

STUDY SERIES  
*(Survey Methodology #2004-02)*

**Final Report of Cognitive Research on the  
New Identity Theft Questions for the  
2004 National Crime Victimization Survey**

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for the 2004 National Crime Victimization Survey  
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## **INTRODUCTION**

The Bureau of Justice Statistics proposed new questions on identity theft for inclusion in the 2005 National Crime Victimization Survey (NCVS). This question series will be part of the Basic Screen Questionnaire of the NCVS and will either be administered using a CATI or paper instrument. The Center for Survey Methods Research (CSMR) in the Statistical Research Division was asked to conduct an expert review and pretest these questions. In the next section we describe the methods used to conduct the research. Then, we report global findings – those that are relevant to multiple questions in the questionnaire. The bulk of the report contains an item-by-item summary of results including recommendations based on the findings, and the sponsor's response to the recommendations.

## **RESEARCH METHODS**

During the months of February and March 2004, CSMR staff conducted ten cognitive interviews in the Washington, D.C. metropolitan area. We attempted to recruit a broad range of respondents, including a diverse racial/ethnic composition, age, and socioeconomic status.

We recruited respondents at Census Bureau headquarters in Suitland, MD and at the Bureau of Justice Statistics located in Washington DC. Messages were sent out in both locations looking for volunteers who had experienced any type of identity theft in the past.

We interviewed 10 people ranging from 26 to 56 years of age. One respondent answered as a proxy for her 86 year-old grandmother. We interviewed 9 White and one Black respondent; one male and nine females. In terms of educational attainment, one respondent had a high school diploma, 2 had some college credits, one had a Bachelors degree and 6 had Masters degrees. Four respondents had experienced incidents that fell within the 6-month reference period, while the other six had incidents of identity theft that occurred outside the reference period. The latter respondents were asked the entire question series with additional instructions to disregard the reference period.

Three versions of the questionnaire, developed in an iterative sequence, were used during the cognitive testing. After the first four interviews were conducted, there were several blatant problems. Revisions were made and an additional four interviews were conducted. Changes were made based on these four interviews and a third iteration was tested with an additional two respondents. An attempt was made to get additional respondents for a testing of the finalized questions, but due to lack of response we were unable to do so.

The three versions of the questionnaire are included in Attachments A (Version 1), B (Version 2), and C (Version 3). This included the identity theft questions as well as some earlier NCVS screening questions. We were particularly interested in including questions that might have an effect on subsequent reporting of identity theft.

A complete set of our revised questions is included in Attachment D.

## GLOBAL ISSUES

The intent of the identity theft question series is to collect data on three types of identity theft - theft using existing credit card accounts, theft using existing accounts other than credit cards, and theft where personal information is used to open up new credit cards, debt or accounts. These three types of identity theft are referred to throughout the question series in a fill that is read by the interviewer. The fill is a condensed version of the three identity theft types asked about in question 45c. This fill, which is present in almost all of the questions, directs the respondent to answer about the specific incident of identity theft that was reported in question 45c. Because one episode of identity theft can involve more than one identity theft type, the interview may be required to read one, two, or all three of the fills.

These fills were taken from the three response categories in question 45c, but when placed in the subsequent questions they were lengthy, awkward to read, and did not always provide cues that corresponded with the respondents' specific situation. These problems did not seem to affect respondents' ability to answer the question. The episode of identity theft was salient enough for them to provide an accurate answer. The problem for the respondent arose when the interviewer routinely stumbled over the wording of the fills in an attempt to make certain the respondent was being cued into the correct incident(s) of identity theft. In the first iteration of testing, the fill read **"a credit card account/an existing account other than a credit card account/personal information."**

For the second iteration, the fill was changed to read, **"the credit card account/the existing account/personal information."** Although this solved the problem of the lengthy and cumbersome fill, it did not solve the problem of not being able to cue the respondent in on the specific incident of identity theft and appeared too generic.

Based on the information gained from the cognitive interviews in the second iteration, we tested the following fill in the third version: **"the credit card account(s)/other existing accounts/personal information or new accounts."** The changes in this fill also corresponded with changes made to question 45c in the third iteration. The word "existing" was added to part (a), so that respondents would be cued to only those credit cards that they already had and not new credit cards that might have been illegally opened in their name. For the second part of the fill, the word "other" was added to cue respondents that we were looking for accounts which they already had, other than credit cards. Finally, the phrase "or new accounts" was added to the third part of the fill to cue respondent that we were looking for accounts that were opened in their name without their permission.

***Recommendations(s):***

We recommend rewording the fill so that it more clearly refers to the multiple existing credit card accounts in part (a) of the question, to other accounts besides existing credit cards in part (b) of the question, and to personal information as well as new accounts opened without the respondents' permission in part (c) of the question. These changes were made based on information gathered in ALL three iterations and seem to eliminate the problems of the awkwardness for the interviewers when reading the fill. These changes now make the correspondence more clear between how the respondent answered 45c and how the incident is referred to in each question throughout the questionnaire.

Suggested Wording:

**(the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s))**

***Sponsors Feedback:*** Recommendation adopted.

**ITEM-BY-ITEM RESULTS**

**Use or attempted use of existing credit cards, other existing accounts, and new credit cards or other accounts**

Two versions of the question were tested.

**Iteration 1,2 (Version 1):**

**45c. During the last 6 months , that is since \_\_\_\_\_, 20\_\_ have you or anyone in your household discovered that someone used or attempted to use- -**

- (a) A credit card or credit card number without permission to place charges on an account?**
- (b) Any existing accounts other than a credit card account - for example, a bank or wireless telephone account - without the account holder's permission to run up charges or to take money from accounts?**
- (c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?**

Of the eight respondents interviewed during these two iterations, only two had experienced an incident that fell within the six-month reference period. The six respondents who did not experience an incident of identity theft in the past 6 months correctly answered "no" to all parts of this question. Some qualified the "no" response by saying things such as "well, not in the past six months" or "it happened

two years ago.” These six respondents were instructed to answer the questions disregarding the six-month reference period. Although these respondents would, under regular circumstances, be skipped out of this question series, we felt that their interviews would still be useful in providing information and insight about the quality of the questions.

All eight respondents interpreted the stem of the question correctly. They were asked what they thought “discovered” meant. All correctly defined it the way the sponsor intended, including variations of the following phrases in their answers: “finding out about it,” “being notified,” or “becoming evident in some way.”

There were a couple of minor problems that surfaced in the response options. First, two of the respondents were confused as to whether option (a) was asking about existing credit cards or new credit cards that were opened in their name. They expressed this confusion after (a) was asked, but before option (c) was read. The respondents were probed about their confusion and both said that it wasn’t clear to them what information was being asked for. One respondent decided to answer “no,” while the other answered “yes.” Once the response option (c) was read, the respondent who initially answered “yes” changed her answer to “no.”

The other problems occurred in option (b). When probed about what they thought was meant by “a bank or wireless telephone account,” one of the respondents said “like an offshore account...or Swiss bank account.” The other seven respondents correctly answered something along the lines of a “bank account” – checking or savings, and for “wireless telephone account” – a cell phone or mobile phone. Additionally, it was somewhat awkward for the interviewer to read and seemed as though “bank or wireless telephone account” ran together as one item.

**Iteration 3 (Version 2):**

**45c. During the last 6 months , that is since \_\_\_\_\_ , 20\_\_ have you or anyone in your household discovered that someone used or attempted to use- -**

- (a) An existing credit card or credit card number without permission to place charges on an account?**
- (b) Any existing accounts other than a credit card account - for example, a bank or wireless telephone account - without the account holder’s permission to run up charges or to take money from accounts?**
- (c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?**

Two respondents were interviewed using this version of the question. Both of these respondents had

experienced an incident of identity theft during the reference period. Both interpreted the stem of the question correctly. They were asked what they thought “discovered” meant and correctly defined it as the sponsor intended and very similar to the previous eight respondents.

To address the problem regarding existing versus new credit cards, the word “existing” was added to response option (a). This seemed to eliminate the confusion; however, another issue surfaced. One respondent answered yes to (a), but when (b) was read said, “I don’t know if I answered that correctly.” The respondent went on to explain that someone had used her debit/check card and although the money is taken out of her bank account, the card itself has the Visa logo and is used like a credit card. When asked where she thought it should go, she responded, “the second category (b) because the money comes out of my bank account.” Although we only had one respondent who experienced this type of identity theft, it seems quite possible that respondents in the field might experience the same kind of confusion, especially since debit/check cards are so common.

***Recommendation(s):*** We recommend rewording option (a) so that it is grammatically similar to option (b). The meaning of the question is not affected by this minor change. We also recommend that option (b) be reworded so that bank account and wireless telephone account are clearly separate entities. In addition, to clear up the confusion regarding where debit/check cards should be included, it is necessary to add them to (b).

Suggested Wording:

**45c. During the last 6 months , that is since \_\_\_\_\_ , 20\_\_ have you or anyone in your household discovered that someone used or attempted to use –**

- (a) Any existing credit cards or credit card numbers without permission to place charges on an account?**
- (b) Any existing accounts other than a credit card account - for example, a wireless telephone account, bank account or debit/check cards - without the account holder’s permission to run up charges or to take money from accounts?**
- (c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?**

***Sponsor’s Feedback:*** Recommendation adopted.

### **Instructions for respondents to answer about the most recent discovery of identity theft**

Only one version of this instruction was tested.

#### **Iterations 1,2,3:**

**INTRO 2** The following questions refer only to the most recent discovery of identity theft by you or anyone in your household.

All 10 respondents understood what instruction was given in the introduction.

*Recommendation(s):* No changes should be made to the wording of the introduction. However, it is necessary to move the introduction to follow question 45f. This will be read only to those respondents who have reported that they have experienced more than one episode of identity theft.

*Sponsors Feedback:* Recommendation adopted.

#### **Most recent episode of identity theft**

Three versions of this question were tested. In the first version, only one question (45d) was asked to identify the most recent episode of identity theft. In the second and third versions, question 45d was expanded to include three questions to deal with situations where the respondent may have experienced more than one episode during the 6-month reference period.

#### **Iteration 1 (Version 1):**

##### **45d. Which type of identity theft was most recently discovered?**

Four respondents were interviewed using this version of the question. Three of the four respondents had problems with the meaning of the question. When asked what they thought the question meant, all three responded that the question was asking which incident happened first. One respondent replied, “Neither happened first, they happened at the same time.” The other responded, “But they all happened around the same time.” Respondents were not able to answer this question in terms of “types of identity theft.” They were answering in terms of what kinds of things happened to them during the identity theft “event.” For example, one respondent had her name and social security number used to open an additional cell phone account. Another had money taken from her bank account and a new credit card opened in her name. In both cases, these incidents were technically two different “types” of identity theft. However, for both respondents the two incidents that they each experienced were related to one specific “event.” Because these “types” of incidents were intertwined, respondents are not able to parse them out and give an answer to which one occurred first.

**Iteration 2 (Version 2):**

**45d1. Was the misuse of (the credit card account/the existing account/ personal information) one incident or more than one incident of identity theft?**

**45d2. Did these incidents occur separately or at the same time?**

**45d3. Which type of identity theft was the most recently discovered?**

In question 45d1, two of the four respondents answered “one incident,” while the other two answered “more than one.” This question was easy to answer for those respondents who had only experienced one incident of identity theft. In one case, the respondent had someone apply for a single credit card in his name, while another respondent had a loan taken out in her name without her knowledge. For the two respondents who reported that they had experienced more than one incident, the word “incident” seemed to cause some confusion. When asked to put this question in their own words one respondent said, “how many different *episodes* I experienced,” while the other responded, “was there more than one *episode*.” Both respondents used the term episode without it being mentioned by the interviewer.

In probing for the difference in meaning of the terms “incident” and “episode,” both respondents felt that asking about an incident really wasn’t correct. A person can experience more than one incident during an episode of identity theft. An incident refers to each individual action that was taken during the period that the identity theft occurred. The period of identity theft is referred to as an “episode” and encompasses all of the individual incidents or actions that occurred. For example, in one episode, a person might have their credit card stolen, a loan taken out in their name and a new credit card opened in their name.

In question 45d2, the ambiguity of the term “incident” was reinforced when both respondents answered “separately” for this question. The intent of this question was to capture the number of times an identity theft event happened to the respondent. In actuality, this question was capturing the number of specific incidents related the identity theft event. For example, respondents were answering in terms of the number of charges placed on a stolen credit card account or the number of credit cards or loans opened without permission.

Both respondents answered question 45d3 correctly and without any problems. Although both answered the previous question in terms of their own definitions of “incident,” they understood that question 45d3 was asking about the identity theft “episode.” One respondent went on to say, “It’s sort of an odd question thinking about ‘type’ of identity theft. I don’t think we’ve gotten to the point in society where we’ve divided all these things out.”

**Iteration 3 (Version 3):**

**45d. Was the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) one incident or more than one incident of identity theft?**



**45e. Did these incidents occur separately or at the same time?**

**45f. Which episode of identity theft was most recently discovered?**

For the testing of the third version of these three questions, neither 45d or 45e were changed. Question 45f was changed to read “Which episode...” Based on findings that the term “incident” was ambiguous to respondents in the testing of the second version, both of these questions should have been changed. Due to an oversight on the part of the interviewer, the term “incident” should have been replaced with the term “episode” in both questions, but was not.

One respondent answered “one” incident, while the other respondent answered “more than one.” This question did not appear to be problematic for the respondents.

Question 45e did not change from the second iteration. Both respondents answered that the incidents occurred separately and were consistent with the previous four interviews when describing what this question was asking. Once again respondents were interpreting every time a card was used or a new account opened as being separate incidents. When asked what they thought this question meant, both respondents provided answers that were similar to the respondents interviewed in the second iteration.

Question 45f was changed from the second iteration to read “which episode...” instead of “which incident..” Because the word “incident” was not changed to read “episode” in question 45e, it actually created more problems. Although, in the second iteration respondents were not interpreting the term “incident” as the sponsor intended, they thought they understood the question being asked. In this iteration, they were outwardly confused by the fact that they were asked about incident in one question and episode in the next. Both asked “What do you mean by episode?” One respondent continued by saying, “Well, when you said which episode it sounded as though I reported one episode, but episode feels different than incident to me.”

***Recommendation(s):*** We recommend replacing the word “incident” with the word “episode” in these three questions. It is obvious from the cognitive interviews that the word “incident” is not being interpreted by the respondents as the sponsor intended. Two of the respondents introduced the word episode during the testing of the second iteration of these questions. In both the second and third iterations it appears that this is how respondents are thinking about the occurrence of identity theft.

Suggested Wording:

**45d. Was the misuse of (the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) one episode or more than one episode of identity theft?**

**45e. Did these episodes occur separately or at the same time?**

**45f. Which episode of identity theft was most recently discovered?**

*Sponsors Feedback:* Recommendation adopted.

**Time it took to discover the misuse after it began**

Only one version of this question was tested.

**Iterations 1,2,3:**

**45e/h. Can you tell me from the time the misuse of (a credit card account/an existing account other than a credit card account/ personal information) began, how long it took you or another household member to discover this misuse?**

None of the respondents had any difficulty answering this question. Responses to this question ranged from “immediately” to “five years.” All were able to accurately explain what they thought this question was asking and were consistent in defining “misuse.” To the respondents, “misuse” was using any financial or personal information without permission or authorization kind of information. This definition is consistent with the sponsors intended meaning.

*Recommendation(s):* We recommend NO changes.

*Sponsor’s Feedback:* Question was deleted due to increased respondent burden and lack of space on the questionnaire.

**How respondent became aware of the misuse**

Only one version of this question was tested.

**Iterations 1,2,3:**

**45g. How did you become aware of the identity theft?**

This question was added to Version 3 of the questionnaire during testing. In talking with respondents during the previous iterations of testing, it was apparent that the way a respondent became aware of the identity theft was an important part of way they thought through and provided details about the event. It provided them with a starting place which was extremely salient to all of the respondents. Although this information came out in the cognitive interviews, it typically wouldn’t do so in a normal interview. After discussions with the sponsor, we felt that a question designed to capture this information would be an important cue for the respondent and critical in obtaining accurate information about the identity theft episode.

All respondents were able to answer this question without any problem. Answers included “looked at my bank statement,” “received a call from my bank,” and “credit card company contacted me.” All of

the answers provided for this question fit into one of the response categories and were easy for the interviewer to mark the categories that applied to each situation.

*Recommendation(s):* We recommend NO changes

*Sponsor's Feedback:* Recommendation adopted

### **Total dollar amount of the misuse**

Only one version of this question was tested.

### **Iterations 1,2,3:**

**45f/i. What was the total dollar amount of the credit, loans, cash, services, and anything else the person obtained while misusing (a credit card account/an existing account other than a credit card account/ personal information)?**

All respondents were able to answer this question without any problems. Each respondents knew an approximate amount, if not the exact amount of the debit, loans, etc., that was stolen from them. This was something that was salient to them, even though in almost all cases, they never had to pay any money out of pocket for the incident.

When asked to define “credit, loans, services,” all were able to do so easily. They referred to “credit” as credit cards or store credit. In giving examples of loans, they included things auto loans or bank loans, and for “services” included things like having someone come and do work at your house. One respondent explained it as “it’s not something you take, it’s something that’s done for you.”

*Recommendation(s):* We recommend NO changes

*Sponsor's Feedback:* Recommendation adopted

### **Stopping of the misuse**

Only one version of this question was tested.

**45g/j. Has the misuse of (a credit card account/an existing account other than a credit card account/ personal information) stopped (e.g. you or a household member closed a checking account)?**

The intent of this question was find out if the used had stopped, i.e., there were no more charges being placed on an account, anything new accounts that had been opened were now closed, etc. All of the respondents responded “yes” to this question. When asked what they thought the question meant, all provided a definition consistent with what the sponsor intended. Common answers included, “It’s permanently stopped,” “the account(s) has been closed,” and “noone else is using the credit card,” “it’s

no longer being used.”

*Recommendation(s):* We recommend NO changes

*Sponsor’s Feedback:* Recommendation adopted

**Time it took to stop the misuse after it was discovered**

Only one version of this question was tested.

**Iterations 1,2,3:**

**45h/k. How long did it take to stop the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after it was discovered?**

Respondents’ answers varied for this question. One respondent replied “the second I called the credit card company.” Another respondent said that the misuse was still ongoing after he already answered “yes” to the previous question. In this instance, the misuse had stopped, but he was still experiencing problems with his credit report. Although he correctly interpreted the previous question, he was interpreting this question incorrectly. What he was reporting was that he was still experiencing problems with his credit even though misuse of his accounts was no longer occurring. This question was also problematic for those respondents who did not find out about the misuse until after it had already stopped. For two respondents, a credit card was opened, used to buy a few items and then closed. They did not find out about it until one respondent received a statement in the mail and another was contacted by the credit card company. In cases such as these, there is no logical response option.

*Recommendation(s):* Because of the problem with comprehension and the fact that for some respondents this question is not possible to answer, we recommend deleting the question.

*Sponsor’s Recommendation:* Recommendation adopted.

**Ongoing problems as a result of the identity theft**

Two versions of the question were tested.

**Iteration 1,2 (Version 1):**

**45i. Are you or any other household member still experiencing problems associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) e.g. forged checks are still trickling in whether or not the account was closed?**

Of the eight respondents interviewed using this version of the question, only two reported that they were still experiencing problems. When asked to give more detail about the on-going problems, both

respondents said that they were having problems clearing up their credit reports and this is the part of identity theft that takes the most time to clear up. When the respondents were asked what they thought this question meant all gave answers that were consistent with what the sponsor wanted and included things such as creditors or collection agencies were still calling or that the incidents were still showing up on their credit reports.

### **Iteration 3 (Version 2):**

**45l. Is the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) still causing problems for you or any other household member. For example, are you still spending time clearing up credit accounts or your credit report?**

Although this question worked well for the respondents in the first and second iterations of testing, we decided to modify it two ways. First, we worded it so that it was more grammatically similar to the other questions. Second, the example was changed to something that seemed to happen more frequently and was more salient to respondents – clearing up credit accounts or your credit report. In talking with the respondents, including those that had answered that they were no longer experiencing problems, it was evident that this action was the most important to their financial well-being and took the longest amount of time deal with.

Both respondents who were interviewed using this version responded “no.” When asked to put the question into their words, they responded in the same way as the earlier respondents. Still causing problems meant that they were still having problems with clearing up their credit report.

***Recommendation(s):*** We recommend NO changes from version 2

***Sponsors Feedback:*** Recommendation adopted

### **Time it took to resolve all problems**

Only one version of this question was tested.

**45j/m. How much time did it take to resolve ALL PROBLEMS associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after the misuse was discovered?**

For the eight respondents who were asked this question (respondents who responded “yes” to the previous question were skipped out), answers ranged from “one day” to “four years.” None had a problem answering the question and most easily articulated that “all problems” meant everything from closing an account to making sure that you were no longer having problems with your credit report. In the field interviews the time frame for a response to this question will be a maximum of six months, due to the fact that there is a 6-month reference period and only incidents occurring within the last six months are supposed to be reported.

**Recommendation(s):** We recommend NO changes

**Sponsors Feedback** Question was deleted due to respondent burden and lack of space on the questionnaire.

### **Money spent resolving problems from the misuse**

Three versions of the question were tested.

#### **Iteration 1,2 (Version 1)**

**45k. How much money has been spent by you or someone in your household trying to RESOLVE the problems resulting from the misuse of (a credit card account/an existing account other than a credit card account/ personal information) ? Include cost for things such as postage, copying, long distance telephone calls, notarizing documents, legal fees, paid time lost from work, etc.**

The intent of this question was to capture any and all costs associated with the identity theft that the respondent had to pay out of pocket. Three of the respondents answered “zero,” two said “under a dollar,” three reported an amount between five and 25 dollars and two reported somewhere around \$100. For the three respondents who reported zero, two actually spent no money, while the other respondent, when probed, revealed that she had probably made some long distance phone calls, but forgot since to her it was inconsequential. The other five respondents included the costs of stamps, Fed-Ex, long distance phone calls, and paying to receive credit reports.

None of the respondents reported any money as a result of missing work even though most used some time from work to make phone calls or go to the post office. The sponsor was looking for a dollar amount from the respondents for the time for which they lost work pay while trying to resolve the problems resulting from the identity theft. Those respondents who mentioned time that was missed from work, did so in terms of hours and not in terms of a monetary loss. One respondent explained, “There would have been a cost for time lost because the credit agencies and credit cards are open 8 to 5 and you just have to deal with that during work hours.” Upon probing about this, there was consensus among respondents that it was hard to put a dollar value on time missed from work, because they didn’t get paid hourly. One respondent said, “It would have taken mental calculations to determine a dollar amount and that’s difficult.” Some respondents easily reported that they missed a few hours of work, while others couldn’t even remember how much time they actually took off, let alone report a dollar amount for the time missed.

In addition, three respondents made comments about the phrasing of “paid time lost from work.” They felt that it was worded awkwardly and they had to think about what was being asked. They were unsure whether the sponsor wanted to know, if they got paid for the time that they missed from work; if they lost money as a result of having to take time off; or if the employer lost money, because

respondents were taking care of the identity theft problem on company time.

When asked if any other costs should be included, two respondents mentioned debts that had to be paid out of pocket. In some cases, respondents are held responsible for the payment of fraudulent debt and in an effort to protect their credit rating, pay the money owed.

### **Iteration 3 (Version 2)**

**45n. How much money has been spent by you or someone in your household trying to RESOLVE the problems resulting from the misuse of (the credit card account(s)/other existing accounts/ personal information or new account(s)) ? Include cost for things such as postage, copying, long distance telephone calls, notarizing documents, legal fees, pay lost from missing work, as well as payments of any fraudulent debts, etc.**

For the third version, we simplified the phrase, “paid time lost from work” to read “pay lost from missing work,” because it more clearly conveyed that the sponsor wanted to measure the amount of money respondents were not getting paid because they had to take time off from work. In addition, we add the phrase, “as well as payments of any fraudulent debts.” These two changes were made based on the interviews during the testing of the first two versions. For the two respondents who received this question, it seemed to work better. However, they still did not include pay lost from time they had to take off work to deal with the identity theft. As in the previous iterations, both respondents reported that it was too difficult to figure out how much time you took. The one respondent went on to say that although she missed some work, she took vacation time, so she didn’t really lose any pay.

***Recommendation(s):*** This is a long and complicated question that attempts to measure multiple concepts. In the case of “pay lost from missing work,” respondents can not easily come up with an answer. When they do talk about “pay lost from missing work,” they talk in terms of hours missed at work and do not put a monetary value on it. This is especially prevalent for those respondents who are on salary. Most don’t know off the top of their head how much they make an hour and would take some lengthy calculations to figure it out. Because respondents are not consistently including the same costs or reporting the costs accurately, we recommend that this question be deleted.

***Sponsor’s Recommendation:*** Recommendation adopted.

### **Identifying the person responsible for the identity theft**

Three versions of this question were tested. The sponsor wanted to be able to capture if the respondent knew any information about the person who was responsible for the misuse of the information. This did not have to be personal knowledge about the individual. It could have been a stranger, someone at work, or a relative.

### **Iteration 1 (Version 1):**

**45l. Do you or anyone in your household know who misused the (credit card account/existing**

**account other than a credit card account/ personal information) without permission?**

In this version of the question, all four respondents answered “no.” Respondents were then asked what they thought this question was asking. All of the respondents thought that it meant “do I know the person personally.” Two of the respondents incorrectly answered “no.” One respondent knew that it was the sales person who handled opening her cell phone account, while the other knew it was one of the people who worked at the restaurant she where she used her credit card last, yet they both answered no. When probed about what it would take for them to say “yes,” they responded that for them to answer “yes” to this question, they would have to either know a name or be able to physically identify the person. As one person said, “I’d have to be able to identify them in a line-up.”

**Iteration 2 (Version 2):**

**45l. Do you or anyone in your household know the identity of the person who misused the (credit card account/existing account other than a credit card account/ personal information) without permission?**

Using the information from the testing of version one, we changed the question to read, “Do you...know the identity of the person...” All four respondents answered “no,” but only two answered correctly. On probing, two of the four respondents revealed that they did know something about the person who used their information. For one respondent it was an employee at a camera store where he opened up a credit card. Another respondent knew that it was a women who lived in California. When asked what the question meant, all four respondents said, without hesitation, “Do I know their name.” Instead of making the question more generic as the sponsor intended, the revision reinforced the concept of personally knowing the person whether it be knowing a name, knowing what they look like or, recognizing them.

**Iteration 3 (Version 3):**

**45o. Do you or anyone in your household know the identity or anything else about the person who misused the (the credit card account(s)/other existing accounts/personal information or new account(s)) without permission?**

To lessen the personal connection that the term “know” connotes, we added “or anything else about the person” in the hopes that this would encompass any other information the respondent might know about the person who committed the identity theft. Both respondents correctly answered “no.” Neither had any idea who might have committed the crime. However, even with the inclusion of this phrase, respondents were still focusing on “know the identity” and answered the question as if it were asking if they personally knew or could identify the person. Similar to the previous interviews, one respondent said that she would need to know the name or be familiar with the person for her to report “yes” to this question. The other respondent replied, “I think it means do I know who actually swiped the card either by name or physical appearance.”



**Recommendation(s):** We recommend deleting this question. Despite three iterative versions of testing, the question is still not capturing the information that the sponsor wanted. In addition, there was a concern about the length of the questionnaire and increased burden on the respondent.

**Sponsor's Feedback:** Recommendation adopted

### **Identifying the person responsible for the misuse**

Only one version of this question was tested.

#### **Iterations 1,2,3 (Version 1):**

**45m/p. Was the person who misused the information . . .**

**19 A complete stranger?**

**29 A family member or other relative?**

**39 Someone at work?**

**49 A friend?**

**59 A neighbor?**

**69 An in-home employee such as a babysitter or housekeeper?**

**79 Someone at a company or financial institution that has access to personal information?**

**89 Someone else? -Specify**

Because of the mis-interpretation of the question immediately preceding this question, all of the respondents were skipped out and this question was not tested.

**Recommendation(s):** We recommend NO changes.

**Sponsor's Recommendation:** Question was deleted due to increased respondent burden and lack of space on the questionnaire.

### **Ramifications of misuse**

Two versions of this question were tested.

#### **Iterations 1,2 (Version 1):**

**45n. As a result of (any of) the misuse of (a credit card account/an existing account other than a credit card account/ personal information) discovered in the last 6 months, have you or anyone in your household . . .**

**19 Been turned down for a loan?**

**29 Had banking problems?**

**39 Had problems with credit card accounts?**

**49 Had phone or utilities cut off or been denied new service?**

**59 Been turned down for insurance or had to pay higher rates?**

**69 Been harassed by a debt collector or creditor?**

- 79 **Been the subject of a civil suit or judgment?**
- 89 **Been the subject of a criminal investigation, warrant, proceeding, or conviction?**
- 99 **Had some other problems? Specify \_\_\_\_\_**

None of the respondents had any problems with this question or the response categories. Three of the respondents reported no problems. The most common answer categories were “had banking problems” and “had problems with credit card accounts.” There were two additional situations that respondents mentioned. They were that they had to pay higher interest on credit card because of the misuse as well as having to pay higher interest rates on insurance.

**Iteration 3 (Version 2):**

In the third iteration we added one new category (“Had to pay higher rates on credit cards, loans, etc.”) and expanded on an existing category (“Been turned down for insurance or had to pay higher rates”) to account for situations that respondents brought up in previous iterations.

**45q. As a result of (any of) the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) discovered in the last 6 months, have you or anyone in your household . . .**

- 19 **Been turned down for a loan?**
- 29 **Had banking problems?**
- 39 **Had problems with credit card accounts?**
- 49 **Had phone or utilities cut off or been denied new service?**
- 59 **Had to pay higher interest rates on credit cards, loans, etc.**
- 69 **Been turned down for insurance or had to pay higher rates?**
- 79 **Been contacted by a debt collector or creditor?**
- 89 **Been the subject of a civil suit or judgment?**
- 99 **Been the subject of a criminal investigation, warrant, proceeding, or conviction?**
- 109 **Had some other problems? Specify \_\_\_\_\_**

Although neither of these new situations was mentioned by the two respondents in this iteration, we feel confident that these additions will make it easier for the respondent to answer.

**Recommendation(s):** We recommend NO changes from version 2.

**Sponsors Feedback:** Recommendation adopted.

Version 1

HOUSEHOLD RESPONDENT'S IDENTITY THEFT QUESTIONS

FIELD REPRESENTATIVE - Read introduction.

<p><b>INTRO: The next series of questions are related to identity theft. They refer to incidents of identity theft discovered by you or anyone in your household during the last 6 months.</b></p>	
<p><b>45c. During the last 6 months , that is since _____, 20____ have you or anyone in your household discovered that someone used or attempted to use- -</b></p> <p><b>(a) A credit card or credit card number without permission to place charges on an account?</b></p> <p><b>(b) Any existing accounts other than a credit card account - for example, a bank or wireless telephone account - without the account holder's permission to run up charges or to take money from accounts?</b></p> <p><b>(c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?</b></p>	<p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p>
<p><b>CHECK ITEM C1</b> Look at 45c. How many times is box 1 (Yes) marked in 45c?</p>	<p>19 None (no entries of Yes) - <i>Skip to Check Item D</i> 29 One or more times - <i>Read Intro 2</i></p>
<p><b>INTRO2 The following questions refer only to the most recent discovery of identity theft by you or anyone in your household.</b></p>	
<p><b>45d. Which type of identity theft was most recently discovered?</b></p>	<p>19 Credit card account 29 Existing account other than a credit card account 39 Personal information</p>
<p><b>45e. Can you tell me from the time the misuse of-(a credit card account/an existing account other than a credit card account/ personal information) began, how long it took you or another household member to discover this misuse?</b></p>	<p>X 9 Don't know</p> <p><b>Less than one month:</b> _____ Days</p> <p>OR</p> <p><b>1-11 Months:</b> _____ Months</p> <p>OR</p> <p><b>A year or more:</b> _____ Years</p>

<p><b>45f. What was the total dollar amount of the credit, loans, cash, services, and anything else the person obtained while misusing (a credit card account/an existing account other than a credit card account/ personal information)?</b></p>	<p>\$ _____ . 00 Amount taken</p> <p>0 9 None X 9 Don't know</p>
<p><b>45g. Has the misuse of (a credit card account/an existing account other than a credit card account/ personal information) stopped (e.g. you or a household member closed a checking account)?</b></p>	<p>19 Yes      29 No (SKIP to 45k)    39 Don't know</p>
<p><b>45h. How long did it take to stop the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after it was discovered?</b></p>	<p>1 9 Don't know</p> <p><b>Less than one month:</b> _____ Days</p> <p>OR</p> <p><b>1-6 Months:</b> _____ Months</p>
<p><b>45i. Are you or any other household member still experiencing problems associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) e.g. forged checks are still trickling in whether or not the account was closed?</b></p>	<p>19 Yes (SKIP to 45k) 29 No 39 Don't know</p>
<p><b>45j. How much time did it take to resolve ALL PROBLEMS associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after the misuse was discovered?</b></p>	<p><b>Less than one month:</b> _____ Days</p> <p>OR</p> <p><b>1-6 Months:</b> _____ Months</p> <p>1 9 Don't know 2 9 Still ongoing</p>
<p><b>45k. How much money has been spent by you or someone in your household trying to RESOLVE the problems resulting from the misuse of (a credit card account/an existing account other than a credit card account/ personal information) ? Include cost for things such as postage, copying, long distance telephone calls, notarizing documents, legal fees, paid time lost from work, etc.</b></p>	<p>\$ _____ . 00 Money spent</p> <p>0 9 None X 9 Don't know</p>
<p><b>45l. Do you or anyone in your household know who misused the (credit card account/existing account other than a credit card account/ personal information) without permission?</b></p>	<p>19 Yes 29 No - SKIP to Check Item C2</p>

<p><b>45m. Was the person who misused the information . . .</b></p> <p><i>(Read answer categories 1-9)</i></p> <p><i>Mark (X) all that apply.</i></p>	<p>19 <b>A complete stranger?</b></p> <p>29 <b>A family member or other relative?</b></p> <p>39 <b>Someone at work?</b></p> <p>49 <b>A friend?</b></p> <p>59 <b>A neighbor?</b></p> <p>69 <b>An in-home employee such as a babysitter or housekeeper?</b></p> <p>79 <b>Someone at a company or financial institution that has access to personal information?</b></p> <p>89 <b>Someone else? -Specify</b></p> <p>_____</p> <p>—</p>
<p><b>45n. As a result of (any of) the misuse of-(a credit card account/an existing account other than a credit card account/ personal information) discovered in the last 6 months, have you or anyone in your household . . .</b></p> <p><i>(Read answer categories 1-9)</i></p> <p><i>Mark (X) all that apply.</i></p>	<p>19 <b>Been turned down for a loan?</b></p> <p>29 <b>Had banking problems?</b></p> <p>39 <b>Had problems with credit card accounts?</b></p> <p>49 <b>Had phone or utilities cut off or been denied new service?</b></p> <p>59 <b>Been turned down for insurance or had to pay higher rates?</b></p> <p>69 <b>Been harassed by a debt collector or creditor?</b></p> <p>79 <b>Been the subject of a civil suit or judgment?</b></p> <p>89 <b>Been the subject of a criminal investigation, warrant, proceeding, or conviction?</b></p> <p>99 <b>Had some other problems? Specify</b></p> <p>_____</p> <p>_____</p> <p>109 <b>No problems</b></p>
<p><b>CHECK ITEM C2</b> Briefly summarize the identity theft that occurred against the respondent or another household member.</p>	<p>_____</p> <p>_____</p> <p>_____</p>

Version 2

HOUSEHOLD RESPONDENT'S IDENTITY THEFT QUESTIONS

FIELD REPRESENTATIVE - Read introduction.

<p><b>INTRO: The next series of questions are related to identity theft. They refer to incidents of identity theft discovered by you or anyone in your household during the last 6 months.</b></p>	
<p><b>45c. During the last 6 months , that is since _____, 20____ have you or anyone in your household discovered that someone used or attempted to use- -</b></p> <p><b>(a) A credit card or credit card number without permission to place charges on an account?</b></p> <p><b>(b) Any existing accounts other than a credit card account - for example, a bank or wireless telephone account - without the account holder's permission to run up charges or to take money from accounts?</b></p> <p><b>(c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?</b></p>	<p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p>
<p><b>CHECK ITEM C1</b> Look at 45c. How many times is box 1 (Yes) marked in 45c?</p>	<p>19 None (no entries of Yes) - <i>Skip to Check Item D</i> 29 One or more times - <i>Read 45d1</i></p>
<p><b>45d1. Was the misuse of-(the credit card account/the existing account/ personal information) one incident or more than one incident of identity theft?</b></p>	<p>19 One - <i>Skip to 45e</i> 29 More than one</p>
<p><b>45d2. Did these incidents occur separately or at the same time?</b></p>	<p>19 Separately 29 At the same time <i>Skip to 45e</i></p>
<p><b>45d3. Which type of identity theft was the most recently discovered?</b></p>	<p>19 Credit card 29 Existing accounts other than a credit card 39 Personal information to obtain new accounts</p>
<p><b>INTRO 2 The following questions refer only to the most recent discovery of identity theft by you or anyone in your household.</b></p>	

<p>45e. Can you tell me from the time the misuse of—(a credit card account/an existing account other than a credit card account/ personal information) began, how long it took you or another household member to discover this misuse?</p>	<p>X 9 Don't know</p> <p><b>Less than one month:</b>  _____ Days</p> <p>OR</p> <p><b>1-11 Months:</b>  _____ Months</p> <p>OR</p> <p><b>Year:</b> (Round to the nearest year)  _____ Years</p>
<p>45f. What was the total dollar amount of the credit, loans, cash, services, and anything else the person obtained while misusing (a credit card account/an existing account other than a credit card account/ personal information)?</p>	<p>\$ _____ . 00 Amount taken</p> <p>0 9 None  X 9 Don't know</p>
<p>45g. Has the misuse of (a credit card account/an existing account other than a credit card account/ personal information) stopped (e.g. you or a household member closed a checking account)?</p>	<p>19 Yes    29 No (SKIP to 45k)    39 Don't know</p>
<p>45h. How long did it take to stop the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after it was discovered?</p>	<p>1 9 Don't know</p> <p><b>Less than one month:</b>  _____ Days</p> <p>OR</p> <p><b>1-6 Months:</b>  _____ Months</p>
<p>45i. Are you or any other household member still experiencing problems associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) e.g. forged checks are still trickling in whether or not the account was closed?</p>	<p>19 Yes (SKIP to 45k)  29 No  39 Don't know</p>
<p>45j. How much time did it take to resolve ALL PROBLEMS associated with the misuse of (a credit card account/an existing account other than a credit card account/ personal information) after the misuse was discovered?</p>	<p><b>Less than one month:</b>  _____ Days</p> <p>OR</p> <p><b>1-6 Months:</b>  _____ Months</p> <p>1 9 Don't know  2 9 Still ongoing</p>

<p><b>45k. How much money has been spent by you or someone in your household trying to RESOLVE the problems resulting from the misuse of (a credit card account/an existing account other than a credit card account/ personal information) ? Include cost for things such as postage, copying, long distance telephone calls, notarizing documents, legal fees, paid time lost from work, etc.</b></p>	<p>\$ _____ . 00 Money spent</p> <p>0 9 None X 9 Don't know</p>
<p><b>45l. Do you or anyone in your household know the identity of the person who misused the (credit card account/existing account other than a credit card account/ personal information) without permission?</b></p>	<p>19 Yes 29 No - <i>SKIP to 45n</i></p>
<p><b>45m. Was the person who misused the information . . .</b></p> <p><i>(Read answer categories 1-9)</i></p> <p><i>Mark (X) all that apply.</i></p>	<p>19 <b>A complete stranger?</b> 29 <b>A family member or other relative?</b> 39 <b>Someone at work?</b> 49 <b>A friend?</b> 59 <b>A neighbor?</b> 69 <b>An in-home employee such as a babysitter or housekeeper?</b> 79 <b>Someone at a company or financial institution that has access to personal information?</b> 89 <b>Someone else? -Specify</b> _____</p>
<p><b>45n. As a result of (any of) the misuse of-(a credit card account/an existing account other than a credit card account/ personal information) discovered in the last 6 months, have you or anyone in your household . . .</b></p> <p><i>(Read answer categories 1-9)</i></p> <p><i>Mark (X) all that apply.</i></p>	<p>19 <b>Been turned down for a loan?</b> 29 <b>Had banking problems?</b> 39 <b>Had problems with credit card accounts?</b> 49 <b>Had phone or utilities cut off or been denied new service?</b> 59 <b>Been turned down for insurance or had to pay higher rates?</b> 69 <b>Been harassed by a debt collector or creditor?</b> 79 <b>Been the subject of a civil suit or judgment?</b> 89 <b>Been the subject of a criminal investigation, warrant, proceeding, or conviction?</b> 99 <b>Had some other problems? Specify</b> _____</p> <p>109 No problems</p>
<p><b>CHECK ITEM C2</b> Briefly summarize the identity theft that occurred against the respondent or another household member.</p>	<p>_____</p> <p>_____</p> <p>_____</p>



Version 3

HOUSEHOLD RESPONDENT'S IDENTITY THEFT QUESTIONS

FIELD REPRESENTATIVE - *Read introduction.*

<p><b>INTRO: The next series of questions are related to identity theft. They refer to incidents of identity theft discovered by you or anyone in your household during the last 6 months.</b></p>	
<p><b>45c. During the last 6 months , that is since _____, 20____ have you or anyone in your household discovered that someone used or attempted to use- -</b></p> <p><b>(a) An existing credit card or credit card number without permission to place charges on an account?</b></p> <p><b>(b) Any existing accounts other than a credit card account - for example, a bank or wireless telephone account - without the account holder's permission to run up charges or to take money from accounts?</b></p> <p><b>(c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?</b></p>	<p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p>
<p><b>CHECK ITEM C1</b> Look at 45c. How many times is box 1 (Yes) marked in 45c?</p>	<p>19 None (no entries of Yes) - <i>Skip to Check Item D</i> 29 One or more times - <i>Read 45d</i></p>
<p><b>45d. Was the misuse of-(the credit card account(s)/other existing accounts/personal information or new account(s)) one incident or more than one incident of identity theft?</b></p>	<p>19 One - <i>Skip to 45g</i> 29 More than one</p>
<p><b>45e. Did these incidents occur separately or at the same time?</b></p>	<p>19 Separately 29 At the same time <i>Skip to 45g</i></p>
<p><b>45f. Which episode of identity theft was most recently discovered?</b></p>	<p>19 Credit card 29 Existing accounts other than a credit card 39 Personal information to obtain new accounts</p>
<p><b>INTRO 2 The following questions refer only to the most recent discovery of identity theft by you or anyone in your household.</b></p>	

<p><b>45g. How did you become aware of the identity theft?</b></p> <p>Mark (X) all that apply.</p>	<p>19 Block was placed on a credit card or other existing account  29 Money missing from account or charges placed on an account  39 Contacted by a credit bureau, collection agency, credit card company or other company about late/unpaid bills  49 Contacted by the fraud department of a financial institution  59 Noticed that a credit card, check book, etc. was missing  69 Notified by a law enforcement agency  79 Denied credit or a loan  89 Noticed an error in your credit report  99 Other - <i>specify</i></p>
<p><b>45h. Can you tell me from the time the misuse of--(the credit card account(s)/other existing accounts/personal information or new account(s)) began, how long it took you or another household member to discover this misuse?</b></p>	<p>X 9 Don't know</p> <p><b>Less than one month:</b>  _____ Days</p> <p>OR</p> <p><b>1-11 Months:</b>  _____ Months</p> <p>OR</p> <p><b>Year: (Round to the nearest year)</b>  _____ Years</p>
<p><b>45i. What was the total dollar amount of the credit, loans, cash, services, and anything else the person obtained while misusing (the credit card account(s)/other existing accounts/personal information or new account(s))?</b></p>	<p>\$ _____ . 00 Amount taken</p> <p>0 9 None  X 9 Don't know</p>
<p><b>45j. Has the misuse (the credit card account(s)/other existing accounts/personal information or new account(s)) stopped (e.g. you or a household member closed a checking account)?</b></p>	<p>19 Yes    29 No (SKIP to 45i)    39 Don't know</p>
<p><b>45k. How long did it take to stop the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) after it was discovered?</b></p>	<p>1 9 Don't know</p> <p><b>Less than one month:</b>  _____ Days</p> <p>OR</p> <p><b>1-6 Months:</b>  _____ Months</p>
<p><b>45l. Is the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) still causing problems for you or any other household member. For example, are you still spending time clearing up credit accounts or your credit report.</b></p>	<p>19 Yes (SKIP to 45n)  29 No  39 Don't know</p>

<p><b>45m. How much time did it take to resolve ALL PROBLEMS associated with the misuse of (the credit card account(s)/other existing accounts/personal information or new account(s)) after the misuse was discovered?</b></p>	<p><b>Less than one month:</b>          _____ Days            OR    <b>1-6 Months:</b>          _____ Months            1 9 Don't know          2 9 Still ongoing</p>
<p><b>45n. How much money has been spent by you or someone in your household trying to RESOLVE the problems resulting from the misuse of (the credit card account(s)/other existing accounts/ personal information or new account(s)) ? Include cost for things such as postage, copying, long distance telephone calls, notarizing documents, legal fees, pay lost from missing work, as well as payments of any fraudulent debts, etc.</b></p>	<p>\$ _____ . 00 Money spent            0 9 None          X 9 Don't know</p>
<p><b>45o. Do you or anyone in your household know the identity or anything else about the person who misused the (the credit card account(s)/other existing accounts/personal information or new account(s)) without permission?</b></p>	<p>1 9 Yes          2 9 No - <i>SKIP to 45q</i></p>
<p><b>45p. Was the person who misused the information . . .</b>    <i>(Read answer categories 1-9)</i>    <i>Mark (X) all that apply.</i></p>	<p>1 9 <b>A complete stranger?</b>          2 9 <b>A family member or other relative?</b>          3 9 <b>Someone at work?</b>          4 9 <b>A friend?</b>          5 9 <b>A neighbor?</b>          6 9 <b>An in-home employee such as a babysitter or housekeeper?</b>          7 9 <b>Someone at a company or financial institution that has access to personal information?</b>          8 9 <b>Someone else? -Specify</b>          _____          —</p>
<p><b>45q. As a result of (any of) the misuse of-(the credit card account(s)/other existing accounts/personal information or new account(s)) discovered in the last 6 months, have you or anyone in your household . . .</b>    <i>(Read answer categories 1-9)</i>    <i>Mark (X) all that apply.</i></p>	<p>1 9 <b>Been turned down for a loan?</b>          2 9 <b>Had banking problems?</b>          3 9 <b>Had problems with credit card accounts?</b>          4 9 <b>Had phone or utilities cut off or been denied new service?</b>          5 9 <b>Had to pay higher interest rates on credit cards, loans, etc.</b>          6 9 <b>Been turned down for insurance or had to pay higher rates?</b>          7 9 <b>Been harassed by a debt collector or creditor?</b>          8 9 <b>Been the subject of a civil suit or judgment?</b>          9 9 <b>Been the subject of a criminal investigation, warrant, proceeding, or conviction?</b>          10 9 <b>Had some other problems? Specify</b>          _____          _____          11 9 No problems</p>

**CHECK ITEM C2** Briefly summarize the identity theft that occurred against the respondent or another household member.

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Final Version

HOUSEHOLD RESPONDENT'S IDENTITY THEFT QUESTIONS

FIELD REPRESENTATIVE - Read introduction.

<p><b>INTRO: The next few questions are related to identity theft. They refer to incidents of identity theft discovered by you or anyone in your household during the last 6 months.</b></p>	
<p><b>45c. During the last 6 months , that is since _____, 20____ have you or anyone in your household discovered that someone used or attempted to use –</b></p> <p><b>(a) Any existing credit cards or credit card numbers without permission to place charges on an account?</b></p> <p><b>(b) Any existing accounts other than a credit card account - for example, a wireless telephone account, bank account or debit/check cards - without the account holder's permission to run up charges or to take money from accounts?</b></p> <p><b>(c) Personal information without permission to obtain NEW credit cards or loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?</b></p>	<p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p> <p>19 Yes      29 No      39 Don't know</p>
<p><b>CHECK ITEM C1</b> Look at 45c. How many times is box 1 (Yes) marked in 45c?</p>	<p>19 None (no entries of Yes) - <i>Skip to Check Item D</i> 29 One or more times - <i>Ask 45d</i></p>
<p><b>45d. Was the misuse of—(the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) one episode or more than one episode of identity theft?</b></p>	<p>19 One - <i>Skip to 45g</i> 29 More than one</p>
<p><b>45e. Did these episodes occur separately or at the same time?</b></p>	<p>19 Separately 29 At the same time <i>Skip to 45g</i></p>
<p><b>45f. Which episode of identity theft was most recently discovered?</b></p>	<p>19 Existing credit cards 29 Existing accounts other than a credit card 39 Personal information to obtain new accounts</p>
<p><b>INTRO 2 The following questions refer only to the most recent discovery of identity theft by you or anyone in your household.</b></p>	

<p><b>45g. How did you become aware of the identity theft?</b></p> <p>Mark (X) all that apply.</p>	<p>19 Block was placed on a credit card or other existing account  29 Money missing from account or charges placed on an account  39 Contacted by a credit bureau, collection agency, credit card company or other company about late/unpaid bills  49 Contacted by the fraud department of a financial institution  59 Noticed that a credit card, check book, etc. was missing  69 Notified by a law enforcement agency  79 Denied credit or a loan  89 Noticed an error in a credit report  99 Other - <i>specify</i></p>
<p><b>45h. What was the total dollar amount of the credit, loans, cash, services, and anything else the person obtained while misusing (the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s))?</b></p>	<p>\$ _____ . 00 Amount taken  X 9 Don't know  0 9 None</p>
<p><b>45i. Has the misuse of – (the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) stopped (e.g. you or a household member closed a checking account)?</b></p>	<p>19 Yes      29 No      39 Don't know</p>
<p><b>45j. Is the misuse of -- (the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) still causing problems for you or any other household member? For example, are you still spending time clearing up credit accounts or your credit report.</b></p>	<p>19 Yes (SKIP to 45i)  29 No  39 Don't know</p>
<p><b>45k. How much time did it take to resolve ALL PROBLEMS associated with the misuse of – (the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) after the misuse was discovered?</b></p>	<p><b>Less than one month:</b>  _____ Days    OR    <b>1-6 Months:</b>  _____ Months    1 9 Don't know</p>

<p><b>45I. As a result of (any of) the misuse of—(the credit card account(s)/any existing accounts other than credit cards/personal information or new account(s)) discovered in the last 6 months, have you or anyone in your household ...</b></p> <p><i>(Read answer categories 1-9)</i></p> <p><i>Mark (X) all that apply.</i></p>	<p>19 <b>Been turned down for a loan?</b></p> <p>29 <b>Had banking problems?</b></p> <p>39 <b>Had problems with credit card accounts?</b></p> <p>49 <b>Had phone or utilities cut off or been denied new service?</b></p> <p>59 <b>Had to pay higher interest rates on credit cards, loans, etc.</b></p> <p>69 <b>Been turned down for insurance or had to pay higher rates?</b></p> <p>79 <b>Been contacted by a debt collector or creditor?</b></p> <p>89 <b>Been the subject of a civil suit or judgment?</b></p> <p>99 <b>Been the subject of a criminal investigation, warrant, proceeding, or conviction?</b></p> <p>109 <b>Had some other problems? <i>Specify</i></b>  _____</p> <hr/> <p>119 <b>No problems</b></p>
<p><b>CHECK ITEM C2</b> Briefly summarize the identity theft that occurred against the respondent or another household member.</p>	<p>_____</p> <p>_____</p> <p>_____</p>