

STUDY SERIES
(*Survey Methodology* #2012-03)

**Final Report of Cognitive Testing of the
2012 Identity Theft Supplement**

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Report Issued: December 07, 2012

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Final Report of Cognitive Testing of the 2012 Identity Theft Supplement

Abstract:

At the request of the Bureau of Justice Statistics and the Demographic Surveys Division, staff from the Center for Survey Measurement cognitively pretested the revised Identity Theft Supplement for the 2012 National Crime Victimization Survey.

Results of 18 cognitive interviews conducted in September and October, 2011 showed the following: 1) respondents misreported misuse of debit cards as misuse of credit cards when the question about credit cards was placed first; 2) respondents had difficulty identifying what was an “occasion” of misuse of personal information (which could be several misuses of a stolen credit card) as opposed a single misuse of a credit or debit card; 3) respondents frequently were not able to report how many hours they spent clearing up financial or credit problems caused by the misuse of their personal information; and 4) respondents reported incidents of identity theft and attempted identity theft in answering the questions.

Final Report of Cognitive Testing of the 2012 Identity Theft Supplement

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U. S. Census Bureau

Center for Survey Measurement

November 30, 2011

At the request of the Bureau of Justice Statistics and the Demographic Surveys Division, the Center for Survey Measurement conducted cognitive testing of the 2012 Identity Theft Supplement (ITS). Revisions have been made to the questionnaire since its last administration in 2008.

The 2012 ITS's screener does not separate attempted identity thefts from characteristics of those that were successfully carried out. Other changes include: the addition of instructions asking respondents to report about only the most recent incident; questions asking respondents to report the most recent incident in certain sections of the questionnaire; questions asking respondents to report about financial loss for their most recent identity theft as well as for all identity thefts experienced in the past year; (a question asking respondents whether they know or learned anything about the offender;) questions pertaining to identity theft prior to the past year; questions assessing whether respondent's risk avoidance behavior began as a reaction to becoming a victim.

In September and October, 2011, 18 interviews were conducted in two rounds. The first round consisted of 9 interviews. After we made necessary changes to the questionnaire, another 9 interviews were conducted. The interviews were conducted by the authors of this report and by an intern, Michelle Smirnova, from the Center for Survey Measurement.

Respondents were recruited through an advertisement in the Washington Post Express and a posting on Craigslist.com. Respondents were recruited who had been victims of identity theft within the past 12 months, victims of attempted identity theft within the past 12 months, and victims of identity theft more than 12 months ago. (If respondents had more than one identity theft in the past 12 months, they reported about the most recent one for the majority of the questionnaire though not necessarily the theft they were recruited for.)

Of the 18 respondents we recruited, 14 reported attempted or actual debit or credit card misuse, 1 reported attempted or actual PayPal account misuse, 3 reported that someone used or attempted to use their name fraudulently to open a new account, and 3 reported that someone used or attempted to use their name fraudulently for some other fraudulent purpose. Respondents were allowed to report more than one actual or attempted misuse.

The table below documents the characteristics of the cognitive interview respondents:

Age	Number of Rs
20-30	7
31-40	3
41-50	2
51-60	3
61-70	3

Sex	
Male	7
Female	11
Race	
White	7
Black	11
Education	
High School Graduate	3
Some College	5
College Graduate	5
Advanced Degree	5

During the interviews, respondents were instructed to “think aloud” as they were answering the survey questions. Pre-scripted probes were asked to determine their interpretation of specific terminology in the questions, and unscripted probes were asked whenever respondents seemed to be having difficulty responding to a question. Respondents were paid \$40 for their participation in the interview. Interviews lasted 50-70 minutes on average. They were conducted either at the Census Bureau’s cognitive laboratory or at places convenient to respondents such as libraries and local commercial establishments.

A copy of the questionnaire that we used in Round 1 is included as Attachment A.

RESULTS AND RECOMMENDATIONS

Below we present question-by-question discussions of the results, including recommendations for questionnaire revision. Within each question, we include the results of both rounds when changes were made to the question between rounds. A copy of the questionnaire containing our final recommendations is included as Attachment B.

Section A. Screen Questions

INTRO 1. Now, I would like to ask you questions about identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. Your answers will be kept confidential.

First, I’d like to ask you some questions about your EXISTING ACCOUNTS and the misuse of any of these accounts.

This is an introduction and sub-introduction to a series of screener questions, some of which are new. Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

1. During the past 12 months, since _____, 20__, have you had at least one major or store credit card in your name?

YES

NO (skip to Q2)

This is a new question. This question was asked of all respondents. In Round 1, 8 out of 9 respondents said “yes” to this question.

During Round 1, some respondents thought about “store credit cards” only, when answering this question. They did not attend to the “major” aspect of the question, since it got buried when the interviewer read the question.

Some respondents also thought about debit cards when they answered this question.

One respondent thought this question was asking about any new credit cards that she had signed up for in the past year, and did not think about credit cards that she already had.

To address these issues, changes were made to the question for Round 2. To give major credit cards and store credit cards equal emphasis, we reworded this question to read: ***Do you currently have at least one credit card in your name? Include major credit cards such as a MasterCard or Visa, and store credit cards such as a Macy’s card.*** If the respondent says “No,” the interviewer would ask, ***“Have you had one in the past year, since _____, 20__?”*** We also moved this question to follow Q2. We revised the sequence of questions about credit and debit cards to emphasize the distinction between them (see Q2a for the wording and sequence of this question in Round 2).

In Round 2, all 9 respondents reported that they had at least one credit card in their name.

During Round 2, respondents did not have difficulty understanding or correctly answering this question. During Rounds 1 and 2, most respondents thought about the correct time period when answering this question.

Recommendation: We do not recommend any further changes to this question.

1a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission?

YES

NO

This question was asked of all respondents. In Round 1, 6 out of the 8 respondents who were asked this question said “yes.”

During Round 1, most respondents answered this question thinking that debit cards should be included under “existing credit cards.” This may be because some cards serve both functions, or because respondents lump these payment vehicles together.

To address this issue, we revised the sequence of questions about credit and debit cards in order to emphasize the distinction between them. We also added a sentence to emphasize that debit cards are not in scope for the question. It says, **“Please do not include debit cards.”** (See Q2a for the revised wording and sequence of questions.)

In Round 2, 5 out of 9 respondents said “yes” to this question. During Round 2, most respondents did not have difficulty understanding or answering this question, though one respondent misreported and thought about his debit card when answering this question. Another respondent misreported and said “yes” to this question referring to an incident regarding a new account being opened and not an existing account. The respondent then reported this incident again in Q4a. Although a few respondents still over-reported by mentioning the same incident under Q1a and Q2a, this took place less often than it did in Round 1.

During Rounds 1 and 2, most respondents thought about the correct time period when answering this question.

All respondents successfully reported about both attempted and actual incidents.

Recommendation: We do not recommend any further changes to this question.

2. During the past 12 months, since _____, 20__ , have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q3)

This is a new question. This question was asked of all respondents. In Round 1, all 9 respondents said “yes” to this question.

During Round 1, respondents answered this question correctly, though as noted earlier, respondents thought about and included debit cards previously, when we had asked them about credit cards. It was not until they were asked Q2a that they realized they had answered incorrectly. As a result, we recommended moving the location of this question (see Q2a for a revised sequence of questions).

In Round 2, all 9 respondents said “yes” to this question. Respondents did not have difficulty understanding or correctly answering this question.

During Rounds 1 and 2, most respondents thought about the correct time period when answering this question.

Recommendation: We do not recommend any further changes to this question.

2a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your checking or savings account, including any debit or ATM cards?

YES

NO

This question was asked of all respondents. In Round 1, 8 out of 9 respondents said “yes” to this question. One respondent was not asked this question inadvertently.

Many respondents explained that they had already said yes to this under question Q1a. They answered the question about use of their credit card and included a debit card in their answer. When they heard this question, they realized they should have said “yes” to this question and not to Q1a.

As a result, we recommended revising the sequence of questions about credit and debit cards to emphasize the distinction between them. We recommended asking whether respondents had an active checking or savings account before asking whether they had credit cards, as well as asking both these questions before asking about misuse of either type of card. We thought this would minimize the misreporting of debit cards as misuse of credit cards.

The sequence of questions we suggested was Q2, Q1, Q2a, Q1a. BJS wanted to keep questions about banking accounts and banking account misuse together, and questions about credit cards and credit card misuse together rather than beginning the supplement with two questions about the types of accounts that people have. They concurred with our recommendation to re-order the questions; however, their sequencing was slightly different.

During Round 2, the question series read as follows:

2. During the past 12 months, since _____, 20__ , have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q2)

2a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your checking or savings account, including any debit or ATM cards?

YES

NO

1. Do you currently have at least one credit card in your name? Include major credit cards such as a MasterCard or Visa, and store credit cards such as a Macy’s card.

YES

NO (If respondent says no, ask follow up question)

1a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission? Please do not include debit cards.

YES

NO

In Round 2, 6 out of 9 respondents said “yes” to this question. Most respondents did not have difficulty understanding or correctly answering this question, although when asking Q1a, which came after this

question in Round 2, it became clear that a few respondents still over-reported by mentioning the same incident under Q1a and Q2a. This took place less often than it did in Round 1.

During Rounds 1 and 2, most respondents thought about the correct time period when answering this question.

All respondents successfully reported about both attempted and actual incidents.

Recommendation: We do not recommend any further changes to this question.

3. Since ____, 20__ has someone misused or attempted to misuse another type of existing account such as your telephone, utilities, online payment account like Paypal, insurance policies, or something else?

YES

NO (skip to Q4)

This question was asked of all respondents. In Round 1, all 9 respondents said “no” to this question.

During Round 1 most respondents did not have difficulty understanding or correctly answering this question, though one respondent asked the interviewer to repeat the question. This respondent said, “With you saying that out loud there are way too many things for me to think of...I’m going to have to ask you to repeat it slowly.” After the interviewer re-read the question the respondent answered correctly and had no trouble understanding the question.

In Round 2, 1 out of 9 respondents said “yes” to this question. Most respondents did not have difficulty understanding or correctly answering this question, though one respondent who said “no” may have misreported. This respondent said that someone attempted to access his PayPal account, though he has since closed that account. Because this account is not active anymore, the respondent said “no” to this question. The PayPal account was active at the time that someone had tried to access it.

During Rounds 1 and 2, most respondents thought about the correct time period when answering this question.

All respondents successfully reported about both attempted and actual incidents.

Recommendation: We do not recommend any changes to this question. We request clarification as to whether the respondent with the PayPal account misreported.

Sponsor’s Feedback: The sponsor clarified that the respondent had misreported, and should have said “yes” to this question. The sponsor will recommend, in a formal memo to DSD, that the FR training manual includes clarification that they want to know about accounts active at the time.

Which of the following types of your EXISTING accounts, other than credit card or banking accounts did the person run up charges on, take money from, or otherwise misuse? Did they use or attempt to use one or more of your...

- 3a. **Medical insurance accounts?** YES NO
 3b. **Telephone accounts?** YES NO
 3c. **Utilities accounts?** YES NO
 3d. **Online payment accounts such as Paypal?** YES NO
 3e. **Investment accounts?** YES NO
 3f. **Some other type of accounts?** YES NO

This question was not asked during Round 1 because all respondents said “no” to question 3. One respondent was asked this question during Round 2, and the respondent said “yes” to Q3d, “online payment accounts such as PayPal.” Someone had attempted to access her PayPal account to purchase jewelry. She contacted the company to put a stop to the order and was not charged for anything. This respondent did not have difficulty understanding or correctly answering this question.

This respondent successfully reported an attempted incident.

Recommendation: We do not recommend any changes to this question.

Intro: Next, I have some questions about any NEW ACCOUNTS someone might have opened.

Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

4. Since _____, 20___, has someone, without your permission, used or attempted to use your personal information to open any NEW accounts such as wireless telephone accounts, credit card accounts, loans, bank accounts, online payment accounts, or something else?

YES

NO (skip to Q 5)

This question was asked of all respondents. In Round 1, 1 respondent of the 9 said “yes” to this question. One was not sure. During Round 1, some respondents thought of the correct time period when answering this question, though some thought about the time period since the incident had taken place. However, doing this did not lead them to provide an incorrect response. Respondents did not have difficulty understanding or correctly answering this question.

The wording was not changed for Round 2. In Round 2, 3 out of 9 respondents said “yes” to this question. One of those three respondents had misreported the same incident when being asked about existing accounts, and should have only reported it here. Respondents did not have difficulty understanding or correctly answering this question.

All respondents successfully reported about both attempted and actual incidents.

Recommendation: We do not recommend any changes to this question.

Which of the following types of new accounts did someone open or attempt to open? Did someone open or attempt to open...

- 4a. **New telephone accounts?** YES NO
- 4b. **New credit card accounts?** YES NO
- 4c. **New checking or savings accounts?** YES NO
- 4d. **New loans or mortgages?** YES NO
- 4e. **New medical insurance policies?** YES NO
- 4f. **New automobile insurance policies?** YES NO
- 4g. **New online payment accounts such as Paypal?** YES NO
- 4h. **Some other type of new account?** YES NO

This question was only asked of one respondent in Round 1. That respondent said “yes” to Q4b- “New credit card accounts.” The respondent’s former roommate opened up a credit card account in her name. She did not have difficulty understanding or correctly answering this question.

The wording of this question was not changed between Round 1 and Round 2. This question was asked three times during Round 2. Those respondents said “yes” to “New telephone accounts,” “New credit card accounts,” “New checking or savings accounts,” and to “Some other type of new account.” The respondent who said “yes” to “some other type of new account” misreported, as she was referring to someone opening a Costco card in her name. That should have been reported as a “New credit card account.” Other than that, respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

Intro: Finally, some questions about any other misuses of your personal information.

Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

5. Since _____ 20__ has someone used or attempted to use your personal information for some other fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; giving your information to the police when they were charged with a crime or traffic violation, or something else?

YES

NO (skip to check item A)

This question was asked of all respondents. In Round 1, 1 respondent of the 9 said “yes” to this question. One answered that he was not sure. The 1 yes was a misreport. The rest of the respondents did not have difficulty understanding or correctly answering this question.

The wording of this question was the same in Round 2. In Round 2, 3 out of 9 respondents said “yes” to this question. Respondents did not have any difficulty understanding or correctly answering the question.

One of those respondents reported that someone used her name fraudulently to report an assault that took place 4 years ago, yet she only found out about it this year. It is unclear whether this should have been reported here or later in the section about the long term victimization.

All respondents successfully considered about both attempted and actual incidents.

Recommendation: We do not recommend any changes to this question. We request clarification about whether the respondent who reported that someone used her name fraudulently to report an assault that took place 4 years ago, yet she only found out about it this year, should have reported it here or under the section asking about identity thefts that took place over 12 months ago. The respondent did not discover that her name had been used until this year.

Sponsor's Feedback: The sponsor clarified that the respondent did correctly report the identity theft in this section. The sponsor will recommend that the FR training manual include instructions that if the discovery of the identity theft occurred during the past 12 months, it should be counted, regardless of whether the theft started more than 12 months prior.

As far as you know did the person use or attempt to use your personal information in any of the following ways. Did they use or attempt to use your personal information...

5a. To file a fraudulent tax return? YES NO

5b. To get medical treatment? YES NO

5c. To apply for a job? YES NO

5d. To provide false information to the police? YES NO

5e. To rent an apartment or house? YES NO

5f. To apply for government benefits? YES NO

5g. In some other way? YES NO

In Round 1, the 1 respondent who was asked this question said "no" to all of the above. This respondent misreported his answer to the previous question. The respondent correctly said "no" to the items in this question, and did not have difficulty understanding or correctly answering this question.

The question was not changed between Rounds 1 and 2. In Round 2, 2 respondents said "yes" to "To provide false information to the police," and 1 respondent said "In some other way." The respondent who said "In some other way" misreported, as she said that the other way was "the bank," which she already mentioned in Q4a.

Recommendation: We recommend changing Q5g to read, "***In some other way we haven't already talked about?***" to decrease reporting of incidents that have already been mentioned.

Sponsor's Feedback: Recommendation accepted.

6a. **You said that someone** <autofill “yes” response from 1a, 2a, 3, 4, or 5> **in the past year, that is since _____20__.** **On how many separate and unrelated occasions in the last 12 months did someone misuse or attempt to misuse your** < autofill “yes” response from 1a, 2a, 3, 4, or 5>?

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion.

Twice or more (Skip to section B)

Once (Skip to section B)

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

This is a new question, which asks respondents how many separate incidents were involved in the misuse or attempted misuse of personal information that occurred within the past year. It was asked of respondents who reported only a single type of event in the previous question series. In Round 1, 3 people were asked this question.

In Round 1, the respondents had difficulty understanding the question, due to its length and complexity. The distinction between events and incidents caused problems. Respondents should have answered by saying “once” but one said “twice or more” because there were multiple events that took place as part of one incident. For example, one respondent’s debit card was used two different times during one incident. This respondent answered “twice or more” when she should have said “once.” Another respondent had an incident in which he shared his personal information in a scam email. As a result there was one cash withdrawal from his account and two purchases using his credit card. The respondent listed those as two separate incidents, one for the cash withdrawal and one for the purchases using his credit card. This was in fact, one incident.

After Round 1, we simplified the question to read: **“You said that someone** <autofill “yes” response from 1a, 2a, 3, 4, or 5> **in the past year, that is since _____20__.** **Did this happen once or more than once?”** We modified the response categories to correspond to the question -- “Once” and “More than once.”

BJS requested a lead-in into the question with a statement that says, **“For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.”** Following this statement, the field representative (FR) then asked...:

“You said that someone <autofill “yes” response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Did this happen once or more than once?”

More than once (Skip to section B)

Once (Skip to section B)

This version of the question was used during Round 2.

In Round 2, this question was asked 3 times. Respondents did not have difficulty understanding or answering this question, though the researchers agree that the first sentence of the instructions is not relevant at this point and may confuse respondents.

The first sentence of the instructions asks respondents to think about their most recent incident for the remainder of the questionnaire. This is not strictly the case, since after we read respondents the instructions, we are then asking them to say whether their incident happened once or more than once. The natural progression of this questionnaire is to find out if respondents have more than one incident, find out which is the most recent, and then instruct them to only think about the most recent incident afterwards. Providing respondents with instructions on how to proceed with the remainder of the questionnaire *before* asking them the current question does not seem to be a good strategy. Because this sentence is not placed where the information it conveys is relevant, and it may interfere with the question-asking process.

Recommendation: We recommend deleting the first sentence of the instruction, ***“For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information,”*** from this question and moving it to the introduction at the beginning of the next section (see Section B). We recommend keeping the remainder of the instruction, but adding a transitional sentence beforehand, so that the instruction will now read: ***“Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.”***

The question will now read:

“You said that someone <autofill “yes” response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Did this happen to you once or more than once?”

More than once (Skip to section B)

Once (Skip to section B)

Sponsor’s Feedback: Recommendation accepted.

6b. You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20__. Were all these incidents the result of one related theft or was your personal information stolen multiple times, in separate unrelated occasions?

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion or incident.

Twice or more (ask Q7)

Once (Skip to section B)

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

This is a new question. It collects the same basic information as Q6a, but was asked of a different set of respondents--those who reported more than 1 type of event in the previous question series. In Round 1, 6 people were asked this question.

During Round 1, respondents had the same problems understanding Q6b as they did with Q6a. Some respondents should have said “twice or more,” but they said “once.” One respondent answered correctly and said “multiple times” before the interviewer read the supplemental instruction. After hearing this, the respondent got confused and changed her answer to “one single time,” which was incorrect.

A few respondents who answered correctly, interrupted and responded before the instruction section was read. A few respondents commented that this question was too wordy.

We believed some clarification of the language used in the instruction was necessary because respondents may have been confused by the inconsistency in the use of the word “incident.” The instruction for Q6a and Q6b referred to the incident as the source of the misuse (“Please count a series of related misuses or transactions as a single incident or occasion”), while Q6b referred to the incident as the individual misuse and the theft as the source of the misuse (“Were all these incidents the result of one related theft or was your personal information stolen multiple times, in separate unrelated occasions?”)

After Round 1, we recommended utilizing the word “incident” to mean an overall identity theft that took place, for example, a scam email would be the incident that took place. We recommended utilizing the word “event” to mean the misuses or attempted misuses that took place as part of the incident, for example, the credit card purchases that took place as a result of the scam email. The “events” are the misuses listed in Qs 1a, 2a, 3, 4 and 5. There can be different events that take place as part of the larger incident, for example a person could have their debit and credit cards stolen as part of a larger incident. To complicate things further, events could result from multiple incidents, for example, a person could

have had his credit card misused in connection with two or three different incidents. We have incorporated this language in our recommendations throughout the rest of the questionnaire.

We recommended rewording the question to read: ***“You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Were all these events the result of one related theft or were they the result of multiple thefts of your personal information, on separate unrelated occasions?*** Consistent with the question, we recommended modifying the response categories to “One related theft” and “Multiple thefts.” We recommended eliminating the instruction, “Please count a series of related misuses or transactions as a single incident or occasion,” and only reading the example if needed. Again, we recommended utilizing the word “incident” to mean an overall identity theft that took place, and we recommended utilizing the word “event” to mean the misuses or attempted misuses that took place as part of the incident. We recommended that the example read: *“For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single incident,”* and will only be read if needed.

Because, as noted above, the mix between events and incidents was complicated, we had also recommended finding out how many times each type of event happened to a respondent before he/she is asked which incident was the most recent (Q7). We believed this would help focus the respondent’s attention on the event associated with the most recent incident. For each “yes” reported in Qs 1a, 2a, 3, 4, and 5, we recommended adding the question: ***“You said that someone <autofill “yes” response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Did this happen once or more than once?,”*** with “once” and “more than once” as the response categories. This would be used in an autofill for Q7.

BJs responded to our recommendation by rewording the question to ensure consistency with the definition of an incident. They recommended that the question read: ***“You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Were all these thefts the result of one related incident or was your personal information stolen multiple times, in separate unrelated incidents?***

Just as in Q6a they recommended that, rather than removing the instructions, the instructions be read prior to the question being asked. The instructions they recommended read: ***“For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should be considered a single incident.”***

Following this instruction, the FR would ask:

“You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Were all these thefts the result of one related incident or was your personal information stolen multiple times, in separate unrelated incidents?”

Multiple incidents (ask Q7)

One related incident (Skip to Section B)

BJS did not believe our proposed new question to determine the number of times each type of event occurred was necessary. They felt that clarifying the language on Q6a and Q6b to maintain consistency in the use of the term ‘incident’ should clear up the respondent confusion. This question was not added.

We followed BJS’ recommendation, and asked respondents their version of the question during Round 2.

In Round 2, this question was asked 6 times. One of 6 respondents answered this question incorrectly, saying that she had “one single incident,” when in fact she had multiple incidents. This respondent had a debit card misuse, a credit card misuse and a telephone account misuse that should have been reported as separate incidents. The rest of the respondents did not have difficulty answering or understanding this question. As with Q6a, the researchers agree that the first sentence of the instructions is not relevant at this point and may confuse respondents.

The first sentence of the instructions asks respondents to think about their most recent incident for the remainder of the questionnaire. This is not strictly the case, since after we read respondents this instruction, we are then asking respondents to say whether the thefts they experienced were part of one incident or multiple incidents. The natural progression of this questionnaire is to find out if respondents have had more than one incident, find out which is the most recent, and then instruct them to only think about the most recent incident afterwards. Providing respondents with instructions on how to proceed with the remainder of the questionnaire *before* asking them the current question does not seem to be a good strategy. Because this sentence is not placed where the information it conveys is relevant, it may interfere with the question-asking process.

Recommendation: We recommend deleting the first sentence of the instruction, ***“For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information,”*** from this question and moving it to the introduction at the beginning of the next section (see Section B). We recommend keeping the remainder of the instruction, but adding a transitional sentence beforehand, so that the instruction will now read: ***“Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should be considered a single incident.”*** This introduction would precede the actual question as it was administered in Round 2.

Sponsor's Feedback: Recommendation accepted.

7. You said that someone <autofill "yes" responses from 1a, 2a, 3, 4, or 5> in the past year. Which of these happened during the most recent incident in which someone misused or attempted to misuse your personal information?

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

- ___ Misuse or attempted misuse of an existing credit card account
- ___ Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)
- ___ Misuse or attempted misuse of other type of existing account
- ___ Attempted or used personal information to open a NEW account
- ___ Attempted or used personal information for other fraudulent purpose.

This is a new question. During Round 1, 2 respondents were asked this question. One reported a "Misuse or attempted misuse of an existing credit card account" and the other reported "Attempted or used personal information to open a NEW account." Those respondents did not have trouble correctly answering or understanding this question.

Although respondents did not have a problem with this question, we anticipated potential problems. Under Q6b we had suggested adding a new question asking respondents for each "yes" reported in Qs 1a, 2a, 3, 4, and 5: **"You said that someone <autofill "yes" response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____ 20__ . Did this happen once or more than once?,"** with "once" and "more than once" as the response categories. We recommended that this new question be used in an autofill for Q7. With this new question, we also recommended that the autofill incorporate into the question the number of times each event may have taken place. This would direct the respondent to the theft that occurred most recently.

After Round 1, we also recommended changing the word "someone" to "there was a," because if there was more than one incident under each event, there may have been multiple individuals rather than a single individual who were misusing a credit card.

After meeting about the proposed change, BJS and Census agreed that modification of the wording in Q6a and Q6b would alleviate the potential problems. As mentioned above, the recommended new question was not added and neither was the autofill for Q7. BJS did agree with the recommendation to change the word "someone" to "there was a," but because they disagreed with the addition of a new question, they recommended the following wording for Round 2:

"You said that there was a <autofill "yes" responses from 1a, 2a, 3, 4, or 5> in the past year. Which of these happened during the most recent incident in which someone misused or attempted to misuse your personal information?"

In Round 2, 1 respondent was asked this question and she reported that someone used her name fraudulently, so the interviewer marked, "Attempted or used personal information for other fraudulent purpose." This respondent did not have difficulty understanding or answering this question.

Recommendation: We recommend revising the order of the first two response items so that the order follows the revised order of the questions after Round 2. The existing bank account response item should be asked before the existing credit card account response item since Q2 was moved to precede Q1. We also recommend slightly modifying the wording of the response items in order to make them consistent and grammatically correct now that we changed “someone” to “there was a.”

The response items will now read:

- ___ **Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)**
- ___ **Misuse or attempted misuse of an existing credit card account**
- ___ **Misuse or attempted misuse of other type of existing account**
- ___ **Misuse or attempted misuse of personal information to open a NEW account**
- ___ **Misuse or attempted misuse of personal information for other fraudulent purpose.**

Sponsor’s Feedback: Recommendation accepted.

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO: For the remainder of the survey, unless I tell you otherwise, please consider only the most recent occasion during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information. Again, please count a series of related misuses or transactions as a single incident or occasion.

Read example, if needed <For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion>

The next couple of questions I have are about how and when you discovered <autofill: the/the most recent> misuse of your personal information.

This is a new introduction. This introduction was read to all respondents.

During Round 1, respondents who only experienced one incident were confused by this introduction (taken as a whole), since it was not relevant to their situation.

In Round 1, one respondent who had experienced multiple incidents did not understand that he/she should have thought only about the most recent incident. We were unclear about whether the respondents should have been reporting about the most recent “incident” (e.g., a respondent’s wallet being stolen, during which he had his debit and credit card misused) OR whether the respondents should have been reporting only about the most recent “event” (e.g., the respondent whose wallet was stolen only reports the credit card misuse because that happened more recently than the debit card misuse). We sought clarification from the sponsor and learned that BJS is only interested in incidents, not events, throughout the questionnaire.

After Round 1, we recommended reading the “Intro” to only those who reported more than one incident in Q6—that is, people who responded “more than once” in Q6a, or “multiple thefts” in Q6b.

Everyone else (those who said “once” to Q6a and “one related theft” to Q6b) should skip straight to the second transition sentence: ***“The next couple of questions I have are about how and when you discovered <autofill: the/the most recent> misuse of your personal information.”***

After Round 1, we also suggested including fills into the introduction so that respondents could clearly organize the events/incidents they had reported in their mind, and select the correct event (or incident) to recall. Respondents who answered “more than once” to Q6a would have had their fill pulled from the 1a, 2a, 3, 4, or 5 autofill that they said “more than once” to. Respondents who answered “multiple thefts” to Q6b would have had their fill pulled from their answer(s) to Q7.

We recommended that the introduction read: ***“You said that a <autofill> was the most recent incident (or event, depending on the sponsor’s request) in the past year. For the remainder of the survey, unless I tell you otherwise, please consider only this incident (or event).”*** We recommended that the rest of the introduction be deleted, and that the example be read only if needed. In the example, we recommended that the word occasion be deleted and that the word incident be used. The example read: *“For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single incident.”*

Since BJS clarified that they were only concerned with incidents, not events, they recommended that the introduction read: ***Thinking about <autofill: the/the most recent> misuse of your personal information, the next couple of questions I have are about how and when you discovered this misuse.***

We utilized this version of the introduction during Round 2, though new problems arose. Because the general instruction telling respondents to report about the most recent incident for the remainder of the questionnaire was placed before Q6a and Q6b, respondents forgot this instruction by the time we asked them the questions in this section. Although we read the introduction asking respondents to think about the most recent misuse, not all of the respondents listened to this introduction. One respondent switched back and forth between two different incidents throughout the rest of the questionnaire.

Another issue that arose is related to the definition that multiple misuses can be part of the same incident. This occurred with one respondent, and he was inconsistent in referring to different misuses when answering subsequent questions. For example, for the question asking about when he first found out someone misused his information, he thought about one thing (which was not actually the most recent event). But he thought about something else for the length of time of the whole incident. These would seem to be correct answers according to the information provided to the respondent. However, it may not be what the sponsor intends.

Recommendation: We recommend reading the first sentence of the instructions from the Round 2 version of Q6, before this section of questions. We only recommend reading this sentence to those who report that they have experienced more than one incident (that is, respondents who say “more than once” to Q6a and “multiple incidents” to Q6b), so as not to confuse those who only had one. We also

recommend adding the word “incident” to the current introduction of this section so that respondents think of the entire incident, and not the most recent misuse instead of the most recent incident.

The intro would read as follows:

*For those with more than one incident: “**For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information.**”*

*And for everyone: **Thinking about <the/ the most recent> incident, the next couple of questions I have are about how and when you discovered the misuse of your personal information.**”*

Sponsor’s Feedback: Recommendation accepted.

8. How did you FIRST find out someone had misused or attempted to misuse your personal information?

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

- I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.
- I noticed money missing from my account.
- I noticed fraudulent charges on my account.
- I received merchandise or a card that I did not order.
- I had problems using my card or account because it was declined, closed, or had insufficient funds (bounced check)
- I applied for credit, a bank account or loan, telephone service, employment, or government benefits, etc. and had problems.
- I checked my credit report
- I received a bill that I did not owe.

NOTIFIED BY FINANCIAL INSTITUTION

- Credit card company or bank contacted me about suspicious activity on my account.
- My credit monitoring service contacted me.
- A collection agency, credit card company, or other company contacted me about late or unpaid bills

NOTIFIED BY OTHER PARTY

- A law enforcement agency notified me.
- A company or agency notified me.

OTHER

- Discovered in another way - (specify)

All respondents were asked this question in Round 1. The misuse or attempted misuse was discovered by the respondent 4 times (b, c, d), by a financial institution 3 times (i), and by another way 2 times (n).

Respondents did not have difficulty understanding or correctly answering this question. Though in some cases, the interviewers were not sure if the respondent’s answer matched the given choices (for example, “through the mail”).

We did not change the question between Round 1 and Round 2. All respondents were asked this question in Round 2. The misuse or attempted misuse was discovered by the respondent 4 times (a and c), by a financial institution 2 times (i), by another party 1 time (m) and by another way 2 times (n).

Respondents did not have difficulty understanding or correctly answering this question. Interviewers did read the responses out loud to the respondent during Round 2.

Recommendation: We recommend that the FR training emphasize the importance of reading the response the interviewer is selecting aloud to the respondent, in order to verify that the selection is the correct response.

Sponsor's Feedback: The sponsor will recommend that the FR training manual include this instruction.

9. In what month did you first discover that someone had misused or attempted to misuse your personal information?

Enter month: _____ Month (01-12)

This question was asked of all respondents. In Round 1, 1 respondent said February, 2 said March, 1 said June, 1 said July and 4 said August. Respondents did not have difficulty understanding or correctly answering this question. Respondents were able to recall when they first discovered the misuse or attempted misuse.

We did not change the question wording between Round 1 and Round 2. In Round 2, 1 respondent said January, 2 said February, 1 said March, 1 said April, 1 said July, 1 said August, 1 said November and 1 said December. Respondents did not have difficulty understanding or correctly answering this question. Respondents were able to recall when they first discovered the misuse or attempted misuse.

Recommendation: We do not recommend any changes to this question.

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

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

This question was asked of all respondents during Round 1. In Round 1, 2 respondents said "One day or less," 1 said "More than a day but less than a week," 1 said "At least a week, but less than one month," 1 said "One month to less than three months," and 3 respondents did not know. Two respondents said that it happened "just one time." After probing one of the two, it became clear that this "one time" took

place in one day or less, though the other respondent who said “one time” was not sure how long the information had been misused before she discovered it.

This question was asked of all respondents during Round 2 (with no revisions). In Round 2, 4 respondents said “One day or less,” 1 said “More than a day but less than a week,” 1 said “At least a week, but less than one month,” 1 said “One month to less than three months,” 1 said “Three months to less than six months,” and 1 said “One year or more.” All respondents in Round 2 knew how long their personal information had been misused before they discovered it. Respondents did not have difficulty understanding or answering this question.

Recommendation: We do not recommend any changes to this question.

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

- 1. Yes - Ask Q12
- 2. No – Skip to Q13

This question was asked of all respondents. In Round 1, 7 respondents said “yes” and 2 said “no.”

During Round 1, most respondents did not have difficulty answering or understanding this question, though one respondent misreported when he said “no” to this question. He reported that he knew someone stole his wallet, but because he did not know how someone stole his wallet, he said “no” to this question.

During Round 2, 7 respondents said “yes” and 2 said “no.” Most respondents did not have difficulty answering or understanding this question.

Recommendation: We do not recommend any changes to this question.

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

(SELECT A SINGLE RESPONSE)

- 1. I lost it and someone found it
- 2. It was stolen from my wallet or checkbook
- 3. It was stolen from a place where I stored it (home, office, car)
- 4. Someone stole it from my postal mail
- 5. Someone stole it from my garbage
- 6. It was stolen during an *online* purchase/ transaction
- 7. Someone stole it during an in-person purchase/ transaction
- 8. Someone changed my address at the post office
- 9. Someone hacked into my computer
- 10. I responded to a scam email/phone call
- 11. Stolen from personnel files at place of employment
- 12. Stolen from an office/company that had my personal information in its files.
- 13. Obtained in some other way - (specify) _____

During Round 1, 8 respondents were asked this question. Two reported that it was stolen from their wallet or checkbook, 1 reported it was stolen from a place where he/she had stored it, 2 reported that it was stolen during an in-person purchase, and 1 reported that he responded to a scam email. Respondents did not have difficulty understanding or answering this question.

No changes were made for Round 2. During Round 2, 7 respondents were asked this question. Three reported that it was stolen from their wallet or checkbook, 1 reported that it was stolen from the place where he/she stored it, 1 said someone stole it during an in-person purchase, and 2 said their information was obtained in some other way. One reported that someone stole her information by going through the trash, and another gave their identification card to a relative who passed their information around. Respondents did not have difficulty understanding or answering this question.

Recommendation: We do not recommend any changes to this question.

C. VICTIM RESPONSE

13. Did you contact anyone at the credit card company, bank, or other company about <the/the most recent> misuse or attempted misuse of your personal information?

YES
NO

This question seeks to find out whether the respondent was in contact with their bank or other financial institution regarding their identity theft. Asked 9 times in the first round, respondents answered “yes” 6 times and “no” 3 times. Two respondents answered “No, the bank contacted me.” We requested clarification on the intent of this question from the sponsor. The sponsor informed us that if there was *any* contact at all between a respondent and their credit company, bank, or other company, the respondent should answer “yes” regardless of who initiated the contact. This is an important distinction, since a respondent may ask the field representative administering the questionnaire how to respond if *they* were contacted by the bank or company.

We did not make any changes to this question between Rounds 1 and 2. The question was asked 9 times in Round 2. Respondents answered “yes” 8 times and “no” once, and a respondent correctly answered “yes” when the bank had called them.

Recommendations: We recommend that training for the FR stress that it does not matter whether the respondent or the company initiated the contact. Any contact between the respondent and the company is in scope for this question.

Sponsor’s Feedback: The sponsor will recommend that the FR training manual include this clarification.

14. Did you contact a credit bureau about the misuse or attempted misuse of your personal information?

YES
NO – Skip to Q 18

This question asks if a respondent contacted a credit bureau about their identity theft. Asked 9 times in the first round, respondents answered “yes” 3 times and “no” 6 times. Respondents had difficulty deciding what the word “contact” meant in this question, and also defining a “credit bureau.” One respondent was unsure if requesting a credit report online was considering “contacting a credit bureau” and two respondents reported not knowing at all what a credit bureau is.

We did not make any changes to this question between the first and second round of testing. In the second round the question was asked 8 times, and respondents answered “yes” 4 times and “no” 4 times.

Recommendations: We recommend adding a help screen in the instrument for the field representatives so that they are able to define a credit bureau for the respondent, as well as highlighting which actions are considered “contact” in the field representative training.

Sponsor’s Feedback: The sponsor will provide definitions of “credit bureau” and “contact” to be included in the FR training manual.

15. When you contacted the credit bureau, 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 (skip to 15d INTRO)
 - c.1. **Was it a seven year fraud alert?** YES NO

Did you....

- d. **Send a police report to the credit bureau?** YES NO
- e. **Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission?** YES NO
- f. **Take some other action with the credit bureau?** YES NO

This series of questions inquires about various actions that a respondent may take when contacting their credit bureau. Asked 3 times in the first round, respondents reported “yes” to the following: “request your credit report” 3 times, “request corrections to your credit report” 2 times, “place a fraud alert on your credit report” 3 times, “send a police report to the credit bureau” 1 time, and “place a freeze on your credit report...” 3 times. Respondents had difficulties with only one question in this series, C.1, because they were unsure of what a “seven year fraud alert” is and whether or not they had requested one. Although 3 respondents said they placed a fraud alert on their credit report, no one said it was a seven year fraud alert.

After C.1 we added a third response option of “Don’t Know” in the second round of testing:

C.1 Was it a seven year fraud alert? YES NO DON’T KNOW

Although it was not selected by any respondents we are confident that the addition of this response option will alleviate some burden for future respondents. In Round 2 this series was asked 4 times, and yielded a “yes” response in the following ways: “request your credit report” 3 times, “request corrections to your credit report” 1 time, “place a fraud alert on your credit report” 4 times, “send a

police report to the credit bureau” 3 times, and “place a freeze on your credit report...” 1 time. In Round 2, all 4 of the respondents who were asked C.1 said “yes.” No one said they didn’t know what it was.

Recommendations: We do not recommend any further changes to this question.

16. 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 – Skip to Q18
- 2. Somewhat satisfied – Skip to Q18
- 3. Somewhat dissatisfied – Ask Q17
- 4. Very dissatisfied – Ask Q17
- 5. Neither satisfied or dissatisfied – Skip to Q18

This question is used to gauge a respondent’s satisfaction with the credit bureau’s response to their identity theft. Asked 3 times in the first round, all respondents reported being “Very satisfied.” Respondents did not have any difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round the question was asked 4 times, and respondents reported being “Very satisfied” twice and “Somewhat satisfied” twice.

Recommendations: We do not recommend any changes to this question.

17. Why were you dissatisfied with the credit bureau’s response? (MARK ALL THAT APPLY)

- 1. My credit report was not corrected
- 2. It was hard to communicate with the credit bureau
- 3. I could not place a fraud alert
- 4. I could not obtain a credit report
- 5. I could not place a freeze
- 6. The credit reporting bureaus would not accept my police report
- 7. Some other reason - (specify)

This question asks why the respondent was not satisfied with the credit bureau’s response to their identity theft, and was not asked of any respondents during their interviews, because no one reported being dissatisfied in the previous question. We were unable to test this question.

Recommendations: We do not recommend any changes to this question.

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

- YES – Ask Q19
- NO – Skip to Q25

This question asks if a respondent was in contact with the police about their identity theft. Asked 9 times in the first round, respondents answered “yes” 3 times and “no” 6 times. Respondents showed no difficulty understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round this question was asked 9 times, and respondents answered “yes” 5 times and “no” 4 times.

Recommendations: We do not recommend any changes to this question.

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

YES - Ask Q20

NO - SKIP to Q21

This question asks whether or not the police took a report from the respondent for their identity theft. Asked 3 times in the first round, all respondents answered “yes” and had no difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. This question was asked 5 times in the second round of testing and again all respondents answered “yes.”

Recommendations: We do not recommend any changes to this question.

20. Did you get a copy of that police report?

YES

NO

This question asks if the respondent received a copy of the police report. Asked 3 times in the first round, all respondents answered “yes” and had no difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round of testing this question was asked 5 times, and 4 respondents answered “yes” with only one reporting “no.”

Recommendations: We do not recommend any changes to this question.

21. 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)

- Very Satisfied – Skip to Q23
- Somewhat Satisfied – Skip to Q23
- Somewhat Dissatisfied - Ask Q22
- Very Dissatisfied - Ask Q22
- Neither satisfied nor dissatisfied - Skip to Q23

This question is used to gauge the respondent's satisfaction with the law enforcement's response to their identity theft. Asked 3 times in the first round, respondents reported "Very satisfied," "Somewhat satisfied" and "Very dissatisfied" each one time. Respondents did not have any difficulty understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. This question was asked 5 times in the second round of testing, where 3 respondents reported being "Somewhat satisfied," 1 reported being "Somewhat dissatisfied" and 1 reported being "Very dissatisfied."

Recommendations: We do not recommend any changes to this question.

22. 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 didn't see it as a crime
- 4. Police said the crime did not fall in their jurisdiction
- 5. Police gave me no information on what I should do about the crime
- 6. Police never got back in contact with me/never learned outcome
- 7. Didn't feel my concerns/complaints were taken seriously
- 8. Police unable to catch the offender
- 9. Other (Specify) _____

ALL RESPONSES 1-9 – SKIP to Q24

This question seeks to find out why the respondent was dissatisfied with the law enforcement's response to their identity theft. Asked only once in the first round, the respondent reported "Other" and cited that the police report was inaccurate. The respondent did not have any difficulty understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round this question was asked twice and one respondent selected number 1, "Police didn't or couldn't do anything" and number 9, "Other," stating that the police never went to the store where their credit card had been used. The other respondent selected number 8, "Police unable to catch the offender."

Recommendations: We do not recommend any changes to this question.

23. Why were you satisfied with the law enforcement agency's response?

(MARK ALL THAT APPLY)

- 1. Police took a report
- 2. Police gave me information on what to do
- 3. Police did everything that they could
- 4. Police took the crime seriously
- 5. Police caught the offender
- 6. Police kept me informed
- 7. Other (specify) _____

This question seeks to find out why the respondent was satisfied with the law enforcement's response to their identity theft. Asked 2 times in the first round, one respondent selected number 1 "Police took a report", number 4 "Police took the crime seriously" and number 7 "Other" because the police were "cordial and empathetic." The other respondent only selected number 3 "Police did everything that they could." Neither respondent had any difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round this question was asked 3 times; one respondent selected number 2, one selected numbers 1 and 2, and one selected numbers 1 and 3.

Recommendations: We do not recommend any changes to this question.

24. Did the law enforcement agency provide you with any additional printed information, such as a pamphlet or prevention material, on what to do when you've experienced identity theft?

YES- Skip to 26

NO- Skip to 26

This question asks if the respondent received any additional materials from the police about identity theft. Asked 3 times in the first round, respondents answered "yes" once and "no" twice. Respondents had no difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round of testing this question was asked 5 times and respondents answered "yes" twice and "no" three times.

Recommendations: We do not recommend any changes to this question.

25. 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

- a. Didn't know that I could report it
- b. Didn't know what agency was responsible for identity theft crimes

NO LOSS

- c. I didn't lose any money

HANDLED IT ANOTHER WAY

- d. Reported it to someone else such as credit card company/bank or other organization
- e. Took care of it myself

DIDN'T THINK THE POLICE COULD HELP

- f. Didn't think police would do anything
- g. Didn't want to bother police/not important enough
- h. Didn't find out about the crime until long after it happened/too late for police to help
- i. Couldn't identify the offender or provide much information that would be helpful to the police

PERSONAL REASONS

- j. I was afraid to report it
- k. The person responsible was a friend or family member and I didn't want to get them in trouble
- l. I was embarrassed
- m. Too inconvenient/didn't want to take the time

OTHER

- n. Other (specify) _____

This question seeks to find out why the respondent did not contact the police regarding their identity theft. Asked 6 times in the first round, respondents selected a. once, b. once, d. 3 times, f. twice, i. once, and n. twice. The "other" responses were: "no one had advised her to do it," and "I wouldn't know what number to call." Respondents did not have any difficulties understanding or answering this question.

There were no changes made to this question between the first and second rounds of testing. In the second round of testing this question was asked 4 times and respondents reported a. once, d. twice, e. once, f. 3 times, g. twice, and n. once. The respondent who reported "other" said "because they didn't do a further investigation."

Recommendations: We do not recommend any changes to this question.

26. 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 or attempt misuse of your personal information? Did you...

- a. Hire a lawyer? YES NO
- b. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO
- c. Contact the Federal Trade Commission? YES NO
- d. Contact a consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO
- e. Contact an agency or company that issues documents like driver's licenses, social security cards, or insurance cards? YES NO
- f. Contact your credit monitoring service or identity theft insurance company? YES NO
- g. Contact a victim service agency? YES NO
- h. Contact some other group or organization? YES NO

If yes, specify _____

This series of questions asks about other agencies a respondent may have contacted about their identity theft. Asked 9 times in the first round, respondents answered “yes” in the following ways: “Hire a lawyer” once, “Contact a State or local government consumer affairs agency...” once, “Contact a consumer agency...” once, “Contact an agency or company that issues documents...” once, “Contact your credit monitoring service...” three times, “Contact a victim service agency” once, and “Contact some other group or agency” three times. Respondents encountered difficulty with questions f., g. and h. Respondents were unsure of what “credit monitoring service” and “victim service agency” meant. Two respondents answered “yes” to h. and said they had also contacted their bank, which was already discussed in previous questions – and not meant to be captured here.

To reduce the possibility of over reporting, we added the phrase “that we have not already mentioned” to h. for the second round of testing. We also changed the wording of g. to read “Contact an office or agency – other than the police – that deals with victims of crime” for the second round of testing. These changes eliminated the two biggest problems that respondents faced; the double reporting of banks in h., and not knowing what a victim service agency entails in g. These items in Round 2 read:

- g. Contact an office or agency – other than the police – that deals with victims of crime YES NO
- h. Contact some other group or organization that we have not already mentioned YES NO

If yes, specify _____

This question was asked 9 times in the second round of testing and respondents answered “yes” to “Contact an agency that issues documents...” 5 times, and answered “yes” to “Contact your credit monitoring service...”, “Contact a victim service agency”, and “Contact some other group or agency” all twice. Those who reported contacting another group or agency cited the post office, and a non profit.

Recommendations: We recommend adding a help screen for the FR that gives a definition of a “credit monitoring service” in case a respondent asks for clarification in f.

Sponsor’s Feedback: The sponsor will provide a definition and examples of a “credit monitoring service” in the FR training manual.

E. VICTIM IMPACT

27. 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 or attempted misuse of your personal information may have affected you.

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

YES

NO

This question asks if the respondent had difficulties at work or school as a result of their identity theft. Asked 9 times in the first round, respondents answered “yes” once and “no” 8 times. Respondent’s answered “yes” 3 times, “no” 15 times, and had no difficulties understanding or answering the question.

No changes were made to this question between the first and second rounds of testing. This question was asked 9 times in the second round of testing and respondents answered “yes” twice and “no” 7 times.

Recommendations: We do not recommend any changes to this question.

28. Did the misuse or attempted 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

This question asks if the respondent had any difficulty with family or friends as a result of their identity theft. Asked 2 times in the first round, both respondents answered “yes” and had no difficulties understanding or answering the question.

No changes were made to this question between the first and second rounds of testing. This question was asked once in the second round of testing and the respondent answered “yes.”

Recommendations: We do not recommend any changes to this question.

29. How distressing was the misuse or attempted 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 F
- 2. Mildly distressing - Skip to Section F
- 3. Moderately distressing - Go to Check Item C
- 4. Severely distressing - Go to Check Item C

This question seeks to gauge how distressing the identity theft was for the respondent. Asked 9 times in the first round, respondents reported their feelings in the following ways: “Not at all distressing” 2 times, “Mildly distressing” 1 time, “Moderately distressing” 4 times, and “Severely distressing” 2 times. Respondents did not have any difficulties understanding or answering the question.

No changes were made to this question between the first and second rounds of testing. This question was asked 9 times in the second round and respondents answered in the following ways: “Mildly distressing” 2 times, “Moderately distressing” 4 times, and “Severely distressing” 3 times.

Recommendations: We do not recommend any changes to this question.

30. Still thinking about your distress associated with <the/the most recent> misuse of your personal information did you feel any of the following ways for a month or more? Did you feel....

- 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, Specify _____

SKIP TO Q31 if ALL (a-h) are NO

This series of questions asks the respondent to report on various types of distress they may have felt as a result of their identity theft. They were asked of respondents who reported in Q29 that the misuse of their information was moderately or severely distressing. Asked 6 times in the first round, respondents reported “yes” to the following feelings: worried/anxious- 5 times, angry- 3 times, sad/depressed- 2 times, vulnerable- 4 times, violated- 5 times, couldn't trust people- 3 times, unsafe- 3 times, and some other way- 3 times. Other reactions included “frustrated,” “stressed,” and “uncertain” and what was going on, who had access to the information, and whether it would happen again. Respondents did not have any difficulty understanding or answering this question.

No changes were made to this question between the first and second rounds of testing. This question was asked 7 times in the second round and respondents reported the following feelings: worried/anxious- 6 times, angry- 7 times, sad/depressed-3 times, vulnerable- 5 times, violated- 6 times, couldn't trust people- 4 times, unsafe- 5 times, and some other way- 2 times. The other responses were “angry” and “annoyed.” The person who said “angry” also said “yes” to b., so this is a double report.

Recommendations: We do not recommend any changes to this question.

30a. Did you seek any kind of professional help for the feelings you experienced as a result of <the/the most recent> misuse or attempted misuse of your personal information?

Yes - Ask Q30b

No - Skip to Q31

This question asks if the respondent sought out professional help for the feelings they reported in the previous question. Asked 5 times in the first round, respondents answered “yes” 3 times and “no” twice. Respondents had no difficulties understanding or answering the question.

No changes were made to this question between the first and second rounds of testing. In the second round of testing this question was asked 7 times, and respondents answered “yes” twice and “no” five times.

Recommendations: We do not recommend any changes to this question.

30b. What kind of professional help did you seek? (MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

This question seeks to determine what type of professional help the respondent sought out from the previous question. Asked 3 times in the first round, all three respondents answered “Counseling/therapy” and did not have any difficulties understanding or answering this question.

No changes were made to this question between the first and second rounds of testing. This question was asked 3 times in the second round where 2 respondents answered “Counseling/therapy” and one selected “Other” and described an “identity theft class” he attended.

Recommendations: We do not recommend any changes to this question.

31. Did you experience any of the following physical problems associated with <the/the most recent> misuse or attempted 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, SPECIFY _____

SKIP TO Section F if ALL (a-h) are NO

This question series determines whether or not the respondent suffered from various physical problems as a result of their identity theft. Asked 6 times in the first round the following problems were reported: trouble sleeping – 3 times, changes in your eating or drinking habits – 1 time, upset stomach – 2 times, fatigue – 2 times, high blood pressure – 1 time, muscle tension or back pain – 1 time, some other problem – 1 time. This was reported as “stress.” Respondents did not have any difficulty understanding or answering these questions.

No changes were made to this question between the first and second rounds of testing. In the second round of testing this question was asked 6 times and yielding a response of “yes” in the following ways: headaches – 2 times, trouble sleeping – 6 times, changes in your eating or drinking habits – 3 times, upset stomach – 2 times, fatigue – 2 times, high blood pressure – 2 times, some other problem – 1 time. The respondent reported injuries to his lung here.

Recommendations: We do not recommend any changes to this question.

32. Did you seek any kind of professional or medical help for the physical problems you experienced as a result of the misuse of your personal information?

YES - Ask Q33

NO - Skip to Section F

This question asks if the respondent sought out any professional help for the physical problems they experienced. Asked 4 times in the first round, respondents answered “yes” once and “no” 3 times. During the first round of testing it was unclear whether respondents should be reporting about only physical problems that are a result of the identity theft *or* if they should also include problems that may be a result of the actual incident that lead to the identity theft (e.g., sustaining injuries during a robbery).

We sought clarification from the sponsor on this issue and learned that BJS is only looking for medical or professional help for problems that are a result from the identity theft, and not problems that may have resulted from the incident itself. For the second round of testing we changed the wording of the question to read “**Did you seek any kind of professional or medical help for the physical problems you just reported?**” This new wording helped the respondent’s focus their answer on only the problems reported in the previous question, and respondents answered “yes” twice and “no” 4 times. However, there is still evidence that respondents are reporting about problems and medical attention that they sought as a result of the incident surrounding the identity theft and not only the actual identity theft. One of the two “yes” responses referred to a hospitalization caused by the identity theft incident.

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

YES

NO

Recommendations: We do not recommend any further changes to this question, but would like the sponsor to be aware of the potential problems surrounding reporting in this and the previous question.

Sponsor’s Feedback: The sponsor is aware of the potential problems and will recommend that the FR training manual include instructions regarding this issue.

33. What kind of professional or medical help did you seek?

(MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

This question seeks to determine what type of professional help the respondent sought out for the physical problems they incurred as a result of their identity theft and was asked 5 times during the testing of the questionnaire. Asked only once in the first round the respondent reported “Visited ER/hospital/clinic” and did not have any difficulty understanding or answering this question.

No changes were made to this question between the first and second rounds of testing. In the second round of testing this question was asked 4 times and respondents reported “Medication” once, “Visited doctor or nurse” twice, and “Visited ER/hospital/clinic” once.

Recommendations: We do not recommend any changes to this question.

F. OFFENDERS

34. Do you know, or have you learned, anything at all about <the/the most recent> person or persons who misused or attempted to misuse your personal information?

YES -Ask Q35

NO -Skip to Section G

This question seeks to determine whether or not the respondent knows anything about the person who misused their personal information. Asked 9 times in the first round, respondents answered “yes” twice and “no” 7 times. Respondents showed no signs of difficulty understanding or answering the question. One respondent had seen the offender in her apartment complex.

No changes were made to this question between the first and second rounds of testing. In the second round this question was asked 9 times and respondents answered “yes” 4 times and “no” 5 times. In one case the offender was living in the respondent’s apartment building; in another case the police got pictures from the surveillance camera.

Recommendations: We do not recommend any changes to this question.

35. How well do you know this person or these people? For example, was it a family member, friend, acquaintance, salesperson, or somebody else?

RELATIVE

- a. Spouse (ex-spouse)
- b. Parent or step-parent
- c. Brother or sister
- d. Child or step-child
- e. Other relative (specify) _____

NONRELATIVE WELL KNOWN

- f. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
- g. Friend or ex-friend
- h. Housemate
- i. Neighbor
- j. Co-worker
- k. Someone working in my home (babysitter, housecleaner, etc.)
- l. Other well known non-relative (specify) _____

NONRELATIVE SEEN BEFORE BUT NOT WELL KNOWN

- m. Casual acquaintance
- n. Salesperson
- o. Waiter
- p. Other non-relative not well known (specify) _____

STRANGER

- q. Do not recall seeing the person before

This question asks how well the respondent knew the person who misused their personal information, to determine their relationship to the respondent. This question was asked 2 times in the first round where respondents reported the person to be a “Friend or ex-friend” and an “Other non relative not well known.” Respondents did not have any difficulty understanding or answering this question.

No changes were made to this question between the first and second rounds of testing. This question was asked 4 times in the second round and respondents reported the person to be an “Other relative” once and a “Stranger - Do not recall seeing the person before” 2 times.

Recommendations: We do not recommend any changes to this question.

G. FINANCIAL IMPACT

36. What is the approximate total dollar value of what someone obtained during the most recent incident of the misuse or attempted misuse of 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 ESTIMATE)

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 CHECK ITEM D.

This question asked for the dollar value of what was obtained during the identity theft. Responses ranged from \$8.00 to \$37,000.00. For the most part answers were in the \$200-\$600 range.

This question performed well. One respondent questioned whether the request was for what the person obtained or what they used. The offender had received a credit card with a \$600 limit, but had actually charged only \$363. She gave \$600 as her response. It is not clear whether the respondent's interpretation was correct.

No changes were made to the question wording between Rounds 1 and 2. Responses in Round 2 ranged from \$300-\$3000. Some respondents had multiple thefts within the most recent incident of misuse; they added the amounts up without a problem. One respondent admitted she may have been overestimating as she added up several types of costs. She included the money that was lost, the value of the wallet that was stolen, and the value of discount punch cards at restaurants. One respondent was thinking about two separate incidents. Her answer was correct, however, because no money was obtained in the other incident.

Recommendation: We do not recommend any changes to this question.

37. Of this <autofill: amount of loss from Q36> 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 or a credit card company?

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

This question asked how much money the respondent actually lost, that was not covered or reimbursed. Most of the respondents did not lose any money. For the three respondents who did lose money, amounts ranged from \$50-\$109.

For the most part this question worked well. However, one problem was observed. Two respondents reported bank charges in response to this question. It is not clear whether they should be reported here or in Q38a. One of these respondents reported his charge (\$50) only here; the other person reported her charge (\$75) both here and in Q38a. Requesting clarification from the sponsor, we learned that it does not matter whether the charges are reported in Q37 or Q38. However, the duplicate report was clearly an error.

No changes were made to the question between Rounds 1 and 2. Only three respondents in Round 2 lost money; amounts ranged from \$11 - \$500.

Recommendation: We do not recommend any changes to this question.

38a. **Other than the costs you already told me about, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.**

OR

38b. **How much, IF ANY, costs did YOU incur during <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.**

RECORD ESTIMATED AMOUNT. \$_____.00 SKIP to Q39

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

This question asked about additional costs incurred by the respondent. Most respondents did not lose any money. Other respondents reported losses ranging from \$1 for gas to drive to the bank, \$75 for bank charges, \$5 for a certified mail package, \$60-70 for transportation and gas, and \$5000 for legal, accountant and doctor fees, paperwork, stamps, envelopes, and the respondent's time. Two errors were observed: double reporting of bank charges that were reported in Q37 and inclusion of the value of time. This is not necessarily lost wages, which is explicitly excluded from question, but just applying a value to the time it took to deal with the situation.

We recommended a change to Q38a for Round 2 – adding a fill from Q37 to Q38a -- to reinforce the correct recall amount for the respondent. In so that the Q38a would read **“Other than the costs you already told me about, (amount from Q37), how much, IF ANY...”**.

In Round 2, Q38a read: **Other than the costs you already told me about, <amount from Q37>, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.** Q38b remained the same.

This question worked well in Round 2. Minor amounts were reported as being lost – 1 cent for interest, a few dollars for mailing reports. One respondent reported the \$11 in cash that was taken from his wallet, which he had previously reported.

Recommendation: We do not recommend any changes to this question.

39. 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 Q40

NO - Skip to Q41

Don't Know - Skip to Q41

Not applicable, it was an attempt - Skip to Q42

This question assesses whether respondents have been able to clear up the problems they encountered when their information was misused. This was not a problem for our Round 1 respondents. Most said no. However, after listening to all the possible ways that information could be misused in previous questions, one person said he didn't know. "A lot of the information I didn't know that you told me, I basically didn't know. I have to do more research." A sense of uncertainty was also voiced by another respondent who said, "To my knowledge, yes." One respondent said he was still waiting for his insurance card to be replaced. Is this within the scope of this question?

No changes were made to the question for Round 2. All respondents said yes to this question. One respondent noted, however, that the offender still has his identification, suggesting that although all problems have been cleared up, maybe some others might occur in the future.

Recommendation: We do not recommend any changes to this question.

40. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

This question elicited information about how long it took for respondents to clear up any problems. For some respondents the process was very quick. "It was immediate," one respondent said. Another said it took about a week. Still others said the process lasted anywhere from 60 days to four months. One respondent said she didn't really have any problems because the bank fixed it, but she reported the amount of time it took to get her money refunded – three weeks.

No changes were made to this question between Rounds 1 and 2. Our Round 2 respondents gave answers ranging from 10 days to "5 or 6 months." They did not seem to have any problems answering the question.

Recommendation: We do not recommend any changes to this question.

41. How many hours have you spent clearing up financial or credit problems associated with <the/the most recent> misuse of your personal information?

_____ Number of hours

This question asked about the number of hours during the period reported previously that respondents actually spent clearing up their problems. In Round 1, respondents had a more difficult time with this task. They seemed to be guessing when they estimated the amount of time. Four of the nine respondents said the time was an hour. Another respondent could not estimate the amount of time he spent over the four months it took him to straighten things out. He answered “don’t know.”

We did not make any changes to the question between Rounds 1 and 2. Respondents in Round 2 had even more difficult time answering the question. One respondent said she didn’t know, then eventually guessed 15 hours. Another estimated 2 hours a day over a 5-6 month period but did not calculate an answer. Another respondent said, “I don’t know, several.” Still another said it was a whole lot but he couldn’t calculate it. When respondents did give an answer, they ranged between 2 and 30.

Recommendation: We do not have a recommendation to change this question. We just want to make the sponsor aware that the data collected in this question may not be accurate.

Sponsor’s Feedback: The sponsor is aware of potential issues with responses to this question.

42. 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 or attempted 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, 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
As a result of the misuse or attempted misuse of your personal information, have you...
- c. **Had debt collectors or collections departments contact you?** YES NO
- d. **Had utilities cut off or been denied new service?** YES NO
- e. **Been turned down for a job or lost a job?** YES NO
- f. **Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings?** YES NO
- g. **Had some other type of problems?** YES NO
If yes, Specify _____

This question asked about a number of different potential consequences of identity theft. Almost all respondents said no to all these questions. One person reported having banking problems (b—she had been turned down once for a bank account) and one person said “don’t know” to a. – he said he hadn’t checked yet.

For the most part respondents did not have any problems with this question and we did not make any changes between Rounds 1 and 2. Our Round 2 respondents were much more affected by the misuse of their personal information. Three respondents had been contacted by debt collectors, one had credit-

related problems, one had banking problems, and one had legal problems. These all seemed to be correct reports based on other information obtained during the interview. Respondents did not have a problem with this question.

Recommendation: We do not have a recommendation to change this question.

43. Was a lawsuit filed against you as a result of <the/the most recent> misuse of your personal information?

YES
NO

This question concerned lawsuits filed against the respondent related to identity theft. It was not administered during Round 1. During Round 2 it was asked of three respondents, but none reported having lawsuits filed against them.

Respondents did not have a problem with this question.

Recommendation: We do not have a recommendation to change this question.

44. Were you the subject of an arrest or criminal proceeding as a result of <the/the most recent> misuse of your personal information?

YES
NO

This question asked about arrests or criminal proceedings related to identity theft. It was not administered during Round 1. During Round 2 it was asked of three respondents. One person said “yes” to the question. This was consistent with information obtained previously in the interview. He had been arrested for robbery because someone gave his name, presumably based on his information that had been stolen three days earlier.

Respondents did not seem to have a problem with this question.

Recommendation: We do not have a recommendation to change this question.

45. Now please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20 _____. Including every incident that occurred over the past 12 months, 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 ESTIMATE)

RECORD THE ESTIMATED AMOUNT. \$_____.00

(IF LESS THAN the amount reported in item 36 PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED))

This question marks the transition between asking the respondent about the most recent incident during the last year and all misuses during the last year. It obtains information about the dollar value of what offenders received during all incidents of identity theft. The transition is fairly subtle. The intro in Section B (***“For the remainder of the survey, unless I tell you otherwise, please consider only the most recent occasion during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information...”***) suggests that respondents will be given a more definitive instruction.

Only four respondents in Round 1 were administered this question. The transition was totally lost on one respondent, who asked during the exchange with the interviewer, “When did we go back to both things?”. Two respondents had experienced two incidents and correctly included both of them. In one case, the second incident did not result in a loss, so the answer was the same. Another respondent had only one incident, and was asked this question because he incorrectly categorized his incident as “multiple incidents.”

For Round 2 we added an explicit statement at the beginning of the question to place more emphasis on the switch from one to all identity theft events during the past year. The question read as follows:

For the next few questions do not think only about the most recent event in the past 12 months. Please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20___. Including every incident that occurred over the past 12 months, 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.

Three respondents were administered this question in Round 2. While two of them answered without any problem, the third was completely confused and did not include information from the second incident in her report. When the question was re-read to the respondent, she understood it better but not completely. The wording of the first sentence is awkward and perhaps this contributed to the respondent’s confusion.

Recommendation: To alleviate potential confusion, we recommend reversing the order of the content of the first two sentences to first emphasize what the respondents should think about rather than what they should not think about. We recommend revising the question to read as follows: ***“For the next few questions, please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20___. Do not think only about the most recent incident in the past 12 months. Including every incident that occurred over the past 12 months, 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.”***

Sponsor’s Feedback: Recommendation accepted.

46. In addition to the <autofill: amount from Q45> 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 or attempted misuses of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 (IF Less than 38, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

ANY RESPONSE – Skip to Section H

This question obtains information about costs incurred by the respondent from all incidents of identity theft during the past year. Three respondents were administered this question in Round 1, but only two should have been. These two respondents both seemed to report a larger number than they should have. In one case the respondent included costs that were reimbursed (i.e., money that was obtained by the offender and reimbursed) as well as money that she lost. She interpreted the question as asking about the total costs from both of her incidents. She thought she was supposed to get the various components “and then add them up.” The second respondent may have done this as well, but she was not probed sufficiently to determine if this was the case. The third respondent is the one noted previously who mis-categorized his single incident as multiple incidents.

To address the misinterpretation of the question and eliminate over-reports, we modified the wording of the first sentence of the question for Round 2. We removed the word “addition” and changed the introductory phrase from “In addition to the...” to “Not counting the” The question for Round 2 read as follows: ***“Not counting the <autofill: amount from Q45> 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 misused or attempted misuses of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.”***

Only two respondents were administered this question in Round 2. Both respondents answered the question correctly. One reported that he lost an additional \$300; the other did not lose any additional money.

Recommendation: We do not recommend making any further changes to this question.

H. 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 1 year ago, that is prior to _____, 201_. 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.

At this point the focus shifts again from events that occurred during the past year, to events that occurred *prior* to the past year. While no problems were noted here in Round 1, there was some confusion at Q50 as to what time period to include.

For Round 2 the introduction was revised to include a more explicit statement to clarify that a series of questions will be asked about long-term consequences and add another sentence that makes the shift in reference periods more explicit. The introduction read as follows: ***“Now I’m going to ask you to think about any identity theft that may have occurred more than 1 year ago, that is prior to _____, 201__.*** ***Don’t think about the incident we have just been talking about. 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.”***

In Round 2 interviews, no problems were observed.

Recommendation: We do not recommend making any further changes to this question.

47. Outside of the past year, 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 I)

This question elicits information about whether the respondent was a victim of identity theft prior to the past year. In Round 1, four of our nine respondents said yes, and described incidents that happened 7-8 years ago, a few years ago, and around 2008, respectively. One respondent changed her answer from no to yes, when she remembered that someone had stolen checks from her mailbox. She did not give a time frame for this incident.

No changes were made to this question for Round 2. Two of our Round 2 respondents said yes to this question. One described misuse of a bank account in 2004; the other said, “A long time ago, one of my buddies donated blood in my name. But that was a long time ago.” Although this may not be the type of identity theft the sponsor’s have in mind, it seems to be a proper interpretation of the question.

Recommendation: We do not recommend making any further changes to this question.

48. Which of the following types of identity theft did you experience prior to _____, 20__?

(Mark all that apply)

- ___ Misuse of an existing credit card account
- ___ Misuse of an existing banking account (debit, checking, ATM, savings)
- ___ Misuse of other type of existing account
- ___ Misuse of personal information to open a NEW account
- ___ Misuse of personal information for other fraudulent purpose.

This question asks for further information about the identity theft reported in the previous question. One of our Round 1 respondents reported misuse of an existing credit card account and three reported misuse of an existing bank account. Two of the latter incidents were correct reporting of incidents using a debit card and the third involved the checks that were mentioned in the previous question.

No changes were made to this question between Round 1 and Round 2. Our Round 2 respondents reported misuse of an existing bank account (debit card misuse) and misuse of personal information for other fraudulent purpose (blood donation).

Recommendation: We recommend reversing the order of the first two response categories to be consistent with changes in question sequence that were made prior to Round 2. Since the question about misuse of existing bank accounts was asked before the question about misuse of existing credit card accounts, these two options should be reversed in this list of options that is read to the respondent.

Sponsor's Feedback: Recommendation accepted.

49. As a result of the identity theft that happened to you more than 12 months ago, have you experienced any credit or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress DURING THE PAST YEAR?

YES

NO (Skip to section I)

This question asks about financial and emotional effects within the past year due to the identity theft that occurred more than one year ago. One of the four respondents who were asked this question said "yes."

The concept of reporting long-term effects *within the past year* for something that happened *more than a year ago* was difficult for respondents. They responded in different ways:

- Answering about the events that happened at the time of the original event, not within the past 12 months;
- Answering about the incident that happened this year;
- Answering correctly about the events related to a previous identity theft that occurred this year.

Three of the four respondents who were asked this question answered correctly, but some of them asked to have the question repeated because they were confused. This may have occurred because the concepts are too difficult, or it may have occurred because the wording of the questions was too confusing.

We made two changes to the questionnaire in Round 2 to address these problems. One was the revision to the introduction described previously. In addition, we split Q49 into two sentences, which separated the two different time periods and gave respondents a chance to incorporate them. The revised question read as follows: ***"I'd like you to think about the identity theft that happened to you more than 12 months ago. Are you still experiencing any credit card or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress as a result of this identity theft?"***

This wording changes the meaning of the question because it doesn't capture problems that have been cleared up within the past 12 months and are not currently being experienced. To capture these reports and make the reference periods for all of questions consistent, we added a follow-up question.

Respondents who said "no" to this question were asked the follow-up question:

"Did you experience any of these problems during the past year, as a result of the identity theft that happened to you more than 12 months ago?"

These changes, in combination, seem to have worked. None of our three Round 2 respondents expressed any confusion about the time period in question. All of them said "no" to both the revised question and the new question. None of them reported any long-lasting effects of their previous identity theft experiences.

Recommendation: We do not recommend making any further changes to this question.

50. Which of the following consequences of identity theft have you experienced during the past year?

Have you had....

- a. **Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?** YES NO
- b. **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

As a result of the identity theft that occurred more than a year ago have you

- c. **Experienced any of the following feelings for a month or more: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe?** YES NO
- d. **Sought professional help for the feelings you experienced as a result of the identity theft?** YES NO
- e. **Had physical problems 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 problem?** YES NO
- f. **Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates?** YES NO
- g. **Had banking problems, such as being turned down for a checking account or having checks bounce?** YES NO

As a result of the identity theft, during the past year have you...

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

This question asked respondents who previously reported financial and emotional effects within the past year to provide more detailed information about the type of effects. Only one respondent answered this question. She reported having problems with family and friends (b), worry, anger, sadness or depression (c), seeking professional help (d), having physical problems (e), and having banking problems (g).

She was not consistent in answering all the questions about the same incident. While her responses to (a) through (g) were focused on the incident that happened more than a year ago, her “no” responses to (h) through (l) were focused on her more recent incident. This may be because the wording of the question stub is not the same every time it is repeated. The question that precedes (h) just asks about the past year, without mentioning which event is the focus.

We revised this question for Round 2 in several ways. First, we revised all three of the questions to have the same wording. Second, we focused the question more explicitly on identity theft that occurred more than a year ago. Third, we incorporated the concept of long-term consequences into the main question and included the past-year concept in the sub-items. The question read as follows:

“Have you experienced any of the following consequences as a result of the identity theft that occurred more than a year ago? Have you had....

- a. ***Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers during the past year?***
- b. ***Significant problems during the past year 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?***

As a result of the identity theft that occurred more than a year ago have you

- c. ***Experienced any of the following feelings for a month or more during the past year: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn’t trust people, or feelings that you were unsafe?***
- d. ***Sought professional help during the past year for the feelings you experienced as a result of the identity theft?***
- e. ***Had physical problems during the past year 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 problem?***
- f. ***Had credit related problems during the past year, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates?***
- g. ***Had banking problems during the past year, such as being turned down for a checking account or having checks bounce?***

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

- h. ***Had debt collectors or collections departments contact you during the past year?***
- i. ***Had utilities cut off or been denied new service during the past year?***
- j. ***Been turned down for a job or lost a job during the past year?***
- k. ***Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings, during the past year?***

Had some other type of problems during the past year?”

None of our Round 2 respondents were administered this question, so we were not able to evaluate these changes.

Recommendation: We do not recommend making any further changes to this question.

51. How much, IF ANY, costs did you incur from the incident or incidents of identity theft that occurred more than a year ago? Include cost for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages or loss covered by your credit card company, insurance company, or other organization. (ENTER A SINGLE RESPONSE.)

- \$0 - \$50
- \$51- \$100
- \$101- \$500
- \$501 - \$1,000
- \$1,000 - \$5,000
- \$5,000 or more

This question asked about costs incurred from identity theft that occurred more than a year ago. Only one respondent was asked this question in Round 1. She initially said she didn't know, but as she started mentioning different cost components she was able to provide an answer.

We didn't make any changes to this question between Rounds 1 and 2. No one was asked this question in Round 2.

Recommendation: We do not recommend making any changes to this question.

52. Have you been successful in clearing up all of the financial and credit problems associated the misuse of your personal information that occurred more than a year ago?

- Yes - Ask Q53
- No - Skip to Q54
- Don't Know - Skip to Q54

This question asked whether all financial problems due to the identity theft have been cleared up. The one respondent who was asked this question in Round 1 said "yes."

No changes were made to this question between Rounds 1 and 2. No one was asked this question in Round 2.

Recommendation: We do not recommend making any changes to this question.

53. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

ANY RESPONSE, SKIP TO SECTION I

This question asked about the length of time required to clear up financial problems. One respondent was asked this question in Round 1. She said it took 4-6 months.

No changes were made to this question between Rounds 1 and 2. No respondents were asked this question in Round 2.

Recommendation: We do not recommend making any changes to this question.

54. How much time have you spent trying to clear up all of the financial and credit problems associated with the misuse that occurred more than a year ago? (ENTER A SINGLE RESPONSE.)

- 1. One day or less (1-24 hours)
- 2. More than a day, but less than a week (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year to five years
- 8. More than five years

This question asked about the amount of time (in hours) spent clearing up financial problems. One respondent should have been asked this question in Round 1, but it was inadvertently omitted.

No changes were made to this question between Rounds 1 and 2. This question was not administered at all in Round 2.

Recommendation: We do not recommend making any changes to this question.

I. COMMERCIAL AND CREDIT BEHAVIORS

INTRO: Now I'm going to ask you about any actions taken to prevent someone from obtaining your personal information. Please consider whether you have taken any of these actions during the past 12 months.
--

55a. During the past 12 months have you checked your credit report?
--

YES

NO(Skip to Q55b)

This question begins a series of items asking about preventative actions that respondents may take regarding identity theft. All respondents were asked this question and in Round 1 all said "yes." No problems were observed with this question.

The question remained unchanged between Rounds 1 and 2. Two of the nine respondents in Round 2 said "no;" the rest said "yes."

No problems were observed.

Recommendation: We do not recommend making any changes to this question.

i. Did you do this in response to the most recent or any prior misuse of your personal information?
--

YES

NO

This follow-up question to Q55a is repeated for after all the other questions in Section I. Six of the eight respondents who were asked this question ultimately said "yes." However, the pattern of responses across all the administrations of this question was that respondents interpreted it as either/or question: did you do it in response to the most recent misuse or some other misuse? The information about which misuse the practice resulted from is not required and for respondents who interpreted it this was it was unnecessarily burdensome.

For Round 2 we changed this question (and all repeating instances of the question) so it reads more like a yes/no question. The question read: ***"Did you do this in response to any misuse of your personal information?"***

Two of the six respondents who answered this question in Round 2 said "yes." They were mostly just interested in checking their credit report. They did not have any problems with the wording of the question.

Recommendation: We do not recommend making any further changes to this question.

55b. Have you changed passwords on any of your financial accounts?

YES

NO(Skip to Q55c)

All Round 1 respondents were asked this question about changing passwords on their accounts. Five of them said “yes.” No problems were observed with this question.

The wording of the question was the same for Rounds 1 and 2. Five of the nine Round 2 respondents said “yes.” Although no problems were observed with this question, probing about the reference periods for several of the questions in this series suggests that respondents did not always keep the reference period in mind. Some of the questions in this series include the reference period and some don’t.

Recommendation: We think the questions in this series should be consistent and we recommend including the reference period in the question. It would read: **“During the past 12 months, have you changed passwords on any of your financial accounts?”**

Sponsor’s Feedback: Recommendation accepted.

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

All of the five respondents in Round 1 who were asked this question ultimately said “yes” to this question. However, several of them first answered by saying either “the most recent” misuse or “the other situation.”

The wording of this question was changed for Round 2 as noted above. It read: **“Did you do this in response to any misuse of your previous information?”** Four of the five respondents who were asked this question said they changed their passwords because of misuse of their personal information. There were no problems observed with this question.

Recommendation: We do not recommend making any further changes to this question.

55c. Have you purchased credit monitoring services or identity theft insurance?

YES

NO(Skip to Q55d)

All Round 1 respondents were asked this question about purchasing credit monitoring services or identity theft insurance. Two respondents said “yes” to this question. Two respondents who said “no” volunteered that they were given free protection service as a result of their information misuse.

Respondents described credit monitoring services as services where you pay a certain fee each month and if any accounts are opened up in your name they alert you; “when the credit card company monitors misuse of your credit;” “somebody who looks at transactions and if anything peculiar happens they call you;” “independent companies that monitor all of my credit transaction, bank account transitions and keeps bad guys away;” “those are services that monitor and alert any changes to your

credit report with for inquiries of derogatory information or new accounts opening or simply notifying you of any errors that may have occurred or any recent activity.”

Identity theft insurance was defined as “insurance that if something happens and money is taken out of the account, they insure it and give the money back to your account;” “if I pay a little extra if something does happen I’m covered. You pay zero, everything is paid back.” “... covers you in the event that your information has been used. You do have liabilities because of that. They’ll cover it;” “the same thing as credit monitoring insurance.”

The wording of the question was the same for Rounds 1 and 2. One respondent in Round 2 said “Yes” in response to this question; all the rest said “no.”

Our Round 2 respondents described credit monitoring insurance in a number of different ways: “they would check to see if people are charging stuff to any of my accounts;” “some kind of company that would protect my identity, I have seen commercials for something called ‘identity lock;” “someone who looks for anomalies or problems with the account.” One respondent said she didn’t know what credit monitoring insurance was.

Identity theft insurance was variously defined as “a company that would pay me if my identity was stolen, but I am not sure what would happen if someone used my information to commit a crime, son sure they could reimburse me for anything;” “similar to home ownership insurance. It is a second recourse other than a bank or credit institution who might only reimburse price X, whereas this insurance would reimburse more;” “someone on the phone who tries to make you pay \$10 a month for a very nebulous service.” One respondent said she didn’t know what identity theft insurance was.

Respondents had a wide variety of interpretations of credit monitoring insurance and identity theft insurance, not all of which are correct. In addition, some respondents do not know what they are at all.

Recommendation: We think the questions in this series should be consistent and we recommend including the reference period in the question. It would read: ***“During the past 12 months, have you purchased credit monitoring services or identity theft insurance?”***

We recommend that a help screen be added to this question to help field representatives provide respondents with information when they say they don’t know what these concepts are.

Sponsor’s Feedback: Recommendation accepted. The sponsor will recommend that the FR manual include these definitions so that the FRs are familiar with them prior to the administration of the survey.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**
YES
NO

Two respondents in Round 1 were asked this question. One said “yes” and the other said “no.”

The wording of this question was changed for Round 2 as noted above. It read: ***“Did you do this in response to any misuse of your previous information?”*** The one Round 2 respondent who was asked this question said “yes.” There were no problems observed with this question.

Recommendation: We do not recommend making any further changes to this question.

55d. **Have you shredded or destroyed documents that contained personal identifying information?**

YES

NO(Skip to Q55e)

All respondents in Round 1 were asked this question, which asked about shredding documents that contain person identifying information. Seven of the nine respondents said they did shred or destroy such information. No problems were observed with this question.

No changes were made in the wording of this question between Rounds 1 and 2. Six respondents said they shredded or destroyed personal identifiable information. No problems were observed with this question.

Recommendation: We think the questions in this series should be consistent and we recommend including the reference period in the question. It would read: ***“During the past 12 months, have you shredded or destroyed documents that contained personal identifying information?”***

Sponsor’s Feedback: Recommendation accepted. The sponsor is concerned that the interview will be clunky with the addition of “during the past 12 months” before every question but accepts the recommendation.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**

YES

NO

Seven respondents were asked this question in Round 1. Two of them said their document destruction was related to the misuse of their personal information, but most of them (n=5) said it was not.

The wording of this question was changed for Round 2 as noted above. It read: ***“Did you do this in response to any misuse of your previous information?”*** The one Round 2 respondent who was asked this question said “yes.” There were no problems observed with this question. Of the six respondents who were asked this question in Round 2, four said “yes” and two said “no.” No problems were observed with this question.

Recommendation: We do not recommend making any further changes to this question.

55e. **During the past 12 months have you checked your banking or credit card statements for unfamiliar charges?**

YES

NO(Skip to Q55f)

All Round 1 respondents were asked this question about checking their bank or credit card statements. All of them said they had checked their statements for unfamiliar charges.

No changes were made to the question wording between Rounds 1 and 2. One of our Round 2 respondents said she did not check her statements. No problems were observed with this question.

Recommendation: We do not recommend making any changes to this question.

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

All Round 1 respondents were asked whether they checked their statements because of the misuse of their personal information. Six people said “yes;” three said “no.”

The wording of this question was changed for Round 2 as noted above. It read: **“Did you do this in response to any misuse of your previous information?”** Round 2 respondents were fairly evenly split in their responses. Five people said “yes;” three said “no.” No problems were observed with this question.

Recommendation: We do not recommend making any further changes to this question.

55f. Have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?

YES

NO(Skip to Q55g)

All Round 1 respondents were asked about the use of security software programs. Only one respondent answered “yes” to this question. They made comments like, “No, currently I don’t have that installed;” “just regular security system, no.” Respondents correctly realized that their regular security programs were not in scope for this question, but they didn’t have a clear idea of what it was. The one respondent who said “yes” defined a security software program as “a program developed by a company for anti-theft or hacking information that people may be able to obtain your banking information or track your banking information or track your credit card numbers.”

No changes were made to the question wording between Rounds 1 and 2. No respondents reported having such software programs. One respondent had a good idea of what these software programs were: “something that you use on your computer to prevent people from getting your password.” However, other respondents mentioned things like McAfee or could not verbalize what they were at all.

Recommendation: We think the questions in this series should be consistent and we recommend including the reference period in the question. It would read: **“During the past 12 months, have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?”**

We recommend that a help screen be added to this question to help field representatives provide respondents with information when they say they don’t know what the concepts are.

Sponsor’s Feedback: Recommendation accepted. The sponsor will recommend that the training manual include definitions for these concepts.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**

YES

NO

One person in Round 1 was administered this question, and he responded “no.”

The wording of this question was changed for Round 2 as noted above. It read: **“Did you do this in response to any misuse of your previous information?”** No one in Round 2 was asked this question.

Recommendation: We do not recommend making any further changes to this question.

55g. **Have you only used a credit card rather than debit card for online purchases?**

YES

NO(Skip to Q55h)

All Round 1 respondents were asked this question about whether they used debit cards or credit cards for online purchases. Three respondents answered “yes;” five said “no.”

This question is worded awkwardly and respondents tended not to answer it with a “yes” or “no” – for example, “I use a debit card;” “I have a debit card, but I have never debited it.”

Since there are questions at the end of the supplement that also deal with online purchases, it seems easier and less awkward to move this question to the end with them.

For Round 2, this question was moved to the end of the supplement. It was asked after Q60 and was worded as follows: **“Do you use a credit card, a debit card, or both for online purchases?”** Four respondents were asked this question in round 2, since it was only asked of respondents who said they purchased something online during the past year. Three said they used both debit and credit cards and one person said he only used debit cards. No problems were observed with this question.

Recommendation: We do not recommend making any further changes to this question.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**

YES

NO

Three respondents were asked this question about the reasons for not using debit cards for online purchases. One said “yes;” one said “no” and one respondent was not asked this question inadvertently.

The placement and wording of this question was revised for Round 2 to be consistent with revisions to the previous question. It followed the new placement of Q55g and was worded as follows: **“Do you only use credit cards in response to any misuse of your personal information?”** It was supposed to be asked only when respondents said they use credit cards only to make online purchases. Since no respondents said “credit cards” in the previous question, this question was not asked in Round 2.

Recommendation: We do not recommend making any further changes to this question.

55h. **Have you taken out insurance against loss of credit card/card theft?**

YES

NO(Skip to Q55i)

All Round 1 respondents were asked this question about taking out credit card insurance. Two respondents said “yes.” However, one of them revealed in the follow-up question that she didn’t know what this insurance is and changed her answer to “no.”

No changes were made to the question wording between Rounds 1 and 2. None of our Round 2 respondents said “yes” to this question. No problems were observed with this question.

Recommendation: We recommend that a help screen be added to this question to help field representatives provide respondents with information when they say they don’t know what the concepts are.

Sponsor’s Feedback: The sponsor will recommend that the FR training manual include these definitions.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**

YES

NO

The one respondent who was asked this question in Round 1 said “yes.”

The wording of this question was changed for Round 2 to be consistent with the other questions in the series. It read: **“Did you do this in response to any misuse of your previous information?”** It was not asked of any respondents in Round 2.

Recommendation: We do not recommend making any further changes to this question.

55i. **During the past 12 months, have you purchased identity theft protection from a company that offers protection services?**

YES

NO(Skip to Q56)

All respondents were asked this question in Round 1. Two respondents said “yes.” Respondents made comments that indicated they were thinking about the past 12 months. No problems were observed with this question.

No changes were made to the wording of this question between Rounds 1 and 2. One respondent said “yes.”

Recommendation: We do not recommend making any changes to this question.

i. **Did you do this in response to the most recent or any prior misuse of your personal information?**

YES

NO

One respondent answered this question in Round 1. She said “yes.”

The wording of this question was changed for Round 2 to be consistent with the other questions in the series. It read: **“Did you do this in response to any misuse of your previous information?”** It was asked of one respondent in Round 2. She said “yes.” No problems were observed with this question.

Recommendation: We do not recommend making any further changes to this question.

56. **Do you know if you can get a free credit report from the national credit bureaus every year?**

1. Yes, I know

2. No, I don’t know

All respondents were asked this question in Round 1. Seven of the nine respondents indicated that they were aware that free credit reports are available annually.

No changes were made to this question between Rounds 1 and 2. Four of the nine respondents indicated they knew about the availability of free credit reports. No problems were observed with this question.

Recommendation: We do not recommend making any changes to this question.

57. **During the past 12 months, has a company, government agency, or some other organization that has your personal information on file notified you that paper or electronic files containing your personal information may have been lost, stolen, or posted on a publicly available website?**

YES

NO - Skip to Q59

All respondents in Round 1 were asked this question. One respondent said “yes,” indicating that he had “gotten a ton of notifications from the credit card companies.” One respondent was unsure and said, “I don’t think so.” The other seven respondents said “no.” One of these misinterpreted the question. He thought it was asking whether information was made public, rather than whether he was notified. This is a potential misreport.

No changes were made to the question wording between Rounds 1 and 2. In Round 2, no respondents answered “yes” to this question.

Recommendation: We do not recommend making any changes to this question.

58. Did this notification indicate that your social security number was included in the information that was lost, stolen, or posted on a publicly available website?

YES
NO

One respondent was asked this question in Round 1. She said “no.”

No changes were made to this question between Rounds 1 and 2. No one was asked this question in Round 2.

Recommendation: We do not recommend making any changes to this question.

59. My final questions have to do with your Internet activity. During the past 12 months, have you used the Internet to purchase anything online?

YES
NO- Skip to end of survey

Seven of the nine respondents in Round 1 said they had made online purchases within the past 12 months. No problems were observed with this question.

No changes were made to the wording of this question between Rounds 1 and 2. In Round 2, four of the nine respondents said “yes.” No problems were observed.

Recommendation: We do not recommend making any changes to this question.

60. About how many times a month did you purchase something online, during the past year?

_____ Number of times

(IF THE RESPONDENT OFFERS A RANGE ASK THEM TO PROVIDE THEIR BEST ESTIMATE WITHIN THAT RANGE)

Answers given by respondents who were asked this question in Round 1 ranged from “one or two” to 20. One respondent wondered whether the question included bill pay, and then decided that it did not. He did, however, report other online purchases.

No changes were made to this question between Rounds 1 and 2. Answers given by respondents who were asked this question in Round 2 ranged from “less than once a month” to “10.” No problems were observed with this question.

Recommendation: We do not recommend making any changes to this question.

Attachment A--2012 Identity Theft Supplement Round One Questionnaire

Section A. Screen Questions

INTRO 1. Now, I would like to ask you questions about identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. Your answers will be kept confidential.

First, I'd like to ask you some questions about your EXISTING ACCOUNTS and the misuse of any of these accounts.

1. During the past 12 months, since _____, 20__, have you had at least one major or store credit card in your name?

YES

NO (skip to Q2)

1a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission?

YES

NO

2. During the past 12 months, since _____, 20__, have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q3)

2a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your checking or savings account, including any debit or ATM cards?

YES

NO

3. Since ____, 20__ has someone misused or attempted to misuse another type of existing account such as your telephone, utilities, online payment account like Paypal, insurance policies, or something else?

YES

NO (skip to Q4)

Which of the following types of your EXISTING accounts, other than credit card or banking accounts did the person run up charges on, take money from, or otherwise misuse? Did they use or attempt to use one or more of your...

3a. Medical insurance accounts? YES NO

3b. Telephone accounts? YES NO

3c. Utilities accounts? YES NO

3d. Online payment accounts such as Paypal? YES NO

3e. Investment accounts? YES NO

3f. Some other type of accounts? YES NO

Intro: **Next, I have some questions about any NEW ACCOUNTS someone might have opened.**

4. Since _____, 20 __, has someone, without your permission, used or attempted to use your personal information to open any NEW accounts such as wireless telephone accounts, credit card accounts, loans, bank accounts, online payment accounts, or something else?

YES

NO (skip to Q 5)

Which of the following types of new accounts did someone open or attempt to open? Did someone open or attempt to open...

4a. **New telephone accounts?** YES NO

4b. **New credit card accounts?** YES NO

4c. **New checking or savings accounts?** YES NO

4d. **New loans or mortgages?** YES NO

4e. **New medical insurance policies?** YES NO

4f. **New automobile insurance policies?** YES NO

4g. **New online payment accounts such as Paypal?** YES NO

4h. **Some other type of new account?** YES NO

Intro: **Finally, some questions about any other misuses of your personal information.**

5. Since _____ 20 __ has someone used or attempted to use your personal information for some other fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; giving your information to the police when they were charged with a crime or traffic violation, or something else?

YES

NO (skip to check item A)

As far as you know did the person use or attempt to use your personal information in any of the following ways. Did they use or attempt to use your personal information...

5a. **To file a fraudulent tax return?** YES NO

5b. **To get medical treatment?** YES NO

5c. **To apply for a job?** YES NO

5d. **To provide false information to the police?** YES NO

5e. **To rent an apartment or house?** YES NO

5f. **To apply for government benefits?** YES NO

5g. **In some other way?** YES NO

CHECK ITEM A

Is "no" marked for Q1a, Q2a, Q3, Q4, and Q5

YES Skip to Section H, on Page X

NO Read Check Item B

CHECK ITEM B

Is only one response marked “yes” from questions 1a, 2a, 3, 4, and 5?

YES Ask Q6a

NO Ask Q6b

6a. You said that someone <autofill “yes” response from 1a, 2a, 3, 4, or 5> **in the past year, that is since _____20__.** **On how many separate and unrelated occasions in the last 12 months did someone misuse or attempt to misuse your** < autofill “yes” response from 1a, 2a, 3, 4, or 5>?

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion.

Twice or more (Skip to section B)

Once (Skip to section B)

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

6b. You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> **in the past year, that is since _____20__.** **Were all these incidents the result of one related theft or was your personal information stolen multiple times, in separate unrelated occasions?**

Please count a series of related misuses or transactions as a single incident or occasion. For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion or incident.

Twice or more (ask Q7)

Once (Skip to section B)

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

7. You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> **in the past year. Which of these happened during the most recent incident in which someone misused or attempted to misuse your personal information?**

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

- ___ **Misuse or attempted misuse of an existing credit card account**
- ___ **Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)**
- ___ **Misuse or attempted misuse of other type of existing account**
- ___ **Attempted or used personal information to open a NEW account**
- ___ **Attempted or used personal information for other fraudulent purpose.**

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO: For the remainder of the survey, unless I tell you otherwise, please consider only the most recent occasion during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information. Again, please count a series of related misuses or transactions as a single incident or occasion.

Read example, if needed <For example, a stolen credit card number may be used multiple times to make different purchases. This should be counted as a single occasion. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should also be counted as a single occasion>

The next couple of questions I have are about how and when you discovered <autofill: the/the most recent> misuse of your personal information.

8. How did you FIRST find out someone had misused or attempted to misuse your personal information?

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

- a. I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.
- b. I noticed money missing from my account.
- c. I noticed fraudulent charges on my account.
- d. I received merchandise or a card that I did not order.
- e. I had problems using my card or account because it was declined, closed, or had insufficient funds (bounced check)
- f. I applied for credit, a bank account or loan, telephone service, employment, or government benefits, etc. and had problems.
- g. I checked my credit report
- h. I received a bill that I did not owe.

NOTIFIED BY FINANCIAL INSTITUTION

- i. Credit card company or bank contacted me about suspicious activity on my account.
- j. My credit monitoring service contacted me.
- k. A collection agency, credit card company, or other company contacted me about late or unpaid bills

NOTIFIED BY OTHER PARTY

- l. A law enforcement agency notified me.
- m. A company or agency notified me.

OTHER

- n. Discovered in another way - (specify)

9. In what month did you first discover that someone had misused or attempted to misuse your personal information?

Enter month: _____ Month (01-12)

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

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

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

- 1. Yes - Ask Q12
- 2. No – Skip to Q13

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

(SELECT A SINGLE RESPONSE)

- 1. I lost it and someone found it
- 2. It was stolen from my wallet or checkbook
- 3. It was stolen from a place where I stored it (home, office, car)
- 4. Someone stole it from my postal mail
- 5. Someone stole it from my garbage
- 6. It was stolen during an *online* purchase/ transaction
- 7. Someone stole it during an in-person purchase/ transaction
- 8. Someone changed my address at the post office
- 9. Someone hacked into my computer
- 10. I responded to a scam email/phone call
- 11. Stolen from personnel files at place of employment
- 12. Stolen from an office/company that had my personal information in its files.
- 13. Obtained in some other way - (specify) _____

C. VICTIM RESPONSE

13. Did you contact anyone at the credit card company, bank, or other company about <the/the most recent> misuse or attempted misuse of your personal information?

YES
NO

14. Did you contact a credit bureau about the misuse or attempted misuse of your personal information?

YES
NO – Skip to Q 18

15. When you contacted the credit bureau, 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 (skip to 15d INTRO)
 - c.1. Was it a seven year fraud alert? YES NO

Did you....

- d. Send a police report to the credit bureau? YES NO
- e. Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission? YES NO
- f. Take some other action with the credit bureau? YES NO

16. 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 – Skip to Q18
- 2. Somewhat satisfied – Skip to Q18
- 3. Somewhat dissatisfied – Ask Q17
- 4. Very dissatisfied – Ask Q17
- 5. Neither satisfied or dissatisfied – Skip to Q18

17. Why were you dissatisfied with the credit bureau's response? (MARK ALL THAT APPLY)

- 1.** My credit report was not corrected
- 2.** It was hard to communicate with the credit bureau
- 3.** I could not place a fraud alert
- 4.** I could not obtain a credit report
- 5.** I could not place a freeze
- 6.** The credit reporting bureaus would not accept my police report
- 7.** Some other reason - (specify)

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

YES – Ask Q19

NO – Skip to Q25

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

YES - Ask Q20

NO - SKIP to Q21

20. Did you get a copy of that police report?

YES

NO

21. 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)

- Very Satisfied – Skip to Q23
- Somewhat Satisfied – Skip to Q23
- Somewhat Dissatisfied - Ask Q22
- Very Dissatisfied - Ask Q22
- Neither satisfied nor dissatisfied - Skip to Q23

22. 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 didn't see it as a crime
- 4. Police said the crime did not fall in their jurisdiction
- 5. Police gave me no information on what I should do about the crime
- 6. Police never got back in contact with me/never learned outcome
- 7. Didn't feel my concerns/complaints were taken seriously
- 8. Police unable to catch the offender
- 9. Other (Specify) _____

ALL RESPONSES 1-9 – SKIP to Q24

23. Why were you satisfied with the law enforcement agency's response?

(MARK ALL THAT APPLY)

- 1. Police took a report
- 2. Police gave me information on what to do
- 3. Police did everything that they could
- 4. Police took the crime seriously
- 5. Police caught the offender
- 6. Police kept me informed
- 7. Other (specify) _____

24. Did the law enforcement agency provide you with any additional printed information, such as a pamphlet or prevention material, on what to do when you've experienced identity theft?

YES- Skip to 26

NO- Skip to 26

25. 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

- a. Didn't know that I could report it
- b. Didn't know what agency was responsible for identity theft crimes

NO LOSS

- c. I didn't lose any money

HANDLED IT ANOTHER WAY

- d. Reported it to someone else such as credit card company/bank or other organization
- e. Took care of it myself

DIDN'T THINK THE POLICE COULD HELP

- f. Didn't think police would do anything
- g. Didn't want to bother police/not important enough
- h. Didn't find out about the crime until long after it happened/too late for police to help
- i. Couldn't identify the offender or provide much information that would be helpful to the police

PERSONAL REASONS

- j. I was afraid to report it
- k. The person responsible was a friend or family member and I didn't want to get them in trouble
- l. I was embarrassed
- m. Too inconvenient/didn't want to take the time

OTHER

- n. Other (specify) _____

26. 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 or attempt misuse of your personal information? Did you...

- i. Hire a lawyer? YES NO
- j. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO
- k. Contact the Federal Trade Commission? YES NO
- l. Contact a consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO
- m. Contact an agency or company that issues documents like driver's licenses, social security cards, or insurance cards? YES NO
- n. Contact your credit monitoring service or identity theft insurance company? YES NO
- o. Contact a victim service agency? YES NO
- p. Contact some other group or organization? YES NO

If yes, specify _____

E. VICTIM IMPACT

27. 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 or attempted misuse of your personal information may have affected you.

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

YES

NO

28. Did the misuse or attempted 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

29. How distressing was the misuse or attempted 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 F
- 2. Mildly distressing - Skip to Section F
- 3. Moderately distressing - Go to Check Item C
- 4. Severely distressing - Go to Check Item C

CHECK ITEM C.

Is "yes" marked in Q27 or Q28 or are categories '3' or '4' marked in Q29?

YES - Ask Q30

NO - Skip to Section F

30. Still thinking about your distress associated with <the/the most recent> misuse of your personal information did you feel any of the following ways for a month or more? Did you feel....

- h. **Worried or anxious?** YES NO
- i. **Angry?** YES NO
- j. **Sad or depressed?** YES NO
- k. **Vulnerable?** YES NO
- l. **Violated?** YES NO
- m. **Like you couldn't trust people?** YES NO
- n. **Unsafe?** YES NO
- h. **Some other way?** YES NO

IF yes, Specify _____

SKIP TO Q31 if ALL (a-h) are NO

30a. Did you seek any kind of professional help for the feelings you experienced as a result of <the/the most recent> misuse or attempted misuse of your personal information?

Yes - Ask Q30b

No - Skip to Q31

30b. What kind of professional help did you seek? (MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

31. Did you experience any of the following physical problems associated with <the/the most recent> misuse or attempted misuse of your personal information for a month or more? Did you experience.....

- g. **Headaches?** YES NO
- h. **Trouble sleeping?** YES NO
- i. **Changes in your eating or drinking habits?** YES NO
- j. **Upset stomach?** YES NO
- k. **Fatigue?** YES NO
- l. **High blood pressure?** YES NO
- g. **Muscle tension or back pain?** YES NO
- h. **Some other problem?** YES NO

IF YES, SPECIFY _____

SKIP TO Section F if ALL (a-h) are NO

32. Did you seek any kind of professional or medical help for the physical problems you experienced as a result of the misuse of your personal information?

YES - Ask Q33

NO - Skip to Section F

33. What kind of professional or medical help did you seek?

(MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

F. OFFENDERS

34. Do you know, or have you learned, anything at all about <the/the most recent> person or persons who misused or attempted to misuse your personal information?

YES -Ask Q35

NO -Skip to Section G

35. How well do you know this person or these people? For example, was it a family member, friend, acquaintance, salesperson, or somebody else?

RELATIVE

- a. Spouse (ex-spouse)
- b. Parent or step-parent
- c. Brother or sister
- d. Child or step-child
- e. Other relative (specify) _____

NONRELATIVE WELL KNOWN

- f. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
- g. Friend or ex-friend
- h. Housemate
- i. Neighbor
- j. Co-worker
- k. Someone working in my home (babysitter, housecleaner, etc.)
- l. Other well known non-relative (specify) _____

NONRELATIVE SEEN BEFORE BUT NOT WELL KNOWN

- m. Casual acquaintance
- n. Salesperson
- o. Waiter
- p. Other non-relative not well known (specify) _____

STRANGER

- q. Do not recall seeing the person before

G. FINANCIAL IMPACT

36. What is the approximate total dollar value of what someone obtained during the most recent incident of the misuse or attempted misuse of 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 ESTIMATE)

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 CHECK ITEM D.

37. Of this <autofill: amount of loss from Q36> 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 or a credit card company?

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

CHECK ITEM D.

Is answer to Q37 equal to \$0 (the respondent did not lose anything or did not have to pay anything personally)?

YES – Ask Q38a

NO – Skip to Q38b

38a. Other than the costs you already told me about, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

OR

38b. How much, IF ANY, costs did YOU incur during <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 SKIP to Q39

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

39. 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 Q40

NO - Skip to Q41

Don't Know - Skip to Q41

Not applicable, it was an attempt - Skip to Q42

40. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

41. How many hours have you spent clearing up financial or credit problems associated with <the/the most recent> misuse of your personal information?

_____ Number of hours

42. 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 or attempted misuse of your personal information? Have you...

h. **Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans, or having to pay higher rates?**

YES NO

i. **Had banking problems, such as being turned down for a checking account or having checks bounce?** YES NO

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

j. **Had debt collectors or collections departments contact you?** YES NO

k. **Had utilities cut off or been denied new service?** YES NO

l. **Been turned down for a job or lost a job?** YES NO

m. **Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings?** YES NO

n. **Had some other type of problems?** YES NO

If yes, Specify _____

CHECK ITEM E

Is response marked yes for Q42 item f (respondent had legal problems)

YES - Ask Q43

NO – Check Item F

43. Was a lawsuit filed against you as a result of <the/the most recent> misuse of your personal information?

YES

NO

44. Were you the subject of an arrest or criminal proceeding as a result of <the/the most recent> misuse of your personal information?

YES

NO

CHECK ITEM F.

Did respondent experience more than one incident of identity theft during the past 12 months (6a or 6b is marked 'Twice or more')?

YES – Ask Q45

NO – Skip to Section H

45. Now please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20____. Including every incident that occurred over the past 12 months, 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 ESTIMATE)

RECORD THE ESTIMATED AMOUNT. \$_____.00

(IF LESS THAN the amount reported in item 36 PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)

46. In addition to the <autofill: amount from Q45> 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 or attempted misuses of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 (IF Less than 38, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

ANY RESPONSE – Skip to Section H

H. 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 1 year ago, that is prior to _____, 201_. 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.

47. Outside of the past year, 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 I)

48. Which of the following types of identity theft did you experience prior to _____, 20__?

(Mark all that apply)

- ___ Misuse of an existing credit card account
- ___ Misuse of an existing banking account (debit, checking, ATM, savings)
- ___ Misuse of other type of existing account
- ___ Misuse of personal information to open a NEW account
- ___ Misuse of personal information for other fraudulent purpose.

49. As a result of the identity theft that happened to you more than 12 months ago, have you experienced any credit or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress DURING THE PAST YEAR?

YES

NO (Skip to section I)

50. Which of the following consequences of identity theft have you experienced during the past year?

Have you had....

- m. **Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?** YES NO
- n. **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

As a result of the identity theft that occurred more than a year ago have you

- o. **Experienced any of the following feelings for a month or more: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe?** YES NO
- p. **Sought professional help for the feelings you experienced as a result of the identity theft?** YES NO
- q. **Had physical problems 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 problem?** YES NO
- r. **Had credit related problems, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates?** YES NO
- s. **Had banking problems, such as being turned down for a checking account or having checks bounce?** YES NO

As a result of the identity theft, during the past year have you...

- t. **Had debt collectors or collections departments contact you?** YES NO
- u. **Had utilities cut off or been denied new service?** YES NO
- v. **Been turned down for a job or lost a job?** YES NO
- w. **Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings?** YES NO
- x. **Had some other type of problems?** YES NO
Specify _____

51. How much, IF ANY, costs did you incur from the incident or incidents of identity theft that occurred more than a year ago? Include cost for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages or loss covered by your credit card company, insurance company, or other organization. (ENTER A SINGLE RESPONSE.)

- \$0 - \$50
- \$51- \$100
- \$101- \$500
- \$501 - \$1,000
- \$1,000 - \$5,000
- \$5,000 or more

52. Have you been successful in clearing up all of the financial and credit problems associated the misuse of your personal information that occurred more than a year ago?

Yes - Ask Q53

No - Skip to Q54

Don't Know - Skip to Q54

53. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

ANY RESPONSE, SKIP TO SECTION I

54. How much time have you spent trying to clear up all of the financial and credit problems associated with the misuse that occurred more than a year ago? (ENTER A SINGLE RESPONSE.)

- 1. One day or less (1-24 hours)
- 2. More than a day, but less than a week (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year to five years
- 8. More than five years

I. COMMERCIAL AND CREDIT BEHAVIORS

INTRO: Now I'm going to ask you about any actions taken to prevent someone from obtaining your personal information. Please consider whether you have taken any of these actions during the past 12 months.

55a. During the past 12 months have you checked your credit report?

YES

NO(Skip to Q55b)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55b. Have you changed passwords on any of your financial accounts?

YES

NO(Skip to Q55c)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55c. Have you purchased credit monitoring services or identity theft insurance?

YES

NO(Skip to Q55d)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55d. Have you shredded or destroyed documents that contained personal identifying information?

YES

NO(Skip to Q55e)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55e. During the past 12 months have you checked your banking or credit card statements for unfamiliar charges?

YES

NO(Skip to Q55f)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55f. Have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?

YES

NO(Skip to Q55g)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55g. Have you only used a credit card rather than debit card for online purchases?

YES

NO(Skip to Q55h)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55h. Have you taken out insurance against loss of credit card/card theft?

YES

NO(Skip to Q55i)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

55i. During the past 12 months, have you purchased identity theft protection from a company that offers protection services?

YES

NO(Skip to Q56)

i. Did you do this in response to the most recent or any prior misuse of your personal information?

YES

NO

56. Do you know if you can get a free credit report from the national credit bureaus every year?

1. Yes, I know

2. No, I don't know

57. During the past 12 months, has a company, government agency, or some other organization that has your personal information on file notified you that paper or electronic files containing your personal information may have been lost, stolen, or posted on a publicly available website?

YES

NO - Skip to Q59

58. Did this notification indicate that your social security number was included in the information that was lost, stolen, or posted on a publicly available website?

YES

NO

59. My final questions have to do with your Internet activity. During the past 12 months, have you used the Internet to purchase anything online?

YES

NO- Skip to end of survey

60. About how many times a month did you purchase something online, during the past year?

_____ Number of times

(IF THE RESPONDENT OFFERS A RANGE ASK THEM TO PROVIDE THEIR BEST ESTIMATE WITHIN THAT RANGE)

Attachment B--2012 Identity Theft Supplement Recommended Questionnaire

Section A. Screen Questions

INTRO 1. Now, I would like to ask you questions about identity theft. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. Your answers will be kept confidential.

First, I'd like to ask you some questions about your EXISTING ACCOUNTS and the misuse of any of these accounts.

1. During the past 12 months, since ___ 20___, have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q2)

1a. During the past 12 months, since _____, 20__ has someone, without your permission, used or attempted to use your checking or savings account, including any debit or ATM cards?

YES

NO

2. Do you currently have at least one credit card in your name? Include major credit cards such as a Mastercard or Visa, and store credit cards such as a Macy's card.

YES

NO (ask follow up)

Have you had one in the past year, since ___20__?

YES

NO (skip to Q3)

2a. Since _____, 20__ has someone used or attempted to use one or more of your existing credit cards without your permission? Please do not include debit cards.

YES

NO

3. Since ___, 20__ has someone misused or attempted to misuse another type of existing account such as your telephone, utilities, online payment account like Paypal, insurance policies, or something else?

YES

NO (skip to Q4)

Which of the following types of your EXISTING accounts, other than credit card or banking accounts did the person run up charges on, take money from, or otherwise misuse? Did they use or attempt to use one or more of your...

- 3a. **Medical insurance accounts?** YES NO
- 3b. **Telephone accounts?** YES NO
- 3c. **Utilities accounts?** YES NO
- 3d. **Online payment accounts such as Paypal?** YES NO
- 3e. **Investment accounts?** YES NO
- 3f. **Some other type of accounts?** YES NO

Intro: Next, I have some questions about any NEW ACCOUNTS someone might have opened.

4. Since _____, 20__ , has someone, without your permission, used or attempted to use your personal information to open any NEW accounts such as wireless telephone accounts, credit card accounts, loans, bank accounts, online payment accounts, or something else?

YES

NO (skip to Q 5)

Which of the following types of new accounts did someone open or attempt to open? Did someone open or attempt to open...

- 4a. **New telephone accounts?** YES NO
- 4b. **New credit card accounts?** YES NO
- 4c. **New checking or savings accounts?** YES NO
- 4d. **New loans or mortgages?** YES NO
- 4e. **New medical insurance policies?** YES NO
- 4f. **New automobile insurance policies?** YES NO
- 4g. **New online payment accounts such as Paypal?** YES NO
- 4h. **Some other type of new account?** YES NO

Intro: Finally, some questions about any other misuses of your personal information.

5. Since _____ 20__ has someone used or attempted to use your personal information for some other fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; giving your information to the police when they were charged with a crime or traffic violation, or something else?

YES

NO (skip to check item A)

As far as you know did the person use or attempt to use your personal information in any of the following ways. Did they use or attempt to use your personal information...

5a. **To file a fraudulent tax return?** YES NO

5b. **To get medical treatment?** YES NO

5c. **To apply for a job?** YES NO

5d. **To provide false information to the police?** YES NO

5e. **To rent an apartment or house?** YES NO

5f. **To apply for government benefits?** YES NO

5g. **In some other way we haven't already mentioned?** YES NO

CHECK ITEM A

Is "no" marked for Q1a, Q2a, Q3, Q4, and Q5

YES Skip to Section H, on Page X

NO Read Check Item B

CHECK ITEM B

Is only one response marked "yes" from questions 1a, 2a, 3, 4, and 5?

YES Ask Q6a

NO Ask Q6b

6a. Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident.

You said that someone <autofill "yes" response from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Did this happen to you once or more than once?

More than once (Skip to section B)

Once (Skip to section B)

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

6b. Now we would like to know how many times you were a victim of identity theft in the past 12 months. An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times but this should be considered a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should be considered a single incident

You said that someone <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year, that is since _____20___. Were all these thefts the result of one related incident, or was your personal information stolen multiple times in separate unrelated incidents?

Multiple Incidents (ask Q7)

One related incident (Skip to section B)

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

7. You said that there was a <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past year. Which of these happened during the most recent incident in which someone misused or attempted to misuse your personal information?

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

- ___ Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)
- ___ Misuse or attempted misuse of an existing credit card account
- ___ Misuse or attempted misuse of other type of existing account
- ___ Misuse or attempted misuse of personal information to open a NEW account
- ___ Misuse or attempted misuse of personal information for other fraudulent purpose.

SECTION B. HOW/WHEN IDENTITY THEFT DISCOVERED

INTRO: For those with more than one incident: For the remainder of the survey, I will ask you to consider only the most recent incident during the past 12 months in which you discovered that someone misused or attempted to misuse your personal information.

For everyone: Thinking about <the/the most recent> incident, the next couple of questions I have are about how and when you discovered the misuse of your personal information.

8. How did you FIRST find out someone had misused or attempted to misuse your personal information?

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

- o. I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.
- p. I noticed money missing from my account.
- q. I noticed fraudulent charges on my account.
- r. I received merchandise or a card that I did not order.
- s. I had problems using my card or account because it was declined, closed, or had insufficient funds (bounced check)
- t. I applied for credit, a bank account or loan, telephone service, employment, or government benefits, etc. and had problems.
- u. I checked my credit report
- v. I received a bill that I did not owe.

NOTIFIED BY FINANCIAL INSTITUTION

- w. Credit card company or bank contacted me about suspicious activity on my account.
- x. My credit monitoring service contacted me.
- y. A collection agency, credit card company, or other company contacted me about late or unpaid bills

NOTIFIED BY OTHER PARTY

- z. A law enforcement agency notified me.
- aa. A company or agency notified me.

OTHER

- bb. Discovered in another way - (specify)

9. In what month did you first discover that someone had misused or attempted to misuse your personal information?

Enter month: _____ Month (01-12)

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

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

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

1. Yes - Ask Q12
 2. No – Skip to Q13

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

(SELECT A SINGLE RESPONSE)

1. I lost it and someone found it
 2. It was stolen from my wallet or checkbook
 3. It was stolen from a place where I stored it (home, office, car)
 4. Someone stole it from my postal mail
 5. Someone stole it from my garbage
 6. It was stolen during an *online* purchase/ transaction
 7. Someone stole it during an in-person purchase/ transaction
 8. Someone changed my address at the post office
 9. Someone hacked into my computer
 10. I responded to a scam email/phone call
 11. Stolen from personnel files at place of employment
 12. Stolen from an office/company that had my personal information in its files.
 13. Obtained in some other way - (specify) _____

C. VICTIM RESPONSE

13. Were you in contact with anyone at a credit card company, bank, or other financial institution about <the/the most recent> misuse or attempted misuse of your personal information?

YES
 NO – Skip to Q18

14. Did you contact a credit bureau about the misuse or attempted misuse of your personal information?

YES
 NO – Skip to Q 18

15. When you contacted the credit bureau, 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 (skip to 15d INTRO)
 c.1. **Was it a seven year fraud alert?** YES NO DON'T KNOW

Did you....

- d. **Send a police report to the credit bureau?** YES NO
- e. **Place a freeze on your credit report, which prevents the credit bureaus from sending your credit report to anyone without your permission?** YES NO
- f. **Take some other action with the credit bureau?** YES NO

16. 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 – Skip to Q18
- 2. Somewhat satisfied – Skip to Q18
- 3. Somewhat dissatisfied – Ask Q17
- 4. Very dissatisfied – Ask Q17
- 5. Neither satisfied or dissatisfied – Skip to Q18

17. Why were you dissatisfied with the credit bureau's response? (MARK ALL THAT APPLY)

- 1. My credit report was not corrected
- 2. It was hard to communicate with the credit bureau
- 3. I could not place a fraud alert
- 4. I could not obtain a credit report
- 5. I could not place a freeze
- 6. The credit reporting bureaus would not accept my police report
- 7. Some other reason - (specify)

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

YES – Ask Q19
NO – Skip to Q25

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

YES - Ask Q20
NO - SKIP to Q21

20. Did you get a copy of that police report?

YES
NO

21. 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)

- Very Satisfied – Skip to Q23
- Somewhat Satisfied – Skip to Q23
- Somewhat Dissatisfied - Ask Q22
- Very Dissatisfied - Ask Q22
- Neither satisfied nor dissatisfied - Skip to Q23

22. 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 didn't see it as a crime
- 4. Police said the crime did not fall in their jurisdiction
- 5. Police gave me no information on what I should do about the crime
- 6. Police never got back in contact with me/never learned outcome
- 7. Didn't feel my concerns/complaints were taken seriously
- 8. Police unable to catch the offender
- 9. Other (Specify) _____

ALL RESPONSES 1-9 – SKIP to Q24

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

- 1. Police took a report
- 2. Police gave me information on what to do
- 3. Police did everything that they could
- 4. Police took the crime seriously
- 5. Police caught the offender
- 6. Police kept me informed
- 7. Other (specify) _____

24. Did the law enforcement agency provide you with any additional printed information, such as a pamphlet or prevention material, on what to do when you've experienced identity theft?

YES- Skip to 26

NO- Skip to 26

25. 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

- a. Didn't know that I could report it
- b. Didn't know what agency was responsible for identity theft crimes

NO LOSS

- c. I didn't lose any money

HANDLED IT ANOTHER WAY

- d. Reported it to someone else such as credit card company/bank or other organization
- e. Took care of it myself

DIDN'T THINK THE POLICE COULD HELP

- f. Didn't think police would do anything
- g. Didn't want to bother police/not important enough
- h. Didn't find out about the crime until long after it happened/too late for police to help
- i. Couldn't identify the offender or provide much information that would be helpful to the police

PERSONAL REASONS

- j. I was afraid to report it
- k. The person responsible was a friend or family member and I didn't want to get them in trouble
- l. I was embarrassed
- m. Too inconvenient/didn't want to take the time

OTHER

- n. Other (specify) _____

26. 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 or attempt misuse of your personal information? Did you...

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

E. VICTIM IMPACT

27. 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 or attempted misuse of your personal information may have affected you.

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

YES

NO

28. Did the misuse or attempted 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

29. How distressing was the misuse or attempted 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 F
- 2. Mildly distressing - Skip to Section F
- 3. Moderately distressing - Go to Check Item C
- 4. Severely distressing - Go to Check Item C

CHECK ITEM C.

Is "yes" marked in Q27 or Q28 or are categories '3' or '4' marked in Q29?

YES - Ask Q30

NO - Skip to Section F

30. Still thinking about your distress associated with <the/the most recent> misuse of your personal information did you feel any of the following ways for a month or more? Did you feel....

- o. **Worried or anxious?** YES NO
- p. **Angry?** YES NO
- q. **Sad or depressed?** YES NO
- r. **Vulnerable?** YES NO
- s. **Violated?** YES NO
- t. **Like you couldn't trust people?** YES NO
- u. **Unsafe?** YES NO
- h. **Some other way?** YES NO

IF yes, Specify _____

SKIP TO Q31 if ALL (a-h) are NO

30a. Did you seek any kind of professional help for the feelings you experienced as a result of <the/the most recent> misuse or attempted misuse of your personal information?

Yes - Ask Q30b

No - Skip to Q31

30b. What kind of professional help did you seek? (MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

31. Did you experience any of the following physical problems associated with <the/the most recent> misuse or attempted 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, SPECIFY _____

SKIP TO Section F if ALL (a-h) are NO

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

YES - Ask Q33

NO - Skip to Section F

33. What kind of professional or medical help did you seek?

(MARK ALL THAT APPLY)

- a. Counseling/therapy
- b. Medication
- c. Visited doctor or nurse
- d. Visited ER/ hospital/clinic
- e. Other specify _____

F. OFFENDERS

<p>34. Do you know, or have you learned, anything at all about <the/the most recent> person or persons who misused or attempted your personal information?</p>

YES -Ask Q35

NO -Skip to Section G

<p>35. How well do you know this person or these people? For example, was it a family member, friend, acquaintance, salesperson, or somebody else?</p>

RELATIVE

- a. Spouse (ex-spouse)
- b. Parent or step-parent
- c. Brother or sister
- d. Child or step-child
- e. Other relative (specify) _____

NONRELATIVE WELL KNOWN

- f. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
- g. Friend or ex-friend
- h. Housemate
- i. Neighbor
- j. Co-worker
- k. Someone working in my home (babysitter, housecleaner, etc.)
- l. Other well known non-relative (specify) _____

NONRELATIVE SEEN BEFORE BUT NOT WELL KNOWN

- m. Casual acquaintance
- n. Salesperson
- o. Waiter
- p. Other non-relative not well known (specify) _____

STRANGER

- q. Do not recall seeing the person before

G. FINANCIAL IMPACT

<p>36. What is the approximate total dollar value of what someone obtained during <the/the most recent> incident of the misuse or attempted misuse of 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 ESTIMATE)</p>
--

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 CHECK ITEM D.

37. Of this <autofill: amount of loss from Q36> 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 or a credit card company?

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

CHECK ITEM D.

Is answer to Q37 equal to \$0 (the respondent did not lose anything or did not have to pay anything personally)?

YES – Ask Q38b

NO – Skip to Q38a

38a. Other than the costs you already told me about, <amount from Q37>, how much, IF ANY, additional costs did YOU incur as a result of <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

OR

38b. How much, IF ANY, costs did YOU incur during <the/the most recent> misuse or attempted misuse of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 SKIP to Q39

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

39. 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 Q40

NO - Skip to Q41

Don't Know - Skip to Q41

Not applicable, it was an attempt - Skip to Q42

40. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

41. How many hours have you spent clearing up financial or credit problems associated with <the/the most recent> misuse of your personal information?

_____ Number of hours

42. 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 or attempted 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, 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

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

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

If yes, Specify _____

CHECK ITEM E

Is response marked yes for Q42 item f (respondent had legal problems)

YES - Ask Q43

NO – Check Item F

43. Was a lawsuit filed against you as a result of <the/the most recent> misuse of your personal information?

YES
NO

44. Were you the subject of an arrest or criminal proceeding as a result of <the/the most recent> misuse of your personal information?

YES
NO

CHECK ITEM F.

Did respondent experience more than one incident of identity theft during the past 12 months (6a or 6b is marked 'Twice or more')?

YES – Ask Q45

NO – Skip to Section H, Page X

45. For the next few questions please think about ALL of the misuses of your personal information during the last year, that is, since _____, 20____. Do not think only about the most recent incident in the past 12 months. Including every incident that occurred over the past 12 months, 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 ESTIMATE)

RECORD THE ESTIMATED AMOUNT. \$_____.00

(IF LESS THAN the amount reported in item 36 PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED))

46. Not counting the <autofill: amount from Q45> 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 or attempted misuses of your personal information? Include costs for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages.

RECORD ESTIMATED AMOUNT. \$_____.00 (IF Less than 38, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)).

ANY RESPONSE – Skip to Section H

H. 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 1 year ago, that is prior to _____, 201_. Don't think about the incident we have just been talking about. 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.

47. Outside of the past year, 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 I)

48. Which of the following types of identity theft did you experience prior to _____, 20__?

(Mark all that apply)

- __ Misuse of an existing banking account (debit, checking, ATM, savings)**
- __ Misuse of an existing credit card account**
- __ Misuse of other type of existing account**
- __ Misuse of personal information to open a NEW account**
- __ Misuse of personal information for other fraudulent purpose.**

49. I'd like you to think about the identity theft that happened to you more than 12 months ago. Are you still experiencing any credit card or other financial problems, legal problems, relationship problems with friends or family, problems at work or school, physical problems or emotional distress as a result of this identity theft?

YES

NO (Ask Q49a)

49a. Did you experience any of these problems during the past year, as a result of the identity theft that happened to you more than 12 months ago?

YES

NO (Skip to Section I, page 22)

50. Have you experienced any of the following consequences as a result of the identity theft that occurred more than a year ago? Have you had....

- a. Significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers during the past year?
- b. Significant problems during the past year 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?

As a result of the identity theft that occurred more than a year ago have you

- c. Experienced any of the following feelings for a month or more during the past year: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe?
- d. Sought professional help during the past year for the feelings you experienced as a result of the identity theft?
- e. Had physical problems during the past year 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 problem?
- f. Had credit related problems during the past year, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates?
- g. Had banking problems during the past year, such as being turned down for a checking account or having checks bounce?

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

- h. Had debt collectors or collections departments contact you during the past year?
- i. Had utilities cut off or been denied new service during the past year?
- j. Been turned down for a job or lost a job during the past year?
- k. Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings, during the past year?
- l. Had some other type of problems during the past year?

SPECIFY _____

51. How much, IF ANY, costs did you incur from the incident or incidents of identity theft that occurred more than a year ago? Include cost for things such as legal fees, bounced check fees, and any miscellaneous expenses, such as postage, phone calls, or notary fees. Do not include lost wages or loss covered by your credit card company, insurance company, or other organization. (ENTER A SINGLE RESPONSE.)

- \$0 - \$50
- \$51- \$100
- \$101- \$500
- \$501 - \$1,000
- \$1,000 - \$5,000
- \$5,000 or more

52. Have you been successful in clearing up all of the financial and credit problems associated the misuse of your personal information that occurred more than a year ago?

Yes - Ask Q53

No - Skip to Q54

Don't Know - Skip to Q54

53. 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 (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year or more

ANY RESPONSE, SKIP TO SECTION I

54. How much time have you spent trying to clear up all of the financial and credit problems associated with the misuse that occurred more than a year ago? (ENTER A SINGLE RESPONSE.)

- 1. One day or less (1-24 hours)
- 2. More than a day, but less than a week (25 hours-6 days)
- 3. At least a week, but less than one month (7-30 days)
- 4. One month to less than three months
- 5. Three months to less than six months
- 6. Six months to less than one year
- 7. One year to five years
- 8. More than five years

I. COMMERCIAL AND CREDIT BEHAVIORS

INTRO: Now I'm going to ask you about any actions taken to prevent someone from obtaining your personal information. Please consider whether you have taken any of these actions during the past 12 months.

55a. During the past 12 months have you checked your credit report?

YES

NO(Skip to Q55b)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55b. During the past 12 months, have you changed passwords on any of your financial accounts?

YES

NO(Skip to Q55c)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55c. During the past 12 months, have you purchased credit monitoring services or identity theft insurance?

YES

NO(Skip to Q55d)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55d. During the past 12 months, have you shredded or destroyed documents that contained personal identifying information?

YES

NO(Skip to Q55e)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55e. During the past 12 months, have you checked your banking or credit card statements for unfamiliar charges?

YES

NO(Skip to Q55f)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55f. During the past 12 months, have you used any type of security software program on your computer to protect it against loss of credit cards/card theft?

YES

NO(Skip to Q55h)

i. Did you do this in response to any misuse of your personal information?

YES

NO

55h. During the past 12 months, have you purchased identity theft protection from a company that offers protection services?

YES

NO(Skip to Q56)

i. Did you do this in response to any misuse of your personal information?

YES

NO

56. Do you know if you can get a free credit report from the national credit bureaus every year?

1. Yes, I know

2. No, I don't know

57. During the past 12 months, has a company, government agency, or some other organization that has your personal information on file notified you that paper or electronic files containing your personal information may have been lost, stolen, or posted on a publicly available website?

YES

NO - Skip to Q59

58. Did this notification indicate that your social security number was included in the information that was lost, stolen, or posted on a publicly available website?

YES

NO

59. My final questions have to do with your Internet activity. During the past 12 months, have you used the Internet to purchase anything online?

YES – ASK Q60

NO- Skip to end of survey

60. About how many times a month did you purchase something online, during the past year?

_____ Number of times

(IF THE RESPONDENT OFFERS A RANGE ASK THEM TO PROVIDE THEIR BEST ESTIMATE WITHIN THAT RANGE)

60a. **Do you use a credit card, a debit card, or both for online purchases?**

Credit Card – Ask 60b

Debit Card – End Survey

Both – End Survey

60b. **Do you only use credit cards in response to any misuse of your personal information?**

YES

NO

END OF SURVEY