

National Crime Victimization Survey

Supplemental Fraud Survey (SFS)

INTRO INTRO_1

From time to time, the Bureau of Justice Statistics of the U.S. Department of Justice collects information on special topics. We are now going to ask you about experiences in which someone convinced you to pay, invest, or donate money, by tricking or lying to you, hiding information, or promising you something that you never received. 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.

Prize or grant fraud – screener

S1. PRIZE

In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], did you pay money to receive a prize, grant, inheritance, lottery winning, or sum of money that you were told was yours?

This can include:

- Money
- Trips
- Jewelry
- Televisions
- Electronics
- Other prizes

1=YES (ask S1a)

2=NO (skip to S2)

S1a. PRIZE_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(If 1, ask S1b)

(If >1, skip to S1c)

S1b. PRIZE_RECEIVED

Did you get all of the money or prizes you were promised?

1=YES

2=NO

(skip to S2)

S1c. PRIZE_RECEIVED_NUM

For how many of these INCIDENTS did you get all of the money or prizes you were promised?

If respondent is unsure, ask for an estimate.

(ask S2)

HARD EDIT CHECK PRIZE_RECEIVED_CHK; If S1c>S1a

The number of incidents mentioned where the respondent received all the money or prizes promised, is greater than the number of incidents reported.

Phantom debt collection fraud – screener

S2. DEBT

[IF S1=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], did you pay money to settle or pay off taxes or a debt, but you found out you were being tricked or lied to and the debt was not real or not yours?

1=YES (skip to S2a)

2=NO (skip to S3)

S2a. DEBT_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(ask S3)

Charity fraud – screener

S3. CHARITY

[IF S1=1 or S2=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?

If respondents ask if they should exclude experiences giving money to panhandlers on the street, ask the respondent to think about whether that experience turned out to be fake or that they later suspected was fake. If yes, include that experience.

1=YES (ask S3a)

2=NO (skip to S4)

S3a. CHARITY_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(ask S4)

Employment fraud – screener

S4. JOB_FRAUD

[IF S1=1 or S2=1 or S3=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return?

- 1=YES (ask S4a)
- 2=NO (skip to S5)

S4a. JOB_FRAUD_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

-
- (If 1, ask S4b)
 - (If >1, ask S4b1)

S4b. JOB_FRAUD_ALLMONEYBACK

Did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

*If respondent says “Not yet” or “Some”, mark “No”, did not get all their money back.
If respondent received money back from a credit card company or bank, mark “No”.*

- 1=YES (Skip to S5)
- 2=NO (Skip to S4c)

S4b1. JOB_FRAUD_ALLMONEYBACK_NUM

For how many of these incidents did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

*If respondent says “Not yet” or “Some” for one or more incidents, do not count that incident in this question.
If respondent is unsure, ask for an estimate.
If respondent received money back from a credit card company or bank, do not count that incident in this question.*

-
- (If S4a-S4b1=1, ask S4c)
 - (If S4a-S4b1>1, skip to S4c1)
 - (Else, skip to S5)

HARD EDIT CHECK JOB_FRAUD_ALLMONEYBACK_CK; If S4b1>S4a,
The number of incidents where the respondent got all of their money back without filing a claim or taking legal action is greater than the number of incidents reported.

S4c. JOB_FRAUD_TRY

For that incident in which you did not get all your money back, did you try to get it back?

- 1=YES (ask S4d)
- 2=NO (skip to S5)

S4c1. JOB_FRAUD_TRYMULT

For those incidents in which you did not get all your money back, did you try to get it back?

1=YES (ask S4c2)

2=NO (skip to S5)

S4c2. JOB_FRAUD_TRY_NUM

For how many?

If respondent is unsure, ask for an estimate.

(If 1, ask S4d)

(If >1, skip to S4d1)

HARD EDIT CHECK JOB_FRAUD_TRY_CHK; If S4c2>S4a-S4b1

The number of incidents where the respondent tried to get their money back is greater than the number of incidents possible.

S4d. JOB_FRAUD_CHANCE

Do you think there is a chance that the person or company might still give you all of your money back?

1=YES

2=NO

3=DON'T KNOW

(skip to S5)

S4d1. JOB_FRAUD_CHANCEMULT Do you think there is a chance that the person or company might still give you all of your money back for any incidents?

1=YES (ask S4d2)

2=NO (skip to S5)

3=DON'T KNOW (skip to S5)

S4d2. JOB_FRAUD_CHANCE_NUM

For how many?

If respondent is unsure, ask for an estimate.

(ask S5)

HARD EDIT CHECK JOB_FRAUD_CHANCE_CHK; If S4d2>S4a

The number of incidents in which the respondent thinks there is a chance that the person or company might still give all their money back is greater than the number of incidents possible.

Consumer investment fraud – screener

S5. INVESTMENT

[If S1=1 or S2=1 or S3=1 or S4=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you invested money with a person or company that tricked you or lied to you about what you would receive, such as promising a guaranteed return on your investment or that you would not lose any money?

1=YES (ask S5a)

2=NO (skip to S6)

S5a. INVEST_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(If 1, ask S5b)

(If >1, skip to S5b1)

S5b. INVEST_EXPECT

Excluding monetary gains, were you expecting to receive a product or service in return for your investment?

If respondent was supposed to invest money and received only money in return, mark "No."

1=YES (skip to S6z)

2=NO (skip to S5c1)

S5b1. INVEST_EXPECT_NUM

Excluding monetary gains, for how many of these incidents were you expecting to receive a product or service in return for your investment?

If respondent is unsure, ask for an estimate.

(If S5b1=0, ask S5cx)

(If S5b1>0 and S5a>S5b1, ask S5c2)

(If S5a=S5b1, ask S6z)

HARD EDIT CHECK INVEST_EXPECT_CHK; if S5b1>S5a

The number of incidents where the respondent expected to receive a product or service in return for their investment is greater than the number of incidents reported.

S5c1. INVEST_MADEUP

Do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

1=YES

2=NO

(skip to S6)

S5cx. INVEST_MADEUP_NUM

For how many of these incidents do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

If respondent is unsure, ask for an estimate.

(skip to S6)

HARD EDIT CHECK INVEST_MADEUP_CK; if S5cx>S5a

The number of incidents where the respondent believed the investment opportunity was MADE UP or that their money was NEVER invested is greater than the number of incidents reported.

S5c2. INVEST_MADEUP_NO_PS

For now, thinking only about the investment scams that were supposed to provide you with a monetary gain, for how many of these incidents do you believe that the investment opportunity was MADE UP or that your money was NEVER invested at all?

If respondent is unsure, ask for an estimate.

(skip to S6)

HARD EDIT CHECK INVEST_MADEUP_NO_PS_CK; if S5c2>S5a-S5b1

The number of incidents where the respondent believed the investment opportunity was MADE UP or that their money was NEVER invested is greater than the number of incidents possible.

Consumer products or services fraud (excluding unauthorized billing) – screener

ASK IF If S5a=S5b1 or S5b=1 or S5c2=entry (**INVEST_TIMES=INVEST_EXPECT_NUM** or **INVEST_EXPECT=1** or **INVEST_MADEUP_NO_PS=entry**)

S6z. PRODUCT_SERVICE_A

[If S5c2=entry: Thinking about the time(s) you were expecting to receive a product or service in return for your investment,] Would you say you paid for products or services that you NEVER received or that turned out to be a SCAM?

1=YES (ask S6a)

2=NO (skip to S7)

FOR ALL OTHER RESPONDENTS

S6. PRODUCT_SERVICE_B

[IF S1=1 or S2=1 or S3=1 or S4=1 or S5=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you paid for any products or services that you NEVER received or that turned out to be a SCAM?

1=YES (skip to S6a)

2=NO (skip to S7)

S6a. PROD_SERV_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(If 1, ask S6b)

(If >1, skip to S6b1)

S6b. PROD_SERV_ALLMONEYBACK

Did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If respondent says "Not yet" or "Some", mark "No", did not get all their money back.

If respondent received money back from a credit card company or bank, mark "No".

1=YES (skip to S7)

2=NO (skip to S6c)

S6b1. PROD_SERV_ALLMONEYBACK_NUM

For how many of these incidents did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?

If respondent says "Not yet" or "Some" for one or more incidents, do not count that incident in this question.

If respondent is unsure, ask for an estimate.

If respondent received money back from a credit card company or bank, do not count that incident in this question.

(If S6a-S6b1=1, ask S6c)

(If S6a-S6b1>1, skip to S6c1)

(Else, skip to S7)

HARD EDIT CHECK PROD_SERV_ALLMONEYBACK_CK, If S6b1>S6a

The number of incidents where the respondent got all their money back from the person or company without filing a claim or taking legal action is greater than the number of incidents reported.

S6c. PROD_SERV_TRY

For that incident in which you did not get all your money back, did you try to get it back?

1=YES (skip to S6D)

2=NO (skip to S7)

S6c1. PROD_SERV_TRYMULT

For those incidents in which you did not get all your money back, did you try to get it back?

1=YES (ask S6c2)

2=NO (skip to S7)

S6c2. PROD_SERV_TRY_NUM

For how many?

If respondent is unsure, ask for an estimate.

(If 1, ask S6d)

(Else, skip to S6d1)

HARD EDIT CHECK PROD_SERV_TRY_CK; If S6c2>S6a-S6b1

The number of incidents where the respondent tried to get their money back is greater than the number of incidents possible.

S6d. PROD_SERV_CHANCE

Do you think there is a chance that the person or company might still give you all of your money back?

1=YES

2=NO

3=DON'T KNOW

(skip to S7)

S6d1. PROD_SERV_CHANCEMULT

Do you think there is a chance that the person or company might still give you all of your money back for any incidents?

1=YES (ask S6d2)

2=NO (skip to S7)

3=DON'T KNOW (skip to S7)

S6d2. PROD_SERV_CHANCE_NUM

For how many?

If respondent is unsure, ask for an estimate.

(ask S7)

HARD EDIT CHECK PROD_SERV_CHANCE_CK; If S6d2>S6a

The number of incidents in which the respondent thinks there is a chance that the person or company might still give all their money back is greater than the number of incidents possible.

Relationship/trust fraud – screener

S7. TRUST

[IF S1=1 or S2=1 or S3=1 or S4=1 or S5=1 or S6=1: Not including the time(s) you already told me about] In the past 12 months, that is, since [AUTOFILL DATE 1st OF MONTH 1 YEAR PRIOR], have you donated, sent, or otherwise given money to someone who PRETENDED to be or pretended to be calling on behalf of a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be?

1=YES (ask S7a)

2=NO (SKIP TO INCIDENT FORM IF RESPONDENT SCREENED IN AS A FRAUD VICTIM; ALL ELSE END SURVEY)

S7a. TRUST_TIMES

How many times did this happen in the past 12 months?

If respondent is unsure, ask for an estimate.

(GO TO INCIDENT FORM IF RESPONDENT SCREENED IN AS A FRAUD VICTIM; ALL ELSE END SURVEY.)

Prize or grant fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PRIZE OR GRANT FRAUD VICTIM BY REPORTING –

- **S1b=2 or S1a>S1c (PRIZE_RECEIVED=2 or PRIZE_TIMES>PRIZE_RECEIVED_NUM)**
(NUMBER OF TIMES BEHAVIOR IS ENDORSED IS GREATER THAN NUMBER OF TIMES RESPONDENT RECEIVED ALL OF THE MONEY THEY WERE PROMISED)

S1B1intro. PRIZE_INTRO

You indicated that you paid money to receive a prize, grant, inheritance, lottery winning, or sum of money, but never got what you were promised. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S1a-S1c>1, THE MOST RECENT TIME you had> that experience.

S1B1. PRIZE_TYPE

Which ONE of the following BEST DESCRIBES the money or prize you were supposed to receive? Was it...

- 1=Winnings from a lottery?
- 2=Winnings from a sweepstakes, raffle, or promotion?
- 3=An unclaimed inheritance?
- 4=A grant or loan from the government?
- 5=A tax refund?
- 6=Or something else?

S1B1o. PRIZE_TYPE_SP

How would you best describe the money or prize you were supposed to receive?

S1B2. PRIZE_PAYFOR

Were you told that you would have to pay a deposit, taxes, or a fee in order to get the money or prize you were supposed to receive?

- 1=YES
- 2=NO

S1B3. PRIZE_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S1B4. PRIZE_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark "No".

- 1=YES
- 2=NO (skip to S1B6)

S1B5. PRIZE_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$[_____]

HARD EDIT CHECK PRIZE_MONEYBACK_CK; If S1B5>S1B3

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S1B6. PRIZE_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff, or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S1B8)

2=NO

S1B7. PRIZE_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S1B8. PRIZE_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S1B8a. Family or friends?

1=YES

2=NO

S1B8b. PRIZE_LAWYER

A lawyer?

1=YES

2=NO

S1B8c. PRIZE_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S1B8d. PRIZE_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S1B8e. PRIZE_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S1B8f. PRIZE_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S1B8g. PRIZE_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S1B8h. PRIZE_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S1B8i. PRIZE_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S1B8j. PRIZE_ELSE

Someone else?

1=YES (ask S1B8jo)

2=NO (skip to S1B8k)

S1B8jo. PRIZE_ELSE_SP

Who else did you tell about the incident? _____

S1B8k. PRIZE_NOTREPORTEDAGENCY

[If S1B8e=NO and S1B8f=NO and S1B8g=NO and S1B8h=NO and S1B8i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and state or local government offices that may assist when companies or businesses have done something wrong.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

13=OTHER

S1B9. PRIZE_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S1B10. PRIZE_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

S1B11. PRIZE_IMPACTFAMILY

Did this same incident 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?

1=YES

2=NO

S1B12. PRIZE_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S1B13. PRIZE_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S1B14. PRIZE_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Phantom debt collection fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A PHANTOM DEBT COLLECTION FRAUD VICTIM BY REPORTING –

- **S2=1 (DEBT=1)** (ENDORSED BEHAVIOR)

S2B1intro. DEBT_INTRO

You indicated that you paid money to settle or pay off taxes or a debt but found out you were being tricked or lied to. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S2a>1, THE MOST RECENT TIME you had> that experience.

S2B1. DEBT_TYPE

Which ONE of the following BEST DESCRIBES the type of debt you were told you owed? Was it debt due to...

- 1=Unpaid taxes?
- 2=An unpaid loan?
- 3=An unpaid fine or ticket?
- 4=Credit card charges?
- 5=Health care or medical care services?
- 6=Or something else? (ask S2b1o)

S2B1o. DEBT_TYPE_SP

How would you describe the type of debt you were told you owed? _____

S2B2. DEBT_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S2B3. DEBT_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark “No”.

- 1=YES
- 2=NO (skip to S2B5)

S2B4. DEBT_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK DEBT_MONEYBACK_CK; If S2B4>S2B2

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S2B5. DEBT_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S2B7)

2=NO

S2B6. DEBT_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S2B7. DEBT_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S2B7a. Family or friends?

1=YES

2=NO

S2B7b. DEBT_LAWYER

A lawyer?

1=YES

2=NO

S2B7c. DEBT_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S2B7d. DEBT_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S2B7e. DEBT_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S2B7f. DEBT_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S2B7g. DEBT_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S2B7h. DEBT_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S2B7i. DEBT_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S2B7j. DEBT_IRS

Internal Revenue Service (IRS)?

1=YES

2=NO

S2B7k. DEBT_ELSE

Someone else?

1=YES (ask S2B7ko)

2=NO

S2B7ko. DEBT_ELSE_SP

Who else did you tell about the incident? _____

S2B7I. DEBT_NOTREPORTEDAGENCY

[If S2B7e=NO and S2B7f=NO and S2B7g=NO and S2B7h=NO and S2B7i=NO and S2B7j=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), state or local government offices that may assist when companies or businesses have done something wrong, and the Internal Revenue Service (IRS).

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

13=OTHER

S2B8. DEBT_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S2B9. DEBT_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

S2B10. DEBT_IMPACTFAMILY

Did this same incident 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?

1=YES

2=NO

S2B11. DEBT_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S2B12. DEBT_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S2B13. DEBT_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Charity fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CHARITY FRAUD VICTIM BY REPORTING –

- **S3=1 (CHARITY=1) (ENDORSED BEHAVIOR)**

S3B1intro. CHARITY_INTRO

You indicated that you donated money to a charity or a charitable cause that later turned out to be fake or you later suspected was fake. I would like to ask you a few additional questions related to that

experience. When answering these questions, please only think about <If S3a>1, THE MOST RECENT TIME you had> that experience.

S3B1. CHARITY_ORGANIZATION

Was the donation supposed to be going to an organization?

1=YES

2=NO

3=DON'T KNOW

S3B2. CHARITY_CROWDFUNDING

Did you make this donation through a crowdfunding website like GoFundMe or Kickstarter?

If further clarification is needed, read: Crowdfunding is the practice of collecting online contributions from a large number of people to fund a project or cause.

1=YES

2=NO

3=DON'T KNOW

S3B3. CHARITY_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S3B4. CHARITY_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark "No".

1=YES

2=NO (skip to S3B6)

S3B5. CHARITY_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK CHARITY_MONEYBACK_CK; If S3B5>S3B3

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S3B6. CHARITY_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S3B8)

2=NO

S3B7. CHARITY_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S3B8. CHARITY_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S3B8a. Family or friends?

1=YES

2=NO

S3B8b. CHARITY_LAWYER

A lawyer?

1=YES

2=NO

S3B8c. CHARITY_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S3B8d. CHARITY_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S3B8e. CHARITY_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S3B8f. CHARITY_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S3B8g. CHARITY_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S3B8h. CHARITY_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S3B8i. CHARITY_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S3B8j. CHARITY_ELSE

Someone else?

1=YES (ask S3B8jo)

2=NO

S3B8jo. CHARITY_ELSE_SP

Who else did you tell about the incident? _____

S3B8k. CHARITY_NOTREPORTEDAGENCY

[If S3B8e=NO and S3B8f=NO and S3B8g=NO and S3B8h=NO and S3B8i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and state or local government offices that may assist when companies or businesses have done something wrong.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

13=OTHER

S3B9. CHARITY_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S3B10. CHARITY_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

S3B11. CHARITY_IMPACTFAMILY

Did this same incident 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?

- 1=YES
- 2=NO

S3B12. CHARITY_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

- 1=Not at all difficult,
- 2=A little difficult,
- 3=Pretty difficult, or
- 4=Very difficult?

S3B13. CHARITY_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

- 1=YES
- 2=NO
- 3=DON'T KNOW

S3B14. CHARITY_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Employment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS AN EMPLOYMENT FRAUD VICTIM BY REPORTING –

- **S4c=1, 2 (JOB_FRAUD_TRY=1, 2)** (DID OR DID NOT TRY TO GET MONEY BACK, SINGLE INC REPORTED) or
- **S4c1=1, 2 (JOB_FRAUD_TRYMULT=1, 2)** (DID OR DID NOT TRY TO GET MONEY BACK, MULTIPLE INCS REPORTED) or

S4B1intro. JOB_FRAUD_INTRO

You indicated that you paid money to get a job or get into a business opportunity but were tricked or lied to about how the money would be used or what you would receive in return. I would like to ask you

a few additional questions related to that experience. When answering these questions, please only think about

<If S4c=2, fill that experience.>

<If S4c1=2, fill the MOST RECENT TIME you had that experience.>

<If S4d=1, fill the time you tried to get your money back and there is a chance you will get it back.>

<If S4d=2, fill the time you tried to get your money back and there is no chance you will get it back.>

<If S4d=3, fill the time you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S4d=RF, fill the time you tried to get your money back.>

<If S4d1=2, fill the MOST RECENT TIME you tried to get your money back and there is no chance you will get it back.>

<If S4d1=3, fill the MOST RECENT TIME you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S4d1=RF, fill the MOST RECENT TIME you tried to get your money back.>

<If S4c2-S4d2=1, fill the time you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

<If S4c2-S4d2>1, fill the MOST RECENT TIME you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

<If S4c2=S4d2, fill the MOST RECENT time you tried to get your money back and there is a chance you will get it back.>

S4B1. JOB_FRAUD_OWNBUSINESS

Did the money you lost go to someone who...

Was supposed to be helping you start or grow your own business?

1=YES

2=NO

S4B2. JOB_FRAUD_HOME

(Did the money you lost go to someone who...)

Promised to help you make money while you worked from home?

1=YES

2=NO

S4B3. JOB_FRAUD_GOV

(Did the money you lost go to someone who...)

Promised to help you get a government job?

1=YES

2=NO

S4B4. JOB_FRAUD_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\${_____}

S4B5. JOB_FRAUD_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark "No".

1=YES

2=NO (skip to S4B7)

S4B6. JOB_FRAUD_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK JOB_FRAUD_MONEYBACK_CK; If S4B6>S4B4

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S4B7. JOB_FRAUD_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S4B9)

2=NO

S4B8. JOB_FRAUD_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE
12=I WAS EMBARRASSED/ASHAMED
13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME
OTHER
14=OTHER

S4B9. JOB_FRAUD_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S4B9a. Family or friends?

1=YES

2=NO

S4B9b. JOB_FRAUD_LAWYER

A lawyer?

1=YES

2=NO

S4B9c. JOB_FRAUD_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S4B9d. JOB_FRAUD_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S4B9e. JOB_FRAUD_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S4B9f. JOB_FRAUD_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S4B9g. JOB_FRAUD_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S4B9h. JOB_FRAUD_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S4B9i. JOB_FRAUD_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S4B9j. JOB_FRAUD_ELSE

Someone else?

1=YES (ask S4B9jo)

2=NO

S4B9jo. JOB_FRAUD_ELSE_SP

Who else did you tell about the incident? _____

S4B9k. JOB_FRAUD_NOTREPORTEDAGENCY

[If S4B9e=NO and S4B9f=NO and S4B9g=NO and S4B9h=NO and S4B9i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and state or local government offices that may assist when companies or businesses have done something wrong.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

13=OTHER

S4B10. JOB_FRAUD_DISTRESS The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially. Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S4B11. JOB_FRAUD_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

S4B12. JOB_FRAUD_IMPACTFAMILY

Did this same incident 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?

1=YES

2=NO

S4B13. JOB_FRAUD_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S4B14. JOB_FRAUD_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S4B15. JOB_FRAUD_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Consumer investment fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER INVESTMENT FRAUD VICTIM BY REPORTING –

- **S5c1=1 or S5cx>0 or S5c2>0 (INVEST_MADEUP=1 or INVEST_MADEUP_NUM>0 or INVEST_MADEUP_NO_PS>0)**
(RESPONDENT BELIEVES INVESTMENT OPPORTUNITY WAS MADE UP)

S5B1intro. INVEST_INTRO

You indicated that you invested money with a person or company that tricked you or lied to you, and you believe the investment was made up or your money was never invested at all. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S5a>1, the MOST RECENT TIME you had> that experience.

S5B1. INVEST_TYPE

Which ONE of the following BEST DESCRIBES the type of investment you thought you were making?
Were you investing in...

- 1=A low valued stock, also called a ‘penny stock’?
- 2=Shares of a company prior to the company going public?
- 3=Real estate or a real estate investment trust?
- 4=A company that explores for new oil or gas?
- 5=An alternative energy company?
- 6=A government or corporate bond or promissory note?
- 7=A foreign currency?
- 8=Precious metals?
- 9=Other products that could be traded?
- 10=Or something else? (ask S5B1o)

S5B1o. INVEST_TYPE_SP

What were you investing in? _____

S5B2. INVEST_PAYTOTAL

How much money, altogether, did you give to this person or company?
Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S5B3. INVEST_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?
If respondent received money back from a credit card company or bank, mark “No”.

- 1=YES
- 2=NO (skip to S5B5)

S5B4. INVEST_MONEYBACKTOTAL

How much money did you get back?
Round to the nearest dollar.
If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK INVEST_MONEYBACK_CK; If S5B4>S5B2

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S5B5. INVEST_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S5B7)

2=NO

S5B6. INVEST_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S5B7. INVEST_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S5B7a. Family or friends?

1=YES

2=NO

S5B7b. INVEST_LAWYER

A lawyer?

1=YES

2=NO

S5B7c. INVEST_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S5B7d. INVEST_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S5B7e. INVEST_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S5B7f. INVEST_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S5B7g. INVEST_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S5B7h. INVEST_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S5B7i. INVEST_FINRA

Financial Industry Regulatory Authority (FINRA)?

1=YES

2=NO

S5B7j. INVEST_SEC

Securities and Exchange Commission (SEC)?

1=YES

2=NO

S5B7k. INVEST_ELSE

Someone else?

1=YES (ask S5B7ko)

2=NO

S5B7ko. INVEST_ELSE_SP

Who else did you tell about the incident? _____

S5B7l. INVEST_NOTREPORTEDAGENCY

[If S5B7e=NO and S5B7f=NO and S5B7g=NO and S5B7h=NO and S5B7i=NO and S5B7j=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), Financial Industry Regulatory Authority (FINRA), and Securities and Exchange Commission (SEC).

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO GET OFFENDER IN TROUBLE

11=I WAS EMBARRASSED/ASHAMED

12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

13=OTHER

S5B8. INVEST_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

1=Not at all distressing,

2=Mildly distressing,

3=Moderately distressing, or

4=Severely distressing?

S5B9. INVEST_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

1=YES

2=NO

S5B10. INVEST_IMPACTFAMILY

Did this same incident 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?

1=YES

2=NO

S5B11. INVEST_PAYBILLS

AS A DIRECT RESULT OF THE INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

1=Not at all difficult,

2=A little difficult,

3=Pretty difficult, or

4=Very difficult?

S5B12. INVEST_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

1=YES

2=NO

3=DON'T KNOW

S5B13. INVEST_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Consumer products or services fraud (excluding unauthorized billing) – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A CONSUMER PRODUCTS OR SERVICES FRAUD VICTIM BY REPORTING –

- **S6c=1, 2 (PROD_SERV_TRY=1, 2)** (DID OR DID NOT TRY TO GET MONEY BACK, SINGLE INC REPORTED) or
- **S6c1=1, 2 (PROD_SERV_TRYMULT=1, 2)** (DID OR DID NOT TRY TO GET MONEY BACK, MULTIPLE INCS REPORTED) or

S6B1intro. PRODUCT_SERVICE_INTRO

You indicated that you paid for a product or service that you never received or turned out to be a scam. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about

<If S6c=2, fill that experience.>

<If S6c1=2, fill the MOST RECENT TIME you had that experience.>

<If S6d=1, fill the time you tried to get your money back and there is a chance you will get it back.>

<If S6d=2, fill the time you tried to get your money back and there is no chance you will get it back.>

<If S6d=3, fill the time you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S6d=RF, fill the time you tried to get your money back.>

<If S6d1=2, fill the MOST RECENT TIME you tried to get your money back and there is no chance you will get it back.>

<If S6d1=3, fill the MOST RECENT TIME you tried to get your money back and you don't know if there is a chance you will get it back.>

<If S6d1=RF, fill the MOST RECENT TIME you tried to get your money back.>

<If S6c2-S6d2=1, fill the time you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

<If S6c2-S6d2>1, fill the MOST RECENT TIME you tried to get your money back and there is no chance or you don't know if there is a chance you will get it back.>

<If S6c2=S6d2, fill the MOST RECENT time you tried to get your money back and there is a chance you will get it back.>

S6B2. PRODUCT_OR_SERVICE

Would you say you were trying to purchase a PRODUCT or a SERVICE?

1=PRODUCT

2=SERVICE (skip to S6B5)

3=DON'T KNOW (skip to S6B6)

S6B3. PRODUCT_TYPE

Which ONE of the following BEST DESCRIBES the type of product you were trying to purchase? Was it...

1=A weight loss or health product or supplement?

2=Clothing or accessories?

3=A collectible or some type of memorabilia?

4=Electronics or computer software?

5=Gemstones or precious metals?

6=Automobile parts?

7=Or something else? (ask S6b3o)

S6b3o. PRODUCT_TYPE_SP

What type of product were you trying to purchase? _____

S6B4. PRODUCT_RECEIVED

Regardless of whether it was worthless or a scam, did you receive an actual product?

1=YES

2=NO

3=DON'T KNOW

(skip to S6B6)

S6B5. SERVICE_TYPE

Which ONE of the following BEST DESCRIBES the type of service you were trying to purchase? Was it...

- 1=An insurance service?
- 2=Computer virus removal or repair services?
- 3=Home or vehicle repair services?
- 4=Internet or phone services?
- 5=Online subscription service or online gaming service?
- 6=A service to prevent losses from fraud or identity theft?
- 7=A service to help you manage or pay off a debt?
- 8=A service to remove negative information from your credit report?
- 9=A home, apartment, or vacation rental service?
- 10=A service to help grow your business?
- 11=An adoption service?
- 12=Or something else? (ask S6B5o)

S6B5o. SERVICE_TYPE_SP

What type of service were you trying to purchase? _____

S6b5a. SERVICE_RECEIVED

Regardless of whether it was worthless or a scam, did you receive this service?

- 1=YES
- 2=NO
- 3=DON'T KNOW

S6B6. PROD_SERV_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

S6B7. PROD_SERV_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark "No".

- 1=YES
- 2=NO (skip to S6B9)

S6B8. PROD_SERV_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$_[_____]

HARD EDIT CHECK PROD_SERV_MONEYBACK_CK; If S6B8>S6B6

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S6B9. PROD_SERV_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S6B11)

2=NO

S6B10. PROD_SERV_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S6B11. PROD_SERV_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S6B11a. Family or friends?

1=YES

2=NO

S6B11b. PROD_SERV_LAWYER

A lawyer?

1=YES

2=NO

S6B11c. PROD_SERV_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S6B11d. PROD_SERV_CUSTSERVICE

Company's customer service?

1=YES

2=NO

S6B11e. PROD_SERV_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S6B11f. PROD_SERV_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S6B11g. PROD_SERV_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S6B11h. PROD_SERV_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S6B11i. PROD_SERV_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S6B11j. PROD_SERV_ELSE

Someone else?

1=YES (ask S6B11jo)

2=NO

S6B11jo. PROD_SERV_ELSE_SP

Who else did you tell about the incident? _____

S6B11l. PROD_SERV_NOTREPORTEDAGENCY

[If S6B11e=NO and S6B11f=NO and S6B11g=NO and S6B11h=NO and S6B11i=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and state or local government offices that may assist when companies or businesses have done something wrong.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

- 1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME
- 2=DIDN'T KNOW HOW TO CONTACT THEM
- 3=DIDN'T KNOW WHO TO CONTACT
- NOT IMPORTANT ENOUGH
- 4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK
- 5=DIDN'T WANT TO BOTHER THE ORGANIZATION/DID NOT SEEM IMPORTANT ENOUGH
- TOOK CARE OF IT MYSELF
- 6=TOOK CARE OF IT MYSELF
- DIDN'T THINK THEY COULD HELP
- 7=DIDN'T THINK IT WOULD DO ANY GOOD
- 8=FOUND OUT ABOUT THE INCIDENT TOO LATE
- 9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER
- PERSONAL REASONS
- 10=DIDN'T WANT TO GET OFFENDER IN TROUBLE
- 11=I WAS EMBARRASSED/ASHAMED
- 12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME
- OTHER
- 13=OTHER

S6B12. PROD_SERV_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

- 1=Not at all distressing,**
- 2=Mildly distressing,**
- 3=Moderately distressing, or**
- 4=Severely distressing?**

S6B13. PROD_SERV_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

- 1=YES
- 2=NO

S6B14. PROD_SERV_IMPACTFAMILY

Did this same incident 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?

- 1=YES
- 2=NO

S6B15. PROD_SERV_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

- 1=Not at all difficult,
- 2=A little difficult,
- 3=Pretty difficult, or
- 4=Very difficult?

S6B16. PROD_SERV_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

- 1=YES
- 2=NO
- 3=DON'T KNOW

S6B17. PROD_SERV_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

Relationship/trust fraud – incident form

RESPONDENT RECEIVES THIS INCIDENT FORM IF THEY SCREEN IN AS A FRAUD VICTIM BY REPORTING –

- S7=1 (TRUST=1) (ENDORSED BEHAVIOR)

S7B1intro. TRUST_INTRO

You indicated that you donated, sent, or otherwise gave money to someone who pretended to be or pretended to be calling on behalf of a family member, friend, caregiver, or someone interested in you romantically, but that person was not who they claimed to be. I would like to ask you a few additional questions related to that experience. When answering these questions, please only think about <If S7a>1, the MOST RECENT TIME you had> that experience.

S7B1. TRUST_ROMANTIC

Was this person someone who seemed to have a romantic interest in you?

- 1=YES (skip to S7B3)
- 2=NO

S7B2. TRUST_FAMILYMEM

Did the person pretend to be a family member?

1=YES

2=NO

S7B3. TRUST_CONTACT

Which ONE of the following BEST DESCRIBES how you were first contacted by this person?

1=Through a chat room,

2=Through a dating app or website,

3=Through social media (Facebook, Twitter, YouTube),

4=Through another website,

5=In an email,

6=By a text message or phone call,

7=A mutual friend or someone claiming to be a mutual friend, or

8=Some other way?

S7B4. TRUST_PAYTOTAL

How much money, altogether, did you give to this person or company?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$(_____)

S7B5. TRUST_MONEYBACK

Did you get ANY of that money back, either on your own or after filing a claim or taking legal action?

If respondent received money back from a credit card company or bank, mark "No".

1=YES

2=NO (skip to S7B7)

S7B6. TRUST_MONEYBACKTOTAL

How much money did you get back?

Round to the nearest dollar.

If respondent is unsure, ask for an estimate.

\$(_____)

HARD EDIT CHECK TRUST_MONEYBACK_CK; If S7B6>S7B4

The amount of money the respondent got back is greater than or equal to the amount of money they gave.

S7B7. TRUST_REPORTED

Still thinking about the same incident, did you report the incident to a law enforcement agency, such as the local police, a sheriff or a federal law enforcement agency?

This only includes criminal law enforcement agencies, not regulatory agencies.

1=YES (skip to S7B9)

2=NO

S7B8. TRUST_NOTREPORTED

Why did you not report the incident to law enforcement?

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

3=DIDN'T KNOW WHO TO CONTACT

NOT IMPORTANT ENOUGH

4=DIDN'T LOSE MUCH MONEY OR GOT MOST OF MONEY BACK

5=DIDN'T WANT TO BOTHER THE POLICE/DID NOT SEEM IMPORTANT ENOUGH

TOOK CARE OF IT MYSELF

6=TOOK CARE OF IT MYSELF

DIDN'T THINK POLICE COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

10=DIDN'T WANT TO HAVE ANY CONTACT WITH THE POLICE

11=DIDN'T WANT TO GET OFFENDER IN TROUBLE

12=I WAS EMBARRASSED/ASHAMED

13=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME

OTHER

14=OTHER

S7B9. TRUST_FAMILY

Did you tell or attempt to tell any of the following people or groups about the incident...?

S7B9a. Family or friends?

1=YES

2=NO

S7B9b. TRUST_LAWYER

A lawyer?

1=YES

2=NO

S7B9c. TRUST_BANK

Bank, credit card company, or other payment provider, like Western Union?

Other payment providers could include MoneyGram or Western Union.

1=YES

2=NO

S7B9d. TRUST_FTC

Federal Trade Commission (FTC)?

1=YES

2=NO

S7B9e. TRUST_CFPB

Consumer Financial Protection Bureau (CFPB)?

1=YES

2=NO

S7B9f. TRUST_BBB

Better Business Bureau (BBB)?

1=YES

2=NO

S7B9g. TRUST_IC3

Internet Crime Complaint Center (IC3)?

1=YES

2=NO

S7B9h. TRUST_ATTORNEY

State or local government office?

This includes state Attorneys General offices, and offices of consumer or business affairs.

1=YES

2=NO

S7B9i. TRUST_ELSE

Someone else?

1=YES (ask S7B9io)

2=NO

S7B9io. TRUST_ELSE_SP

Who else did you tell about the incident? _____

S7B9j. TRUST_NOTREPORTEDAGENCY

[If S7B9d=NO and S7B9e=NO and S7B9f=NO and S7B9g=NO and S7B9h=NO]

Why did you not report this incident to a consumer protection agency? Consumer protection agencies include the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), Internet Crime Complaint Center (IC3), and state or local government offices that may assist when companies or businesses have done something wrong.

PROBE: Any other reason?

Enter all that apply.

DIDN'T KNOW

1=DIDN'T KNOW I COULD (OR SHOULD) REPORT IT/WASN'T SURE IT WAS A CRIME

2=DIDN'T KNOW HOW TO CONTACT THEM

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DIDN'T THINK THEY COULD HELP

7=DIDN'T THINK IT WOULD DO ANY GOOD

8=FOUND OUT ABOUT THE INCIDENT TOO LATE

9=COULDN'T PROVIDE MUCH INFORMATION ABOUT THE OFFENDER

PERSONAL REASONS

- 10=DIDN'T WANT TO GET OFFENDER IN TROUBLE
- 11=I WAS EMBARRASSED/ASHAMED
- 12=TOO INCONVENIENT/DIDN'T WANT TO TAKE THE TIME
- OTHER
- 13=OTHER

S7B10. TRUST_DISTRESS

The type of incident you've described can impact people in different ways. These questions are about how the incident made you feel and how it impacted you financially.

Still thinking about the same incident, how distressing was it? Would you say it was...

- 1=Not at all distressing,**
- 2=Mildly distressing,**
- 3=Moderately distressing, or**
- 4=Severely distressing?**

S7B11. TRUST_IMPACTJOB

Did the incident lead you to have significant problems with your job or schoolwork, or trouble with your boss, coworkers, or peers?

- 1=YES
- 2=NO

S7B12. TRUST_IMPACTFAMILY

Did this same incident 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?

- 1=YES
- 2=NO

S7B13. TRUST_PAYBILLS

AS A DIRECT RESULT OF THIS INCIDENT, how difficult is it for you to meet your monthly expenses or pay your bills? Would you say...

- 1=Not at all difficult,**
- 2=A little difficult,**
- 3=Pretty difficult, or**
- 4=Very difficult?**

S7B14. TRUST_VICTIM

Thinking about the same incident, do you think you were a victim of fraud?

- 1=YES
- 2=NO
- 3=DON'T KNOW

S7B15. TRUST_SUMMARY

In your own words, please briefly describe the same incident we have been talking about.

