

Appendix 4: Identity Theft Supplement Questionnaire – v2 Cognitive Testing Protocol – Spring 2020

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 identity theft. We are hoping to get your feedback and opinions on these questions so we may improve them.

Procedure: Even though we're speaking on video, I am going to ask you questions as if I were an interviewer who came to your house. 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 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?

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Section A: Screener Questions

INTRO 1: This survey asks questions about possible experiences with identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. We will not ask you for any specific account information. We estimate these questions will take between 5 to 15 minutes depending on your circumstances.

The first set of questions are about the possible misuse of EXISTING ACCOUNTS.

1. First, have you ever had an active checking or savings account through a bank or financial institution?

YES

NO (skip to Q5)

2. Has anyone EVER, without your permission, used your checking or savings account, including any debit or ATM cards, to make a purchase or withdraw money? Please consider only times when money was actually deducted from your account, regardless of whether you were reimbursed later.

YES

NO (skip to Q5)

1. If YES: Could you tell me a little bit about what happened?
2. What time period did you think about when answering this question?
3. If we hadn't included the phrase "Please consider only times when money was actually deducted from your account," would you have answered the question differently?
4. What about the phrase 'regardless of whether you were reimbursed later?' In your own words, what do you think that phrase means? Did it change the way you answered the question?

3. Has this happened during the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today?

YES

NO (skip to Q5)

4a. In what year did this most recently happen? _____

4b. And in what month? _____

If you don't know, please provide your best estimate.

1. If Q3= YES: How difficult was it to remember the month and year?
2. If Q3=YES: Were you thinking about different incidents when you answered the first question about whether this had EVER happened and when you answered the question about whether it had happened in the past 12 months?

5. The next questions are about the possible misuse of EXISTING CREDIT CARDS OR CREDIT CARD ACCOUNTS.

Have you ever had a credit card in your name? Include major credit cards such as a Mastercard or Visa, and store credit cards such as a Macy's card. Please do not include debit cards.

YES

NO (skip to Q9)

6. Thinking only of credit cards, has anyone EVER used one or more of your credit cards without your permission? Please consider only times when charges actually posted to your account, regardless of whether you were reimbursed later.

YES

NO (skip to Q9)

1. Would you have answered the question differently if we hadn't included the phrase 'Please consider only times when charges actually posed to your account?'
2. What do you think that phrase means, in your own words?
3. Has your credit card company ever blocked a suspicious charge from being made on your card? Did you or would you include that when answering this question?
4. Did you see the difference in what we were asking about in the first couple of questions about the misuse of a banking account and this question about the misuse of a credit card account?

7. Has this happened during the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today?

YES

NO (skip to Q9)

1. If YES: Did you think about the same incident/incidents when answering this question that you told me about in the prior question?
2. IF YES: Has the money you lost been reimbursed? Would you have answered this question differently if we hadn't said 'regardless of whether you were reimbursed later?'

3. If NO: How long ago did the incident that you told me about in the last question happen?

8a. In what year did this most recently happen? _____

8b. And in what month? _____

1. IF Q7=YES: Can you tell me a little bit about what happened during the most recent incident that you were thinking about when you gave the month and year?

2. IF Q7=YES: Did you have any difficulty remembering what the most recent incident was and when it happened?

3. If Q7=YES: When I ask when it most recently happened, what do you think that means? What were you thinking about when you answered the question?

If you don't know, please provide your best estimate.

9. Has anyone EVER, without your permission used another of your accounts, such as your telephone, internet or electric accounts, online payment accounts like Paypal, medical insurance accounts, entertainment accounts, such as for music or games, email or social media accounts, or some other accounts? Please include only times when charges were actually made on the account, regardless of whether you were reimbursed later.

YES

NO (skip to Q13)

1. What did you think about the list of examples I gave in this question? Were they useful or was the question difficult to follow? Are there other examples that would make the question clearer?
2. When I ask about the misuse of 'other existing accounts' is there anything else that comes to mind to you that I didn't ask about?

10. Has this happened during the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today?

YES

NO (skip to Q13)

11. Which of the following types of your EXISTING accounts, other than credit card or bank accounts, did someone run up charges on, take money from, or otherwise misuse? Did they misuse one or more of your....

11a. Telephone or internet accounts? YES NO

11b. Utilities accounts, such as cable, gas or electric accounts? YES NO

11c. Online payment accounts, such as Paypal? YES NO

11d. Medical insurance accounts? YES NO

11e. Entertainment accounts, such as for movies, music, or games? YES NO

11f. Email or social media accounts? YES NO

11g. Some other type of accounts? YES NO

[If yes] What other type of accounts were misused? _____

(If any 11a-11g = yes, ask Q12a; else skip to Q13)

12a. Please think about the most recent time someone misused [this/one of these] existing accounts. In what year did this most recently occur? _____

12. In what month [was this existing account/were these existing accounts] most recently misused?

If you don't know, please provide your best estimate.

1. If Q10=Yes: How difficult was it for you to think about the month and the year of the most recent incident?

2. IF NO: How long ago did the incident that you told me about in the prior question happen?

15. Which of the following types of NEW accounts did someone successfully open during the past 12 months? Did someone open...

15a. New telephone or internet accounts? YES NO

15b. New credit card accounts? YES NO

15c. New checking or savings accounts? YES NO

15d. New loans or mortgages? YES NO

15e. New insurance policies? YES NO

15f. New online payment accounts, such as Paypal? YES NO

15g. New entertainment accounts, such as for movies, music, or games? YES NO

15h. New email or social media accounts? YES NO

15i. New utilities accounts, such as cable, gas, or electric? YES NO

15j. Some other type of new account? YES NO

[If yes] What other type of new account was opened? _____

(If any 15a-15j = yes, ask Q16a; else skip to Q17)

16a. Please think about the most recent time an offender successfully opened [this/one of these] new accounts. In what year was this?_____

16b. And in what month? *If there was an account open in your name for multiple months or years, think about when the account was most recently open.* _____

1. If Q14=YES: When I ask about when the account was most recently open, in your own words, what do you think that means?

2. If Q14=YES: How difficult was it to think about the month and year?

17. *The next set of questions are about any other misuses of your personal information.*

Has anyone EVER used your personal information for some other fraudulent purpose, such as filing a fraudulent tax return, getting medical treatment, applying for a job; giving your information to the police when they were charged with a crime or traffic violation; applying for government benefits or something else? Please consider only times when your information was actually used, even if the situation was later resolved.

YES

NO (skip to Check Item A)

1. **If YES: Could you tell me a little bit about the incident or incidents you were thinking about when you answered this question?**

2. **Did you think that the examples provided in the question were useful for thinking about potential things that may have happened? Would other examples have been more helpful?**

3. **What did you think about when I said 'please consider only times when your information was actually used? Would you have answered the question differently if I hadn't said that?**

4. **Are there other misuses of personal information that you can think about that I didn't mention?**

18. Has this happened during the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today?

YES

NO (skip to Check Item A)

19. In which of the following ways has someone used your personal information during the prior 12 months? Was your personal information used....

19a. To file a fraudulent tax return? YES NO

19b. To get medical treatment? YES NO

19c. To apply for a job? YES NO

19d. To provide false information to the police? YES NO

19e. To apply for government benefits? YES NO

19f. In some other way we haven't already mentioned? YES NO

[If yes] How else was your personal information misused? _____

(If any 19a-19f = yes, ask Q20a; else skip to Check Item A)

20a. Please think about the most recent time your personal information was misused in [this way/one of these ways]. In what year did this most recently happen? _____

20b. And in what month? If your information was misused for multiple months or years, think about the month it was most recently misused. _____

1. If Q19=YES: When I ask about the most recent time your personal information was misused, do you think about when the person first started using your information, when you discovered it, or something else?

If you don't know, please provide your best estimate.

CHECK ITEM A

Is "no" or 'out of universe' marked for Q2, Q6, Q9, Q13, and Q17
YES - Survey is completed (*no identity theft in respondent's lifetime*)
NO - Read Check Item B

CHECK ITEM B

Is "no" or 'out of universe' marked for Q3, Q7, Q10, Q14, AND Q18
Yes - Skip to Long Term Consequences
NO - Read Check Item C

CHECK ITEM C

Is only one response marked "yes" from questions Q3, Q7, Q10, Q14, AND Q18
YES - Skip to Section B (intro 2)
NO - Read Check Item D

CHECK ITEM D

Is the most recent Month/Year provided more than once in Q4a/b, Q8a/b, Q12a/b, Q16a/b, and Q20a/b (e.g. if respondent answered 2021, May in both Q4a/b and Q8a/b, select 'yes.')?

NO – Skip to Section B (intro 1)

YES – Ask Q21

21. You said that in <autofill most recent month/year provided in Q4a/b, Q8a/b, Q12a/b, Q16a/b AND Q20a/b> someone <autofill applicable “yes” responses from Q3, Q7, Q10, Q14, AND Q18>. Were these the result of one related incident, or was your personal information misused multiple times in separate unrelated incidents?

1. **Multiple Incidents (ask Q22)**

2. **One related incident (skip to Section B, intro 1)**

If respondent states “I don’t know,” instruct him/her to select what he/she believes to be the best response.

22. Which of these happened most recently?

(Mark all that apply, and only read response items that match autofill from Q3, Q7, Q10, Q14, and Q18)

1. **Misuse of an existing credit card account**

2. **Misuse of an existing banking account (debit, checking, ATM, savings)**

3. **Misuse of other types of existing accounts**

4. **Misuse of personal information to open a NEW account**

5. **Misuse of personal information for other fraudulent purpose.**

(Skip to Intro 1)

SECTION B: How/when Identity theft was discovered?

INTRO 1: For those with more than one incident: The next questions will ask you to consider only the most recent incident of identity theft that you experienced during the prior 12 months. (read intro 2)

INTRO 2: For the next series of questions, please think about the [autofill most recent type of ID theft from (Q3, Q7, Q10, Q14, Q18) OR Q22, if applicable] you experienced on [autofill most recent month/year from Q4a/b, Q8a/b, Q12a/b, Q16a/b, or Q20a/b].

25. Thinking about the most recent time your personal information was misused, in what month and year did you first discover that someone had misused your personal information? This may be the same month and year as the most recent occurrence, or the discovery may have happened before or after the most recent occurrence.

Enter month: _____ Month (01-12)

Enter year: _____ Year (1955-2021)

1. When you answer this question, are you thinking about the same date or a different date than you provided earlier?
2. What do you think about when I ask when the identity theft was discovered?
3. Did you know what I meant when I said, “this may be the same month and year as the most recent occurrence, or the discovery may have happened before or after the most recent occurrence?”
4. Was that phrase useful for thinking about what I meant by date of discovery or did it make the question confusing?

26. How long had your personal information been misused *before* you discovered it?

1. One day or less (1-24 hours)
2. More than a day, but less than a week (25 hours-6 days)
3. At least a week, but less than one month (7-30 days)
4. One month to less than three months
5. Three months to less than six months
6. Six months to less than one year
7. One year or more
8. Don't know

1. What do you think the difference is between this question and the one I just asked before it? Was it easy or difficult to tell the two questions apart?

2. What were you thinking about when you answered this question?

General Questions

Overall, how did you find the experience of going through the questions? Were they generally easy to answer; was it frustrating; was it hard to tell the questions apart?

Were there any things that were unclear or confusing that we haven't already talked about?

Has anything else happened to you that you think might be identity theft but didn't fit the questions I asked?