

2018 Identity Theft Supplement Questionnaire

SECTION A. SCREENER QUESTIONS

INTRO 1. Now, we are conducting a special supplement on identity theft and I would like to ask you questions. Identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law. We will not ask you for any specific account information. We estimate these questions will take between 5 to 15 minutes depending on your circumstances. The U.S. Census Bureau is required by law to keep your information confidential.

INTRO_1

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

INTRO_EXISTING

1. During the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today, have you had at least one active checking or savings account through a bank or financial institution?

YES

NO (skip to Q2)

ACTIVE_BANK_ACCT

1a. [During the past 12 months,] Has someone, without your permission, used or attempted to use your existing checking or savings account, including any debit or ATM cards?

YES

NO

EXISTING_BANK

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. Please do not include debit cards.

YES

NO (ask follow up)

CREDIT_CARD_CURR

Have you had one in the past 12 months, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]?

YES

NO (skip to Q3)

CREDIT_CARD_PAST_YR

2a. During the past 12 months, 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

EXISTING_CREDIT_CARD

3. [During the past 12 months,] Has someone misused or attempted to misuse another type of existing account such as your telephone, cable, gas or electric accounts, online payment account like Paypal, insurance policies, entertainment account like iTunes, or something else?

YES
NO (skip to Intro to Q4)

OTHER_EXISTING_ACCTS

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

EX_MEDICAL

3b. Telephone accounts? YES NO

EX_PHONE

3c. Utilities accounts, such as cable, gas or electric accounts? YES NO

EX_UTILITY

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

EX_PAYPAL

3e. Did they use or attempt to use one or more of your...

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

EX_ENTERTAINMENT

3f. Email accounts? YES NO

EX_EMAIL

3g. Some other type of accounts? YES NO

OTHER_EX

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

OTHER_ACCOUNT_SP

HARD EDIT CHECK - If Q3 is marked "yes" and ALL of Q3a through Q3g are marked "no"

You reported one or more of your existing accounts were misused, but didn't identify any of these existing accounts in EX_MEDICAL, EX_PHONE, EX_UTILITY, EX_PAYPAL, EX_ENTERTAINMENT, EX_EMAIL or OTHER_EX. Either OTHER_EXISTING_ACCTS should be changed to reflect that no existing accounts were misused or the type of existing account should be identified by selecting '1' (yes) to one of the following questions in EX_MEDICAL, EX_PHONE, EX_UTILITY, EX_PAYPAL, EX_ENTERTAINMENT, EX_EMAIL or OTHER_EX.

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

INTRO_NEW_ACCOUNTS

4. During the past 12 months, that is from [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR] until today, 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 Intro to Q5)

OPEN_NEW_ACCOUNT

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

NEW_PHONE

4b. New credit card accounts? YES NO

NEW_CREDIT_CARD

4c. New checking or savings accounts? YES NO

NEW_BANK

4d. New loans or mortgages? YES NO

NEW_LOAN

4e. New insurance policies? YES NO

NEW_MEDICAL

4f. Did someone open or attempt to open...

New online payment accounts such as Paypal? YES NO

NEW_PAYPAL

4g. New utilities accounts, such as cable, gas, or electric? YES NO

NEW_UTILITIES

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

NEW_OTHER

[If yes] What other type of new account was opened or attempted to be opened? _____

NEW_OTHER_SP

HARD EDIT CHECK - If Q4 is marked "yes" and ALL of Q4a through Q4h are marked "no"

Responses to questions NEW_PHONE, NEW_CREDIT_CARD, NEW_BANK, NEW_LOAN, NEW_MEDICAL, NEW_PAYPAL, NEW_UTILITIES, NEW_OTHER are inconsistent with answer to OPEN_NEW_ACCOUNT = Yes. Either the response to OPEN_NEW_ACCOUNT is incorrect or one or more of the following questions NEW_PHONE, NEW_CREDIT_CARD, NEW_BANK, NEW_LOAN, NEW_MEDICAL, NEW_PAYPAL, NEW_UTILITIES, NEW_OTHER should be marked '1' (Yes).

Intro: Next, I have some questions about any other misuses of your personal information.

INTRO_SOME_OTHER_FRAUD

5. [During the past 12 months,] Has someone used or attempted to use your personal information for some other fraudulent purpose, such as filing a fraudulent tax return, getting medical care, applying for a job or government benefits; 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)

SOME_OTHER_FRAUD

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 TAX_RETURN_FRAUD
 5b. To get medical treatment? YES NO OBTAIN_MEDICAL
 5c. To apply for a job? YES NO APPLY_FOR_JOB
 5d. To provide false information to the police? YES NO FALSE_INFO_TO_LAW
 5e. To apply for government benefits? YES NO GOVT_BENEFITS
 5f. In some other way we haven't already mentioned? YES NO MISUSED_OTHER_WAY
 [If yes] How was your personal information misused in some other way that we haven't already mentioned? _____ MISUSED_OTH_WAY_SP

HARD EDIT CHECK - If Q5 is marked "yes" and ALL of Q5a through Q5f are marked "no"

Response to SOME_OTHER_FRAUD is inconsistent with responses to TAX_RETURN_FRAUD, OBTAIN_MEDICAL, APPLY_FOR_JOB, FALSE_INFO_TO_LAW, GOVT_BENEFITS, or MISUSED_OTHER_WAY. Either the response to SOME_OTHER_FRAUD is incorrect or one or more of the questions TAX_RETURN_FRAUD, OBTAIN_MEDICAL, APPLY_FOR_JOB, FALSE_INFO_TO_LAW, GOVT_BENEFITS, or MISUSED_OTHER_WAY should be answered '1' (Yes).

CHECK ITEM A

Is "no" marked for Q1a, Q2a, Q3, Q4, and Q5
 YES - Skip to Section G
 NO - Read Check Item B

CHECK ITEM B

Is only one response marked "yes" from questions Q1a, Q2a, Q3, Q4, and Q5?
 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, in the past 12 months, that is since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], <autofill "yes" response from 1a, 2a, 3, 4, or 5>. Did this happen to you once or more than once?

1. More than once (skip to Section B)
2. 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.

TIMES_VICTIM_YEAR

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 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]. Were all these thefts the result of one related incident, or was your personal information stolen multiple times in separate unrelated incidents?

1. Multiple Incidents (ask Q7)
2. 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.

MULTIPLE_INCIDENTS

7. You said that there were: <autofill “yes” responses from 1a, 2a, 3, 4, or 5> in the past 12 months. 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)

1. Misuse or attempted misuse of an existing credit card account
2. Misuse or attempted misuse of an existing banking account (debit, checking, ATM, savings)
3. Misuse or attempted misuse of other types of existing accounts
4. Misuse or attempted misuse of personal information to open a NEW account
5. Misuse or attempted misuse of personal information for other fraudulent purpose.

MOST_RECENT_INCIDENT

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.

INTRO_DISCOVERED

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

(SELECT A SINGLE RESPONSE)

DISCOVERED BY RESPONDENT

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

NOTIFIED BY FINANCIAL INSTITUTION

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

NOTIFIED BY OTHER PARTY

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

HOW_DISCOVERED

OTHER

15. Discovered in another way - (specify)

DISCOVERED_SP

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

Enter month: _____ Month (01-12)

WHEN_DISCOVERED_MON

Enter year: _____ Year (1955-2018)

WHEN_DISCOVERED_YEAR

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

LENGTH_MISUSE

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

YES

NO (skip to Q13)

HOW_PI_OBTAINED

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. It was stolen during an online purchase/transaction
6. Someone stole it during an in-person purchase/transaction (including through the use of a skimmer or card reader)
7. Someone hacked into my computer
8. I responded to a scam email/phone call
9. Stolen from personnel files at my place of employment
10. Stolen from an office/company that had my personal information in its files
11. Someone with access used without permission

THINK_PI_OBTAINED

12. Obtained in some other way - (specify) _____

HOW_OBTAINED_SP

SECTION 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

CONTACT_ANYONE

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

YES

NO (skip to Q17)

TALK_CREDIT_BUREAU

15. When you contacted the credit bureau, did you...

- a. **Request your credit report?** YES NO CONTCB_REQUESTRPT
 - b. **Request corrections to your credit report?** YES NO CONTCB_CORRECTCR
 - c. **Place a fraud alert on your credit report?** YES NO DON'T KNOW CONTCB_PLACEALERT
- (If Q15c=NO or DON'T KNOW skip to Q15d)

c. 1. Was it a seven year fraud alert? YES NO DON'T KNOW **CONTCB_PLACE7YR**

Did you...

- d. Send a police report to the credit bureau? YES NO **CONTCB_POLICERPT**
 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 **CONTCB_FREEZE**
 f. Take some other action with the credit bureau? YES NO **CONTCB_OTHR_ACTION**
 [If yes] What else did you do when you contacted the credit bureau? _____
CONTCB_OTHR_SP

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
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
5. Neither satisfied or dissatisfied

SATISFY_WITH_CB

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

YES (ask Q18)

NO (skip to Q23)

CONTACT_LAW

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

YES (ask Q19)

NO (SKIP to Q20)

REPORT_TAKEN

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

YES

NO

GET_COPY_REPORT

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

1. Very satisfied (skip to Q22)
2. Somewhat satisfied (skip to Q22)
3. Somewhat dissatisfied (ask Q21)
4. Very dissatisfied (ask Q21)
5. Neither satisfied nor dissatisfied (skip to Q22)

SATISFY_W_LAW

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

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

DISATISFY_W_LAW

DISATISFY_OTH_SP

22. 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 Q24)
NO (skip to Q24)

LAW_PROVIDE_INFO

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

DIDN'T KNOW I COULD

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

NOT IMPORTANT ENOUGH

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

HANDLED IT ANOTHER WAY

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

DIDN'T THINK THE POLICE COULD HELP

8. Didn't think police would do anything
9. Didn't want to bother police
10. Didn't find out about the crime until long after it happened/too late for police to help

11. Couldn't identify the offender or provide much information that would be helpful to the police	
12. Occurred in another state or outside of the U.S.	
PERSONAL REASONS	
13. The person responsible was a friend or family member and I didn't want to get them in trouble	
14. Too inconvenient/didn't want to take the time	
OTHER	WHY_NOT_REPORTED
15. Other (specify) _____	WHY_NOT_REPORTED_SP

24. 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 attempted misuse of your personal information? Did you...	
a. Contact the business or organization associated with the misuse? YES NO	CONT_BUS_MISUSE
b. Hire a lawyer? YES NO	HIRE_LAWYER
c. Contact a State or local government consumer affairs agency, such as the State Attorney General's office? YES NO	CONT_STATE_ATTORNEY
d. Contact the Federal Trade Commission? YES NO	CONT_FTC
e. Contact a consumer agency, such as the Better Business Bureau or the National Consumer League? YES NO	CONT_CONSMRAGNCY
f. Contact an agency or company that issues documents like driver's licenses, Social Security cards, or insurance cards? YES NO	CONT_GOVTAGNCY
g. Contact a credit monitoring service or identity theft insurance company? YES NO	CONT_CRDT_MNTRNG
h. Contact an office or agency – other than the police – that deals with victims of crime? YES NO	CONT_VICTIM_AGENCY
i. Contact some other group or organization that we have not already mentioned? YES NO	CONT_OTH_GROUP
[If yes] What other group or organization did you contact? _____	CONT_OTH_GROUP_SP

SECTION D. VICTIM IMPACT

25. 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, co-workers, or peers?	
YES	
NO	IMPACT_JOB

26. 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

IMPACT_FAMILY

27. 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 E)
2. Mildly distressing (skip to Section E)
3. Moderately distressing (go to Check Item C)
4. Severely distressing (go to Check Item C)

HOW_DISTRESSING

CHECK ITEM C.

Is "yes" marked in Q25 or Q26 or are categories '3' or '4' marked in Q27?

YES - Ask Q28

NO - Skip to Section E

28. 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

FEEL_WORRIED

FEEL_ANGRY

FEEL_SAD

FEEL_VULNERABLE

FEEL_VIOLATED

FEEL_MISTRUST

FEEL_UNSAFE

FEEL_OTHER_WAY

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

FEEL_OTH_WAY_SP

Skip to Q30 if ALL (a-h) are NO

29a. 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 Q29b)

No (skip to Q30)

SEEK_PRO_HELP

29b. **What kind of professional help did you seek?** (MARK ALL THAT APPLY)

1. Counseling/therapy
2. Medication
3. Visited doctor or nurse
4. Visited ER/hospital/clinic
5. Other specify _____

PRO_HELP_SOUGHT
HELP_SOUGHT_SP

30. **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

HAVE_HEADACHES
TRBL_SLEEPING
EATING_PROBS
UPSET_STOMACH
FATIGUE
HIGH_BLOOD_PRESS
MUSCLE_TENSION
OTHER_PHYSICAL
OTH_PHY_SP

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

Skip to Section E if ALL (a-h) are NO

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

YES (ask Q32)

NO (skip to Section E)

SEEK_HELP_PHYPROBS

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

1. Counseling/therapy
2. Medication
3. Visited doctor or nurse
4. Visited ER/hospital/clinic
5. Other specify _____

KIND_HELP_PHYPROBS
KIND_HELP_PHYOTH_SP

SECTION E. OFFENDER

33. 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 Q34)

NO (skip to Section F)

IDENTIFY_OFFENDER

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

RELATIVE

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

HOW_OFFENDER_KNOWN

HOW_OFF_KNOWN_REL

NONRELATIVE

6. Boyfriend or girlfriend (ex-boyfriend or ex-girlfriend)
7. Friend or ex-friend
8. Housemate
9. Neighbor
10. Co-worker (current or former, supervisor or other employee)
11. Someone working in my home (babysitter, housecleaner, etc.)
12. Casual acquaintance
13. Salesperson
14. Waiter
15. Other non-relative (specify) _____

HOW_OFF_KNOWN_NREL

STRANGER

16. Do not recall seeing the person before

SECTION F. FINANCIAL IMPACT

35. 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)

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 Q37b.

TOTAL_LOSS

36. **Of this** <autofill: amount of loss from Q35> **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?)

PERSONAL_LOSS

HARD EDIT CHECK - If Q36 > Q35

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

CHECK ITEM D.

Is answer to Q36 equal to \$0 (the respondent did not lose anything or did not have to pay anything personally)?

YES - Ask Q37b

NO - skip to Q37a

37a. **Other than the costs you already told me about, <amount from Q36>, 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.**

ADD_COSTS_INCUR

OR

37b. **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 Q38

DO NOT INCLUDE COSTS WHICH WERE REIMBURSED.

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

NO_PERSONAL_LOSS

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

YES (ask Q39)

NO (skip to Q40)

Don't Know (skip to Q40)

RESOLVE_PROBS

39. 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

TIME_TO_RESOLVE

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

_____ Number of hours

HOURS_RESOLVING

41. 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 CREDIT_PROBS
- b. **Had banking problems, such as being turned down for a checking account or having checks bounce? YES NO** BANK_PROBS

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** COLLECTION_PROBS
- d. **Had utilities cut off or been denied new service? YES NO** UTILITY_PROBS
- e. **Been turned down for a job or lost a job? YES NO** EMPLOYMENT_PROBS
- f. **Had a lawsuit filed against you? YES NO** LEGAL_PROBS
- g. **Been the subject of an arrest or criminal proceedings? YES NO** ARREST_PROBS
- h. **Had some other type of problems? YES NO** OTH_PROBS
[If yes] **What other type of problem did you experience? _____** OTH_PROBS_SP

CHECK ITEM E.

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 Q42

NO – Skip to Section G

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

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

RECORD THE ESTIMATED AMOUNT. \$ _____ .00

TOTAL_EVERY_INCIDENT

HARD EDIT CHECK - If Q42 < Q35

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

I just want to verify that the total amount is <autofill: amount from Q42>.

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

43. Not counting the <autofill: amount from Q42> 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
DO NOT INCLUDE COSTS WHICH WERE REIMBURSED.

ANY RESPONSE – skip to Section G

TOTAL_ADD_COST

HARD EDIT CHECK - If Q43 < Q37a

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

I just want to verify that the total amount is <autofill: amount from Q43>.

The respondent just reported the additional costs incurred from the most recent misuse of their personal information was greater than the additional costs incurred from every incident that occurred

over the past 12 months. Return to TOTAL_ADD_COSTS and fix the amount or reduce the amount of ADD_COSTS_INCUR from the most recent misuse of their personal information, so that it doesn't exceed the amount reported in TOTAL_ADD_COSTS.

HARD EDIT CHECK - If Q43 < Q37b

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

I just want to verify that the total amount is <autofill: amount from Q43>.

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

SECTION G. LONG-TERM VICTIMIZATION AND CONSEQUENCES

INTRO: Now I'm going to ask you to think about any identity theft that may have occurred more than 1 year ago, that is, any time before [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]. <If at least one IT screener= 1, Don't think about the incident we have just been talking about when you answer the next question.>

Again, identity theft means someone else using your personal information without your permission to buy something, get cash or services, pay bills, or avoid the law.

INTRO_LONG_TERM

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

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

YES

NO (skip to Section H)

OUTSIDE_PAST_YEAR

45. Which of the following types of identity theft did you experience prior to [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR]?

(MARK ALL THAT APPLY)

1. Misuse of an existing banking account (debit, checking, ATM, savings)
2. Misuse of an existing credit card account
3. Misuse of other type of existing account
4. Misuse of personal information to open a NEW account
5. Misuse of personal information for other fraudulent purpose.

TYPES_ID_THEFT_PRIOR

46. Thinking about the identity theft that happened to you more than 12 months ago, are you still experiencing any credit 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 (skip to Q48)

NO (ask Q47a)

STILL_EXPERIENCE_PROB

47a. At any point during the past 12 months did you experience credit or other financial problems, legal problems, relationship problems with family or friends, problems at work or school, physical problems, or emotional distress as a result of the identity theft that happened to you more than 12 months ago?

YES

NO (skip to Section H)

PROB_PAST_YEAR_PRIOR

48. During the past 12 months, 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, co-workers, or peers during the past 12 months? YES NO

PROB_SCHOOL_JOB_PRIOR

b. Significant problems during the past 12 months with family members or friends, including getting into more arguments or fights than you did before, not feeling you could trust them as much, or not feeling as close to them as you did before? YES NO

PROB_FAMILY_PRIOR

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 12 months: worry, anger, sadness or depression, vulnerability, feelings of violation, like you couldn't trust people, or feelings that you were unsafe? YES NO

EXPERIENCE_FEEL_PRIOR

d. Had physical problems during the past 12 months resulting from the misuse of your personal information, such as headaches, trouble sleeping, changes in your eating or drinking habits, an upset stomach, high blood pressure or some other problem? YES NO

PHYSICAL_PROB_PRIOR

e. Had credit related problems during the past 12 months, such as having to repeatedly correct the same information on your credit report, being turned down for credit or loans or having to pay higher rates? YES NO

CREDIT_PROB_PRIOR

f. Had banking problems during the past 12 months, such as being turned down for a checking account or having checks bounce? YES NO

BANK_PROB_PRIOR

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

- g. **Had debt collectors or collections departments contact you during the past 12 months?** YES NO DEBT_COLLECT_PRIOR
- h. **Had utilities cut off or been denied new service during the past 12 months?** YES NO UTILITIES_OFF_PRIOR
- i. **Been turned down for a job or lost a job during the past 12 months?** YES NO JOB_PROBLEMS_PRIOR
- j. **Had legal problems, such as having a lawsuit filed against you or being the subject of an arrest or criminal proceedings, during the past 12 months?** YES NO LEGAL_PROB_PRIOR
- k. **Had some other type of problems during the past 12 months?** YES NO OTH_TYPE_PROB_PRIOR
- [If yes] **What other types of problems have occurred during the past 12 months?** _____ OTHER_TYPE_PROB_SP

49. **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.)**

1. \$0 - \$50
2. \$51- \$100
3. \$101- \$500
4. \$501 - \$1,000
5. \$1,001 - \$4,999
6. \$5,000 or more

COSTS_INCUR_PRIOR

If Q46 = YES, go to Q51.

If Q46 = NO, go to Q50.

50. **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 H

HOW_LONG_CLEAR_PROB

51. 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

TIME_SPENT_CLEAR_PROB

SECTION H. COMMERCIAL AND CREDIT BEHAVIORS

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

INTRO_BEHAVIORS

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

CHECK ITEM:

(If ("YES" for Q52a, Q52b, Q52c, Q52d, Q52e, Q52f, or Q52g) AND ("YES" response from Q1a, Q2a, Q3, Q4 or Q5) **OR** If ("YES" for Q44)), continue to Q53.

Else, skip to Q54.

53. You said that during the past 12 months you: <autofill "yes" responses from 52a, 52b, 52c, 52d, 52e, 52f, 52g>. **Which actions did you take in response to any previous misuse of your personal information?**

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

1. Checked your credit report
2. Changed passwords on any of your financial accounts
3. Purchased identity theft protection from a company that offers protection services
4. Had credit monitoring or identity theft insurance
5. Shredded or destroyed documents containing your personal information

6. Checked your banking or credit card statements for unfamiliar charges
 7. Used security software program on your computer to protect it against loss of credit cards/card theft

ACTIONS_TAKEN_RESPONSE

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

1. Yes, respondent knows
 2. No, respondent does not know

FREE_ANNUAL_CR

SECTION I. DATA BREACHES

55. **During the past 12 months, has a company, government agency, or some other organization that has your personal information on file ever notified you or announced publicly that their paper or electronic files containing personal information may have been lost, stolen, or posted on a publicly available website? This is sometimes called a data breach.**

- YES (skip to Q55a)
 NO (skip to Q57)
 Don't Know (skip to Q57)

NOTIFY_BREACH

55a. **Did you receive a notification that specifically indicated that YOUR personal information was included in the data breach?**

- YES (skip to Q56)
 NO (skip to Q57)

BREACH_INC_YOUR_PII

56. **Did this notification indicate that your Social Security number was included in the data breach?**

- YES
 NO

BREACH_INC_SOCIAL

57. **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 Q58)
 NO (skip to end of survey)

INTERNET_USE

58. **About how many times did you purchase something online, during the past 12 months?**

_____ Number of times

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

ONLINE_PURCHASES

59. **What do you use for online purchases? Do you use a/an...**

a. **Credit Card?** YES NO

ONLINE_CREDIT_CARD

b. **Debit Card?** YES NO

ONLINE_DEBIT_CARD

c. **Online payment account such as Paypal?** YES NO

ONLINE_PAYMENT_ACCT

END OF SURVEY