers were scammed out of money. The person we invested the money disappeared along with our money."

"I went to a job interview that required me to pay a \$49.00 down payment and within a month I would have my own office, great pay, and benefits. I was so desperate I paid the money, but I knew it was a scam."

Maybe Fraud = 2

“Work that gets rejected on MTurk without reasons given and without communication with the requester.” (The way MTurk runs, the person paying can reject the work done and not pay them if there is a problem. A reason should be given, but this person is saying they do not know why they were not paid for their completed work.)

Theft = 0

NO CRIME = 2

“Yes the prior incident I listed about investing the restaurant.”

A6

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying to receive a prize, sweepstakes, grant, inheritance, lottery, loan, or other large sum of money that you were told was yours, but you never received or later discovered did not exist?

1=Yes

2=No

‘Yes’ responses = 0

A7

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying a person or an organization that claimed you owed them money, but you later found out their claim was false or you had already paid it off?

1=Yes

2=No

‘Yes’ responses = 4

Fraud = 1

“I often get these phone calls. I do a reversed check online to see if they are legitimate. They are not. I never paid anyone.”

Note: The use of the telephone makes this an attempt of wire fraud.

Maybe Fraud = 0

Theft = 1

“My gardener said I owed him for a month when I was away, but later found out my sister had paid him.”

NO CRIME = 2

“A provider was like sending a bill for something I already paid for.”

A8

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

1=Yes

2=No

'Yes' responses = 3

Fraud = 1

"I donated some money to an online church that turned out to be fake."

Maybe Fraud = 2

"Salvation army Christmas bell ringer I suspected was fake."

Theft = 0

NO CRIME = 0

A9a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to help a family member or friend who misled you about what they were using the money for or did not pay you back as they said they would?

1=Yes

2=No

'Yes' responses = 27

Fraud = 0

Maybe Fraud = 0

Theft = 13

"Friend said they needed money for rent but used it for drugs."

"I lent money to my cousin. He promised to pay me back, but didn't."

Note: This is probably not theft because it is a family member. Otherwise it would be theft.

"I let a person stay in my other house as they claimed to be homeless and would pay me later for the rent. Instead they sold the washer, dryer and refrigerator that was in the house and I got nothing."

NO CRIME = 14

"I have been covering my brother's bills because he is unemployed. Now that he is working and I ask him for money as a payback he complains about me asking for the money."

"I gave my husband some cash. He was supposed to buy a pizza, get some gas, and deposit the rest. He used some of it to buy a Google Play card for one of his games."

A9b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

1=Yes

2=No

'Yes' responses = 1

Fraud = 1

"A guy on a forum claimed to be in trouble and I did send money knowing it might be a lost cause but then maybe he needed help. No romance, just he was asking for help."

Maybe Fraud = 0

Theft = 0

NO CRIME = 0

A10

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you send money to someone who claimed they would pay you to help with transferring or accessing money, but they just kept your money and did not pay you what you had been promised?

1=Yes

2=No

'Yes' responses = 1

Fraud = 0

Maybe Fraud = 0

Theft = 1

"The shady friend that i loaned \$1,000 to. She claimed she'd mail me a check once she got settled but refuses to talk to me."

NO CRIME = 0

A11

Besides what we have already asked you about, in the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], what else happened to you that involved someone convincing you to pay them money by misrepresenting, lying about, or hiding information?

This was an open-ended question, so there were no 'Yes' responses, per se.

Fraud = 5

"I've had many IRS phone call scams where they try to get you to transfer money, but I wouldn't ever be dumb enough to be convinced!"

"I have been receiving numerous messages on Facebook of a person or persons who claim to be affiliated with Facebooks Mark Zuckerberg. They claimed I had won a grand prize of \$500,000, and all I had to do was send them \$200 to claim my prize."

Note: We think these are cases of fraud because impersonating the IRS and using the internet, respectively, make the acts themselves fraud cases even if money was not lost.

Maybe Fraud = 2

"I was sponsoring 4 children through Compassion Intl. They claim that sponsors receive letters directly from the children. I believed this until I compared the handwriting on the letters in the place where the children write (not the translation area). When I saw that 11 letters from a 17 year old were each written in a different handwriting, I grew suspicious that the young man was actually writing. Each letter said basically the same few sentences. I noticed that same with the other 3 children. There were also discrepancies with some of their supposed living situations. I cancelled all sponsorships because of this."

Theft = 1

"Some hackers tried to access my credit information, but my life locker service stop them before they got any information"

Attachment 7:

Round 2 Crowdsourcing Cognitive Testing Protocol

NCVS Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol V2 for Crowdsourcing–Winter 2016

INFORMED CONSENT

[INSERT INFORMED CONSENT]

[If INFORMED CONSENT=NO, end session].

INTRODUCTION

The survey you are about to take is not a typical survey. It is actually a survey where we want your feedback about the survey questions.

Next to each question there will be a box for you to add comments about the question, including any difficulty understanding specific terms or recommendations for improvements.

There are also some questions where we may ask you to provide more information.

*We want your honest feedback as your comments and recommendations will be used to improve the survey questions in the future. We will present the survey questions to you in **black font** and our questions about the survey will be in **blue font**.*

A_INTRO

These next questions ask you about experiences in which someone convinced you to pay, invest, or donate money by tricking or lying to you, or hiding information about something that they promised that you would receive.

A1a

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?

1=Yes

2=No

[IF A1a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A1b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment turned out to be **fake**, or you suspect your money was **never** invested at all?

- 1=Yes
- 2=No

[IF A1b=1, ASK A1ba. ELSE, GO TO A1b_NO.]

A1ba. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A1ba = 1, ASK A1bb. IF A1ba >1, GO TO A1b_DESC. ELSE, GO TO A2a]

A1bb. Have you gotten all of your money back from the person or entity you invested with?
1=Yes
2=No

[IF A1bb=2, ASK A1bc. ELSE, GO TO A1b_DESC.]

A1bc. Have you tried to get your money back?
1=Yes
2=No

A1bd. Are you still communicating with the person or entity that took your money?
1=Yes
2=No

[IF A1bc=1, ASK A1be. ELSE, GO TO A1b_DESC.]

A1be. Do you think you will get all of your money back?

- 1=Yes
- 2=No
- 3=Don't know

A1b_DESC.

Please describe the first time this happened.

[IF A1a \geq 2, ask A1b_DESC2. ELSE, GO TO A2a.]

A1b_DESC2

Please describe the second time this happened.

[IF A1a >2, Ask A1b_DESC3. ELSE, GO TO A2a.]

A1b_DESC3

Please describe the third time this happened.

[GO TO A2a.]

A1b_NO

Comments/Feedback/Wording suggestions

A2a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that turned out to be different from or of lesser quality than what had been advertised or what you expected?

1=Yes

2=No

[IF A2a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:

Comments/Feedback/Wording suggestions]

A2b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that you **never** received or that turned out to be a scam?

1=Yes

2=No

[IF A2b=1, ASK A2ba. Else, GO TO A2b_NO.]

A2ba. How many times has this happened in the past 12 months?

_____ [numeric, open text box]

[IF A2ba = 1, ASK A2bb. IF A2ba>1, Go to A2b_DESC. ELSE, GO TO A3a]

A2bb. Have you gotten all of your money back from the person or company?

1=Yes

2=No

[IF A2bb=2, ASK A2bc. ELSE, GO TO A2b_DESC.]

A2bc. Have you tried to get your money back?

1=Yes

2=No

A2bd. Are you still communicating with the person or entity that took your money?

1=Yes

2=No

[IF A2bc=1, ASK A2be. ELSE, GO TO A2b_DESC.]

A2be. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

A2b_DESC.

Please describe the first time this happened.

[IF A2ba ≥ 2, ask A2b_DESC2. ELSE, GO TO A3a.]

A2b_DESC2

Please describe the second time this happened.

[IF A2ba >2, Ask A2b_DESC3. ELSE, GO TO A3a.]

A2b_DESC3

Please describe the third time this happened.

[GO TO A3a.]

A2b_NO

Comments/Feedback/Wording Suggestions

A3a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone used one of your existing accounts, such as a banking or credit account, without your permission?

1=Yes

2=No

[IF A3a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:

Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A3b

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], has someone, without your permission, used your personal information to open a new account or for other illegal purposes, such as filing a false tax return, opening a credit card account, or submitting false medical claims?

1=Yes

2=No

Comments/Feedback/Wording suggestions

[IF A3b=1, ASK A3b_FOLLOWUP. ELSE, GO TO A3c.]

A3b_FOLLOWUP

Please describe what happened.

A3c

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

1=Yes

2=No

[IF A3c=1, ASK A3ca. ELSE, GO TO A3c_NO.]

A3ca. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[A3ca = 1, ASK A3cb. IF A3ca>1, GO TO A3c_DESC. ELSE, GO TO A4]

A3cb. Have you gotten all of your money back from the person or company?

1=Yes

2=No

[IF A3cb=2, ASK A3cc. ELSE, GO TO A3c_DESC.]

A3cc. Have you tried to get your money back?

1=Yes

2=No

A3cd. Are you still communicating with the person or entity that took your money?

1=Yes

2=No

[IF A3cc=1, ASK A3ce. ELSE, GO TO A3c_DESC.]

A3ce. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't Know

A3c_DESC.

Please describe the first time this happened.

[IF A3ca ≥ 2, ask A3c_DESC2. ELSE, GO TO A4.]

A3c_DESC2

Please describe the second time this happened.

[IF A3ca >2, Ask A3c_DESC3. ELSE, GO TO A4.]

A3c_DESC3

Please describe the third time this happened.

[GO TO A4]

A3c_NO

Comments/Feedback/Wording Suggestions

A4

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], were you tricked into paying for a job, business opportunity, or another way to earn money that did not exist, was a scam, or turned out to be illegal?

1=Yes

2=No

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

A4a. How many times has this happened in the past 12 months?

_____ [numeric, open text box]

[IF A4a=1, ASK A4b. IF A4a>1, GO TO A4_DESC. ELSE GO TO A5]

A4b. Have you gotten all of your money back from the person or company?

1=Yes

2=No

[IF A4b=2, ASK A4c. ELSE, Go to A4_DESC.]

A4c. Have you tried to get your money back?

1=Yes

2=No

A4d. Are you still communicating with the person or entity that took your money?

1=Yes

2=No

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

A4e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't Know

A4_DESC.

Please describe the first time this happened.

[IF A4a ≥ 2, ask A4_DESC2. ELSE, GO TO A5.]

A4_DESC2

Please describe the second time this happened.

[IF A4a >2, Ask A4_DESC3. ELSE, GO TO A5.]

A4_DESC3

Please describe the third time this happened.

[GO TO A5.]

A4_NO

Comments/Feedback/Wording Suggestions

A5

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you been tricked into paying money to receive a prize, grant, inheritance, lottery winnings, or other large sum of money that you were told was yours, but you never received?

1=Yes
2=No

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

A5a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A5a = 1, ASK A5b. IF A5a >1, GO TO A5_DESC. ELSE GO TO A6]

A5b. Have you gotten all of your money back from the person or company?
1=Yes
2=No

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

A5c. Have you tried to get your money back?
1=Yes
2=No

A5d. Are you still communicating with the person or entity that took your money?

1=Yes

2=No

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

A5e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't Know

A5_DESC.

Please describe the first time this happened.

[IF A5a \geq 2, ask A5_DESC2. ELSE, GO TO A6.]

A5_DESC2

Please describe the second time this happened.

[IF A5a $>$ 2, Ask A5_DESC3. ELSE, GO TO A6.]

A5_DESC3

Please describe the third time this happened.

[GO TO A6.]

A5_NO

Comments/Feedback/Wording suggestions

A6

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying a person or an organization that claimed you owed them money, but you later found out their claim was false or you had already paid it off?

- 1=Yes
- 2=No

[IF A6=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A7

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

- 1=Yes

2=No

[IF A7=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A8a

Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you paid money to help a family member or friend who misled or lied to you about what they were using the money for or did not pay you back as they said they would?

1=Yes

2=No

[IF A8a=1, PROVIDE TWO TEXT BOXES, THIS BEING THE FIRST:
Please describe what happened.

(Optional) Comments/Feedback/Wording suggestions]

[ELSE, PROVIDE ONLY ONE TEXT BOX WITH THE BELOW:
Comments/Feedback/Wording suggestions]

A8b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

1=Yes

2=No

[IF A8b=1, ASK A8ba. ELSE, GO TO A8b_NO.]

A8ba. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A8b a = 1, ASK A8b b. IF A8b a >1, GO TO A8b_DESC. ELSE, GO TO END.]

A8bb. Have you gotten all of your money back from the person or company?

1=Yes

2=No

[IF A8bb=2, ASK A8bc. ELSE, GO TO A8b_DESC.]

A8bc. Have you tried to get your money back?

1=Yes

2=No

A8bd. Are you still communicating with the person or entity that took your money?

1=Yes

2=No

[IF A8b c=1, ASK A8be. ELSE, GO TO A8b_DESC.]

A8be. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't Know

A8b_DESC.

Please describe the first time this happened.

[IF A8ba \geq 2, ask A8b_DESC2. ELSE, GO TO END.]

A8b_DESC2

Please describe the second time this happened.

[IF A8ba $>$ 2, Ask A8b_DESC3. ELSE, GO TO END.]

A8b_DESC3

Please describe the third time this happened.

[GO TO END.]

A8b_NO

Comments/Feedback/Wording suggestions

END

Thank you for completing the survey. Your **completion code** is below. Please enter the below number into your HIT and submit it for payment.

Completion Code

[rand num]

[INSERT Fraud Resources]

Attachment 8:

Round 2 Crowdsourcing Pretesting Findings

V2 Crowdsourcing Findings

January 2017

This round of crowdsourcing involved 75 participants and the addition of new follow-up questions. **Table 1** shows the number of “yes” responses that were provided for each main question. For those items that did not have additional follow-up questions, the number of text responses deemed as fraud are listed in the final column. The rows that are bolded indicate questions that contain the new follow-up questions. These items have “N/A” in the final column because later in these findings we compare the fraudulent determination of the text vs. the responses to the follow-up questions.

Table 1. Number of participants who endorsed each screener question (Bolded items have follow-up questions)

Question Number	# of Participants who answered 'Yes'*	# of text responses indicating Fraud
A1a	11	3
A1b	3	N/A
A2a	23	0
A2b	7	N/A
A3a	18	0
A3b	0	0
A3c	12	N/A
A4	2	N/A
A5	0	N/A
A6	4	0
A7	0	0
A8a	10	0
A8b	1	N/A
TOTAL	25	3

*These are not mutually exclusive

Throughout this document, we use the same color-coding scheme that was used in the “multiple responses” document for V1.

Color/font Scheme:

Fraud

Maybe Fraud

Not Fraud

Repeated incident

1 “Non-Fraud” Questions

Below are the three text responses that we believed would be considered fraud, but were reported on a “non-fraud” question. They call came from A1a.

(A1a. In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment caused you to lose money or did not provide the return you expected?)

#73

(Fraud) I was giving money to a friend to start a business together band he was squandering it away with no intentions of starting the business.

#133

(Fraud) I made the mistake of answering a mail advertisement with promise of \$50,000 for only \$50 invested.

#123

(Fraud) friend had a bunch of merchandise that was supposed to be of good quality and easy to sell. but the merchandise was not as expected

2 Follow-up Questions

This section provides all of the responses for items that triggered follow-up questions. The trigger questions were A1b, A2b, A3c, A4, A5, and A8b. When providing the data, we did not repeat the follow-up questions each time, but instead abbreviated them to capture the intent of the question. As a reminder, the questions in their entirety are shown in the text box below. The wording was not always identical to the wording in A1ba, but the essence of the follow-up questions is the same. The only wording differences would be minor adjustments to reflect the trigger question. If a respondent did not receive a question, there will be 'N/A' instead of a response.

A1ba. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A1ba = 1, ASK A1bb. IF A1ba >1, GO TO A1b_DESC. ELSE, GO TO A1b_NO]

A1bb. Have you gotten all of your money back from the person or company you invested with?
1=Yes
2=No

[IF A1bb=2, ASK A1bc. ELSE, GO TO A1b_DESC.]

A1bc. Have you tried to get your money back?
1=Yes
2=No

A1bd. Are you still communicating with the person or entity that took your money?
1=Yes
2=No

[IF A1bc=1, ASK A1be. ELSE, GO TO A1b_DESC.]

A1be. Do you think you will get all of your money back?
1=Yes
2=No
3=Don't know

Each response is represented by the participant ID number and these are only participants who answered "Yes" to the main trigger question. Below the ID number are their responses to the new follow-up questions, followed by their text description of the incident. Below that is a comparison of how their responses to the follow-up questions appeared in terms of fraud/maybe fraud/not fraud and how we interpreted their text description. Ideally, both boxes will have the same result.

2.1 A1b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you invested in something that was supposed to give you a high rate of return, but the investment turned out to be fake, or you suspect your money was never invested at all?

#73

Ba – How many times? =1

Bb – Money back? =No

Bc – Tried to get money back? =Yes

Bd – Still communicating? =Yes

Be – Think get money back? =No

DESC:

(Fraud) He took my money to start a trophy business. we were suppose to be opening an award shop. he never had any intentions only to take my money and run.

(To provide some context, this same respondent, #73, provided this explanation under A1a: "I was giving money to a friend to start a business together band he was squandering it away with no intentions of starting the business.")

Questions: <i>Maybe Fraud*</i>
Text: <i>Fraud</i>

*We say *Maybe Fraud* because they report still being in communication with the entity.

#133

Ba – How many times? =1

Bb – Money back? =No

Bc – Tried to get money back? =No

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Not Fraud – though A1a text suggests fraudulent activity) I threatened to call the BBB and report them as a fraud. They asked me to wait 30 days for a refund. I told them if I didn't get it would be calling BBB. I got the money.

(To provide some context, this same respondent, #133, provided this explanation under A1a: I made the mistake of answering a mail advertisement with promise of \$50,000 for only \$50 invested.)

Questions: Not Fraud
Text: Not Fraud

#126

- Ba – How many times? =1
- Bb – Money back? =No
- Bc – Tried to get money back? =No
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Maybe Fraud) I paid for a product never received

Questions: Not Fraud
Text: <i>Maybe Fraud</i>

2.2 A2b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money by paying for any **products or services** that you **never** received or that turned out to be a scam?

#100

- Ba – How many times? =1
- Bb – Money back? =No
- Bc – Tried to get money back? =Yes
- Bd – Still communicating? =Yes
- Be – Think get money back? =Don't Know

DESC:

(Not Fraud) I funded a Kickstarter campaign, and the company was then sold to a different company that will not continue the products.

Questions: <i>Maybe Fraud*</i>
Text: Not Fraud

**We say Maybe Fraud because they report still being in communication with the entity.*

#42

- Ba – How many times? =1
- Bb – Money back? =No
- Bc – Tried to get money back? =Yes
- Bd – Still communicating? =No
- Be – Think get money back? =No

DESC:

(Fraud) I bought an iPhone case on eBay, but never received it. And even though I paid with PayPal, PayPal backed up the seller and not me. As a result, I lost my money and the seller never had to send me anything. Ridiculous.

Questions: Fraud
Text: Fraud

#109

- Ba – How many times? =**1**
- Bb – Money back? =**No**
- Bc – Tried to get money back? =**Yes**
- Bd – Still communicating? =**No**
- Be – Think get money back? =**No**

DESC:

(Maybe Fraud) bad service call from a legitimate contractor; used old used parts and cut off communication

Questions: Fraud
Text: <i>Maybe Fraud</i>

#68

- Ba – How many times? =**1**
- Bb – Money back? =**Yes**
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Not Fraud) I ordered a product on Ebay and never recieved the item. I had to file a claim with Ebay and get my money back through them.

Questions: Not Fraud
Text: Not Fraud

#57

- Ba – How many times? =**4**
- Bb – Money back? = N/A
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC1:

(Maybe Fraud) I bought cds on ebay and the seller never shipped them

DESC2:

(Maybe Fraud) I bought dvds on ebay and the seller never shipped them

DESC3:

(Maybe Fraud) I bought more cds on ebay and the seller never shipped them

Questions: N/A
Text: <i>Maybe Fraud</i>

#52

Ba – How many times? =**1**

Bb – Money back? =**No**

Bc – Tried to get money back? = **No**

Bd – Still communicating? = **Yes**

Be – Think get money back? = N/A

DESC:

(Maybe Fraud) I paid for a Kickstarter - supposed to deliver in September. It show no signs of being delivered. I still hold out hope.

Questions: <i>Maybe Fraud*</i>
Text: <i>Maybe Fraud</i>

*We say *Maybe Fraud* because they report still being in communication with the entity.

#125

Ba – How many times? =**1**

Bb – Money back? =**Yes**

Bc – Tried to get money back? = N/A

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Maybe Fraud) I had been scammed for a potential job service and they tried to withdraw funds from my account, my bank caught it and I had to reopen a new account.

Questions: Not Fraud

Text: *Maybe Fraud*

2.3 A3c

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you **lost money** because you were charged for something you did not agree to buy or you were intentionally charged more for something than the amount that you agreed to pay?

#121

Ba – How many times? =**1**

Bb – Money back? =**Yes**

Bc – Tried to get money back? = N/A

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Not Fraud) I got charged to renew a website that I had taken my payment info out of because I did not want it anymore and they charged me anyway

Questions: Not Fraud

Text: Not Fraud

#42

Ba – How many times? =**1**

Bb – Money back? =**Yes**

Bc – Tried to get money back? = N/A

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Not Fraud) My daughter bought gold in an iPad app without my permission and we were charged over \$50. I was lucky though and contacted iTunes and they refunded the money.

Questions: Not Fraud

Text: Not Fraud

#40

Ba – How many times? =**1**

Bb – Money back? =**Yes**

Bc – Tried to get money back? = N/A

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Not Fraud) My satellite internet company said I would have a free service call because I was having a reoccurring problem. Then the service man insisted I pay him for the call. The company did refund my money after a couple of calls.

Questions: Not Fraud
Text: Not Fraud

#109

Ba – How many times? =1

Bb – Money back? =No

Bc – Tried to get money back? =Yes

Bd – Still communicating? = No

Be – Think get money back? = No

DESC:

(Maybe Fraud) I was ordering something online, but I received the wrong item and then some that they also charged me for and I was so upset I sent a nasty email to them and wanted to be reimbursed. They refused and i tried to sue them , or at least give them a chance to make it right , but in the end I lost and had to eat it.

Questions: Fraud
Text: Maybe Fraud

#68

Ba – How many times? =1

Bb – Money back? =Yes

Bc – Tried to get money back? = N/A

Bd – Still communicating? = N/A

Be – Think get money back? = N/A

DESC:

(Not Fraud) I was doubled charged at a restaurant for a meal I purchased for our family.

Questions: Not Fraud
Text: Not Fraud

#73

Ba – How many times? =1

Bb – Money back? =Yes

- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Not Fraud) **My bank account was used to pay for part of that phone** (The text from A3a provides some context to this comment: “My cell phone account was hacked and they got a new iPhone under my account”)

Questions: Not Fraud
Text: Not Fraud

#123

- Ba – How many times? =1
- Bb – Money back? =Yes
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Not Fraud) cable company upgraded my package without consent

Questions: Not Fraud
Text: Not Fraud

#115

- Ba – How many times? =9
- Bb – Money back? = N/A
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC1:

(Not Fraud) I was charged for air in which the machine did not work. I never received those funds back.

DESC2:

(Maybe Fraud) My credit card was over charged for items in which my signed coupon of my receipt indicate the amount agreed upon where I was charge higher.

DESC3:

(Not Fraud) I registered for service at a rate that was only charged to me once and other consecutive rates varied and were much higher.

Questions: N/A
Text: <i>Not Fraud/Maybe Fraud</i>

#67

- Ba – How many times? =**1**
- Bb – Money back? =**Yes**
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Not Fraud) my teenage used my debit card to buy lunch from a tavern near his place of employment. they charged him \$71 instead of \$7.10 and then tried to deny. I printed out a copy of my credit union transactions to force the to give me back the difference. I think someone working there is doing this on purpose, but I check my bank account daily.

Questions: Not Fraud
Text: Not Fraud

#79

- Ba – How many times? =**1**
- Bb – Money back? =**No**
- Bc – Tried to get money back? =**Yes**
- Bd – Still communicating? = **No**
- Be – Think get money back? = **No**

DESC:

(Fraud) I bought furniture through a company that had a outside source for financing. The furniture store promised that the payments would be 43 dollars a month with minimal interest. Later on I got a bill in the mail for 250 dollars. I called the furniture company and they say they didn't agree to the 43 dollars a month claim, that I would have to take it up with the finance company. I call the finance company and they say I have to pay the 250 a month and at a higher interest rate and there was nothing I could do to change it. Then I find out that the furniture company had went out of business and this wasn't the first time this had happened. They had promised other customers lower payments to get them to buy things.

Questions: Fraud
Text: <i>Maybe Fraud</i>

#88

- Ba – How many times? =**1**
- Bb – Money back? =**Yes**

Bc – Tried to get money back? = N/A
Bd – Still communicating? = N/A
Be – Think get money back? = N/A

DESC:

(Not Fraud) A company set me up for automatic renewal subscription and charged almost 3 times the original amount on my credit card. I called to complain and cancel the subscription, then after discussing my concerns with them they agreed to sell me the same product less than the original subscription price. This company has since been served with a class action law suit.

Questions: Not Fraud
Text: Not Fraud

#70

Ba – How many times? =**1**
Bb – Money back? =**No**
Bc – Tried to get money back? =**Yes**
Bd – Still communicating? = **Yes**
Be – Think get money back? = **Don't Know**

DESC:

(Maybe Fraud) Was inappropriately assessed a charge on my account

Questions: <i>Maybe Fraud*</i>
Text: <i>Maybe Fraud</i>

*We say *Maybe Fraud* because they report still being in communication with the entity.

2.4 A4

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], were you tricked into paying for a job, business opportunity, or another way to earn money that did not exist, was a scam, or turned out to be illegal?

#133

Ba – How many times? =**1**
Bb – Money back? =**Yes**
Bc – Tried to get money back? = N/A
Bd – Still communicating? = N/A
Be – Think get money back? = N/A

DESC:

(Not Fraud) Didn't know I was helping by giving money to a chop shop.

Questions: Not Fraud
Text: Not Fraud

#125

- Ba – How many times? =**1**
- Bb – Money back? =**Yes**
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

(Not Fraud) I was tricked by a job posting and phone call, but I was able to recover my account safety.

Questions: Not Fraud
Text: Not Fraud

2.5 A8b

In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you lost money because you were convinced to help someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but that person turned out to be an imposter?

#133

- Ba – How many times? =**1**
- Bb – Money back? =**Yes**
- Bc – Tried to get money back? = N/A
- Bd – Still communicating? = N/A
- Be – Think get money back? = N/A

DESC:

[NO TEXT PROVIDED]

Questions: Not Fraud
Text: N/A

Attachment 9:

Round 3 Crowdsourcing Cognitive Testing Protocol

NCVS Supplemental Fraud Survey (SFS) Cognitive Testing Protocol V3 for Crowdsourcing–January 2017

INFORMED CONSENT

[INSERT INFORMED CONSENT]

[If INFORMED CONSENT=NO, end session].

INTRODUCTION

The survey you are about to take is not a typical survey. It is actually a survey where we want your feedback about the survey questions.

Next to each question there will be a box for you to add comments about the question, including any difficulty understanding specific terms or recommendations for improvements.

There are also some questions where we may ask you to provide more information.

*We want your honest feedback as your comments and recommendations will be used to improve the survey questions in the future. We will present the survey questions to you in **black font** and our questions about the survey will be in **blue font**.*

INTRO

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

Fraud Screening Questions

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

1=Yes

2=No

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

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

[IF A1a = 1, ASK A1b. IF A1a >1, GO TO A1_DESC. ELSE, GO TO A1_NO]

A1b. Have you gotten all of your money back from the person or company you invested with?

1=Yes

2=No

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

A1c. Have you tried to get your money back?

1=Yes

2=No

A1d. Are you still communicating with the person or company that took your money?

1=Yes

2=No

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

A1e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

A1_DESC.

Please describe [IF A1a=1 'what' OR A1a>1 'the first time this'] happened.

[IF A1a \geq 2, ask A1_DESC2. ELSE, GO TO A2.]

A1_DESC2

Please describe the second time this happened.

[IF A1ba >2, Ask A1b_DESC3. ELSE, GO TO A2.]

A1_DESC3

Please describe the third time this happened.

[GO TO A2.]

A1_NO

Comments/Feedback/Wording suggestions

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

1=Yes

2=No

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

A2a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A2a = 1, ASK A2b. IF A2a >1, GO TO A2_DESC. ELSE, GO TO A2_NO]

A2b. Have you gotten all of your money back from the person or company you paid the money to?

1=Yes

2=No

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

A2c. Have you tried to get your money back?

1=Yes

2=No

A2d. Are you still communicating with the person or company that took your money?

1=Yes

2=No

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

A2e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

A2_DESC.

Please describe [IF A2a=1 'what' OR A2a>1 'the first time this'] happened.

[IF A2a \geq 2, ask A2_DESC2. ELSE, GO TO A3.]

A2_DESC2

Please describe the second time this happened.

[IF A2a >2, Ask A2_DESC3. ELSE, GO TO A3.]

A2_DESC3

Please describe the third time this happened.

[GO TO A3.]

A2_NO

Comments/Feedback/Wording Suggestions

A3. [IF 1 OR 2 = YES, INCLUDE FOLLOWING INTRO: “Not including the time(s) you already told me about”] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you **donated or sent money** to a person or group that tricked you or lied to you about how the money would be used?

1=Yes

2=No

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

A3a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

[IF A3a = 1, ASK A3b. IF A3a >1, GO TO A3_DESC. ELSE, GO TO A3_NO]

A3b. Have you gotten all of your money back from the person or company you donated or sent the money to?

1=Yes

2=No

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

A3c. Have you tried to get your money back?

1=Yes

2=No

A3d. Are you still communicating with the person or company that took your money?

1=Yes

2=No

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

A3e. Do you think you will get all of your money back?

- 1=Yes
- 2=No
- 3=Don't know

A3_DESC.

Please describe [IF A3a=1 'what' OR A3a>1 'the first time this'] happened.

[IF A3a ≥ 2, ask A3_DESC2. ELSE, GO TO A4.]

A3_DESC2

Please describe the second time this happened.

[IF A3a >2, Ask A3_DESC3. ELSE, GO TO A4.]

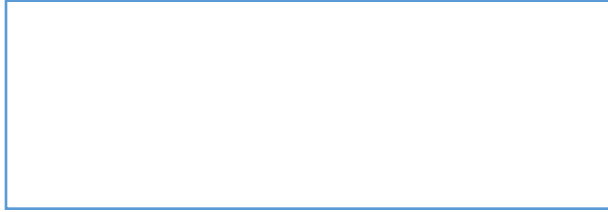
A3_DESC3

Please describe the third time this happened.

[GO TO A4]

A3_NO

Comments/Feedback/Wording Suggestions



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

1=Yes

2=No

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

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

[IF A4a = 1, ASK A4b. IF A4a >1, GO TO A4_DESC. ELSE, GO TO A4_NO]

A4b. Have you gotten all of your money back from the person or company offering the job or business opportunity?

1=Yes

2=No

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

A4c. Have you tried to get your money back?

1=Yes

2=No

A4d. Are you still communicating with the person or company that took your money?

1=Yes

2=No

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

A4e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

A4_DESC.

Please describe [IF A4a=1 'what' OR A4a>1 'the first time this'] happened.

[IF A4a \geq 2, ask A4_DESC2. ELSE, GO TO A5.]

A4_DESC2

Please describe the second time this happened.

[IF A4a >2, Ask A4_DESC3. ELSE, GO TO A5.]

A4_DESC3

Please describe the third time this happened.

[GO TO A5.]

A4_NO

Comments/Feedback/Wording Suggestions

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

1=Yes

2=No

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

A5a. How many times has this happened in the past 12 months?

_____ [numeric, open text box]

[IF A5a = 1, ASK A5b. IF A5a >1, GO TO A5_DESC. ELSE, GO TO A5_NO]

A5b. Have you gotten all of your money back from the person or company you paid the money to?

1=Yes

2=No

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

A5c. Have you tried to get your money back?

1=Yes

2=No

A5d. Are you still communicating with the person or company that took your money?

1=Yes

2=No

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

A5e. Do you think you will get all of your money back?

1=Yes

2=No

3=Don't know

A5_DESC.

Please describe [IF A5a=1 'what' OR A5a>1 'the first time this'] happened.

[IF A5a \geq 2, ask A5_DESC2. ELSE, GO TO A6.]

A5_DESC2

Please describe the second time this happened.

[IF A5a >2, Ask A5_DESC3. ELSE, GO TO A6.]

A5_DESC3

Please describe the third time this happened.

[GO TO A6.]

A5_NO

Comments/Feedback/Wording suggestions

DETAILED QUESTIONS ABOUT MOST RECENT INCIDENT

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

[IF A1_DESC AND A1_DESC2 \neq MISSING:

You reported that:

- [INSERT A1_DESC]
- [INSERT A1_DESC2]
- [IF APPLICABLE: INSERT A1_DESC3]

Please think of one of these [2 OR 3] times you described previously.]

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

[IF A2_DESC AND A2_DESC2 \neq MISSING:

You reported that:

- [INSERT A2_DESC]
- [INSERT A2_DESC2]
- [IF APPLICABLE: INSERT A2_DESC3]

Please think of one of these [2 OR 3] times you described previously.]

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

[IF A3_DESC AND A3_DESC2 \neq MISSING:

You reported that:

- [INSERT A3_DESC]
- [INSERT A3_DESC2]
- [IF APPLICABLE: INSERT A3_DESC3]

Please think of one of these [2 OR 3] times you described previously.]

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

1=Group or cause

2=Individual

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

[IF A4_DESC AND A4_DESC2 \neq MISSING:

You reported that:

- [INSERT A4_DESC]
- [INSERT A4_DESC2]
- [IF APPLICABLE: INSERT A4_DESC3]

Please think of one of these [2 OR 3] times you described previously.]

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

1=Yes

2=No

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

1=Yes

2=No

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

[IF A5_DESC AND A5_DESC2 ≠ MISSING:

You reported that:

- [INSERT A5_DESC]
- [INSERT A5_DESC2]
- [IF APPLICABLE: INSERT A5_DESC3]

Please think of one of these [2 OR 3] times you described previously.]

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

END

Thank you for completing the survey. Your **completion code** is below. Please enter the below number into your HIT and submit it for payment.

Completion Code

[rand num]

[INSERT Fraud Resources]

Attachment 10:

Round 3 Crowdsourcing Pretesting Findings

Supplemental Fraud Survey (SFS) V3 Findings

Overall, it is still hard to compare the quantitative and qualitative responses as we are comparing apples and oranges. While the qualitative explanations do shed light on the responses, they are limited without interviewer probing to get more details. We seem to be getting closer at determining Fraud and Not Fraud, but it is unclear where to go with the Maybe Fraud responses and how to shift those either way. The biggest determining factor in these is whether or not they are still in contact with the person or entity.

There are notably more “Not Fraud” determinations in the “Text” column than the “Survey” column. This is to be expected, however, because of the way the survey questions are currently programmed. If you endorse a situation as having happened in the past 12 months, the only way to be determined as “Not Fraud” is if you have received your money back. However, in the text portion, we are able to be subjective and see that someone did not get their money back, but the situation they describe is clearly not fraud. A good example of this is failed investments that are legitimate investments where no money was returned.

Below are a few things to note when reviewing the tables:

- The full specs with all of the questions are located in this document: “V3_Revised_011717_CLEAN.docx”
- The “Taxonomy” columns were developed based on answer to the follow-up survey questions (Q6-Q11) and the taxonomy map previous developed (“V3_Fraud_Taxonomy_Mapping.xlsx”)
- >1 = R reported more than 1 incident. They did not get follow-up questions in that case, so there was no determination on whether or not what they were thinking was fraud.
- X = the survey responses resulted in a “not fraud” determination so there is no taxonomy to apply.
- Level 3 of the taxonomy is missing for question A1 because we did not have a clear mapping system for it. Those were the highlighted squares that may be too complex to capture in a survey like this due to only subtle differences.
- The “Situation” column is a very condensed version of the open-ended explanation of the incident. Any and all of these can be expanded to the full text provided by the respondent if requested.

Color Code

Fraud
Maybe Fraud
Not Fraud
Repeat

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

ID	Survey Result	Taxonomy		Text Result	Situation
		Level 2	Level 3		
50	Fraud	Consumer Investment		FRAUD	Invested in sleazy business
66	Maybe Fraud	Consumer Investment		MAYBE FRAUD	Non-profit R volunteer's for; they were going to make a new agency; didn't happen; still trying to recover funds
91	Maybe Fraud	Consumer Investment		FRAUD	Pump and dump scheme
112	Maybe Fraud	Consumer Investment		NOT FRAUD	Put money into an investment that has failed
104	Not Fraud	X	X	NOT FRAUD	Gave money to a startup
28	Fraud	Consumer Investment		NOT FRAUD	Pay for shipping, charged later in the fine print
70	Maybe Fraud	Consumer Investment		FRAUD	Loaned money to a friend for business, friend supposed to get money from another venture, didn't give money back
51	Not Fraud	X	X	NOT FRAUD	Friend said needed to buy minutes, but was scamming for cash. Returned the money.
7	Fraud	Consumer Investment		FRAUD	Invested in business, guy disappeared
27	>1	Consumer Investment		NOT FRAUD	Provided 3, short answers telling us nothing (i.e., Invested in stock)
96	Fraud	Consumer Investment		NOT FRAUD	Stock did not produce
89	Not Fraud	X	X	NOT FRAUD	Paid money and worked for co., they never sent payment and stopped contact. Got money back through payment processor
105	Maybe Fraud	Consumer Investment		FRAUD	Invested in business, information was short, payments small, when called on it, co. stopped paying completely
62	Fraud	Consumer Investment		MAYBE FRAUD	Advertising affiliate, still in contact trying to get money back.
111	Fraud	Consumer Investment		FRAUD	Scam credit card
73	Maybe Fraud	Consumer Investment		MAYBE FRAUD	Old friend promises high investment return, R doesn't explain how story ends
77	Fraud	Consumer Investment		FRAUD	Invested in game based on his own business, never heard anything

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

ID	Survey Result	Taxonomy		Text Result	Situation
		Level 2	Level 3		
8	Fraud	Consumer Products/services	Other consumer products/services fraud	FRAUD	Gave money for fake baby being born
115	Fraud	Consumer Products/services	Worthless/non-existent product	FRAUD	Paid for magazine sub., door-to-door salesperson. No magazine
42	Not Fraud	X	X	NOT FRAUD	Ordered Vitamins with unapproved charges. Got money back.
51	Not Fraud	X	X	NOT FRAUD	Thought fabric on ebay was silver, was black when received, ebay refunded.
7	Fraud	Consumer Products/services	Worthless/non-existent product AND Worthless/non-existent services	REPEAT (of FRAUD)	"This is the same situation. Did not get money back"
63	Maybe Fraud	Consumer Products/services	Other consumer products/services fraud	NOT FRAUD	Gave money for poker tournament, friend said he lost, turned out he did well. Confronted and got money back.
65	Not Fraud	X	X	NOT FRAUD	Retailer did not send ordered item, then did not respond. Credit Card co. reversed charges
27	>1	Consumer Products/services	*Other consumer products/services fraud	NOT FRAUD	Short, unhelpful responses (i.e., paying down debt)
103	Maybe Fraud	Consumer Products/services	Other consumer products/services fraud	Maybe Fraud	Paid for 2 tons of asphalt, got a few cold patches of asphalt.
34	>1	Consumer Products/services	*Other consumer products/services fraud	NOT FRAUD	AT&T Phone recalled/replaced with lower quality phone. Bank didn't say how many transactions needed a month.
109	Fraud	Consumer Products/services	Other consumer products/services fraud	FRAUD	Lent money, expected interest, person disappeared.
6	>1	Consumer Products/services	*Worthless/non-existent services AND Unauthorized billing	NOT FRAUD	Times they got ripped off in Thailand and Vietnam. (I assume we want to exclude non-US incidents?)
89	>1	Consumer Products/services	*Worthless/non-existent product AND Worthless/non-existent services	NOT FRAUD	Bought on ebay, didn't like, ebay refunded.
55	Maybe Fraud	Consumer Products/services	Other consumer products/services fraud	NOT FRAUD	Personal loan with interest higher than expected.

A3. [IF 1 OR 2 = YES, INCLUDE FOLLOWING INTRO: "Not including the time(s) you already told me about"] In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], have you **donated or sent money** to a person or group that tricked you or lied to you about how the money would be used?

ID	Survey Result	Taxonomy		Text Result	Situation
		Level 2	Level 3		
104	Maybe Fraud	Relationship/ trust	Other relationship/trust	Fraud	Charity for 3rd world kids, turned out to be a scam
27	Maybe Fraud	Charity Fraud	Other charity fraud	Maybe Fraud	Lent money for startup
109	Fraud	Relationship/ trust	Other relationship/trust	Fraud	Sent money for legal advice but was lied to
57	Maybe Fraud	Charity Fraud	Bogus Charity/Crowdsourcing/ Other Charity	Fraud	Online donation for child hunger, turned out to be phony

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

ID	Survey Result	Taxonomy		Text Result	Situation
		Level 2	Level 3		
7	Fraud	Employment Fraud	WAH scam	Maybe Fraud	Paid for WAH job, information received was garbage, co. gave runaround.
79	Not Fraud	X	X	Not Fraud	"MLM mixup"
89	Not Fraud	X	X	Not Fraud	Paid for online business opportunity, never heard back, had to go through payment center and get money back.
75	Fraud	Employment Fraud	WAH scam	Fraud	Business opportunity online, paid, guy went radio silent, after 30-day refund period guy replied saying too late.

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

ID	Survey Result	Taxonomy		Text Result	Situation
		Level 2	Level 3		
63	Fraud	Phantom Debt Collection	Lender Debt Collector Scam	Fraud	Told owed money on car but didn't
11	Fraud	Phantom Debt Collection	Other Phantom Debt Collection	Fraud	Father died in debt, after kid paid, turned out father paid before dying.
55	Maybe Fraud	Phantom Debt Collection	Other Phantom Debt Collection	Repeat (Not Fraud)	Personal loan I told you about

Attachment 11:

Version 3 Protocol

V3 Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol–Spring 2017

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

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

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

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

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

Do you have any questions before we begin?

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

INTRO

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

Fraud Screening Questions

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

1=Yes

2=No

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

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

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

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

3=Don't know

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

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

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

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

1=Yes

2=No

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

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

A2a. How many times has this happened in the past 12 months?
_____ [numeric, open text box]

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

3=Don't know

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

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

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

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

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

1=Yes

2=No

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

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

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

_____ [numeric, open text box]

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

3=Don't know

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

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

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

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

1=Yes

2=No

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

14. What is an example of this?

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

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

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

3=Don't know

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

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

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

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

1=Yes

2=No

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

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

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

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

1=Yes

2=No

3=Don't know

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

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

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

DETAILED QUESTIONS ABOUT MOST RECENT INCIDENT

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

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

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

22. Did you have any difficulty answering these questions?

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

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

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

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

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

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

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

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

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

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

1=Group or cause

2=Individual

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

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

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

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

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

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

1=Yes

2=No

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

1=Yes

2=No

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

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

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

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

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

1=Yes

2=No

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

1=Yes

2=No

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

1=Yes

2=No

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

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

Prize or grant fraud – incident form

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

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

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

31. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

1=Winnings from a lottery,

2=Winnings from a sweepstakes, raffle or promotion,

3=An unclaimed inheritance,

4=A grant or loan from the government,

5=A tax refund,

6=Or something else?

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

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

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

1=YES

2=NO

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S1B5)

2=NO (SKIP TO S1B6)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S1B8)

2=NO (ASK S1B7)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. A lawyer?

1=YES

2=NO

S1B8c. Bank or credit card company?

1=YES

2=NO

S1B8d. Company's customer service?

1=YES

2=NO

S1B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S1B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S1B8k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S1B11. Did this [IF S1a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Phantom debt collection fraud – incident form

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

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

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

43. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

1=Unpaid taxes

2=An unpaid loan

3=An unpaid fine or ticket

4=Credit card charges

5=Health care or medical care services

6=Other

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

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

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S2B4)

2=NO (SKIP TO S2B5)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S2B7)

2=NO (ASK S2B6)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S2B7a. Family or friends?

1=YES

2=NO

S2B7b. A lawyer?

1=YES

2=NO

S2B7c. Bank or credit card company?

1=YES

2=NO

S2B7d. Company's customer service?

1=YES

2=NO

S2B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S2B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S2B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S2B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S2B10. Did this [IF S2a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Charity fraud – incident form

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

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

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

55. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

1=YES

2=NO

3=DON'T KNOW

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

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

1=YES

2=NO

3=DON'T KNOW

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

58. Have you heard of GoFundMe or Kickstarter?

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S3B5)

2=NO (SKIP TO S3B6)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S3B8)

2=NO (ASK S3B7)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. A lawyer?

1=YES

2=NO

S3B8c. Bank or credit card company?

1=YES

2=NO

S3B8d. Company's customer service?

1=YES

2=NO

S3B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S3B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S3B8k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S3B11. Did this [S3a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

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

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Employment fraud – incident form

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

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

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

69. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

Was supposed to be helping you start your own business?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B2)

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

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

1=YES (SKIP TO S4B4)

2=NO (ASK S4B3)

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

Promised to help you get a government job?

1=YES

2=NO

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

\$[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S4B6)

2=NO (SKIP TO S4B7)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S4B9)

2=NO (ASK S4B8)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. A lawyer?

1=YES

2=NO

S4B9c. Bank or credit card company?

1=YES

2=NO

S4B9d. Company's customer service?

1=YES

2=NO

S4B9e. Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S4B9j. Internal Revenue Service (IRS)?

1=YES

2=NO

S4B9k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S4B12. Did this [IF S4a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Consumer investment fraud – incident form

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

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

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

80. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

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

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

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

\${_____}

[EDIT: 0-999,999]

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

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

1=YES (ASK S5B4)

2=NO (SKIP TO S5B5)

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

\${_____}

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S5B7)

2=NO (ASK S5B6)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. A lawyer?

1=YES

2=NO

S5B7c. Bank or credit card company?

1=YES

2=NO

S5B7d. Company's customer service?

1=YES

2=NO

S5B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S5B7k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S5B10. Did this [IF S5a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

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

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

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

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

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

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

92. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

1=PRODUCT (SKIP TO S6B3)

2=SERVICE (SKIP TO S6B5)

3=DON'T KNOW (SKIP TO S6B6)

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

1=A weight loss product or health supplement,

2=A medical device,

3=A collectible or some type of memorabilia,

4=Computer software,

5=Gemstones or precious metals,

6=Automobile parts, or

7=Something else?

8=OTHER SPECIFY _____

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

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

1=YES, RECEIVED

2=NEVER RECEIVED AT ALL

3=DON'T KNOW

[SKIP TO S6B6]

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

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

1=An insurance service,

2=Computer virus removal or repair services,

3=Home or vehicle repair services,

4=Internet or phone services,

5=Website hosting or web domain services,

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

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

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

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

10=A service to help grow your business,

11=An adoption service, or

12=Something else?

SPECIFY _____

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

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S6B8)

2=NO (SKIP TO S6B9)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S6B11)

2=NO (ASK S6B10)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S6B11a. Family or friends?

1=YES

2=NO

S6B11b. A lawyer?

1=YES

2=NO

S6B11c. Bank or credit card company?

1=YES

2=NO

S6B11d. Company's customer service?

1=YES

2=NO

S6B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S6B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S6B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S6B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S6B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S6B11k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S6B14. Did this [IF S6a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Relationship/trust fraud – incident form

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

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

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

105. NOTE IF ANY CONFUSION ON WHAT THEY PREVIOUSLY ENDORSED

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

1=YES (SKIP TO S7B3)

2=NO (ASK S7B2)

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

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

1=YES

2=NO

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

1=Through a chat room,

2=Through a dating app or website,

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

4=Through another website,

5=In an email,

6=By a text message or phone call,

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

8=Some other way?

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

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

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

1=PAID ONLINE

2=PAYMENT SENT THROUGH THE MAIL

3=PAID OVER THE TELEPHONE

4=BANK TRANSFER

5=PAID THE PERSON FACE-TO-FACE

6=WIRED FUNDS

7=OTHER

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

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

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

1=CREDIT CARD

2=DEBIT OR ATM CARD

3=CASH

4=CHECK

5=CASHIER'S CHECK

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

7=MONEY ORDER

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

9=GIFT CARD

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

11=BITCOIN OR OTHER DIGITAL CURRENCY

12=TRANSFER FROM EXISTING INVESTMENT ACCOUNT

13=OTHER PAYMENT METHOD

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

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S7B8)

2=NO (SKIP TO S7B9)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S7B11)

2=NO (ASK S7B10)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S7B11a. Family or friends?

1=YES

2=NO

S7B11b. A lawyer?

1=YES

2=NO

S7B11c. Bank or credit card company?

1=YES

2=NO

S7B11d. Company's customer service?

1=YES

2=NO

S7B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S7B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S7B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S7B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S7B11k. Someone else?

1=YES

2=NO

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

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

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

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

Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S7B14. Did this [IF S7a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

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

General Questions

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

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

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

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

Attachment 12:

Version 4 Protocol

V4 Supplemental Fraud Survey (SFS)

Cognitive Testing Protocol–Spring 2017

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

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

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

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

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

Do you have any questions before we begin?

INTRO

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

Prize or grant fraud – screener

S1. In the past 12 months, that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE], did you pay money to receive a prize, grant, inheritance, lottery winning, or other large sum of money that you were told was yours?

- 1=YES (ASK S1A)
- 2=NO (SKIP TO S2)

S1a. How many times did this happen in the past 12 months?

_____ [NUMERIC, OPEN-ENDED BOX]

S1b. (If S1a >1, For how many of these incidents) Did you get all of the money you were promised?

_____ [NUMERIC, OPEN-ENDED BOX]

1. **In your own words, tell me what you think it means to “pay money to receive a prize, grant, inheritance, lottery winning, or other large sum of money that you were told was yours.” Can you think of an example of this?**

2. **IF S1b – You said you got all of the money you were promised X times. Were there any times when you only got some of the money you were promised?
IF YES, Did you get more than the amount you paid?**

(GO TO S2)

Phantom debt collection fraud – screener

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

1=YES (SKIP TO S2A)

2=NO (SKIP TO S3)

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

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

(GO TO S3)

Charity fraud – screener

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

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

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

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

(GO TO S4)

Employment fraud – screener

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

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

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

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

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

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

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

- 1=YES
- 2=NO
- 3=DON’T KNOW

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

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

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

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

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

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

(GO TO S5)

Consumer investment fraud – screener

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

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

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

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

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

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

(GO TO S6)

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

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

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

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

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

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

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

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

- 1=YES
- 2=NO
- 3=DON’T KNOW

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

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

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

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

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

(GO TO S7)

Relationship/trust fraud – screener

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

1=YES (ASK S7A)

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

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

_____ [NUMERIC, OPEN-ENDED BOX]

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

23. Can you give me an example of this?

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

Prize or grant fraud – incident form

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

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

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

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

- 1=Winnings from a lottery,
- 2=Winnings from a sweepstakes, raffle, or promotion,
- 3=An unclaimed inheritance,
- 4=A grant or loan from the government,
- 5=A tax refund,
- 6=Or something else?

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

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

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

- 1=YES
- 2=NO

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S1B5)

2=NO (SKIP TO S1B6)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S1B8)

2=NO (ASK S1B7)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. A lawyer?

1=YES

2=NO

S1B8c. Bank or credit card company?

1=YES

2=NO

S1B8d. Company's customer service?

1=YES

2=NO

S1B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S1B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S1B8k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S1B11. Did this [IF S1a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

Phantom debt collection fraud – incident form

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

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

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

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

1=Unpaid taxes

2=An unpaid loan

3=An unpaid fine or ticket

4=Credit card charges

5=Health care or medical care services

6=Other

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

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

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S2B4)

2=NO (SKIP TO S2B5)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S2B7)

2=NO (ASK S2B6)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S2B7a. Family or friends?

1=YES

2=NO

S2B7b. A lawyer?

1=YES

2=NO

S2B7c. Bank or credit card company?

1=YES

2=NO

S2B7d. Company's customer service?

1=YES

2=NO

S2B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S2B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S2B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S2B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S2B10. Did this [IF S2a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Charity fraud – incident form

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

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

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

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

1=YES

2=NO

3=DON'T KNOW

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

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

1=YES

2=NO

3=DON'T KNOW

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

47. Have you heard of GoFundMe or Kickstarter?

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S3B5)

2=NO (SKIP TO S3B6)

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

\$_[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S3B8)

2=NO (ASK S3B7)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. A lawyer?

1=YES

2=NO

S3B8c. Bank or credit card company?

1=YES

2=NO

S3B8d. Company's customer service?

1=YES

2=NO

S3B8e. Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S3B8j. Internal Revenue Service (IRS)?

1=YES

2=NO

S3B8k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S3B11. Did this [S3a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Employment fraud – incident form

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

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

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

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

Was supposed to be helping you start your own business?

1=YES (SKIP TO S4B4)

2=NO (ASK S4B2)

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

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

1=YES (SKIP TO S4B4)

2=NO (ASK S4B3)

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

Promised to help you get a government job?

1=YES

2=NO

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

\$[_____]

[EDIT: 0-999,999]

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

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

1=YES (ASK S4B6)

2=NO (SKIP TO S4B7)

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

\$[_____]

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S4B9)

2=NO (ASK S4B8)

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

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

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

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

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

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

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. A lawyer?

1=YES

2=NO

S4B9c. Bank or credit card company?

1=YES

2=NO

S4B9d. Company's customer service?

1=YES

2=NO

S4B9e. Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S4B9j. Internal Revenue Service (IRS)?

1=YES

2=NO

S4B9k. Someone else?

1=YES

2=NO

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

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

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

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

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

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

1=YES

2=NO

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

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

S4B12. Did this [IF S4a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

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

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

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

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

1=YES

2=NO

3=DON'T KNOW/NOT SURE

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

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

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

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

Consumer investment fraud – incident form

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

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

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

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

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

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

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

\${_____}

[EDIT: 0-999,999]

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

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

1=YES (ASK S5B4)

2=NO (SKIP TO S5B5)

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

\${_____}

[EDIT: 0-999,999]

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

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

1=YES (SKIP TO S5B7)

2=NO (ASK S5B6)

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

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

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

1=I WAS EMBARRASSED/ASHAMED

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

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

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

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

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

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

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

13=OTHER

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

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

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. A lawyer?

1=YES

2=NO

S5B7c. Bank or credit card company?

1=YES

2=NO

S5B7d. Company's customer service?

1=YES

2=NO

S5B7e. Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. Internal Revenue Service (IRS)?

1=YES

2=NO

S5B7k. Someone else?

1=YES

2=NO

S5B8ko. [IF S5B8k = YES] Who else did you tell about the incident? _____

73. Were there any groups here you had not heard of before or weren't sure who they were?

S5B8. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S5a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all], how distressing was this incident? Would you say it was...

1=Not at all distressing

2=Mildly distressing

3=Moderately distressing, or

4=Severely distressing?

S5B9. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

74. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S5B10. Did this [IF S5a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S5B11. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

75. What did you think about when answering this question?

S5B12. Thinking about this [IF S5a>1 most recent] incident when you invested money with a person or company that tricked you or lied to you about what you would receive in return, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

76. In your own words, what do you think it means to be a victim of fraud?

77. How did you come up with your answer to this question?

S5B13. In your own words, please briefly describe the most recent time you invested money with a person or company that tricked you or lied to you and you believe the investment was made up or your money was never invested at all.

78. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Consumer products or services fraud (excluding unauthorized billing) – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER PRODUCTS OR SERVICES FRAUD VICTIM BY REPORTING –

- **S6=1** (ENDORSED BEHAVIOR)
- **S6A**>=1 (HOW MANY TIMES)
- **S6B** NOT = TO NUMBER OF TIMES IN S6A
- **S6C=1** (YES, TRIED TO GET THEIR MONEY BACK)
- **S6D=2, 3** (NOT A CHANCE OR DON'T KNOW IF RESPONDENT WILL GET THEIR MONEY BACK)

S6B1intro. You indicated that you lost money by paying for a product or service that you never received or turned out to be a scam. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S6a>1, the **most recent time** you had> that experience.

S6B2. Would you say you were trying to purchase a **product** or a **service**?

1=PRODUCT (SKIP TO S6B3)

2=SERVICE (SKIP TO S6B5)

3=DON'T KNOW (SKIP TO S6B6)

S6B3. Which **one** of the following **best describes** the type of product you were trying to purchase? Was it...

1=A weight loss product or health supplement,

2=A medical device,

3=A collectible or some type of memorabilia,

4=Computer software,

5=Gemstones or precious metals,

6=Automobile parts, or

7=Something else?

8=OTHER SPECIFY _____

79. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B4. Regardless of whether it was worthless or a scam, did you receive an actual product?

1=YES, RECEIVED

2=NEVER RECEIVED AT ALL

3=DON'T KNOW

[SKIP TO S6B6]

80. What do you think we are asking in this question?

S6B5. Which **one** of the following **best describes** the type of service you were trying to purchase? Was it.....

1=An insurance service,

2=Computer virus removal or repair services,

3=Home or vehicle repair services,

4=Internet or phone services,

5=Website hosting or web domain services,

6=A service to prevent losses from fraud or identity theft,

7=A service to help you manage or pay off a debt,

8=A service to remove negative information from your credit report,

9=A home, apartment, or vacation rental service,

10=A service to help grow your business,

11=An adoption service, or

12=Something else?

SPECIFY _____

81. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S6B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

82. Did you have any difficulty remembering how much money you gave this person or company?

S6B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S6B8)

2=NO (SKIP TO S6B9)

S6B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$_[_____]

[EDIT: 0-999,999]

83. Did you have any difficulty remembering how much money you got back?

S6B9. [If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S6B11)

2=NO (ASK S6B10)

84. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S6B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

85. Are there any other reason(s) you did not report what happened to law enforcement?

S6B11. Did you tell any of the following people or groups about the incident...?

S6B11a. Family or friends?

1=YES

2=NO

S6B11b. A lawyer?

1=YES

2=NO

S6B11c. Bank or credit card company?

1=YES

2=NO

S6B11d. Company's customer service?

1=YES

2=NO

S6B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S6B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S6B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S6B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S6B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S6B11k. Someone else?

1=YES

2=NO

S6B8ko. [IF S6B8k = YES] Who else did you tell about the incident? _____

86. Were there any groups here you had not heard of before or weren't sure who they were?

S6B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel and how it impacted you financially.

[If S6a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you lost money by paying for a product or service that you never received or turned out to be a scam], how distressing was this incident? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S6B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

87. What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)

S6B14. Did this [IF S6a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S6B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

88. What did you think about when answering this question?

S6B16. Thinking about this [IF S6a>1 most recent] incident when you lost money by paying for a product or service that you never received or that turned out to be a scam, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

89. In your own words, what do you think it means to be a victim of fraud?

90. How did you come up with your answer to this question?

S6B17. In your own words, please briefly describe the most recent time you lost money by paying for any products or services that you never received or turned out to be a scam.

91. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Relationship/trust fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A FRAUD VICTIM BY REPORTING –

- **S7=1 (ENDORSED BEHAVIOR)**

S7B1intro. You indicated that you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S7a>1, the **most recent time** you had> that experience.

S7B1. You stated that in the past 12 months, you lost money paying to help someone who pretended to be someone they weren't. Was this person someone who seemed to have a romantic interest in you?

1=YES (SKIP TO S7B3)

2=NO (ASK S7B2)

92. What do you think we mean when we ask if this was someone who had a “romantic interest” in you?

S7B2. Did the person pretend to be a family member?

1=YES

2=NO

S7B3. Which **one** of the following **best describes** how were you first contacted by this person?

1=Through a chat room,

2=Through a dating app or website,

3=Through social media (facebook, twitter, youtube),

4=Through another website,

5=In an email,

6=By a text message or phone call,

7=A mutual friend or someone claiming to be a mutual friend, or

8=Some other way?

93. How easy or difficult was it to pick an answer from the list? (PROBE ON DIFFICULTIES: MEMORY, TOO SIMILAR, TOO MANY, NOT ENOUGH)

S7B4. How did you provide him or her with money? For example, did you wire them money, send it through the mail, make a bank transfer (etc.)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=PAID ONLINE

2=PAYMENT SENT THROUGH THE MAIL

3=PAID OVER THE TELEPHONE

4=BANK TRANSFER

5=PAID THE PERSON FACE-TO-FACE

6=WIRED FUNDS

7=OTHER

94. Using your own words, how would you describe how you sent them money?

S7B5. What form of payment or payments did you use to provide the money? For example, did you use a credit card, debit card, pay by check, (etc.)? (MARK ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=CREDIT CARD

2=DEBIT OR ATM CARD

3=CASH

4=CHECK

5=CASHIER'S CHECK

6=MOBILE OR ONLINE PAYMENT APP (LIKE PAYPAL, APPLEPAY, SQUARE, VENMO, GOOGLE WALLET)

7=MONEY ORDER

8=WIRED MONEY THROUGH WESTERN UNION, MONEY GRAM, OR BANK TRANSFER

9=GIFT CARD

10=PREPAID CARD (LIKE GREEN DOT, VANILLA CARD, BLUEBIRD, OR MONEYPAK)

11=BITCOIN OR OTHER DIGITAL CURRENCY

12=TRANSFER FROM EXISTING INVESTMENT ACCOUNT

13=OTHER PAYMENT METHOD

95. [IF NEEDED Can you tell me more about the payment type?]

S7B6. How much money, altogether, did you give to this person or company? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

96. Did you have any difficulty remembering how much money you gave this person or company?

S7B7. Did you get any of that money back, either on your own or after filing a claim or taking legal action?

1=YES (ASK S7B8)

2=NO (SKIP TO S7B9)

S7B8. How much money did you get back? (ENTER IN WHOLE DOLLARS.)

\$[_____]

[EDIT: 0-999,999]

97. Did you have any difficulty remembering how much money you got back?

S7B9. [If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

1=YES (SKIP TO S7B11)

2=NO (ASK S7B10)

98. What groups or people would you include when we ask if you reported this to “a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?”

S7B10. Why did you not report the incident to law enforcement? (SELECT ALL THAT APPLY)

PROBE: Are there any other reasons? UNTIL R SAYS NO

1=I WAS EMBARRASSED/ASHAMED

2=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/ WASN'T SURE IT WAS A CRIME

3=DIDN'T KNOW WHO TO CONTACT

4=DIDN'T KNOW HOW TO CONTACT THEM

5=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

6=TOOK CARE OF IT MYSELF

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

9=FOUND OUT ABOUT THE INCIDENT TOO LATE

10=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

13=OTHER

99. Are there any other reason(s) you did not report what happened to law enforcement?

S7B11. Did you tell any of the following people or groups about the incident...?

S7B11a. Family or friends?

1=YES

2=NO

S7B11b. A lawyer?

1=YES

2=NO

S7B11c. Bank or credit card company?

1=YES

2=NO

S7B11d. Company's customer service?

1=YES

2=NO

S7B11e. Federal Trade Commission (FTC)?

1=YES

2=NO

S7B11f. Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B11g. Better Business Bureau (BBB)?

1=YES

2=NO

S7B11h. Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B11i. Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S7B11j. Internal Revenue Service (IRS)?

1=YES

2=NO

S7B11k. Someone else?

1=YES

2=NO

S7B8ko. [IF S7B8k = YES] Who else did you tell about the incident? _____

100. **Were there any groups here you had not heard of before or weren't sure who they were?**

S7B12. The type of incident you've described can impact people in different ways. My next questions are about how the incident made you feel, and how it impacted you financially.

[If S7a>1, INCLUDE FOLLOWING INTRO: Still thinking about the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be], how distressing was this incident?

Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S7B13. Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

INTERVIEWER: IF NO JOB OR SCHOOL, NOTE AND MOVE ON.

101. **What kinds of people did you think about in this question? What do you think "peers" means as it was used in this question? (REREAD QUESTION IF NEEDED)**

S7B14. Did this [IF S7a>1 most recent] incident lead you to have significant problems with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before?

1=YES

2=NO

S7B15. As a direct result of this incident, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

102. What did you think about when answering this question?

S7B16. Thinking about this [IF S7a>1 most recent] incident when you donated or sent money to someone who **pretended to be** a family member, friend, caregiver, or someone interested in you romantically, but weren't who they claimed to be, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW/NOT SURE

103. In your own words, what do you think it means to be a victim of fraud?

104. How did you come up with your answer to this question?

S7B17. In your own words, please briefly describe the most recent time you donated or sent money to someone who pretended to be a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be.

105. IF HAD ANY 'MOST RECENT' QUESTIONS – How easy or difficult was it for you to think only about the most recent time this happened?

Those are all of the survey questions I have for you. Now I want to ask you some overall questions about the survey.

General Questions

106. Overall, what are your thoughts about the survey?

107. Were there any questions that were unclear or confusing that we haven't already talked about?

108. Is there anything else about your experience(s) that we did not ask about, but you thought we would or should?

109. Do you have any final thoughts/questions/comments?

Attachment 13:

Cognitive Interview Report

NCVS Supplemental Fraud Survey (SFS)

Cognitive Interview Report

April 3, 2017

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1 BACKGROUND

The Bureau of Justice Statistics (BJS) is in the process of developing a supplemental survey on fraud for the National Crime Victimization Survey (NCVS). This survey is based on a taxonomy of fraud developed by the Financial Fraud Research Center (FFRC), a joint project of the Stanford Center on Longevity and the FINRA Investor Education Foundation (FINRA Foundation), in collaboration with BJS. The taxonomy identified up to five levels of individual fraud.

As part of this process, BJS asked RTI to assist in the development and testing of the supplemental survey. After multiple rounds of data collection using the crowdsourcing website Mechanical Turk (MTurk), RTI began conducting in-person cognitive interviews.

The two versions used for testing were called Version 3 (V3) and Version 4 (V4). Both Versions 1 (V1) and 2 (V2) were tested in crowdsourcing and had evolved, which is why only V3 and V4 were used for in-person cognitive testing. V3 was created by staff at RTI, with input from BJS, as a means of capturing both Level 2 and Level 3 types of fraud in the screener. Unlike the previous versions (V1 and V2) there was an extra layer of follow-up questions added to the V3 screener. The screener was tested in crowdsourcing, but was still found to have problems. In order to gather more information about improving V3, it was passed on to in-person cognitive testing.

V4 was created by BJS, with input from RTI, as a hybrid of the V2 and V3 screeners. This hybrid was created based upon the positive findings in each version screener during crowdsourcing. Unlike V3, the V4 screener had not been previously tested in crowdsourcing.

The purpose of crowdsourcing was to test the screeners to see if respondents were correctly reporting fraud. For in-person interviewing, we tested both the screener and the body of the survey, which was called the incident form. The incident form was developed by BJS, with input from RTI, for the V4 screener. RTI then adapted the skip logic and added the incident form to the V3 screener. The incident forms for both V3 and V4 are the same.

2 PARTICIPANTS

Participants for these in-person cognitive interviews were recruited via ads posted on craigslist.com. The posted ad described the survey content and included a link to a screener survey. The screener survey for these interviews was the V4 screener with some additional questions for demographic and contact information. Interested volunteers would complete the screener survey and those who were eligible would be called by an RTI recruiter in order to set up a date and time to complete the interview.

Ads were posted in the corresponding craigslist sites for three cities where RTI interviewers were located: Raleigh/Durham/Chapel Hill, NC; Charlotte, NC; and Portland, OR. In Raleigh/Durham/Chapel Hill, NC and Portland, OR, participants came into an RTI office whenever possible to complete the interview. Whenever that was not possible or when there was a volunteer in Charlotte, NC, interviews took place in a private room at a public library. The majority of interviews took place in the Raleigh/Durham/Chapel Hill, NC area as that was where the most interviewers were located. **Table 1** shows the demographic breakdown of participants by location. All participants reported at least one type of fraud occurring in the past 12 months in the online interview screener survey. A few participants reported that their experiences with fraud were more than 12 months once they were being interviewed in-person.

Table 1: Participant Demographics by Interview Location

VERSION	AGE	EDUCATION	GENDER	RACE	HISPANIC
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RAL/DUR/CH, NC						
P1	V3	50+	College Graduate	Male	White	No
P2	V4	18-25	College Graduate	Female	Black	No
P3	V3	35-49	Some College	Male	Black	No
P4	V4	35-49	College Graduate	Female	Black	No
P6	V4	35-49	College Graduate	Male	White	No
P7*	V3	18-25	College Graduate	Male	Black	No
P9	V3	35-49	High School	Male	Black	No
P10	V4	50+	Some College	Female	White	No
P11	V3	18-25	College Graduate	Female	Other	Yes
P12	V4	50+	Some College	Male	White	No
CHARLOTTE, NC						
P5	V3	50+	College Graduate	Male	Black	No
P8	V4	35-49	College Graduate	Male	White	No
PORTLAND, OR						
P13	V3	50+	College Graduate	Female	White	No
P14	V4	35-49	Some College	Female	White	Yes
P15	V3	18-25	Some College	Female	Asian/PI	No
P16	V4	26-34	College Graduate	Female	Amer. Ind./AK Nat.	No
P17	V3	26-34	Some College	Male	Asian/PI	No
P18	V4	26-34	Some College	Female	Other	No

*P7's responses were inconsistent between the screener and incident questions. This was not caught until after the interview was complete, but the interviewer was suspicious that the participant was fabricating responses during the survey. We did not exclude this participant from analysis, but we are cautious when interpreting these findings.

3 METHODOLOGY

Cognitive interviews are one-on-one interviews used to assess a questionnaire for general understanding, question and response wording, respondent burden, and question context. The goal is to gain an understanding of how well the questions work when administered to a sample of the survey's target population. The interview follows a cognitive protocol with pre-scripted probes. Cognitive interviewers also use spontaneous probes to gain a better understanding of questions.

Interviews lasted approximately 1 hour. Participants were instructed to listen to the questions asked by the interviewer and answer them as if they were being interviewed at their homes or over the phone. Throughout the survey, the interviewer stopped in between survey questions to ask scripted and unscripted probes to better understand the participant's thought process and fraud experience. Following the interview, we asked each participant some additional debriefing questions regarding their feelings about the survey in general.

4 FINDINGS

In these findings, if there are no comments about unclear questions or examples of misinterpretations, it should be assumed that the question was generally well understood by all.

4.1 GENERAL

Non-Monetary Fraud

One participant (P11) did not endorse any of the screener questions as happening in the past 12 months, but she did share some information on fraud she had been a victim of. Though she was reserved with the information she shared, it was clear that more than once she had been tricked into providing her information in exchange for a prize. The situations she described were either receiving an email or an internet pop-up saying she had won money but had to provide her personal information in order to claim it. She described an email she received as very personal and it really sounded like someone in another state had left her money. She provided information like her name, address and bank account number and never received the promised money. She did, however, have her identity stolen. In one case, she provided her personal information and she even received a check in the mail. However, when she went to cash the check, it bounced. Though she did not provide money up front to receive more money in return, these situations seem to suggest fraudulent activity as she is being tricked or lied to about what she would receive in return.

Getting Reimbursed By a Third Party

In multiple follow-up branches, participants correctly responded to the question “Have you gotten all of your money back from the person or company you (gave/sent/donated) money to?” when they received money from a third party. One participant answered “no” to that question explaining that the money came back from the credit card company. Another person answered “no” because she did not get money back from the person she gave it to, but another friend who felt bad for her and gave her the money she lost.

Multiple Incidents

The majority of people counted multiple incidents chronologically. They counted the first event as the “first event to happen in the past 12 months.” In other words, the last event they counted was usually the most recent event.

Reporting Fraud to Agencies

The most common groups or agencies that participants had not been heard of before were the CFPB, IC3 and FINRA. A few participants commented that it would have been nice to know about the existence of some of these agencies when they were being defrauded. A few participants said they had not heard of the FTC, but that was only a small number.

Realization of Victimization

One interviewer reported having a few participants who revealed that they had not thought of themselves as victims of fraud until they were completing our recruitment screener. These folks appreciated the resources that were provided at the end of the survey.

V3 Overall Comments

Overall, the survey was fairly well received. A few participants commented on how thorough the survey was and how many different aspects of fraud that were covered. One participant thought we would ask for more details about the specific incident, then added that they would have been comfortable providing more information. Another participant thought we should ask more about how people were contacted, as well as questions about social media use as it relates to being defrauded. One participant felt that older respondents may need questions to be repeated more often because of how similar they are.

V4 Overall Comments

The V4 survey was fairly well received, as well. One participant commented that the survey seemed repetitive. Two participants commented on the time frame and that more information could be provided if the time was expanded beyond the past 12 months. Another participant suggested providing a definition of fraud at the beginning of the survey

as some may not understand what all it entails. One interviewer received multiple comments pointing out fraudulent ads on craigslist.com (where we recruited).

4.2 V3 SCREENER AND SURVEY FINDINGS

4.2.1 PRIZE AND GRANT FRAUD (A2+A8)

<i>Said 'Yes'</i>	1
<i>Fraud (responses)</i>	1
<i>Fraud (narrative)</i>	1

Screener Responses:

	P17
A2A	
HOW MANY TIMES HAS THIS HAPPENED IN THE PAST 12 MONTHS?	1
A2B	
HAVE YOU GOTTEN ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY YOU INVESTED WITH?	No
A2C	
HAVE YOU TRIED TO GET YOUR MONEY BACK?	Yes
A2D	
ARE YOU STILL COMMUNICATING WITH THE PERSON OR COMPANY THAT TOOK YOUR MONEY?	No
A2E	
DO YOU THINK YOU WILL GET ALL OF YOUR MONEY BACK?	No
A7D	
WERE YOU TOLD TO PAY MONEY UP FRONT IN ORDER TO COLLECT EVEN MORE MONEY IN RETURN?	Yes
A8A	
WERE YOU TOLD TO PAY MONEY IN ORDER TO RECEIVE LOTTERY WINNINGS?	Yes
A8B	
WERE YOU ASKED TO PAY TAXES OR FEES THAT WOULD ALLOW SOMEONE IN A FOREIGN COUNTRY TO ACCESS A LARGE SUM OF MONEY THEY PROMISED TO SHARE WITH YOU?	No
A8C	
WERE YOU TOLD TO PAY MONEY IN ORDER TO RECEIVE A GOVERNMENT GRANT?	No
A8D	
WERE YOU TOLD TO PAY MONEY IN ORDER TO RECEIVE AN INHERITANCE?	Yes
A8E	
WERE YOU TOLD TO PAY MONEY IN ORDER TO RECEIVE A TAX REFUND FROM THE IRS?	No
A8F	
WERE YOU TOLD TO PAY MONEY IN ORDER TO RECEIVE A PRIZE, PROMOTION, OR SWEEPSTAKES?	No

Fraud Situations:

- P17: Approached about a Foundation that was created out of a couple’s lottery winnings. It was an opportunity for people to create bank accounts and earn interest from those lottery winnings. He provided money to setup the “bank account” and to pay “banking fees,” but never received any money in the account, as was promised. **(Note:** This is difficult because the money was coming from “lottery winnings” (though not their own personal lottery winnings), they were putting money up front to get interest in return, which suggested an “investment,” but they were not actually investing their money, they were “paying” for charges to open and maintain a bank account.)

Difficulties:

- This is P17, which is a single incident that was repeated as it fit in multiple categories (prize/grant fraud, investment fraud, products and services fraud) and the participant continued to re-report it. Since P17 said A7d=1, he received the follow-up questions for prize and grant fraud. Some of his answers made sense.
 - A8a – He paid money up front (for the bank account) to receive lottery winnings (the interest that came from the “foundation founders” lottery winnings).
 - A8d – Here, he got confused and started talking about a second incident when he was asked to send money overseas to get an inheritance, but he did not actually do it. There are multiple reasons why he should not have endorsed this item.

4.2.1.1 S1 – PRIZE OR GRANT FRAUD INCIDENT FORM

P17	
B1 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE MONEY OR PRIZE YOU WERE SUPPOSED TO RECEIVE? WAS IT....	Winnings from a lottery
B2 WERE YOU TOLD THAT YOU WOULD HAVE TO PAY A DEPOSIT, TAXES, OR A FEE IN ORDER TO GET THE MONEY OR PRIZE YOU WERE SUPPOSED TO RECEIVE?	Yes
B3 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$250
B4 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No
B5 HOW MUCH MONEY DID YOU GET BACK?	
B6 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No
B7 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Embarrassed, Didn't lose much money, Didn't want to bother police
B8 DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Friends/Family
B9	

	P17
HOW DISTRESSING WAS THIS INCIDENT?	Severely distressing
B10	
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	Yes
B11	
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	Yes
B12	
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Very difficult
B13	
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes

4.2.2 PHANTOM DEBT COLLECTION FRAUD (A5)

None.

4.2.3 CHARITY FRAUD (A3+A9A=1)

None.

4.2.4 EMPLOYMENT FRAUD (A4)

<i>Said 'Yes'</i>	1
<i>Fraud (responses)</i>	0
<i>Fraud (narrative)</i>	0

Screener Responses:

	P7
A4A	
HOW MANY TIMES HAS THIS HAPPENED IN THE PAST 12 MONTHS?	1
A4B	
HAVE YOU GOTTEN ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY YOU INVESTED WITH?	Yes
A4C	
HAVE YOU TRIED TO GET YOUR MONEY BACK?	
A4D	
ARE YOU STILL COMMUNICATING WITH THE PERSON OR COMPANY THAT TOOK YOUR MONEY?	
A4E	
DO YOU THINK YOU WILL GET ALL OF YOUR MONEY BACK?	
A10A	
WAS THE MONEY FOR A GROUP OR CAUSE, OR WAS IT FOR AN INDIVIDUAL?	No
A10B	
WAS THE MONEY COLLECTED THROUGH CROWDFUNDING FOR A CAUSE THAT WAS FAKE OR DID NOT EXIST?	No

Difficulties:

None

Fraud Situations:

None – got money back.

4.2.5 INVESTMENT FRAUD (A1)

<i>Said 'Yes'</i>	4
<i>Fraud (responses)</i>	3
<i>Fraud (narrative)</i>	4

Screeener Responses:

	P5	P7	P17	P18
A1A				
HOW MANY TIMES HAS THIS HAPPENED IN THE PAST 12 MONTHS?	1	1	1	1
A1B				
HAVE YOU GOTTEN ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY YOU INVESTED WITH?	No	No	No	No
A1C				
HAVE YOU TRIED TO GET YOUR MONEY BACK?	Yes	Yes	Yes	Yes
A1D				
ARE YOU STILL COMMUNICATING WITH THE PERSON OR COMPANY THAT TOOK YOUR MONEY?	No	No	No	No
A1E				
DO YOU THINK YOU WILL GET ALL OF YOUR MONEY BACK?	No	Yes	No	No
A6A				
DID THEY PROMISE YOU WOULD MAKE A LOT OF MONEY IN A SHORT PERIOD OF TIME?	No	Yes	Yes	Yes
A6B				
WERE YOU ASKED TO SELL A PRODUCT OR SERVICE?	No	No	No	No
A6C				
WERE YOU ASKED TO GET NEW PEOPLE TO JOIN OR INVEST?	No	Yes	No	Yes

Fraud Situations:

- P5: Made aware of an opportunity to receive a return on investment with a good company with other investors. However, after investing, the company just closed up.
- P7: Involved in a penny-stock scheme. (Should likely not be counted in fraud (responses) because P said they thought they would get their money back [A1e=1]).
- P17: (Only responded to Incident Form questions for Prize/Grant Fraud) Approached about a Foundation that was created out of a couple's lottery winnings. It was an opportunity for people to create bank accounts and earn interest from those lottery winnings. He provided money to setup the "bank account" and to pay "banking fees," but never received any money in the account, as was promised. (**Note:** This is difficult because the money was coming from "lottery winnings" (though not their own personal lottery winnings), they were putting money up front to get interest in return, which suggested an "investment," but they were not actually investing their money, they were "paying" charges to open and maintain a bank account.)

- P18: Was in a dance class and asked to invest money in a “women’s investment opportunity” and get 8 other women to invest as well. After paying her money, she could not get 8 others to invest and went back to tell the person, who simply said it fell through anyway. However, their money was never returned.

Difficulties:

- P18 was not quite sure of the difference between “investing money” (A1) and “paying money” (A2).
- P18 had slight difficulty answering some of the incident questions because it was just a group of people, not a business that defrauded her.

4.2.5.1 S5 – CONSUMER INVESTMENT FRAUD INCIDENT FORM

	P5	P7	P18
B1 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF INVESTMENT YOU THOUGHT YOU WERE MAKING?	Shares of a company prior to the company going public	A low valued stock, also called a 'penny stock'	Other: was investing in myself, I had hoped.
B2 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	A couple thousand...doesn't want to say	\$300	\$100
B3 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No	Yes	No
B4 HOW MUCH MONEY DID YOU GET BACK?		\$300	
B5 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No	No	No
B6 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Other: Reported it to the company	Got money back, took care of it myself	Didn't know could report, Other: this was not a business, it was a group of people.
B7 DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends; FTC;	Company's customer service	Family or friends; Other: complained on social media site.
B8 HOW DISTRESSING WAS THIS INCIDENT?	Not at all distressing	Moderately distressing	Severely distressing
B9 DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No	No	No

	P5	P7	P18
B10 DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No	No	No
B11 AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult	Not at all difficult	Very difficult
B12 THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes	Yes	Yes

4.2.6 CONSUMER PRODUCTS AND SERVICES FRAUD (A2+A7)

Said 'Yes'	4*
Fraud (responses)	3
Fraud (narrative)	2

*One participant (P14) said their incident occurred more than 12 months ago, but for the sake of testing, we continued with this line of questioning.

Screeners Responses:

	P5	P14	P17	P18
A2A				
HOW MANY TIMES HAS THIS HAPPENED IN THE PAST 12 MONTHS?	2	1	1	2
A2B				
HAVE YOU GOTTEN ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY YOU INVESTED WITH?	1-Yes 2-Yes	No	No	1-No 2-Yes
A2C				
HAVE YOU TRIED TO GET YOUR MONEY BACK?		Yes	Yes	1-Yes
A2D				
ARE YOU STILL COMMUNICATING WITH THE PERSON OR COMPANY THAT TOOK YOUR MONEY?		No	No	1-No
A2E				
DO YOU THINK YOU WILL GET ALL OF YOUR MONEY BACK?		No	No	1-No
A7A				
DID YOU PAY FOR A PRODUCT THAT WAS FAKE OR THAT YOU NEVER RECEIVED?	Yes	Yes	Yes	DK
A7B				
DID YOU PAY FOR A SERVICE THAT WAS WORTHLESS, UNNECESSARY, OR THAT YOU NEVER RECEIVED?	No	Yes	Yes	No
A7C				
WERE YOU BILLED BY A PERSON OR COMPANY FOR SOMETHING YOU DID NOT AUTHORIZE?	No	Yes	Yes	No
A7D				
WERE YOU TOLD TO PAY MONEY UP FRONT IN ORDER TO COLLECT EVEN MORE MONEY IN RETURN?	No	No	Yes	No

Fraud Situations:

- P5: Got money back.
- P14: Someone contacted her by phone and promised her travel benefits for a fee. She provided her checking account number but they took out the money from her savings account. They had a contact number for the company, but after 2 months of trying and no answer, decided to stop. This person initially felt that the bank had made an error in allowing the withdrawal to come from her savings account. It was when she tried to get this money back from the company that she realized she had been defrauded.

- P17: (Only responded to Incident Form questions for Prize/Grant Fraud) Approached about a Foundation that was created out of a couple’s lottery winnings. It was an opportunity for people to create bank accounts and earn interest from those lottery winnings. He provided money to setup the “bank account” and to pay “banking fees,” but never received any money in the account, as was promised. (**Note:** This is difficult because the money was coming from “lottery winnings” (though not their own personal lottery winnings), they were putting money up front to get interest in return, which suggested an “investment,” but they were not actually investing their money, they were “paying” charges to open and maintain a bank account.)
- P18: She ordered something from ebay, but when the box arrived, it sounded like it was full of broken parts. She tried to contact the seller, but received no answer. She would have reported it to ebay, but she did not file a grievance in time. To our knowledge, she never opened the box. (Not counted in fraud (narrative) because this does not sound like fraud.)

Difficulties:

- P11 noted that A1 and A2 seemed similar (though they did not endorse either).
- After hearing A2 read aloud, P14 thought it would have been more appropriate to her situation than A1, which she had already responded to. Her answers were then moved to A2.
- This is P17, which is a repeat of an incident reported in A1. However, this is tricky as he endorsed all of these items but most of them made sense.
 - A7a – paid for a product never received (a bank account)
 - A7b – he paid for a service (banking fees) that he felt she should not have had to pay for.
 - A7c – billed for the deposit fee (same as A7b)
 - A7d – he was told to pay money up front (to pay for the bank account) to get more money in return (the interest).

4.2.6.1 S6 – CONSUMER PRODUCTS AND SERVICES FRAUD INCIDENT FORM

	P14	P18
B2 WOULD YOU SAY YOU WERE TRYING TO PURCHASE A PRODUCT OR A SERVICE?	Service	Product
B3 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF PRODUCT YOU WERE TRYING TO PURCHASE? WAS IT...	Other: Travel benefits	Other: Culinary whipped cream cartridges
B4 REGARDLESS OF WHETHER IT WAS WORTHLESS OR A SCAM, DID YOU RECEIVE AN ACTUAL PRODUCT?		Yes
B5 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF SERVICE YOU WERE TRYING TO PURCHASE? WAS IT.....	A home, apartment, or vacation rental service	
B6 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$450	\$19
B7 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No	No

	P14	P18
B8 HOW MUCH MONEY DID YOU GET BACK?		
B9 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No	No
B10 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Didn't know I could report it	Didn't know I could report it
B11 DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends; Bank or credit card company	Family or friends; Company's customer service; Other: the seller directly
B12 HOW DISTRESSING WAS THIS INCIDENT?	Moderately distressing	Moderately distressing
B13 DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No	No
B14 DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No	No
B15 AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult	A little difficult
B16 THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes	Yes

4.2.7 RELATIONSHIP/TRUST FRAUD (A3+A9A=2)

<i>Said 'Yes'</i>	2
<i>Fraud (responses)</i>	2
<i>Fraud (narrative)</i>	1

Screeener Responses:

	P1	P9
A3A		
HOW MANY TIMES HAS THIS HAPPENED IN THE PAST 12 MONTHS?	2	3
A3B		
HAVE YOU GOTTEN ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY YOU INVESTED WITH?	All No	All No
A3C		
HAVE YOU TRIED TO GET YOUR MONEY BACK?	All No	All No
A3D		
ARE YOU STILL COMMUNICATING WITH THE PERSON OR COMPANY THAT TOOK YOUR MONEY?	All No	All No
A3E		
DO YOU THINK YOU WILL GET ALL OF YOUR MONEY BACK?	All No	All No
A9A		
WAS THE MONEY FOR A GROUP OR CAUSE, OR WAS IT FOR AN INDIVIDUAL?	Individual	Individual
A9B		
WAS THE MONEY COLLECTED THROUGH CROWDFUNDING FOR A CAUSE THAT WAS FAKE OR DID NOT EXIST?		
A9C		
DID THE PERSON OR GROUP CLAIM THEY BELONGED TO AN AGENCY OR CHURCH THAT YOU LATER LEARNED WAS FAKE OR THAT THEY DID NOT REALLY BELONG TO?		
A9D		
DID THE PERSON PRETEND TO BE INTERESTED IN YOU ROMANTICALLY?	No	No
A9E		
DID THE PERSON CLAIM TO BE SOMEONE WHO KNEW YOU BUT YOU LATER LEARNED THEY WERE A STRANGER?	No	No

Fraud Situations:

- P1: This person talked about giving money to strangers on the street but not knowing where it was really going. He considered that fraud and felt that it fit into the screener. The incident questions in S7 were not asked because they did not make sense to him (as the recipient was a stranger).

- P9: A bunch of kids said they needed money for the homeless. He gave them money 3 different times before he stopped. He said he found out they were using the money to buy drugs and alcohol.

Difficulties:

- In both of these instances, the participants gave money to individuals they did not know, but these strangers did not pretend to be family, friends, or romantically interested. This made the question wording sometimes awkward to understand.
- Current routing sent these folks down the path of relationship/trust fraud because they gave money to *individuals* and not *groups*, but these individuals were seen as charity cases. According to the taxonomy, these incidences should have been categorized as charity. This also would have made more sense to the participants.
- P9 was not sure how to answer how much money he gave them because he gave these people money 3 different times, even though the questions specifically asks “altogether”. He provided the total amount of money he gave (which was \$180).

4.2.7.1 S7 – RELATIONSHIP/TRUST FRAUD INCIDENT FORM

	P9
B1 WAS THIS PERSON SOMEONE WHO SEEMED TO HAVE A ROMANTIC INTEREST IN YOU?	No
B2 DID THE PERSON PRETEND TO BE A FAMILY MEMBER?	No
B3 WHICH ONE OF THE FOLLOWING BEST DESCRIBES HOW WERE YOU FIRST CONTACTED BY THIS PERSON?	Some other way: Stranger on the street.
B4 HOW DID YOU PROVIDE HIM OR HER WITH MONEY? FOR EXAMPLE, DID YOU WIRE THEM MONEY, SEND IT THROUGH THE MAIL, MAKE A BANK TRANSFER (ETC.)?	Paid the person face-to-face
B5 WHAT FORM OF PAYMENT OR PAYMENTS DID YOU USE TO PROVIDE THE MONEY? FOR EXAMPLE, DID YOU USE A CREDIT CARD, DEBIT CARD, PAY BY CHECK, (ETC.)?	Cash
B6 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$180
B7 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No
B8 HOW MUCH MONEY DID YOU GET BACK?	
B9 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No
B10	

WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Did not want to get offender in trouble; did not want to get police involved.
B11	
DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends
B12	
HOW DISTRESSING WAS THIS INCIDENT?	Not at all distressing
B13	
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No
B14	
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No
B15	
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult
B16	
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes

4.3 V4 SCREENER AND SURVEY FINDINGS

4.3.1 PRIZE/GRANT FRAUD (S1)

Said 'Yes'	1
Fraud (responses)	1
Fraud (narrative)	1

Screeener Responses:

	P6
S1A	
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	1
S1B	
(HOW MANY OF THESE INCIDENTS) DID YOU GET ALL OF THE MONEY YOU WERE PROMISED?	No

Fraud Situations:

- P6: Received an offer to get an iPad tablet and he was only required to pay the shipping cost to claim it. He paid the shipping cost and waited a month or so before contacting the seller to find out if the shipment had been delayed. After he stopped receiving replies from the seller, he did an internet search and found out that it was a scam.

Difficulties:

- In this situation, the prize was an iPad, not a sum of money. The way the question is worded, it sounds as if we are only asking about money.

4.3.1.1 S1 – PRIZE/GRANT FRAUD INCIDENT FORM

	P6
B1	
WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE MONEY OR PRIZE YOU WERE SUPPOSED TO RECEIVE? WAS IT....	Winnings from a sweepstakes, raffle, or promotion
B2	
WERE YOU TOLD THAT YOU WOULD HAVE TO PAY A DEPOSIT, TAXES, OR A FEE IN ORDER TO GET THE MONEY OR PRIZE YOU WERE SUPPOSED TO RECEIVE?	Yes
B3	
HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$79
B4	
DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No

B5 HOW MUCH MONEY DID YOU GET BACK?	
B6 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	Yes
B7 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	
B8 DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends; Company's customer service
B9 HOW DISTRESSING WAS THIS INCIDENT?	Moderately distressing
B10 DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No
B11 DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No
B12 AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult
B13 THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes

4.3.2 PHANTOM DEBT COLLECTION FRAUD (S2)

Said 'Yes'	1
Fraud (responses)	1
Fraud (narrative)	1

Screener Responses:

P2	
S2A	
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	1

Fraud Situations:

- P2: Had an outstanding phone bill (~\$1,000) that she never paid. A third party offered to settle the bill for less than the cost of the bill (\$400), but it turned out to be fraud. She was able to get \$200 back from them, but that was it. She strongly felt that they accessed her credit report and found out about the old bill she never paid from when she was ~18 (she is currently in her 30s) and that is how they targeted her.

Difficulties:

- She thought this could fall under the “loan” category on S2B2, but it was a settlement offer so she went with “other.”

4.3.2.1 S2 – PHANTOM DEBT COLLECTION FRAUD INCIDENT FORM

P2	
B1	
WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF DEBT YOU WERE TOLD YOU OWED. WAS IT DEBT DUE TO...	Other: Cell phone bill settlement
B2	
HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$400
B3	
DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	Yes
B4	
HOW MUCH MONEY DID YOU GET BACK?	\$200
B5	
DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	Yes
B6	
WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	
B7	

P2

DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends, Company's customer service
B8	
HOW DISTRESSING WAS THIS INCIDENT?	Moderately distressing
B9	
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No
B10	
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No
B11	
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult
B12	
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes

4.3.3 CHARITY FRAUD (S3)

<i>Said 'Yes'</i>	4
<i>Fraud (responses)</i>	4
<i>Fraud (narrative)</i>	4

Screener Responses:

	P4	P6	P13	P15
S3A				
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	1	1	1	1

Fraud Situations:

- P4: She donated money to a GoFundMe page for a sick person who she later found out was not ill.
- P6: A friend moved back up to Canada and set up a GoFundMe for their medical bills and things like that. This person donated money and later found out that none of their story was true.
- P13: Donated to a GoFundMe for a dog shelter that ended up being fake. When she went back to check the website, it was gone.
- P15: Gave money to a large GoFundMe page for a dog sanctuary that was not real.

Difficulties:

- Though all of these happened through a website like GoFundMe or Kickstarter, one of the participants had not heard the term “crowdfunding” before.

4.3.3.1 S3 – CHARITY FRAUD INCIDENT FORM

	P4	P6	P13	P15
B1				
WAS THE DONATION SUPPOSED TO BE GOING TO AN ORGANIZATION?	No	No	Yes	Yes
B2				
DID YOU MAKE THIS DONATION THROUGH A CROWDFUNDING WEBSITE LIKE GOFUNDME OR KICKSTARTER?	Yes	Yes	Yes	Yes
B3				
HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$50	\$100	\$25	\$100
B4				
DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No	No	No	No
B5				
HOW MUCH MONEY DID YOU GET BACK?				
B6				

	P4	P6	P13	P15
DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No	No	No	No
B7				
WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Too inconvenient	Didn't seem important enough	Just thought I was donating money	Didn't think it would do any good.
B8				
DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends	none	Family or friends; Better Business Bureau	Family or friends
B9				
HOW DISTRESSING WAS THIS INCIDENT?	Mildly distressing	Moderately distressing	Moderately distressing	Moderately distressing
B10				
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No	No	No	No
B11				
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No	No	Yes	No
B12				
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult	Not at all difficult	Not at all difficult	Not at all difficult
B13				
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes	Yes	Yes	Yes

4.3.4 EMPLOYMENT FRAUD (S4)

Said 'Yes'	3*
Fraud (responses)	2
Fraud (narrative)	3*

*One participant (P16) was almost involved in an employment situation where she was asked to pay money up front. She did not pay the money so she answered 'No' to S4, but since she had a similar experience, the interviewer went through the questions with her anyway to receive feedback.

Screener Responses:

	P2	P6	P15
S4A			
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	2	1	1
S4B			
(HOW MANY OF THESE INCIDENTS) DID YOU GET ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY WITHOUT FILING A CLAIM OR TAKING LEGAL ACTION?	1	No	No
S4C			
WHEN YOU DIDN'T GET YOUR MONEY BACK, DID YOU TRY TO GET IT BACK?	Yes	Yes	No
S4D			
DO YOU THINK THERE IS A CHANCE THE PERSON OR COMPANY MIGHT STILL GIVE YOU ALL OF YOUR MONEY BACK?	No	No/DK	

Fraud Situations:

- P2: Met a man at the local mall who was representing a modeling agency. They were doing a casting call for a fashion show. It seemed legit and they really liked her. They offered her a contract and she paid \$200 to participate. She was asked to go to another event which she and another woman attended, but no one was there. They realized that it was a fraud and they could not find the guy again.
- P6: There was an offer for a job placement at a training course for auto sales and he was trying to get back into auto sales at the time. He paid the money for that course and never received any notifications of the classes or job placement. He was also unable to contact customer service. He got no responses to his contact attempts and they disappeared.
- P15: Paid to take a course and get a certification as a medical marijuana dispensary agent. These people guaranteed a certification and a job. However, once she got the certification and went into dispensaries, she was told that her certificate did not mean anything. There was no follow-up from the company afterwards.
- P16*: Two months ago she sent her resume to a shell corporation inside a shell corporation and was selected for an interview. She went in for an interview and they told her if she chose to move forward she would have to pay for licensure and training materials, with promises of reimbursement for a portion of the materials. She did not go any further with it, but she had gone through 2 interviews with them.

Difficulties:

- In the screener, P15 said they did not try to get their money back, so this was not counted as fraud in Fraud (responses). However, the interviewer continued with the incident questions to obtain feedback.

- In the interview with P6, at the end of the questions for this incident, he noted that he tried to contact customer service. The interviewer noted that this was the first they had heard of this and realized when the participant was previously asked about customer service, the question was worded, “Did you tell any of the following people or groups about the incident...?” The participant had responded “no” to this question because they were unable to reach customer service and, therefore, unable to *te//* them about the incident. There is no place in the survey to record unsuccessful contact attempts like this.

4.3.4.1 S4 – EMPLOYMENT FRAUD INCIDENT FORM

	P2	P6	P15	P16*
B1 DID THE MONEY YOU LOST GO TO SOMEONE WHO... WAS SUPPOSED TO BE HELPING YOU START YOUR OWN BUSINESS?	No	No	No	No
B2 (DID THE MONEY YOU LOST GO TO SOMEONE WHO...) PROMISED TO HELP YOU MAKE MONEY WHILE YOU WORKED FROM HOME?	No	No	No	Yes
B3 (DID THE MONEY YOU LOST GO TO SOMEONE WHO...) PROMISED TO HELP YOU GET A GOVERNMENT JOB?	No	No	No	No
B4 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$200	\$170	\$200	(they wanted \$200-\$300 up front)
B5 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No	No	No	
B6 HOW MUCH MONEY DID YOU GET BACK?				
B7 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	Yes	No	No	No
B8 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?		Did not seem important enough; did not want to take the time	Did not think it would do any good	Other: She looked them up on the better business bureau and they seemed legitimate, but they didn't practice business in an ethical manner.
B9				

	P2	P6	P15	P16*
DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends	Company's customer service, Better Business Bureau	Family or friends	Family or friends, Company's customer service;
B10				
HOW DISTRESSING WAS THIS INCIDENT?	Mildly distressing	Moderately distressing	Mildly distressing	Moderately distressing
B11				
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No	No	No	No
B12				
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No	No	No	No
B13				
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult	Not at all difficult	Not at all difficult	
B14				
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes	Yes	Yes	Yes (if had given them money)

*Did not actually provide money; stopped the process when she got to that point. However, because of her experience, interviewer went ahead and asked these follow-up questions for feedback.

4.3.5 CONSUMER INVESTMENT FRAUD (S5)

<i>Said 'Yes'</i>	<i>1</i>
<i>Fraud (responses)</i>	<i>1</i>
<i>Fraud (narrative)</i>	<i>0</i>

Screeners Responses:

	P6
S5A	
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	2
S5B	
(FOR HOW MANY OF THESE INCIDENTS) DO YOU BELIEVE THE INVESTMENT OPPORTUNITY WAS MADE UP OR THAT YOUR MONEY WAS NEVER INVESTED AT ALL?	1

Fraud Situations:

None

Difficulties:

- P6 felt that this question was so broad that it could encapsulate the previous two questions. When he heard the probe asking his thoughts if we changed this question to “invested money with a person or company that promised you a guaranteed return or promised you would not lose any money,” he said this version was clearer. Had he heard that question instead of the one currently in the survey, he would not have said yes to this question. *Therefore, the interviewer did not ask the corresponding incident questions.*
- Another participant who did not endorse this type of fraud felt that the question wording provided in the probe made them think of a scam where the original question wording had not.

4.3.6 CONSUMER PRODUCTS OR SERVICES FRAUD (S6)

Said 'Yes'	3
Fraud (responses)	3
Fraud (narrative)	1

Screener Responses:

	P10	P12	P13
S6A			
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	1	2	1
S6B			
(HOW MANY OF THESE INCIDENTS) DID YOU GET ALL OF YOUR MONEY BACK FROM THE PERSON OR COMPANY WITHOUT FILING A CLAIM OR TAKING LEGAL ACTION?	No	1	No
S6C			
WHEN YOU DIDN'T GET YOUR MONEY BACK, DID YOU TRY TO GET IT BACK?	Yes	Yes	Yes
S6D			
DO YOU THINK THERE IS A CHANCE THE PERSON OR COMPANY MIGHT STILL GIVE YOU ALL OF YOUR MONEY BACK?	DK	No	No

Fraud Situations:

- P10: Ordered a panini press from Macy's and never received it. The post office had shipped it back to the warehouse because he had moved. Two months later, it was never delivered, he got the runaround to different post offices. The store and post office all say it has been delivered. Used PayPal to pay so has spoken to them and they are investigating. In the meantime, he gets something in the mail from the post office saying there is a package there for him but there is \$17 due in order to receive it. He has not gone to get it yet, but he does not plan on paying any more. He did admit that he did not think this was fraud (S6B16=2). Not counted as fraud in Fraud (narrative).
- P12: Signed up for a dating service and found out the website was more risqué than expected and decided he did not want to be a part of it. He had given them his information over the phone before checking the website. He said the website was poorly made and that was when he realized he had made a mistake. He contacted the company and bank almost immediately. Bank refunded his money but took it back after an investigation. Not counted as fraud in Fraud (narrative).
- P13: Bought filters for an evaporative cooler from a cheaper company overseas and never received them. She got her money back from the credit card company.

Difficulties:

- It was interesting that P12 got their money back from the bank, but after an investigation, the bank took the money back and ruled against his claim. He answered the questions correctly that he did not get his money back (even though he had temporarily).

4.3.6.1 S6 – CONSUMER PRODUCTS OR SERVICES FRAUD INCIDENT FORM

	P10	P12	P13
B2 WOULD YOU SAY YOU WERE TRYING TO PURCHASE A PRODUCT OR A SERVICE?	Product	Service	Product
B3 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF PRODUCT YOU WERE TRYING TO PURCHASE? WAS IT...	Other: Panini Press		Other: filters
B4 REGARDLESS OF WHETHER IT WAS WORTHLESS OR A SCAM, DID YOU RECEIVE AN ACTUAL PRODUCT?	No		No
B5 WHICH ONE OF THE FOLLOWING BEST DESCRIBES THE TYPE OF SERVICE YOU WERE TRYING TO PURCHASE? WAS IT.....		Something else: Dating service	
B6 HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	\$68	\$50-\$100	\$8.95
B7 DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No	No	Yes
B8 HOW MUCH MONEY DID YOU GET BACK?			\$8.95
B9 DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	No	No	No
B10 WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	Wasn't sure it was a crime; other: was a consumer issue	Didn't know I could report it	Didn't want to bother police
B11 DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family and friends; Company's customer service; Someone else - Post office	Family or friends; Bank or credit card company; Company's customer service	Family or friends; Bank of credit card company; Better Business Bureau
B12 HOW DISTRESSING WAS THIS INCIDENT?	Moderately distressing	Moderately distressing	Moderately distressing
B13 DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No	No	No

	P10	P12	P13
B14 DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	No	No	No
B15 AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Not at all difficult	A little difficult	Not at all difficult
B16 THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	No	Yes	Yes

4.3.7 RELATIONSHIP/TRUST FRAUD (S7)

<i>Said 'Yes'</i>	1
<i>Fraud (responses)</i>	1
<i>Fraud (narrative)</i>	1

Screener Responses:

P8	
S7A	
HOW MANY TIMES DID THIS HAPPEN IN THE PAST 12 MONTHS?	1

Fraud Situations:

- P8: He was a victim of marriage fraud. He had been married to a woman for 10 years, paid for everything, all bills, her car payments, etc. He later found out that she was a Swedish millionaire, had multiple social security cards, fake passports, and had committed fraud in both the US and Sweden. This has resulted in years of investigations from multiple agencies who have said there was not enough money involved to pursue her.

Difficulties:

- There was some difficulty with the time frame. The participant said this happened in the past 12 months because all things were settled about 11 months ago. However, he had been divorced from this woman for a few years by that point, so though he was still dealing with the fallout from this situation, he was not paying for anything for his ex-wife 12 months ago.
- He had difficulty describing the form of payment because he did not necessarily “pay her” but he paid for her expenses, bills, cost of living, etc. for about 10 years. He used his credit card, ATM card and cash to pay for these things.
- He had contacted a number of agencies beyond what was listed in S7B11 to report her for multiple types of fraud. When asked if he told with family or friends, he shared that he has a blog all about it. He brought folders full of legal documents with him. Given the nature of their relationship, it was awkward when asked if he contacted “Company’s customer service,” “FTC,” “BBB,” “IC3,” or “FINRA.”

4.3.7.1 S7 – RELATIONSHIP/TRUST FRAUD INCIDENT FORM

P8	
B1	
WAS THIS PERSON SOMEONE WHO SEEMED TO HAVE A ROMANTIC INTEREST IN YOU?	Yes
B2	
DID THE PERSON PRETEND TO BE A FAMILY MEMBER?	
B3	
WHICH ONE OF THE FOLLOWING BEST DESCRIBES HOW WERE YOU FIRST CONTACTED BY THIS PERSON?	Through a chat room
B4	

HOW DID YOU PROVIDE HIM OR HER WITH MONEY? FOR EXAMPLE, DID YOU WIRE THEM MONEY, SEND IT THROUGH THE MAIL, MAKE A BANK TRANSFER (ETC.)?	Paid the person face-to-face; Other: bought her things
B5	
WHAT FORM OF PAYMENT OR PAYMENTS DID YOU USE TO PROVIDE THE MONEY? FOR EXAMPLE, DID YOU USE A CREDIT CARD, DEBIT CARD, PAY BY CHECK, (ETC.)?	Credit card, debit or ATM card, cash.
B6	
HOW MUCH MONEY, ALTOGETHER, DID YOU GIVE TO THIS PERSON OR COMPANY?	10s of thousands, \$50,000 minimum
B7	
DID YOU GET ANY OF THAT MONEY BACK, EITHER ON YOUR OWN OR AFTER FILING A CLAIM OR TAKING LEGAL ACTION?	No
B8	
HOW MUCH MONEY DID YOU GET BACK?	
B9	
DID YOU REPORT THE INCIDENT TO A LAW ENFORCEMENT AGENCY, SUCH AS THE LOCAL POLICE, A SHERIFF OR A FEDERAL LAW ENFORCEMENT AGENCY?	Yes
B10	
WHY DID YOU NOT REPORT THE INCIDENT TO LAW ENFORCEMENT?	
B11	
DID YOU TELL ANY OF THE FOLLOWING PEOPLE OR GROUPS ABOUT THE INCIDENT...?	Family or friends, lawyer, bank or credit card company, CFPB, IRS, Others: FBI, INS, ICE, AG, Swedish tax department and police department
B12	
HOW DISTRESSING WAS THIS INCIDENT?	Severely distressing
B13	
DID THE INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH YOUR JOB OR SCHOOLWORK, OR TROUBLE WITH YOUR BOSS, COWORKERS, OR PEERS?	No
B14	
DID THIS INCIDENT LEAD YOU TO HAVE SIGNIFICANT PROBLEMS WITH FAMILY MEMBERS OR FRIENDS, INCLUDING GETTING INTO MORE ARGUMENTS OR FIGHTS THAN YOU DID BEFORE, NOT FEELING YOU COULD TRUST THEM AS MUCH, OR NOT FEELING AS CLOSE TO THEM AS YOU DID BEFORE?	Yes
B15	
AS A DIRECT RESULT OF THIS INCIDENT, HOW DIFFICULT IS IT FOR YOU TO MEET YOUR MONTHLY EXPENSES OR PAY YOUR BILLS?	Pretty difficult
B16	
THINKING ABOUT THIS INCIDENT WHEN YOU PAID MONEY TO RECEIVE A LARGE SUM OF MONEY BUT NEVER GOT WHAT YOU WERE PROMISED, DO YOU THINK YOU WERE A VICTIM OF FRAUD?	Yes

5 RECOMMENDATIONS

When comparing the outcomes from the administrations of V3 and V4, it is difficult to tell if one version worked better than the other. V3 was designed to whittle down to Level 3 of the fraud taxonomy through a few follow-up questions. Though the questions worked conceptually, in practice, there was more confusion than there was clarification. It is clear that one fraudulent incident can have aspects of multiple types of fraud, making it extremely challenging to categorize a specific type of fraud in only a few questions. That being said, we would recommend moving forward with V4.

Due to the variety of ways a person can be defrauded and the many avenues of communication today's technology allows, it is difficult to anticipate all of the fraudulent situations that will be reported. Below are a few recommendations intended to help guide respondents through the survey and down the correct path.

- Consider revising the wording in S5. The suggested wording in follow-up probe 16 evoked a greater understanding of the types of situations that should be considered.
- It was not clear how (or if) giving money to strangers on the street should be considered fraud. We recommend either making a clear path for these cases (likely to Charity Fraud) or being specific about excluding them (we tend to favor the latter option here).
- Clarify whether Prize/Grant Fraud should include non-monetary prizes, such as the iPad one participant was told they won and for which they just had to pay shipping to receive, but never did.
- Consider whether or not being defrauded out of personal financial information should count as fraud. Even though a specific sum of money was not handed over, personal information allowing access to the participant's finances was provided under false pretense.
- In a few cases, describing the form(s) of payment was difficult for participants because they provided money on the spot. We recommend revising some of the questions to be mindful of the possibility of in-person transactions.
- It may be useful to include a question asking about any people or agencies someone may have attempted to contact, but they were unsuccessful in doing so (for example, company customer service, individual seller, etc.). In many of these instances, the participant realized they were a victim of fraud after they could not get in touch with someone.

One final thought for consideration is related to the possibility of participants endorsing a screener question and later deciding their situation fit better in another category. Considering that some of our participants changed their minds about their responses after hearing subsequent questions, it may be helpful to share the seven different types of fraud with participants at the beginning of this section so they know what is coming. This may help minimize the need for interviewers to back track if a participant changes their mind. It might also help by conveying the meaning of the types of things we will be asking about, which will give respondents some insights and/or guardrails that might help them answer more accurately.