

2021 Identity Theft Supplement

SECTION A: SCREENER QUESTIONS

INTRO 1: Now, we are conducting a special supplement on identity theft and I would like to ask you questions. 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 from 5 to 15 minutes depending on your circumstances. The U.S. Census Bureau is required by law to keep your information confidential.

First, I'd like to ask you some questions about the possible misuse of EXISTING ACCOUNTS, which includes existing checking, savings, credit card, social media, and other types of accounts.

1. Have you ever had a checking or savings account in your name through a bank or financial institution?

YES

NO (Skip to Q5)

2. Has anyone EVER used your checking or savings account to make a purchase or withdraw money without your permission?

- **Include times when someone used your debit or ATM cards to make a purchase or withdraw money without your permission.**
- **ONLY include times when money was actually deducted from your checking or savings account, regardless of whether you were reimbursed later or not.**
- **DO NOT include times when someone used your credit card or online pay accounts.**

YES

NO (Skip to Q5)

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. Did this most recently happen in 2021 or 2020?

1. 2021
2. 2020

4b. And in what month? _____ Month (01-12)

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

Next, I have some questions about the possible misuse of EXISTING CREDIT CARD ACCOUNTS.

5. Have you ever had a credit card account in your name? Include major credit cards such as a MasterCard or Visa, and credit cards through retailers, such as Kohl's, Walmart, or Amazon. Please do not include debit cards or gift cards.

YES

NO (Skip to Q9)

6. Has anyone EVER used one or more of your credit card accounts without your permission? ONLY include times when charges actually posted to your account, regardless of whether you were reimbursed later.

YES

NO (Skip to Q9)

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)

8a. Did this most recently happen in 2021 or 2020?

1. 2021
2. 2020

8b. And in what month? _____ Month (01-12)

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

These next questions focus on the possible misuse of your existing EMAIL OR SOCIAL MEDIA ACCOUNTS.

9a. Have you ever had at least one email account, such as Gmail or Outlook, or social media account such as Facebook or Instagram?

YES

NO (Skip to Q11)

9b. Has anyone EVER used your email or social media account without your permission to pretend to be you?

YES

NO (Skip to Q11)

10a. 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 Q11)

Which account was used without your permission...

10b. Email account, such as Gmail or Outlook? YES NO

10c. Social media account, such as Facebook or Instagram? YES NO

HARD EDIT CHECK: If Q10a is marked “yes” and BOTH Q10b and Q10c are marked “no”

You reported either your email or social media account was misused in Q10a, but didn't identify any of these accounts in Q10b or Q10c. Either Q10a should be changed to reflect that no email or social media accounts were misused in the past 12 months, or either email or social media account should be identified by selecting '1' (yes) to one of the following questions in Q10b or Q10c.

10d. Please think about the most recent time someone misused [this/one of these] account(s).

Did this most recently happen in 2021 or 2020?

1. 2021

2. 2020

10e. And in what month? _____ Month (01-12)

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

These next questions ask about the possible misuse of any of your other **EXISTING ACCOUNTS** aside from your bank, credit card, email or social media accounts.

11. Has anyone **EVER** used any of your other existing accounts, without your permission, such as...

- telephone or internet accounts;
- utilities accounts, such as cable, gas, or electric;
- medical insurance accounts, such as Medicare or a health spending account;
- entertainment accounts for music, movies, or games;
- online payment accounts like PayPal or Venmo; or
- some other accounts?

Only include times when someone successfully posted charges to, took money from, or otherwise misused your account.

YES

NO (Skip to Q15)

12. 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 Q15)

13. Which of the following types of your **EXISTING** accounts, other than credit card, bank, email, or social media accounts, did someone post charges to, take money from, or otherwise misuse? Did they misuse one or more of your...

13a. Telephone or internet accounts? YES NO

13b. Utilities accounts, such as cable, gas, or electric accounts? YES NO

13c. Medical insurance accounts, such as Medicare or a health spending account? YES NO

13d. Entertainment accounts, such as for movies, music, or games? YES NO

13e. Online payment accounts, such as PayPal or Venmo? YES NO

13f. Some other type of account? YES NO

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

(If any 13a-13f = yes, ask Q14a; else skip to Q15)

HARD EDIT CHECK: If Q12 is marked "yes" and ALL of Q13a through Q13f are marked "no"

You reported one or more of your existing accounts were misused in Q12, but didn't identify any of these existing accounts in Q13a, Q13b, Q13c, Q13d, Q13e, or Q13f. Either Q12 should be changed to reflect that no existing accounts were misused in the past 12 months or the type of existing account should be identified by selecting '1' (yes) to one or more of the following questions in Q13a, Q13b, Q13c, Q13d, Q13e, or Q13f.

14a. Please think about the most recent time someone misused [this/one of these] existing accounts.

Did this most recently happen in 2021 or 2020?

1. 2021
2. 2020

14b. In what month? _____ Month (01-12)

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

Next, I have some questions about any NEW ACCOUNTS someone might have opened using your personal information.

15. Has anyone EVER, without your permission, used your personal information to successfully open any NEW accounts, such as...

- checking or savings account;
- credit card accounts;
- email accounts, such as Gmail or Outlook;
- social media accounts, such as Facebook or Instagram;
- telephone or internet accounts;
- utilities accounts, such as cable, gas, or electric;
- entertainment accounts, such as for music, movies or games;
- loans or mortgages;
- insurance policies;
- online payment accounts, such as PayPal or Venmo; or
- some other type of new account?

Please include times when someone successfully opened a new account, even if you did not lose any money or were reimbursed later.

YES

NO (Skip to Q19)

16. 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 Q19)

17. With this next question, I'm going to read a list of 11 NEW accounts someone may have successfully opened using your personal information without your permission during the past 12 months. You can say yes to more than one account.

Did someone open...

17a. **New checking or savings accounts?** YES NO

17b. **New credit card accounts?** YES NO

17c. **New email accounts such as Gmail or Outlook?** YES NO

17d. **New social media accounts, such as Facebook or Instagram?** YES NO

17e. **New telephone or internet accounts?** YES NO

17f. **New utilities accounts, such as cable, gas, or electric?** YES NO

17g. **New entertainment accounts, such as for music, movies, or games?** YES NO

17h. **New loans or mortgages?** YES NO

17i. **New insurance policies?** YES NO

17j. **New online payment accounts, such as PayPal or Venmo?** YES NO

17k. **Some other type of new account?** YES NO

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

(If any 17a-17k = yes, ask Q18a; else skip to Q19)

HARD EDIT CHECK - If Q16 is marked "yes" and ALL of Q17a through Q17k are marked "no"

Responses to questions Q17a, Q17b, Q17c, Q17d, Q17e, Q17f, Q17g, Q17h, Q17i, Q17j, and Q17k are inconsistent with answer to Q16 = Yes. Either the response to Q16 is incorrect or one or more of the following questions Q17a, Q17b, Q17c, Q17d, Q17e, Q17f, Q17g, Q17h, Q17i, Q17j, or Q17k should be marked '1' (Yes).

18a. Please think about the most recent time someone successfully opened [this/one of these] new accounts.

Did this most recently happen in 2021 or 2020?

1. 2021

2. 2020

18b. And in what month? _____ Month (01-12)

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

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

19. 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;
- providing your information to the police to conceal their identity;
- providing your information to some other government authority such as the Department of Motor Vehicles;
- 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)

20. 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)

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

21a. To file a fraudulent tax return? YES NO

21b. To get medical treatment? YES NO

21c. To apply for a job? YES NO

21d. To provide false information to the police to conceal their identity? YES NO

21e. To provide false information to some other government authority such as the Department of Motor Vehicles? YES NO

21f. To apply for government benefits? YES NO

21g. In some other way not already mentioned? YES NO

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

(If any 21a-21g = yes, ask Q22a; else skip to Check Item A)

HARD EDIT CHECK: If Q20 is marked "yes" and ALL of Q21a through Q21g are marked "no"

Response to Q20 is inconsistent with responses to Q21a, Q21b, Q21c, Q21d, Q21e, Q21f, and Q21g. Either the response to Q20 is incorrect or one or more of the questions Q21a, Q21b, Q21c, Q21d, Q21e, Q21f, and Q21g should be answered '1' (Yes).

22a. Please think about the most recent time your personal information was misused in [this way/one of these ways].

Did this most recently happen in 2021 or 2020?

1. 2021
2. 2020

22b. And in what month? _____ Month (01-12)

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

CHECK ITEM A

Is "no," "don't know," "refused," or "blank" marked for Q2, Q6, Q9b, AND "no," "don't know," or "refused," marked for Q11, Q15, and Q19?

YES – Skip to Section H

NO – Skip to Check Item B

CHECK ITEM B

Is "no," "don't know," "refused," or "out of universe" marked for Q3, Q7, Q10a, Q12, Q16, AND Q20?

YES – Skip to Section G

NO – Skip to Check Item C

CHECK ITEM C

Is only one response marked "yes" from questions Q3, Q7, Q10a, Q12, Q16, AND Q20?

YES – Skip to Q23

NO – Skip to Check Item D

CHECK ITEM D

Is the most recent Month/Year provided more than once in Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b, and Q22a/b (e.g. if respondent answered 2021, May in both Q4a/b and Q8a/b, select "yes.")?

YES – Skip to Q24

NO – Ask Q23

23. You said that in <autofill most recent month/year provided in Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b OR Q22a/b> someone <autofill most recent type of ID theft from Q2, Q6, Q9b, Q11, Q15, OR Q19>. Was this the result of one related incident or was your personal information misused multiple times in separate unrelated incidents? An incident of identity theft occurs when your information is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.

1. Multiple Incidents (Skip to Section B, Intro 1)
2. One related incident (Skip to Section B, Intro 2)

If the respondent states, "I don't know," instruct the respondent to select what they believe to be the best response.

24. You said that in <autofill most recent month/year provided in Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b OR Q22a/b> someone <autofill most recent type of ID theft from Q2, Q6, Q9b, Q11, Q15, OR Q19>. Were these the result of one related incident or was your personal information misused multiple times in separate unrelated incidents? An incident of identity theft occurs when your information is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.

1. Multiple Incidents (Ask Q25)
2. One related incident (Skip to Section B, Intro 2)

If the respondent states, "I don't know," instruct the respondent to select what they believe to be the best response.

25. Which of these misuses of your personal information happened during the most recent incident?

(Mark all that apply, and only read response items that match autofill "yes" responses from Q2, Q6, Q9b, Q11, Q15, and Q19)

1. Misuse of an existing checking and/or savings account
2. Misuse of an existing credit card account
3. Misuse of an existing email or social media account
4. Misuse of other types of existing accounts
5. Misuse of personal information to open a NEW account
6. Misuse of personal information for other fraudulent purpose.

(Skip to Section B, Intro 1)

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO 1: For those with more than one incident: I will now ask you to consider only the most recent incident of identity theft that you experienced during the past 12 months.

For the next series of questions, please think about the [autofill most recent type of ID theft from Q25 or ("yes" response from Q2, Q6, Q9b, Q11, Q15, OR Q19)] **you experienced in** [autofill most recent month/year from Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b, or Q22a/b].

INTRO 2: For those with a single incident For the next series of questions, please think about the [autofill "yes" responses from (Q2, Q6, Q9b, Q11, Q15, or Q19)] **you experienced in** [autofill month/year from Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b, or Q22a/b].

26. How did you FIRST find out about the most recent incident of misuse of your personal information?

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

1. I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.
2. I noticed money missing from my account.
3. I noticed fraudulent charges on my account.
4. I received merchandise or a card that I did not order.
5. I had problems using my card or account because it was declined, closed, or had insufficient funds.
6. I applied for credit, a bank account or loan, utilities such as cable service, employment, or government benefits, etc. and had problems.
7. I checked my credit report.
8. I received a bill that I did not owe.
9. I had a problem filing my income taxes.

NOTIFIED BY FINANCIAL INSTITUTION

10. Credit card company or bank contacted me about suspicious activity on my account.
11. My credit monitoring service contacted me.
12. A collection agency, credit card company, credit bureau, or other financial institution contacted me about late or unpaid bills.

NOTIFIED BY OTHER PARTY

13. A law enforcement agency notified me.
14. A company or agency notified me.

OTHER

15. Discovered in another way - (specify)

27. In what year and month did you first discover that someone had misused your personal information?

Enter year: _____

1. **2021**
2. **2020**
3. **2019 or prior**

Enter month: _____ Month (01-12)

SOFT EDIT CHECK: Respondent gave month/year in Q27 that is prior to the most recent month/year of Q4a/b, Q8a/b, Q10d/e, Q14a/b, Q18a/b, or Q22a/b.

Respondent reported that they discovered the most recent incident identity theft prior to the month/year that it occurred. Return to Q27 (WHEN_DISCOVERED_YEAR) to correct the date or accept the inconsistency.

28. 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 (more than 24 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

29. Do you have any idea HOW your personal information was obtained, even if you are not completely certain?

YES

NO (Skip to Q31)

30. How do you think your personal information was obtained?

(SELECT A SINGLE RESPONSE)

1. I lost an item that included my personal information.
2. My wallet, checkbook, or purse was stolen.
3. My personal information recorded on paper documents was stolen from a place where it was stored or placed such as my office or trash.
4. It was accessed electronically from my work or home computer, cell phone, tablet, or other electronic device.
5. It was stolen during an online purchase/transaction.
6. Someone stole it during an in-person purchase/transaction, including using a skimmer or card reader.
7. I responded to a scam email/phone call.
8. My personal information was stolen from my personnel or human resources files at my place of employment.
9. It was stolen from an office/company such as a financial institution, retailer, service provider, or restaurant.
10. Obtained in another way (specify)_____

SECTION C. VICTIM RESPONSE**31. Were you in contact with anyone at a credit card company, bank, credit union, or other financial institution about <the/the most recent> misuse of your personal information?**

YES

NO (Skip to Q35)

32. Did you contact a credit bureau about the misuse of your personal information?

YES

NO (Skip to Q35)

33. At any credit bureau that you contacted, did you...

- a. **Request your credit report?** YES NO
- b. **Request corrections to your credit report?** YES NO
- c. **Place a fraud alert on your credit report?** YES NO DON'T KNOW

Did you...

- d. **Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission?** YES NO
- e. **Take some other action with the credit bureau?** YES NO
 [If yes] **What else did you do when you contacted the credit bureau?** _____

34. After you told a credit bureau that your personal information had been misused, how satisfied were you with the credit bureau's response? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Somewhat dissatisfied
- 4. Very dissatisfied
- 5. Don't know

35. Did you contact any law enforcement agencies, such as the local police, a sheriff's office or a federal law enforcement agency, to report <the/the most recent> misuse of your personal information?

YES (Ask Q36)

NO (Skip to Q40)

36. Did the law enforcement agency take a police report from you about the misuse of your personal information?

YES (Ask Q37)

NO (Skip to Q38)

37. Did you receive a copy of that police report?

YES (Skip to Check Item E)

NO (Skip to Q38)

CHECK ITEM E
Does Q32 = "Yes"?
YES – Ask Q37a
NO – Skip to Q38

37a. Did you send a copy of that police report to the credit bureau that you contacted?

YES
NO

38. How satisfied were you with the law enforcement agency's response when you reported the misuse of your personal information? Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied? (ENTER A SINGLE RESPONSE)

1. Very satisfied (Skip to Q41)
2. Somewhat satisfied (Skip to Q41)
3. Somewhat dissatisfied (Ask Q39)
4. Very dissatisfied (Ask Q39)
5. Don't know (Skip to Q41)

39. Why were you dissatisfied with the law enforcement agency's response? (MARK ALL THAT APPLY)

1. Police didn't or couldn't do anything
2. Police only filled out a report
3. Police said the crime did not fall in their jurisdiction
4. Police gave me no information on what I should do about the crime
5. Police never got back in contact with me/never learned outcome
6. Didn't feel my concerns/complaints were taken seriously
7. Police unable to catch the
8. Other (specify) _____

40. We would like to learn more about why people who experience identity theft do not report it to law enforcement. Why did you decide not to contact a law enforcement agency? (MARK ALL THAT APPLY)

DIDN'T KNOW I COULD

1. Didn't know that I could report it
2. Didn't think about reporting it
3. Didn't know what agency was responsible for identity theft crimes

NOT IMPORTANT ENOUGH

4. I didn't lose any money
5. Not important enough to report/small loss

HANDLED IT ANOTHER WAY

6. Took care of it myself
7. Credit card company/bank/other organization took care of problem

DIDN'T THINK THE POLICE COULD HELP

8. Didn't think police would do anything
9. Didn't want to bother police
10. Didn't find out about the crime until long after it happened/too late for police to help
11. Couldn't identify the offender or provide much information that would be helpful to the police
12. Occurred in another state or outside of the U.S.

PERSONAL REASONS

13. The person responsible was a friend or family member and I didn't want to get them in trouble
14. Too inconvenient/didn't want to take the time

OTHER

15. Other (specify) _____

41. Next, I'm going to read you a list of other people and organizations that someone might contact when their personal information is misused. Which of the following people or organizations, if any, did you contact about <the/the most recent> misuse of your personal information? Did you...

- a. Contact the business or organization associated with the misuse? YES NO
- b. Hire a lawyer? YES NO
- c. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO
- d. Contact the Federal Trade Commission? YES NO
- e. Contact a nongovernment consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO
- f. Contact a government agency that issues documents like driver's licenses or Social Security cards? YES NO
- g. Contact a nongovernment agency that issues documents, such as insurance cards? YES NO
- h. Contact a credit monitoring service or identity theft insurance company? YES NO
- i. Contact an office or agency – other than the police – that deals with victims of crime? YES NO
- j. Contact some other group or organization not already mentioned? YES NO

[If yes] What other group or organization did you contact? _____

SECTION D. VICTIM IMPACT

42. The misuse of personal information affects people in different ways. Next, I would like to ask you some questions about how <the/the most recent> misuse of your personal information may have affected you.

Did the misuse of your personal information lead you to have significant problems with your job or schoolwork or trouble with your boss, co-workers, or peers?

YES

NO

43. Did the misuse of your personal information 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

NO

44. How distressing was the misuse of your personal information to you? Was it not at all distressing, mildly distressing, moderately distressing, or severely distressing?

(ENTER A SINGLE RESPONSE)

1. Not at all distressing (Skip to Section E)
2. Mildly distressing (Skip to Section E)
3. Moderately distressing (Skip to Check Item F)
4. Severely distressing (Skip to Check Item F)

CHECK ITEM F

Is "yes" marked in Q42 or Q43 or are categories '3' or '4' marked in Q44?

YES – Ask Q45

NO – Skip to Section E

45. Did you feel any of the following ways for A MONTH OR MORE because of <the/the most recent> misuse of your personal information?

- a. **Worried or anxious?** YES NO
- b. **Angry?** YES NO
- c. **Sad or depressed?** YES NO
- d. **Vulnerable?** YES NO
- e. **Violated?** YES NO
- f. **Like you couldn't trust people?** YES NO
- g. **Unsafe?** YES NO
- h. **Some other way?** YES NO

[If yes] **What other way did the misuse of your personal information make you feel?** _____

(If any 45a-45h = yes, ask Q46a; else skip to Q47)

46a. Did you seek any kind of professional help for the feelings you experienced as a result of <the/the most recent> misuse of your personal information?

YES (Ask Q46b)

NO (Skip to Q47)

46b. What kind of professional help did you seek? (MARK ALL THAT APPLY)

1. Counseling/therapy
2. Visited primary care or private physician's office
3. Visited ER/hospital/walk-in clinic
4. Other specify _____

47. Did you experience any of the following physical problems caused by <the/the most recent> misuse of your personal information for A MONTH OR MORE? Did you experience...

- a. **Headaches?** YES NO
- b. **Trouble sleeping?** YES NO
- c. **Changes in your eating or drinking habits?** YES NO
- d. **Upset stomach?** YES NO
- e. **Fatigue?** YES NO
- f. **High blood pressure?** YES NO
- g. **Muscle tension or back pain?** YES NO
- h. **Some other problem?** YES NO

[If yes] **What other physical problems did you experience for A MONTH OR MORE?** _____

(If any 47a-47h = yes, ask Q48; else skip to Section E)

48. Did you seek any kind of professional or medical help for the physical problems you just reported?

YES (Ask Q49)

NO (Skip to Section E)

49. What kind of professional or medical help did you seek? (MARK ALL THAT APPLY)

1. Counseling/therapy
2. Visited primary care or private physician's office
3. Visited ER/hospital/walk-in clinic
4. Other specify _____

SECTION E. OFFENDER

50. Do you know, or have you learned, anything at all about the person or persons who <most recently> misused your personal information?

YES (Ask Q51)

NO (Skip to Section F)

51. How well did you know this person or these people at the time of the incident? For example, was it a family member, friend, acquaintance, salesperson, or somebody else?

RELATIVE

1. Spouse (ex-spouse)
2. Parent or step-parent
3. Brother or sister or step-brother/step-sister
4. Child or step-child
5. Other relative (specify) _____

NONRELATIVE

6. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
7. Friend or ex-friend
8. Housemate or roommate
9. Neighbor
10. Co-worker (current or former, supervisor or other employee)
11. Someone working in my home (babysitter, housecleaner, etc.)
12. Casual acquaintance
13. Salesperson
14. Food service attendant such as a waiter/waitress, server, or barista
15. Other non-relative (specify) _____

STRANGER

16. Do not recall ever meeting or seeing the person before

SECTION F. FINANCIAL IMPACT

52. What is the approximate total dollar value of what someone obtained when they misused your personal information <during the most recent incident>? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.

(IF THE RESPONDENT PROVIDES A RANGE, ASK THE RESPONDENT TO PROVIDE THEIR BEST TOTAL DOLLAR VALUE ESTIMATE INSTEAD OF A RANGE)

RECORD THE ESTIMATED AMOUNT. \$_____.00 (IF OVER \$1,000, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED))

If response = \$0, skip to Q54b.

53. Of this <autofill: amount of loss from Q52> that was obtained during <the/the most recent> misuse of your personal information, how much of that money did you personally lose? That is, how much did you lose that was not covered or reimbursed by insurance, bank, or credit card company?

RECORD ESTIMATED AMOUNT. \$_____.00 (IF "NONE," PROBE: Just to confirm, you didn't personally lose anything?)

HARD EDIT CHECK - If Q53 > Q52

The respondent just reported their personal loss was greater than the total dollar amount obtained. Return to PERSONAL_LOSS and fix the amount or reduce the amount of personal loss so that it doesn't exceed the amount reported in TOTAL_LOSS.

CHECK ITEM G

Is answer to Q53 equal to \$0 (the respondent did not lose anything or did not have to pay anything personally)?

YES – Skip to Q54b

NO – Ask Q54a

54a. Other than the costs you already told me about, <amount from Q53>, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse of your personal information? Include costs for things such as legal fees, overdraft fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

OR

54b. How much, IF ANY, costs did YOU incur during <the/the most recent> misuse of your personal information? Include costs for things such as legal fees, overdraft fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 SKIP to Q55

DO NOT INCLUDE COSTS WHICH WERE REIMBURSED.

(IF OVER \$1,000, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

55. Have you been successful in clearing up all of the financial and credit problems associated with <the/the most recent> misuse of your personal information?

YES (Ask Q56)

NO (Skip to Q57)

DON'T KNOW (Skip to Q57)

56. How long did it take you to clear up all of the financial and credit problems associated with the misuse after you discovered it? (ENTER A SINGLE RESPONSE.)

1. One day or less (1-24 hours)
2. More than a day, but less than a week (more than 24 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

57. How many hours <did you spend/have you spent> clearing up financial or credit problems associated with <the/the most recent> misuse of your personal information? If you don't know, please provide your best estimate.

_____ Number of hours

58. Other than anything we have already talked about, have you experienced any of the following problems as a result of <the/the most recent> misuse of your personal information? Have you...

- a. Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans, changes in your credit score, or having to pay higher rates? YES NO
- b. Had banking problems, such as being turned down for a checking account or having checks bounce? YES NO
- c. Had debt collectors or collections departments contact you? YES NO
- d. Had utilities cut off or been denied new service? YES NO

As a result of the misuse of your personal information, have you...

- e. Been turned down for a job or lost a job? YES NO
- f. Had a lawsuit filed against you? YES NO
- g. Been the subject of an arrest or criminal proceedings? YES NO
- h. Had some other type of problems? YES NO

[If yes] What other type of problem did you experience? _____

CHECK ITEM H

Did respondent experience more than one incident of identity theft during the past 12 months (Q23=1 or Q24=1)?

YES – Ask Q59

NO – Skip to Section G

59. For the next few questions, please think about ALL of the misuses of your personal information during the last year, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]. Including every incident that occurred over the past 12 months, not just the most recent, what is the approximate total dollar value of what someone obtained while misusing your personal information? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.

(IF THE RESPONDENT PROVIDES A RANGE, ASK THE RESPONDENT TO PROVIDE THEIR BEST TOTAL DOLLAR VALUE ESTIMATE INSTEAD OF A RANGE. THIS INCLUDES "WHAT SOMEONE OBTAINED" REGARDLESS OF WHETHER THE RESPONDENT WAS REIMBURSED.)

RECORD THE ESTIMATED AMOUNT. \$ _____ .00

HARD EDIT CHECK - If Q59 < Q52

The respondent reported less than <the/the most recent> incident of misuse of their personal information, PROBE:

I just want to verify that the total amount is <autofill: amount from Q59>.

The respondent just reported their total dollar value of what the offender obtained from the most recent misuse of their personal information was greater than the total dollar value of what the offender obtained from every incident that occurred over the past 12 months. Return to TOTAL_EVERY_INCIDENT and fix the amount or reduce the amount of TOTAL_LOSS from the most recent misuse of their personal information, so that it doesn't exceed the amount reported in TOTAL_EVERY_INCIDENT.

60. Not counting the <autofill: amount from Q59> dollars that were obtained during ALL incidents of identity theft in the past 12 months, what were the total additional costs, that YOU incurred as a result of the misuses of your personal information? Include costs for things such as legal fees, overdraft fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$ _____ .00 DO NOT INCLUDE COSTS WHICH WERE REIMBURSED.

ANY RESPONSE – Skip to Section G after the following Hard Edits performed

HARD EDIT CHECK - If Q60 < Q54a

The respondent reported less than value of additional costs incurred from <the/the most recent> Incident of misuse of their personal information, PROBE:

I just want to verify that the total amount is <autofill: amount from Q60>.

The respondent just reported the additional costs incurred from the most recent misuse of their personal information was greater than the additional costs incurred from every incident that occurred over the past 12 months. Return to TOTAL_ADD_COSTS and fix the amount or reduce the amount of ADD_COSTS_INCUR from the most recent misuse of their personal information, so that it doesn't exceed the amount reported in TOTAL_ADD_COSTS.

HARD EDIT CHECK - If Q60 < Q54b

The respondent reported less than value of additional costs incurred from <the/the most recent> Incident of misuse of their personal information, PROBE:

I just want to verify that the total amount is <autofill: amount from Q60>.

The respondent just reported the additional cost incurred from the most recent misuse of their personal information was greater than the additional costs incurred from every incident that occurred over the past 12 months. Return to TOTAL_ADD_COSTS and fix the amount or reduce the amount of NO_PERSONAL_LOSS from the most recent misuse of their personal information, so that it doesn't exceed the amount reported in TOTAL_ADD_COSTS.

SECTION G. LONG-TERM VICTIMIZATION AND CONSEQUENCES

INTRO: Now I'm going to ask you to think about any identity theft that may have occurred more than 12 months ago, that is, any time before [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]. *<If at least (one or more of Q2, Q6, Q9b, Q11, Q15, or Q19 = 1) AND (one or more of Q3, Q7, Q10a, Q12, Q16, AND Q20 = 1), Don't think about the incident we have just been talking about when you answer the next question.>*

Again, 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.

CHECK ITEM I

Is ("yes" marked for any of Q2, Q6, Q9b, Q11, Q15, or Q19) AND ("yes," "don't know," "refused," or "out of universe" marked for Q3, Q7, Q10a, Q12, Q16, AND Q20)?

YES – Skip to Q61

NO – Skip to Q62

61. Not including the past 12 months, has anyone EVER, without your permission:

- misused one of your existing accounts,
- used your personal information to open a new account,
- or used your personal information for some other fraudulent purpose, such as getting medical care, a job, government benefits or something else?

YES

NO (Skip to Section H)

62. At any point during the past 12 months did you experience credit or other financial problems, legal problems, relationship problems with family or friends, problems at work or school, physical problems, or emotional distress as a result of the identity theft that happened to you more than 12 months ago?

YES

NO (Skip to Section H)

63. During the past 12 months, have you experienced any of the following consequences as a result of the identity theft that occurred more than 12 months ago? Have you had...

- a. Significant problems with your job or schoolwork, or trouble with your boss, co-workers, or peers during the past 12 months? YES NO
- b. Significant problems during the past 12 months 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 NO

As a result of the identity theft that occurred more than 12 months ago, have you...

- c. Experienced any of the following feelings for a month or more during the past 12 months: worry, anger, sadness or depression, vulnerability, feeling violated like you couldn't trust people, or feeling that you were unsafe? YES NO
- d. Had physical problems during the past 12 months resulting from the misuse of your personal information, such as headaches, trouble sleeping, changes in your eating or drinking habits, an upset stomach, high blood pressure or some other physical problem? YES NO
- e. Had credit related problems during the past 12 months, such as having to repeatedly correct the same information on your credit report, being turned down for credit, loans or having to pay higher rates? YES NO
- f. Had banking problems during the past 12 months, such as being turned down for a checking account or having checks bounce? YES NO

As a result of the identity theft that occurred more than 12 months ago, have you...

- g. Had debt collectors or collections departments contact you during the past 12 months? YES NO**
- h. Had utilities cut off or been denied new service during the past 12 months? YES NO**
- i. Been turned down for a job or lost a job during the past 12 months? YES NO**
- j. Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings, during the past 12 months? YES NO**
- k. Had some other type of problems during the past 12 months? YES NO**

[If yes] **What other types of problems have occurred during the past 12 months? _____**

SECTION H. PREVENTATIVE BEHAVIORS

64. Now I'm going to ask you about any actions taken to prevent someone from obtaining your personal information. In the past 12 months, that is since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you:

- a. Checked your credit report? YES NO**
- b. Changed passwords on any of your financial accounts? YES NO**
- c. Purchased identity theft protection from a company that offers protection services? YES NO**
- d. Purchased credit monitoring or identity theft insurance? YES NO**
- e. Shredded or destroyed documents containing your personal information? YES NO**
- f. Checked your banking or credit card statements for unfamiliar charges? YES NO**
- g. Used security software program on your computer to protect against loss of credit cards/card theft? YES NO**

CHECK ITEM J

If ("yes" for Q64a, Q64b, Q64c, Q64d, Q64e, Q64f, or Q64g) AND ("yes" for Q2, Q6, Q9b, Q11, Q15, or Q19) continue to Q65.

Else, skip to Q67.

65. You said that during the past 12 months, you <autofill "yes" responses from 64a, 64b, 64c, 64d, 64e, 64f, 64g>. Did you take any of these actions as a result of previous misuse of your personal information?

YES (Ask Q66)

NO (Skip to Q67)

66. You said that during the past 12 months you: <autofill “yes” responses from 64a, 64b, 64c, 64d, 64e, 64f, 64g>. **Which actions did you take in direct response to any previous misuse of your personal information?**

(Mark all that apply, and only read response items that match autofill responses in this question)

1. Checked your credit report
2. Changed passwords on any of your financial accounts
3. Purchased identity theft protection from a company that offers protection services
4. Purchased credit monitoring or identity theft insurance
5. Shredded or destroyed documents containing your personal information
6. Checked your banking or credit card statements for unfamiliar charges
7. Used security software program on your computer to protect it against loss of credit cards/card theft

SECTION I. DATA BREACHES

67. My final questions involve organizations that may have your personal information in their files. During the past 12 months, did a company, government agency, or some other organization that has your personal information:

a. Notify you or announce publicly that some or all of their files or data may have been stolen, lost, or posted on a publicly available website?

YES (Ask Q67b)

NO (Skip to End of Survey)

b. Did they notify you directly that YOUR personal information may have been stolen, lost, or posted on a publicly available website?

YES (Ask Q68)

NO (Skip to End of Survey)

68. Did this personal information include your Social Security number?

YES

NO

DON'T KNOW

END OF SURVEY