Mass-Market Consumer Fraud in the United States: 
A 2017 Update

Appendixes
### Appendix A: Distribution of Values for Key Variables

<table>
<thead>
<tr>
<th></th>
<th>Number of Observations</th>
<th>Percent of Totala</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 – 24</td>
<td>321</td>
<td>8.6%</td>
</tr>
<tr>
<td>25 – 34</td>
<td>498</td>
<td>13.4%</td>
</tr>
<tr>
<td>35 – 44</td>
<td>497</td>
<td>13.4%</td>
</tr>
<tr>
<td>45 – 54</td>
<td>591</td>
<td>15.9%</td>
</tr>
<tr>
<td>55 – 64</td>
<td>738</td>
<td>19.9%</td>
</tr>
<tr>
<td>65 – 74</td>
<td>678</td>
<td>18.3%</td>
</tr>
<tr>
<td>75 and over</td>
<td>392</td>
<td>10.6%</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some high school or less</td>
<td>202</td>
<td>5.4%</td>
</tr>
<tr>
<td>High school graduate</td>
<td>794</td>
<td>21.4%</td>
</tr>
<tr>
<td>Some college or technical school</td>
<td>991</td>
<td>26.7%</td>
</tr>
<tr>
<td>College graduate or more</td>
<td>1,649</td>
<td>44.4%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>79</td>
<td>2.1%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>1,896</td>
<td>51.0%</td>
</tr>
<tr>
<td>Female</td>
<td>1,664</td>
<td>44.8%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>155</td>
<td>4.2%</td>
</tr>
<tr>
<td><strong>Have Served in the Military</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>3,127</td>
<td>84.2%</td>
</tr>
<tr>
<td>Yes</td>
<td>522</td>
<td>14.1%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>66</td>
<td>1.8%</td>
</tr>
<tr>
<td><strong>Comfortable Doing Business in English</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>102</td>
<td>2.8%</td>
</tr>
<tr>
<td>Yes</td>
<td>3,533</td>
<td>95.1%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>80</td>
<td>2.2%</td>
</tr>
<tr>
<td><strong>Telephone Number on Do-Not-Call Registry</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>1,610</td>
<td>43.3%</td>
</tr>
<tr>
<td>Yes</td>
<td>1,671</td>
<td>45.0%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>434</td>
<td>11.7%</td>
</tr>
<tr>
<td>Share of Calls Received on a Cell Phone</td>
<td>Number of Observations</td>
<td>Percent of Totala</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>All or almost all calls on cell phone</td>
<td>2,275</td>
<td>61.2%</td>
</tr>
<tr>
<td>Some on cell phone / Some on landline</td>
<td>752</td>
<td>20.2%</td>
</tr>
<tr>
<td>Few or none on cell phone</td>
<td>541</td>
<td>14.6%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>147</td>
<td>4.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General Willingness to Take Risks</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>1,263</td>
<td>34.0%</td>
</tr>
<tr>
<td>Low moderate</td>
<td>1,121</td>
<td>30.2%</td>
</tr>
<tr>
<td>High moderate</td>
<td>765</td>
<td>20.6%</td>
</tr>
<tr>
<td>High</td>
<td>527</td>
<td>14.2%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>39</td>
<td>1.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Engaged in Risky Purchasing Practices</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2,801</td>
<td>75.4%</td>
</tr>
<tr>
<td>Yes</td>
<td>873</td>
<td>23.5%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>41</td>
<td>1.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Serious Negative Life Event</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2,321</td>
<td>62.5%</td>
</tr>
<tr>
<td>Yes</td>
<td>1,381</td>
<td>37.2%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>13</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Comfort with Current Debt</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>More debt than can handle financially</td>
<td>257</td>
<td>6.9%</td>
</tr>
<tr>
<td>About as much debt as can handle financially</td>
<td>1,305</td>
<td>35.1%</td>
</tr>
<tr>
<td>Could handle more debt</td>
<td>1,395</td>
<td>37.6%</td>
</tr>
<tr>
<td>Do not have any personal debt</td>
<td>433</td>
<td>11.7%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>325</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expected Future Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Much lower</td>
<td>176</td>
<td>4.7%</td>
</tr>
<tr>
<td>Slightly lower</td>
<td>291</td>
<td>7.8%</td>
</tr>
<tr>
<td>About the same</td>
<td>1,277</td>
<td>34.4%</td>
</tr>
<tr>
<td>Slightly higher</td>
<td>1,195</td>
<td>32.2%</td>
</tr>
<tr>
<td>Much higher</td>
<td>510</td>
<td>13.7%</td>
</tr>
<tr>
<td>Don’t know / Refused</td>
<td>266</td>
<td>7.2%</td>
</tr>
</tbody>
</table>

(Table continued on next page.)
<table>
<thead>
<tr>
<th>Race and Ethnicity&lt;sup&gt;b&lt;/sup&gt;</th>
<th>Number of Observations</th>
<th>Percent of Total&lt;sup&gt;a&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>363</td>
<td>9.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>443</td>
<td>11.9%</td>
</tr>
<tr>
<td>Non-Hispanic white</td>
<td>2,461</td>
<td>66.2%</td>
</tr>
<tr>
<td>Asian American</td>
<td>94</td>
<td>2.5%</td>
</tr>
<tr>
<td>Other</td>
<td>184</td>
<td>5.0%</td>
</tr>
<tr>
<td>Don't know / Refused</td>
<td>170</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Perceived Social Rank</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>318</td>
<td>8.6%</td>
</tr>
<tr>
<td>Low moderate</td>
<td>967</td>
<td>26.0%</td>
</tr>
<tr>
<td>High moderate</td>
<td>1,308</td>
<td>35.2%</td>
</tr>
<tr>
<td>High</td>
<td>1,033</td>
<td>27.8%</td>
</tr>
<tr>
<td>Don't know / Refused</td>
<td>89</td>
<td>2.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $24,000</td>
<td>500</td>
<td>13.5%</td>
</tr>
<tr>
<td>$24,000 – $35,999</td>
<td>382</td>
<td>10.3%</td>
</tr>
<tr>
<td>$36,000 – $59,999</td>
<td>580</td>
<td>15.6%</td>
</tr>
<tr>
<td>$60,000 – $89,999</td>
<td>575</td>
<td>15.5%</td>
</tr>
<tr>
<td>$90,000 – $179,999</td>
<td>749</td>
<td>20.2%</td>
</tr>
<tr>
<td>$180,000 or over</td>
<td>350</td>
<td>9.4%</td>
</tr>
<tr>
<td>Don't know / Refused</td>
<td>579</td>
<td>15.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Population Density</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>222</td>
<td>6.0%</td>
</tr>
<tr>
<td>Low moderate</td>
<td>1,500</td>
<td>40.4%</td>
</tr>
<tr>
<td>High moderate</td>
<td>1,452</td>
<td>39.1%</td>
</tr>
<tr>
<td>High</td>
<td>305</td>
<td>8.2%</td>
</tr>
<tr>
<td>Don't know</td>
<td>236</td>
<td>6.4%</td>
</tr>
</tbody>
</table>

(Table continued on next page.)
<table>
<thead>
<tr>
<th><strong>Median Age in Community</strong></th>
<th><strong>Number of Observations</strong></th>
<th><strong>Percent of Total</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 25</td>
<td>51</td>
<td>1.4%</td>
</tr>
<tr>
<td>25 – 34</td>
<td>860</td>
<td>23.2%</td>
</tr>
<tr>
<td>35 – 44</td>
<td>2,108</td>
<td>56.7%</td>
</tr>
<tr>
<td>45 – 54</td>
<td>390</td>
<td>10.5%</td>
</tr>
<tr>
<td>55 – 64</td>
<td>56</td>
<td>1.5%</td>
</tr>
<tr>
<td>65 or over</td>
<td>13</td>
<td>0.4%</td>
</tr>
<tr>
<td>Don't know</td>
<td>237</td>
<td>6.4%</td>
</tr>
</tbody>
</table>

**Source:** 2017 FTC Survey of Mass-Market Consumer Fraud

**Notes.**

a. The numbers and percentages in this table are based on unweighted responses. Numbers reported elsewhere are weighted, unless otherwise noted. Percentages may not add to 100 percent due to rounding.

b. The sampling procedure was designed to ensure minimum numbers of observations for minorities—African-Americans, Hispanics, and American Indians.
Appendix B: Methodological Report and Survey Questionnaires
March 22, 2018

Federal Trade Commission: Consumer Fraud in the United States Survey

Methodology Report
## CONTENTS

Introduction ........................................................................................................................................................ 3
Sample Design .................................................................................................................................................. 3  
  Sample Selection ........................................................................................................................................... 6
Data Collection ................................................................................................................................................ 6
Weighting of Sample Data ................................................................................................................................. 8  
  Composite Pre-weight .................................................................................................................................... 8
  Post-stratification Weight ............................................................................................................................... 9
Sampling Error and Precision of Estimates ...................................................................................................... 10
Nonresponse Bias Analysis ............................................................................................................................. 13  
  Selection of Key Survey Questions .............................................................................................................. 13
  Comparison of Respondents and Nonrespondents ...................................................................................... 14
  Comparison of Early and Late Respondents .............................................................................................. 15
Appendix A: Main Study Questionnaire ........................................................................................................... 18
Appendix B: Nonresponder Questionnaire ..................................................................................................... 266
Introduction

In 2017, Gallup conducted the fourth “Consumer Fraud in the United States Survey,” sponsored by the Federal Trade Commission (“FTC”). This survey represents the fourth in a series of consumer fraud surveys that began in 2003. The first three surveys were conducted in 2003, 2005 and 2011. All four surveys were designed to estimate the prevalence of consumer fraud among U.S. adults. As with the previous surveys, the FTC will use the results of the survey to estimate the incidence of various types of fraud in the general population and among various demographic groups. The survey will also help the FTC target its enforcement and consumer education efforts concerning consumer fraud.

The present survey was similar to the earlier ones asking consumers about their experiences with particular types of fraud during the preceding year. The mode of data collection was telephone using a dual-frame (landline and cellphone) random-digit-dialing (RDD) sampling methodology. A total of 3,717 telephone interviews (including 101 pretest interviews) were completed for the main study. The pretest was carried out between April 4, 2017, and April 20, 2017, whereas the data collection for the main study was done between June 8, 2017, and July 30, 2017. A separate follow-up survey conducted with the nonrespondents of the main study by telephone between Aug. 2, 2017, and Aug. 18, 2017, generated 119 telephone interviews.

The following sections provide further details related to sample design and implementation, data collection, response rates, sample weighting, and sampling error/precision of the estimates. Additionally, findings from the nonresponse bias analysis — designed to examine the potential of nonresponse bias in survey-based estimates — are presented at the end of this report.

Sample Design

The target population or the potential respondent universe for this survey was all U.S. adults (18 years of age or older) residing in U.S. households in any of the 50 states or in the District of Columbia. The sample design involved oversampling of selected minority groups (African Americans and Hispanics). Following a geographically stratified sample design, a total of 3,717 telephone interviews were completed nationwide including 443 interviews with Hispanics and 430 interviews with African Americans. Of these 3,717 interviews, 101 were completed in the pretest conducted mainly for the purpose of testing the survey instrument.

For the purpose of sampling, the target population was stratified into 12 strata for the main study, excluding the pretest. The pretest sample was stratified into four strata (the four census regions). Table 1 presents the total number of interviews completed by stratum (excluding the pretest). Each of the four census regions (Northeast, Midwest, South and West) was substratified into three strata: “High Density African American” stratum, “High Density Hispanic” stratum and the rest (the “Other” group). The 12 resulting strata were defined in terms of complete counties.

Table 1: Number of Completed Surveys by Strata

<table>
<thead>
<tr>
<th>Census Region</th>
<th>Strata Description of Strata</th>
<th>Number of Completed Surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>Northeast – High Density African American</td>
<td>93</td>
</tr>
<tr>
<td>Region</td>
<td>Region Description</td>
<td>Count</td>
</tr>
<tr>
<td>------------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>Northeast – High</td>
<td>Region: Northeast All counties where the proportion of Hispanic adults is at least 20% of the county adult population</td>
<td>101</td>
</tr>
<tr>
<td>Density Hispanic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast – Other</td>
<td>Region: Northeast All remaining counties that do not belong to High Density strata</td>
<td>447</td>
</tr>
<tr>
<td>Midwest</td>
<td>Region: Midwest All counties where the proportion of African American adults is at least 20% of the county adult population</td>
<td>148</td>
</tr>
<tr>
<td>Midwest – High</td>
<td>Region: Midwest All counties where the proportion of Hispanic adults is at least 15% of the county adult population</td>
<td>37</td>
</tr>
<tr>
<td>Density African American</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest – Other</td>
<td>Region: Midwest All remaining counties that do not belong to High Density strata</td>
<td>541</td>
</tr>
<tr>
<td>South</td>
<td>Region: South All counties where the proportion of African American adults is at least 40% of the county adult population</td>
<td>259</td>
</tr>
<tr>
<td>South – High</td>
<td>Region: South All counties where the proportion of Hispanic adults is at least 40% of the county adult population</td>
<td>197</td>
</tr>
<tr>
<td>Density Hispanic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South – Other</td>
<td>Region: South All remaining counties that do not belong to High Density strata</td>
<td>912</td>
</tr>
<tr>
<td>West</td>
<td>Region: West All counties where the proportion of African American adults is at least 10% of the county adult population</td>
<td>67</td>
</tr>
<tr>
<td>West – High</td>
<td>Region: West All counties where the proportion of Hispanic adults is at least 40% of the county adult population</td>
<td>300</td>
</tr>
<tr>
<td>Density Hispanic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West – Other</td>
<td>Region: West All remaining counties that do not belong to High Density strata</td>
<td>514</td>
</tr>
</tbody>
</table>
The High Density strata were formed based on the proportion of African Americans or Hispanics in the adult population. As shown in Table 1, for example, the High Density African American stratum in the Northeast census region consisted of all counties where the proportion of African American adults among all adults in that county was at least 20%. Similarly, the High Density Hispanic stratum in the West census region included all counties in that region where the proportion of Hispanic adults among all adults in that county was at least 40%. The definition of High Density strata, therefore, varied depending on the census region and the targeted minority group.

The states in each of the four census regions are given below.

**Northeast:** Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont, New Jersey, New York and Pennsylvania

**Midwest:** Illinois, Indiana, Michigan, Ohio, Wisconsin, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota

**South:** Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia, Alabama, Kentucky, Mississippi, Tennessee, Arkansas, Louisiana, Oklahoma and Texas

**West:** Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming, Alaska, California, Hawaii, Oregon and Washington

A dual-frame (landline and cellphone) sample design was used within each of the 12 strata, and so the sample frame consisted of all residential telephone numbers — both cellphone and landline — in the United States. In studies dealing with both landline and cellphone samples, one approach is to screen for “cellphone only” respondents. This is done by asking respondents reached on cellphones whether or not they also have access to a landline and then interviewing all eligible persons from the landline sample whereas interviewing only “cellphone only” persons from the cellphone sample. The samples from such designs are stratified, with each frame constituting its own stratum. In this study, however, an overlapping dual-frame design was employed where dual users (those with access to both a landline and a cellphone) could be interviewed in either sample. The selection of landline numbers was based on list-assisted (1+) random-digit-dialing (RDD) sampling of telephone numbers. The cellphone sample was a simple random sample drawn from all dedicated exchanges for cellphones. For respondents reached on a landline phone, one respondent was chosen at random from all eligible adults within a sampled household. For respondents reached on a cellphone, the person answering the call was selected as the respondent if they were otherwise found eligible for this study (18 years of age or older). The goal was to complete roughly 70% of the interviews from the cellphone frame and the remaining 30% from the landline frame. As shown in Table 2, the actual total number of landline and cellphone interviews were 1,049 and 2,668, respectively (28.2% landline and 71.8% cellphone). Table 2 presents the breakdown of the total number of completed surveys in the main study (3,717) including the pretest by census region (based on sampling strata).

<table>
<thead>
<tr>
<th>Census Region</th>
<th>Number of Completed Surveys</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Landline</td>
<td>Cellphone</td>
</tr>
<tr>
<td>Northeast</td>
<td>190</td>
<td>466</td>
</tr>
<tr>
<td>Midwest</td>
<td>195</td>
<td>555</td>
</tr>
<tr>
<td>South</td>
<td>409</td>
<td>994</td>
</tr>
<tr>
<td>West</td>
<td>255</td>
<td>653</td>
</tr>
</tbody>
</table>

Table 2: Number of Completed Surveys by Census Region and Phone Type (landline/cellphone)
### Sample Selection

Within each of the 12 strata, the sampling of landline and cellphones was carried out separately from the respective sampling frames. The landline RDD sample of telephone numbers was selected following the list-assisted telephone sampling method proposed by Casady and Lepkowski (1993). This procedure uses the Telcordia frame that is generated by appending all 10,000 four-digit suffixes (0000 to 9999) to the area code-prefix combinations. In view of cost and operational efficiency, the truncated version of the Casady and Lepkowski (1993) method was used, and sample was drawn from 100 banks containing at least one listed residential number (1+). For household sampling, the “next birthday” method was used to randomly select one eligible person from all eligible adults in each sampled household — the interviewer asked to speak with the eligible person in the household who had the next birthday. This is much less intrusive than the purely random selection method or grid selection that requires enumeration of all household members to make a respondent selection.

The cellphone sample of telephone numbers was drawn separately from the corresponding dedicated (to cellphones) telephone exchanges. For respondents reached on cellphones, there was no additional stage of sampling (like the household sampling for the landline sample). The person answering the cellphone was selected for the survey if they were found otherwise eligible. For both landline and cellphones, the geographic location of the respondent was determined based on the respondent’s self-reported response to a question on location (question D3: “May I please have your ZIP code?”). All respondents were asked questions to gather information about their use of telephone (cellphone only, landline only, cellphone mostly and other dual users) for the purpose of weighting the sample data. It may be noted that due to continuous porting of numbers from landline to cellphone and cellphone to landline, some numbers from landline exchanges could turn out to be cellphones, and conversely, some numbers sampled from the cellphone exchanges could actually be landline numbers. However, such numbers were relatively small, and the vast majority of landline and cellphone numbers were from the corresponding frames. The survey also asked the respondents if the number called was actually a landline or a cellphone number.

### Data Collection

The pretest was carried out between April 4, 2017, and April 20, 2017, whereas the data collection for the main study was done between June 8, 2017, and July 30, 2017. The purpose of the pretest was to finalize the survey questionnaire. Gallup programmed the approved questionnaire using Gallup’s computer-assisted telephone interviewing (CATI) system based on SURVENT software. The questionnaire design and layout passed through a strict internal hardcopy “proofing review” before reaching the programming stage.

Gallup’s state-of-the-art CATI system handled all sample management, interview scheduling, conducting and monitoring interviews, and data collection progress reporting. A comprehensive data collection plan was implemented to maximize response rates and data quality and minimize respondent burden. The plan involved a call design scheme to optimize telephone coverage and contact with respondents and minimize noncontacts and refusals. Gallup employed a seven-call design in which up to seven calls were made to establish human contact and complete the interview with the randomly selected respondent. Call attempts were made at different times of the day and different days of the week to maximize contact rates.

Once a telephone number was selected for inclusion, an interviewer made an initial call to reach the household. If no one answered, or no person aged 18 or older was available at the time of the first call, additional calls over different days and time periods were made to reach the selected household and to randomly select a respondent. Once a respondent was selected, additional calls were made to complete the interview. The following call schedule was used:

<table>
<thead>
<tr>
<th>Sample</th>
<th>Total</th>
<th>1,049</th>
<th>2,668</th>
<th>3,717</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Calling Period

Respondent’s Local Time

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Weeknights:</td>
<td>4 to 9 p.m.</td>
</tr>
<tr>
<td>Saturdays:</td>
<td>10 a.m. to 3 p.m.</td>
</tr>
<tr>
<td>Sundays:</td>
<td>1 to 6 p.m.</td>
</tr>
</tbody>
</table>

Interviews were conducted in both English and Spanish. An English-speaking interviewer called the sample first. When Spanish was requested or was the language the respondent spoke, the sampled case was moved to the Spanish language chain. The Spanish-speaking team of interviewers called back those numbers with respondents in need of an interview in Spanish.

For the purpose of monitoring any interview at a later time, all interviews were recorded. The recording began when the respondent answered the phone. After the introduction, the interviewer read to the respondent a statement about taping the interview.

Within each region, random subsamples (replicate samples) were formed and released sequentially based on the progress of interviewing in that region. The goal was to release an optimum amount of sample each time to achieve a high response rate while completing the targeted number of interviews within the field period. For the main study (including the pretest), a total of 53,049 cellphone and 20,731 landline phone numbers were dialed across all four regions.

Response rates are one measure of the extent to which a dataset accurately reflects the characteristics and responses of a given population. Two factors drive nonresponse rates: noncontacts and noninterviews (i.e., refusals). Each of these can lead to sample bias if a group or type of potential respondent is systematically missed (e.g., people who are not at home and are hard to reach, young people, males, etc.). The call history of all calls made to the telephone numbers that were dialed at least once was recorded. The final call status of the phone numbers in the released sample was derived based on the call history of each number. Finally, this information was used to generate the response rate report.

**Response Rate Calculation:** The procedure for response rate calculation is based on the standard guidelines established by AAPOR (American Association for Public Opinion Research). The AAPOR (3) response rate (RR) is defined as follows:

\[
RR = \frac{\text{number of completed interviews}}{\text{estimated number of eligibles}} \quad (1)
\]

The denominator (estimated number of eligibles) can be derived as follows:

Estimated number of eligible = (known eligibles) + (e₁)*(noninterviews: residential numbers, unknown if eligible) + (e₁*e₂)*(noninterviews: unknown if residential) \quad (2)

where

- e₁: the % of known residential cases estimated to have eligible respondent
- e₂: the % of unknown-if-residential cases estimated to be residential

The RR as in (1) above can be calculated separately for landline and cellphone samples, and then the overall combined RR can be derived as the weighted (weighted by the number of completed surveys for landline and cellphone samples) average of the landline and cellphone response rates. Table 3 presents the relevant numbers for RR calculations for the main study sample (including the pretest).
Table 3: Response Rate Calculations for the Main Study Sample (3,717 completes)

<table>
<thead>
<tr>
<th>Categories</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Landline</td>
</tr>
<tr>
<td>Completes</td>
<td>1,049</td>
</tr>
<tr>
<td>Noninterview: known eligibles</td>
<td>59</td>
</tr>
<tr>
<td>Total Noninterview: eligibility unknown</td>
<td>12,874</td>
</tr>
<tr>
<td>Noninterview: residential - eligibility unknown</td>
<td>3,767</td>
</tr>
<tr>
<td>Noninterview: unknown-if-residential</td>
<td>9,107</td>
</tr>
<tr>
<td>Known Ineligible</td>
<td>6,749</td>
</tr>
<tr>
<td>Total Numbers Used</td>
<td>20,731</td>
</tr>
</tbody>
</table>

As shown in Table 3, the AAPOR (3) response rates (RR) for the landline and cellphone samples are 12.1% and 11.3%, respectively. The RR for the combined sample derived by taking a weighted (weighted by number of completed surveys) average of these two rates is 11.5%. In order to examine the potential nonresponse bias, a separate nonresponse follow-up study was conducted. Details of the findings of that analysis are presented later in the section on nonresponse bias analysis.

Weighting of Sample Data

Sample data for this study were weighted to minimize any potential bias that may be associated with unit-level nonresponse. The weighting for this study was done following the procedure described in Kennedy, Courtney (2007): Evaluating the Effects of Screening for Telephone Service in Dual Frame RDD Surveys, Public Opinion Quarterly, Special Issue 2007, Volume 71/Number 5: 750-771. As mentioned before in the section on sample design, an overlapping dual-frame design was employed for this study. This resulted in two estimates for the dual users based on the two samples (landline and cellphone). The two estimates for the dual users could then be combined and added to the estimates based on landline-only and cellphone-only populations to generate the estimate for the whole population.

Composite Pre-weight

For sample weighting of the main study, 24 weighting adjustment classes were formed by the cross-classification of the 12 strata (refer to Table 1 for definitions of the strata) and the two sample frames (landline and cellphone). Following Kennedy, Courtney (2007), the composite pre-weight was generated within each weighting class. The weight assigned to the \(i^{th}\) respondent in the \(h^{th}\) weighting class (\(h=1, 2 \ldots 24\)) was calculated as follows:

\[
W_{(\text{landline},h)} = \frac{N_{bh}/n_{bh}}{(1/RR_{bh})(n_{cw}/n_{h})^\lambda_{\text{Dual}}} \quad \text{for landline sample cases} \quad (3)
\]

\[
W_{(\text{Cell},h)} = \frac{N_{hc}/n_{hc}}{(1/RR_{hc})(1-\lambda)^{\text{Dual}}} \quad \text{for cellphone sample cases} \quad (4)
\]

where
\[ \text{NH}_h: \text{ size of the landline RDD frame in weighting class } h \]
\[ \text{n}_h: \text{ sample size from landline frame in weighting class } h \]
\[ \text{RR}_h: \text{ response rate in weighting class } h \text{ associated with landline frame} \]
\[ \text{n}_{\text{wa}}: \text{ number of adults in the sampled household} \]
\[ \text{n}_l: \text{ number of residential telephone landlines in sampled household} \]
\[ I_{\text{Dual}}: \text{ indicator variable with value 1 if the respondent is a dual user and value 0 otherwise} \]
\[ \text{Nh}_c: \text{ size of the cellphone RDD frame in weighting class } h \]
\[ \text{n}_{hc}: \text{ sample size from cellphone frame in weighting class } h \]
\[ \text{RR}_{hc}: \text{ response rate in weighting class } h \text{ associated with cellphone frame} \]

The random selection could be made from all persons sharing a cellphone, but the percentage of those sharing a cellphone is rather small, and it would have required additional questionnaire time to try to capture such information. The person answering the call was selected as the respondent if they were otherwise found eligible, and hence no adjustment based on “number of eligible adults in the household” was necessary. The information on the number of cellphones a respondent owned could also be asked to make adjustments based on the number of cellphones. However, the percentage of respondents owning more than one cellphone is expected to be too low to have any significant impact on sampling weights. For landline sample cases, the values for (i) number of eligible adults \((n_{\text{wa}})\) and (ii) number of residential telephone lines \((n_h)\) were truncated to avoid extreme weights. The cut-off values (three for number of adults and three for number of residential telephone lines) for truncation were determined after examining the distribution of these variables in the sample. The response rates \((\text{RR}_h \text{ and RR}_{hc} \text{ mentioned above in equations (3) and (4)})\) were measured using the AAPOR (3) definition of response rate within each weighting class. The details of the AAPOR (3) response rate calculations are described above in the section on data collection.

For the pretest, the same weighting steps described above were followed except that only eight weighting classes (four census regions by landline/cellphone) were used. Once the above weighting steps for calculating the probability and nonresponse weighting adjustments were carried out for the pretest (101 completes) and the main study (3,616 completes) samples separately, the two samples were combined using composite weights \((\lambda_2 \text{ for pretest cases and } (1- \lambda_2) \text{ for main study cases})\) where \(\lambda_2\) is the ratio of the “number of completed surveys in the pretest” and the “number of completed surveys in the pretest and main study combined.”

**Post-stratification Weight**

The last stage of adjustments involved post-stratification weighting. The purpose of post-stratification weighting is to restore proportionality among groups of the population that may have been overrepresented or underrepresented in the survey. For the combined sample (pretest and main study), a post-stratification weighting step was carried out to simultaneously rake the combined sample to (i) known characteristics of the target population (U.S. adults living in any of the 50 states and D.C.) and (ii) an estimated parameter for relative telephone usage (landline only, cellphone only, cellphone mostly, or other dual users). The target numbers for post-stratification weighting were obtained from the latest available Current Population Survey (CPS, March 2016) data. The target numbers for the relative telephone usage parameter were based on the latest estimates from the NHIS (National Health Interview Survey) data for July-December 2016.

Gallup carried out the post-stratification weighting by implementing iterative adjustment algorithms (iterative proportional fitting), where the input weight for this post-stratification process was the cumulative weight obtained at the end of selection probability and the nonresponse weighting process. In the process of post-stratification weighting, Gallup weighted the sample so that the weighted counts from the actual respondent database match the corresponding known
demographic characteristics of the U.S. population. The weighting variables used for post-stratification weighting were census region, age, gender, education, race/ethnicity, population density and telephone usage. The population density data were created at the county level. For each county, the population density was derived as the ratio of the total population and total area. Five population density categories were created by assigning the top 20% of the counties (i.e., the top 20% of counties on the list of counties sorted in descending order of population density values) to the first category, the next 20% of the counties to the second category, and so on. The adjustments using these weighting variables were carried out iteratively until the raking algorithm converged (i.e., the weighted proportions were close enough to the targeted proportions for each of the post-stratification cells). Finally, the weight distribution was examined in each census region, and some trimming of extreme weights was done to minimize the effect of such weights on the variance of estimates. About 6% of the weights were trimmed. The weight ratio (ratio of maximum and minimum weight) after trimming was about 35.5.

**Sampling Error and Precision of Estimates**

Sampling errors (or margin of error (MOE)) can be estimated, and their measures can be used to help interpret the final data results. The size of such sampling errors depends largely on the number of interviews and the complexity of the sampling design. Table 4 presents the point estimates (value of weighted mean or proportion), the MOE associated with those estimates and the corresponding 95% confidence intervals for selected key questions based on this survey. The MOE (half-width of the 95% confidence interval) of any estimate of an unknown population proportion (P) based on “n” completed surveys can be estimated by $1.96 \times \sqrt{\frac{p(1-p)}{n} \times \text{(estimated design effect)}}$ where “p” is the corresponding proportion observed in the sample of size n.

*Table 4: Estimates, Margin of Errors and Confidence Intervals for Selected Estimates*

<table>
<thead>
<tr>
<th>Question*</th>
<th>Parameter of Interest</th>
<th>Estimate (%)</th>
<th>Margin of Error (%)</th>
<th>Confidence Interval (95%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1: Have you, yourself, received a telemarketing phone call in the past year?</td>
<td>Proportion of adults receiving a telemarketing phone call in the past year</td>
<td>79.03</td>
<td>1.88</td>
<td>(77.15, 80.91)</td>
</tr>
<tr>
<td>Q2_1: In the past year, have you bought anything from a telemarketer who called you?</td>
<td>Proportion of adults who bought anything from a telemarketer</td>
<td>2.04</td>
<td>0.73</td>
<td>(1.31, 2.77)</td>
</tr>
<tr>
<td>Q3_1: In the past year, have you contributed to a charity after receiving a telemarketing call from the charity?</td>
<td>Proportion of adults who contributed to a charity after receiving a telemarketing call from the charity</td>
<td>9.84</td>
<td>1.37</td>
<td>(8.47, 11.21)</td>
</tr>
<tr>
<td>Question</td>
<td>Proportion of adults who paid money to anyone who promised to</td>
<td>Proportion of adults who paid money to anyone who promised to</td>
<td>95% Confidence Interval</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>-------------------------</td>
<td></td>
</tr>
<tr>
<td>Q6_1: In the past year, have you paid money to anyone who promised to</td>
<td>obtain a modification of the mortgage on your home so that</td>
<td>obtain a modification of the mortgage on your home so that</td>
<td>0.08, 0.15 (0.00, 0.23)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>you could avoid foreclosure and keep your home?</td>
<td>you could avoid foreclosure and keep your home?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q8_1: In the past year, have you paid money to anyone who promised to</td>
<td>remove negative, but true, information from your credit</td>
<td>remove negative, but true, information from your credit</td>
<td>0.66, 0.37 (0.29, 1.03)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>record?</td>
<td>record?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q10_1: In the past year, have you paid money to anyone who promised to</td>
<td>help you obtain credit by creating a new identity or new</td>
<td>help you obtain credit by creating a new identity or new</td>
<td>0.21, 0.28 (0, 0.49)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>credit record?</td>
<td>credit record?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q12_1: In the past year, have you paid money to anyone who promised to</td>
<td>provide you with credit card insurance?</td>
<td>provide you with credit card insurance?</td>
<td>0.37, 0.38 (0, 0.75)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q14_1: In the past year, have you paid money to anyone who promised to</td>
<td>provide you with a credit card or loan, but required that</td>
<td>provide you with a credit card or loan, but required that</td>
<td>1.17, 0.49 (0.68, 1.66)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>you pay a fee before you received the credit card or loan?</td>
<td>you pay a fee before you received the credit card or loan?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q161_a: In the past year, have you paid money to anyone who promised to</td>
<td>reduce or eliminate your credit card debts?</td>
<td>reduce or eliminate your credit card debts?</td>
<td>0.48, 0.27 (0.21, 0.75)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Q161_b: In the past year, have you paid money to anyone who promised to</td>
<td>get the interest rate or monthly payments on your credit</td>
<td>get the interest rate or monthly payments on your credit</td>
<td>0.28, 0.17 (0.11, 0.45)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>cards reduced?</td>
<td>cards reduced?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Proportion of adults</td>
<td>Proportion</td>
<td>Confidence Interval</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>----------------------</td>
<td>------------</td>
<td>---------------------</td>
<td></td>
</tr>
<tr>
<td>Q18a_1: In the past year, have you been charged or billed for a product or service which you did not agree to purchase or have you been billed for an amount that was substantially more than you expected to pay?</td>
<td>17.73</td>
<td>1.71</td>
<td>(16.02, 19.44)</td>
<td></td>
</tr>
<tr>
<td>Q34_a: In the past year, has anyone told you that you had won a prize, a sweepstakes, or a lottery, or had been selected to receive an award such as money, a free vacation, or other product or service?</td>
<td>62.45</td>
<td>2.12</td>
<td>(60.33, 64.57)</td>
<td></td>
</tr>
<tr>
<td>Q38_1: In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else?</td>
<td>6.14</td>
<td>1.03</td>
<td>(5.11, 7.17)</td>
<td></td>
</tr>
<tr>
<td>Q40_1: In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?</td>
<td>4.39</td>
<td>0.99</td>
<td>(3.40, 5.38)</td>
<td></td>
</tr>
</tbody>
</table>

*[*A copy of the survey questionnaire is in Appendix A]*
As shown in Table 4, the MOE associated with the selected estimates are all less than 2.12%. Based on an estimated overall design effect of about 1.8, the MOE associated with any other estimate of proportion is expected to be around 2.2%, even under the most conservative assumption that the unknown population proportion is equal to 0.5 (or 50%). The values of MOE in Table 4 are estimated using the software SUDAAN, taking into account the surveys’ weights and the complex sample design.

Nonresponse Bias Analysis

To examine the potential for nonresponse bias, a nonresponse bias study was conducted between Aug. 2, 2017, and Aug. 18, 2017. For the nonresponse follow up, the mode of data collection was also telephone, and a seven-call design was employed. A random sample was selected of nonrespondents, and a total of 119 interviews were completed during the nonresponse follow-up phase. The group of nonrespondents included i) noncontacts (sampled cases where no human contact could be established during the main phase of data collection) and ii) noninterviews (sampled cases where a human contact was established but an interview couldn’t be completed). Cases of “hard refusals” were excluded from the pool of nonrespondents to be sampled for the nonresponse bias follow-up study. The overall response rate for the nonresponse follow-up phase was 6.2%. The questionnaire for the nonresponse bias study included a selected subset of questions from the main study. A copy of that survey is attached in Appendix C of this report.

The analysis plan for the nonresponse bias study was to compare the respondents and the nonrespondents on key variables (survey data on selected survey questions). The survey data on selected variables for the 3,717 respondents for the main survey (including the pretest) were compared with those obtained from the 119 completed interviews from nonrespondents. In addition, the 3,717 respondents to the main survey were split into two groups: i) early or “easy to reach” and ii) late or “difficult to reach.” The total number of calls required to complete an interview in the main study was used to define these groups. The early group included respondents whose interviews were completed on either the first or second call. The rest of the respondents were included in the late group. Based on this criterion, the “early” group included 1,813 respondents (48.8%) , while the remaining 1,904 respondents (51.2%) formed the “late” group for comparison. These two groups (“early” and “late”) were compared to examine the potential of any nonresponse bias. This comparison was based on the assumption that the latter group may, in some ways, resemble the population of nonrespondents.

Selection of Key Survey Questions

The goal of the nonresponse bias analysis was to examine if the respondents and the nonrespondents differed significantly on questions that are related to the key issues concerning consumer fraud. Keeping that in mind, a set of initial survey questions involving more-frequently experienced frauds was chosen for inclusion in the brief nonresponder survey. Since complete responses were available for both early and late responders, comparisons are made using a broader set of initial questions here. For further details on any of the survey variables/questions, please refer to the pretest, main study and nonresponse follow-up study questionnaires in Appendixes A, B and C, respectively. The mean of each of these derived variables was compared between the groups of respondents and the nonrespondents or between the “early” and “late” respondents.
Comparison of Respondents and Nonrespondents

Respondents and nonrespondents were compared on four selected questions listed below.

**Q14_1:** In the past year, have you paid money to anyone who promised to provide you with a credit card or loan, but required that you pay a fee before you received the credit card or loan?

**Q34a:** In the past year, has anyone told you that you had won a prize, a sweepstakes, or a lottery, or had been selected to receive an award such as money, a free vacation, or other product or service?

**Q38_1:** In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else? This may have happened in connection with a prize or grant, a job, something you were selling (perhaps online), or something else.

**Q40_1:** In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?

For each of these questions, the response categories were:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

For the purpose of comparison, these variables were recoded as follows: 1 – Yes; 0 – No. Don’t Know/Refused responses were set to missing. So, the means of the recoded variables were actually the proportion of “Yes” answers. The total number of respondent and nonrespondent interviews for this study was 3,717 and 119, respectively.

Table 5 presents the results of the comparison. The estimates included in the table — weighted by the sampling weight — were created following the same procedures described in the section on weighting for the main study. For respondents to the nonresponse study, the probability of selection in the sample for the nonresponse follow-up study (based on the subsampling rate of nonrespondents) was also taken into consideration. The calculation of standard errors of estimates for the purpose of carrying out statistical t-test to compare the mean of two groups was done using the software SUDAAN. For the purpose of calculating standard errors in the presence of complex sample design, two general classes of methods are commonly used: “linearization” and “replication.” For this study, the “Taylor Series Linearization” method was used using Descript procedure (and STRWR option) under SUDAAN.

The first column provides the question numbers (along with brief descriptions). The second column includes the difference in means (or proportions) between the two groups (respondents and nonrespondents). The “proportion of yes” answers are compared between the two populations (respondents and nonrespondents) for each question. The last column includes the p-value of a t-test for comparing the two groups.
Table 5: Comparison of Respondents and Nonrespondents

<table>
<thead>
<tr>
<th>Questions</th>
<th>Difference of proportions (respondents minus nonrespondents)</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q14_1: In the past year, have you paid money to anyone who promised to provide you with a credit card or loan, but required that you pay a fee before you received the credit card or loan?</td>
<td>0.0024</td>
<td>0.74</td>
</tr>
<tr>
<td>Q34_a: In the past year, has anyone told you that you had won a prize, a sweepstakes, or a lottery, or had been selected to receive an award such as money, a free vacation, or other product or service?</td>
<td>0.0791</td>
<td>0.21</td>
</tr>
<tr>
<td>Q38_1: In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else?</td>
<td>-0.0526</td>
<td>0.19</td>
</tr>
<tr>
<td>Q40_1: In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?</td>
<td>-0.0089</td>
<td>0.77</td>
</tr>
</tbody>
</table>

As shown in Table 5, none of the variables were found to be significantly different between the two groups (respondents and nonrespondents). In addition to the questions shown in this table, the proportion of adults in different demographic subgroups such as age (18-34, 35-44, 45-54, 55-64, 65-74, 75-99) and the proportion of females, Asians, African Americans and Hispanics were also compared between these the two groups. None of those comparisons based on demographic variables were statistically significant.

Comparison of Early and Late Respondents

For the purpose of examining the potential of nonresponse bias in survey-based estimates, the “early” and “late” respondents from the main study including 3,717 respondents were compared on selected key variables (or questions). Gallup used a seven-call design (up to seven calls made to establish contact with a person 18 years of age or older at the sampled household and to complete an interview with an eligible person) for this survey. Respondents for whom interviews were completed within two calls were identified as “early” or “easy to reach” respondents. Out of 3,717 respondents in the main study (including pretest), 1,813 (about 48.8%) were identified as “early” whereas the remaining 1,904 (about 51.2%) were “late” (or “hard to reach”) respondents. Table 6 presents the results of the comparison between these two groups. The estimates included in this table were generated using the full sampling weight (post-stratified) for the main study. This comparison was undertaken based on the assumption that the latter group may, in some ways, resemble the population of nonrespondents.

The first column provides the question numbers (along with brief descriptions). The second column includes the difference in means (or proportions) between the two groups (“early” and “late” respondents). Each question had four response categories (Yes, No, Don’t Know and Refused). The “proportion of yes” answers are compared between the two populations (early and late) for each question. The last column includes the p-value of a t-test for comparing the two groups.
Table 6: Comparison of “Early” and “Late” Respondents

<table>
<thead>
<tr>
<th>Question</th>
<th>Difference of proportions (“late” minus “early”)</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q6_1: In the past year, have you paid money to anyone who promised to obtain a modification of the mortgage on your home so that you could avoid foreclosure and keep your home?</td>
<td>0.002</td>
<td>0.295</td>
</tr>
<tr>
<td>Q8_1: In the past year, have you paid money to anyone who promised to remove negative, but true, information from your credit record?</td>
<td>0.002</td>
<td>0.693</td>
</tr>
<tr>
<td>Q10_1: In the past year, have you paid money to anyone who promised to help you obtain credit by creating a new identity or new credit record?</td>
<td>0.004</td>
<td>0.141</td>
</tr>
<tr>
<td>Q12_1: In the past year, have you paid money to anyone who promised to provide you with credit card insurance?</td>
<td>0.002</td>
<td>0.548</td>
</tr>
<tr>
<td>Q14_1: In the past year, have you paid money to anyone who promised to provide you with a credit card or loan, but required that you pay a fee before you received the credit card or loan?</td>
<td>-0.010</td>
<td>0.039</td>
</tr>
<tr>
<td>Q16_1a: In the past year, have you paid money to anyone who promised to reduce or eliminate your credit card debts?</td>
<td>0.002</td>
<td>0.591</td>
</tr>
<tr>
<td>Q16_1b: In the past year, have you paid money to anyone who promised to get the interest rate or monthly payments on your credit cards reduced?</td>
<td>0.001</td>
<td>0.472</td>
</tr>
<tr>
<td>Q18a: In the past year, have you been charged or billed for a product or service which you did not agree to purchase or have you been billed for an amount that was substantially more than you expected to pay?</td>
<td>-0.016</td>
<td>0.366</td>
</tr>
</tbody>
</table>
Q34a: In the past year, has anyone told you that you had won a prize, a sweepstakes, or a lottery, or had been selected to receive an award such as money, a free vacation, or other product or service?

Q38_1: In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else? This may have happened in connection with a prize or grant as we just discussed, a job, something you were selling (perhaps online), or something else.

Q40_1: In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?

As shown in Table 6, two of the 11 variables (Q14_1, Q38_1) were found to be significantly different between the two groups ("early" and "late") at a 5% level of significance. None of them were significant at a 1% level. In addition to the questions shown in this table, the proportion of adults in different demographic subgroups such as age (18-34, 35-44, 45-54, 55-64, 65-74, 75-99) and the proportion of females, Asians, African Americans and Hispanics were also compared between these the two groups. None of those differences based on demographic variables were found to be statistically significant.

Results of comparisons presented in Table 5 show no statistically significant difference between the respondents and the nonrespondents on all of the selected variables for comparison. Two of the 11 variables in Table 6 showed statistically significant differences between “early” and “late” respondents. The comparisons based on demographic variables (such as age, gender, race, ethnicity and education) were not significantly different between respondents and nonrespondents and also between “early” and “late” respondents. In summary, these results did not suggest the potential of any significant amount of nonresponse bias in survey-based estimates.

References


Appendix A: Main Study Questionnaire

CASEID
QID:36526 I.D.#

FVALIDON
QID:1528 AREA CODE AND TELEPHONE NUMBER

CINTTIME
QID:963 **INTERVIEW TIME:

ENTITYID
QID:74 ENTITY ID:

1 Landline
2 Cell Phone

QNSB
QID:138577 SAMPLE TYPE:

1 This survey was approved by the Office of Management and Budget, which assigned OMB Control Number 3084-0125, with an expiration date of February 29, 2020.
Programmer: SOFT QUOTAS:

(If code 1 in QNSB:)

<table>
<thead>
<tr>
<th>Region</th>
<th>Category</th>
<th>Count (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>High Density African American</td>
<td>27</td>
</tr>
<tr>
<td>Northeast</td>
<td>High Density Hispanic</td>
<td>27</td>
</tr>
<tr>
<td>Northeast</td>
<td>Other</td>
<td>143</td>
</tr>
<tr>
<td>Midwest</td>
<td>High Density African American</td>
<td>52</td>
</tr>
<tr>
<td>Midwest</td>
<td>High Density Hispanic</td>
<td>7</td>
</tr>
<tr>
<td>Midwest</td>
<td>Other</td>
<td>163</td>
</tr>
<tr>
<td>South</td>
<td>High Density African American</td>
<td>78</td>
</tr>
<tr>
<td>South</td>
<td>High Density Hispanic</td>
<td>45</td>
</tr>
<tr>
<td>South</td>
<td>Other</td>
<td>285</td>
</tr>
<tr>
<td>West</td>
<td>High Density African American</td>
<td>15</td>
</tr>
<tr>
<td>West</td>
<td>High Density Hispanic</td>
<td>79</td>
</tr>
<tr>
<td>West</td>
<td>Other</td>
<td>159</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>1080</td>
</tr>
</tbody>
</table>

(If code 2 in QNSB:)

<table>
<thead>
<tr>
<th>Region</th>
<th>Category</th>
<th>Count (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>High Density African American</td>
<td>63</td>
</tr>
<tr>
<td>Northeast</td>
<td>High Density Hispanic</td>
<td>61</td>
</tr>
<tr>
<td>Northeast</td>
<td>Other</td>
<td>327</td>
</tr>
<tr>
<td>Midwest</td>
<td>High Density African American</td>
<td>124</td>
</tr>
<tr>
<td>Midwest</td>
<td>High Density Hispanic</td>
<td>18</td>
</tr>
<tr>
<td>Midwest</td>
<td>Other</td>
<td>393</td>
</tr>
<tr>
<td>South</td>
<td>High Density African American</td>
<td>181</td>
</tr>
<tr>
<td>South</td>
<td>High Density Hispanic</td>
<td>103</td>
</tr>
<tr>
<td>South</td>
<td>Other</td>
<td>661</td>
</tr>
<tr>
<td>West</td>
<td>High Density African American</td>
<td>35</td>
</tr>
<tr>
<td>West</td>
<td>High Density Hispanic</td>
<td>185</td>
</tr>
<tr>
<td>West</td>
<td>Other</td>
<td>368</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>2519</td>
</tr>
</tbody>
</table>
STATABV
QID:152668

STATE:
(Programmer: Code from fone file)
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>State Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Alabama</td>
</tr>
<tr>
<td>AK</td>
<td>Alaska</td>
</tr>
<tr>
<td>AZ</td>
<td>Arizona</td>
</tr>
<tr>
<td>AR</td>
<td>Arkansas</td>
</tr>
<tr>
<td>CA</td>
<td>California</td>
</tr>
<tr>
<td>CO</td>
<td>Colorado</td>
</tr>
<tr>
<td>CT</td>
<td>Connecticut</td>
</tr>
<tr>
<td>DE</td>
<td>Delaware</td>
</tr>
<tr>
<td>DC</td>
<td>Washington, D.C.</td>
</tr>
<tr>
<td>FL</td>
<td>Florida</td>
</tr>
<tr>
<td>GA</td>
<td>Georgia</td>
</tr>
<tr>
<td>HI</td>
<td>Hawaii</td>
</tr>
<tr>
<td>ID</td>
<td>Idaho</td>
</tr>
<tr>
<td>IL</td>
<td>Illinois</td>
</tr>
<tr>
<td>IN</td>
<td>Indiana</td>
</tr>
<tr>
<td>IA</td>
<td>Iowa</td>
</tr>
<tr>
<td>KS</td>
<td>Kansas</td>
</tr>
<tr>
<td>KY</td>
<td>Kentucky</td>
</tr>
<tr>
<td>LA</td>
<td>Louisiana</td>
</tr>
<tr>
<td>ME</td>
<td>Maine</td>
</tr>
<tr>
<td>MD</td>
<td>Maryland</td>
</tr>
<tr>
<td>MA</td>
<td>Massachusets</td>
</tr>
<tr>
<td>MI</td>
<td>Michigan</td>
</tr>
<tr>
<td>MN</td>
<td>Minnesota</td>
</tr>
<tr>
<td>MS</td>
<td>Mississippi</td>
</tr>
<tr>
<td>MO</td>
<td>Missouri</td>
</tr>
<tr>
<td>MT</td>
<td>Montana</td>
</tr>
<tr>
<td>NE</td>
<td>Nebraska</td>
</tr>
<tr>
<td>NV</td>
<td>Nevada</td>
</tr>
<tr>
<td>NH</td>
<td>New Hampshire</td>
</tr>
<tr>
<td>NJ</td>
<td>New Jersey</td>
</tr>
<tr>
<td>NM</td>
<td>New Mexico</td>
</tr>
<tr>
<td>NY</td>
<td>New York</td>
</tr>
<tr>
<td>NC</td>
<td>NO Carolina</td>
</tr>
<tr>
<td>ND</td>
<td>NO Dakota</td>
</tr>
<tr>
<td>OH</td>
<td>Ohio</td>
</tr>
<tr>
<td>OK</td>
<td>Oklahoma</td>
</tr>
<tr>
<td>OR</td>
<td>Oregon</td>
</tr>
<tr>
<td>PA</td>
<td>Pennsylvannia</td>
</tr>
<tr>
<td>RI</td>
<td>Rhode Island</td>
</tr>
<tr>
<td>SC</td>
<td>SO Carolina</td>
</tr>
<tr>
<td>SD</td>
<td>SO Dakota</td>
</tr>
<tr>
<td>TN</td>
<td>Tennessee</td>
</tr>
<tr>
<td>TX</td>
<td>Texas</td>
</tr>
<tr>
<td>UT</td>
<td>Utah</td>
</tr>
<tr>
<td>VT</td>
<td>Vermont</td>
</tr>
<tr>
<td>VA</td>
<td>Virginia</td>
</tr>
<tr>
<td>WA</td>
<td>Washington</td>
</tr>
</tbody>
</table>
WV  W Virginia
WI  Wisconsin
WY  Wyoming
Hello, this is __________, from Gallup. We are conducting a national research survey on behalf of the Federal Trade Commission, an agency of the U.S. government. This is strictly a research project, and no sales calls will be made as a result of your participation. Your participation in this survey is completely voluntary.

(If code 1 in QNSB, read:) In order to keep our poll random, we need to select one adult in your household. So please think about everyone living in your household age 18 or older. May I please speak with the person who will have the next birthday? (Interviewer: If necessary, probe by saying:) May I speak to the person who will celebrate the next birthday?

(Interviewer: If necessary, probe by saying:) Is that person available?

(Interviewer: If necessary, read:) Asking for the person with the next birthday is how we randomly choose our survey respondents, which makes our research more representative of the U.S.)

(Interviewer: If respondent has difficulty figuring out next birthday, read:) I need to speak to the person in your household who will be celebrating the next birthday. Please think about everyone who lives in your household, 18 years of age or older, and their birthdays. Is the person who will have the next birthday available?

(Interviewer: If code 1 or 2 in QNSB and respondent asks "Do you have approval to do this? "Under what authority are you doing this?" or "How do I know that my answers will be confidential?" read:) This survey is being conducted under the authority of the FTC Act. We will not ask for your name or any other personally identifying information. Your participation in this survey is completely voluntary. Your responses to our questions will be combined with those of others who participate in the survey. The project has been approved by the Office of Management and Budget, which assigned OMB Control Number 3084-0125.)

1  Yes, available - (Continue)
7  Respondent not available or call him/her later - (Set time to call back)
8  (Soft Refusal)
9  (Hard Refusal) - (Thank and Terminate)
(Programmer: All interviews are recorded. The recording begins when the respondent answers the phone. This statement is read after the "Continue" response is entered after the Introduction and before the first question.)

**FRECCONS**  
QID:98881  
This interview will be recorded for internal quality assurance.

1   (Continue)  
2   (Refused) - (Thank and Terminate)

**QNS1**  
QID:148345  
First, have I reached you on a landline phone or on a cell phone?  
(Interviewer: If respondent says 'home phone,' 'VOIP/Internet phone,' or any type of phone other than a cell or mobile phone, code as '1'.)

1   Landline  
2   Cell Phone  
3   (DK)  
4   (Refused)  
5   (Business Line - Landline or Cell)  
[VOLUNTEERED]

**QNS1(2021)**

Skip: (If code 5 in QNS1, Thank and Terminate; Otherwise, Continue)

(Interviewer: READ:)  
QID:637166  
Before proceeding further, I need to provide the following brief disclosure: This survey is being conducted under the authority of the FTC Act. We will not ask for your name or any other personally identifying information. Your participation in this survey is completely voluntary. Your responses to our questions will be combined with those of others who participate in the survey. The project has been approved by the Office of Management and Budget, which assigned OMB Control Number 3084-0125.
QNSC6
QID:156966 Please tell me your age.
(Interviewer: Open ended and code actual age)

<table>
<thead>
<tr>
<th>Code</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>01-</td>
</tr>
<tr>
<td>96</td>
<td>96</td>
</tr>
<tr>
<td>97</td>
<td>97 or older</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

QNSC6(2001-2002)

QID:630147 Skip: (If code 01-17 in QNSC6, Thank and Terminate;
If code 98 or 99 in QNSC6, Continue;
Otherwise, Skip to Read before Q1CLK)

QNSC7
QID:630144 Can you tell me which age range best fits you? Are you (read 1-7)?

<table>
<thead>
<tr>
<th>Code</th>
<th>Age Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18 to 24</td>
</tr>
<tr>
<td>2</td>
<td>25 to 34</td>
</tr>
<tr>
<td>3</td>
<td>35 to 44</td>
</tr>
<tr>
<td>4</td>
<td>45 to 54</td>
</tr>
<tr>
<td>5</td>
<td>55 to 64</td>
</tr>
<tr>
<td>6</td>
<td>65 to 74</td>
</tr>
<tr>
<td>7</td>
<td>75 and over</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

QNSC7(2003)

QID:630145 Skip: (If code 8 or 9 in QNSC7, Thank and Terminate;
Otherwise, Continue)

Q1CLK
QID:45184 SECTION CLOCK:

Q1CLK(11004-11007)

(Interviewer: READ:)

QID:630148 The first few questions are about some experiences you personally might have as a consumer...
QID:630149  TELEMARKETERS AND UNSOLICITED MAIL

Q1  QID:630150  Have you, yourself, received a telemarketing phone call in the past year?

1  Yes
2  No
8  (DK)
9  (Refused)

Q1(2302)

QID:630151  Skip: (If code 1 in Q1, Continue; Otherwise, Skip to next set of randomized questions [Q4_1-Q5_3])

QID:637168  Programmer: Randomly rotate pairs in Q2_1-Q2_2 and Q3_1-Q3_2, as appropriate:

Q2_1  QID:630153  In the past YEAR, have you bought anything from a telemarketer who called you?

1  Yes
2  No, did not make any purchases from telemarketers
8  (DK)
9  (Refused)

Q2_1(2303)

QID:638940  Skip: (If code 1 in Q2_1, Continue; Otherwise, Skip to Q3_1 or Note before Q4_1, as appropriate)
Q2_2

Did you make any purchases from a telemarketer who was selling for a company with which you had NOT previously done business?

1 Yes, made purchase(s) from a company with which had not previously done business
2 No, made purchase(s), but only from sellers with whom had previously done business
8 (DK)
9 (Refused)

(Skip: All in Q2_2, Skip to Q3_1 or Note before Q4_1, as appropriate)

Q2_2(2304)

Q3_1

In the past YEAR, have you contributed to a charity after receiving a telemarketing call from the charity?

1 Yes
2 No, did not make any such contributions
8 (DK)
9 (Refused)

Q3_1(2305)

QID:638942

Skip: (If code 1 in Q3_1, Continue; Otherwise, Skip to Q2_1 or Note before Q4_1, as appropriate)

Q3_2

Did you make such contributions to a charity to which you had NOT previously donated?

1 Yes, contributed to a charity or charities to which had not previously contributed
2 No, contributed but only to a charity or charities to which had previously contributed
8 (DK)
9 (Refused)

(Skip: All in Q3_2, Skip to Q2_1 or Note before Q4_1, as appropriate)

Q3_2(2306)
QID:638943  
**Programmer:** Randomly rotate in pairs: Q4_1-Q4_2, Q5_1-Q5_2, Q5_3-Q5_4, as appropriate

**Q4_1**  
QID:630162  
In the past YEAR, after hearing an ad on the radio or seeing a television ad or infomercial, have you purchased anything from a seller with whom you had not previously done business?  
1  Yes  
2  No, did not make any such purchases  
8  (DK)  
9  (Refused)  

Q4_1(2307)

**QID:639062**  
Skip: (If code 1 in Q4_1, Continue; Otherwise, Skip to Q5_1, Q5_3, OR Read before BLOCKS, as appropriate)

**Q4_2**  
QID:630164  
In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?  
1  Purchased from a store  
2  Ordered by phone, Internet, or mail  
3  Made purchases BOTH from a store and ordered by phone, Internet, or mail  
8  (DK)  
9  (Refused)  

(Skip: All in Q4_2, Skip to Q5_1, Q5_3, or Read before BLOCKS, as appropriate)  

Q4_2(2308)

**Q5_1**  
QID:630166  
In the past YEAR, after receiving an unsolicited commercial email or SPAM, have you purchased anything from a seller with which you had NOT previously done business?  
1  Yes  
2  No, did not make any such purchases  
8  (DK)  
9  (Refused)  

Q5_1(2309)
QID: 638946  
**Skip:** (If code 1 in Q5_1, Continue; Otherwise, Skip to Q4_1, Q5_3, or Read before BLOCKS, as appropriate)

Q5_2 (QID: 630164)  
In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

- 1  Purchased from a store
- 2  Ordered by phone, Internet, or mail
- 3  Made purchases BOTH from a store and ordered by phone, Internet, or mail
- 8  (DK)
- 9  (Refused)

(Skip: All in Q5_2, Skip to Q4_1, Q5_3, or Read before BLOCKS, as appropriate)

Q5_2(2310)

Q5_3 (QID: 630176)  
In the past YEAR, after receiving an unsolicited piece of mail, have you purchased anything from a seller with which you had NOT previously done business?

- 1  Yes
- 2  No, did not make any such purchases
- 8  (DK)
- 9  (Refused)

Q5_3(2311)

QID: 638949  
**Skip:** (If code 1 in Q5_3, Continue; Otherwise, Skip to Q4_1, Q5_1, or Read before BLOCKS, as appropriate)

Q5_4 (QID: 630164)  
In making this purchase, did you visit a store or did you place the order by phone, Internet, or mail?

- 1  Purchased from a store
- 2  Ordered by phone, Internet, or mail
- 3  Made purchases BOTH from a store and ordered by phone, Internet, or mail
- 8  (DK)
- 9  (Refused)

(Skip: All in Q5_4, Skip to Q4_1, Q5_1, or Continue, as appropriate)

Q5_4(2312)
Now I'd like to read you a list of experiences that some consumers have had. For each of the following, please tell me which of these things, if any, have happened to you in the past YEAR, that is since (PROGRAMMER NOTE: Pull in date from one year ago).
(Programmer: Show rotation order)

QID:641633
**Programmer: BLOCKS A-F RECODE:**
BLCKA
BLCKB
BLCKC
BLCKD
BLCKE
BLCKF

BLKA1_CK
QID:143850
**SECTION CLOCK:**

BLKA1_CK(11008-11011)

(BLOCK A STARTS HERE)

**PROGRAMMER:** ROTATION FOR BLOCK A:
1. Q6_1 - Q7_11 - mortgage modification on home so could avoid foreclosure and keep home
2. Q8_1 - Q9_11 - remove negative, but true, information from credit record
3. Q10_1 - Q11_11 - help obtain credit by creating a new identity or new credit record
4. Q12_1 - Q13_11 - provide credit card insurance
5. Q14_1 - Q15_11 - provide credit card or loan, but required a fee before receiving
6. Q16_1 - Q17_11 - reduce or eliminate credit card debts or promised to get the interest rate or monthly payments on credit cards reduced

(Programmer: Randomize and Record Order)

QID:641635

(Programmer: Show rotation order)

**Programmer: COUNTA 1-6 RECODE:**
CNT6_1:
CNT8_1:
CNT10_1:
CNT12_1:
CNT14_1:
CNT16_1:

QID:638956
**ROTATION GROUP 1 IN BLOCK A - promised to obtain a modification of the mortgage on home so could avoid foreclosure and keep your home**
Q6_1
QID:630263  In the past year, have you paid money to anyone who promised to obtain a modification of the mortgage on your home so that you could avoid foreclosure and keep your home?

1  Yes
2  No
8  (DK)
9  (Refused)

Q6_1(2400)

QID:630264  Skip: (If code 1 in Q6_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q6_2
QID:630265  How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same promised mortgage modification, please only count this as one time.

(Interviewer: Open ended and code)

00  None
01  1
02  2
03  3
04  4
05  5
06  6
07  7
08  8
09  9 or more
98  (DK)
99  (Refused)

Q6_2(2313-2314)

QID:637175  Skip: (If code 00 in Q6_2, Reset to Q6_1 and code as 2; If code 05-09 in Q6_2, Continue; Otherwise, Skip to Note before Q6_4)
Q6_3
QID:630268
You said that you paid someone to arrange a mortgage modification for you (response in Q6_2) times in the past year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q6_2 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q6_3(2315)

QID:639065
Skip: (If code 1 in Q6_3, Continue; Otherwise, Reset to Q6_2 and enter correct response)

QID:630287
Thinking now about the most recent time you paid someone to arrange a mortgage modification for you...

Q6_4
QID:630308
Were all the payments you made to obtain this mortgage modification made to your mortgage lender or the company to whom you make your monthly payments or were at least some payments made to someone else?

1  At least some payments were made to someone other than mortgage lender or the company to whom you make monthly payments
2  All payments were made to mortgage lender or the company to whom you make monthly payments
8  (DK)
9  (Refused)

Q6_4(2316)

QID:630309
Skip: (If code 1 in Q6_4, Continue; Otherwise, Skip to Next Appropriate Question)
Q6_5  QID:630314  Were you required to pay something to the person or company offering to arrange the mortgage modification before the modification was arranged or were all payments made after the modification was received?
1  Payments were required before the loan modification was received
2  All payments were made after the loan modification was received
8  (DK)
9  (Refused)

Q6_5(2317)

QID:630315  **Skip: (If code 1 in Q6_5, Continue; Otherwise, Skip to Next Appropriate Question)**

Q6_6  QID:630316  And, did the efforts of this person or company result in your being offered an actual modification of your mortgage loan?
1  Yes
2  No
8  (DK)
9  (Refused)

Q6_6(2318)

QID:630317  **Skip: (If code 1 in Q6_6, Continue; If code 2 in Q6_6, Skip to Q7_1; Otherwise, Skip to Next Appropriate Question)**

Q6_7  QID:630318  Before you paid any money to the person or company promising to arrange the mortgage modification, did the person lead you to believe that the modified mortgage would have specific terms, like how much your monthly payment would be or how much lower it would be than what you were then paying?
1  Yes
2  No
8  (DK)
9  (Refused)

Q6_7(2319)
Skip: (If code 1 in Q6_7, Continue; Otherwise, Skip to Next Appropriate Question)

Q6_8
QID:630341
(If code 1 in FORM, read:) Which of the following best describes the terms of the modified mortgage you were offered? Were your terms (read 1-3)?

(If code 2 in FORM, read:) Which of the following best describes the terms of the modified mortgage you were offered? Were your terms (read 3-1)?

1 significantly better than what you had been led to expect
2 generally about what you had been led to expect
3 significantly worse than what you had been led to expect
8 (DK)
9 (Refused)

Skip: (If code 3 in Q6_8, Continue; Otherwise, Skip to Next Appropriate Question)
**Q7_1**  
**QID:630365**  
How did you first learn about this offer to modify your mortgage?  
*(Interviewer: Open ended and code)*

*(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Internet or website</td>
</tr>
<tr>
<td>07</td>
<td>Email</td>
</tr>
<tr>
<td>08</td>
<td>Television advertisement or infomercial</td>
</tr>
<tr>
<td>09</td>
<td>Mail advertisement or solicitation, including a catalog</td>
</tr>
<tr>
<td>10</td>
<td>Telephone call (a telemarketer)</td>
</tr>
<tr>
<td>11</td>
<td>Store you visited</td>
</tr>
<tr>
<td>12</td>
<td>Someone who came to your home</td>
</tr>
<tr>
<td>13</td>
<td>Radio advertisement</td>
</tr>
<tr>
<td>14</td>
<td>Poster or flier</td>
</tr>
<tr>
<td>15</td>
<td>Magazine or newspaper advertisement</td>
</tr>
<tr>
<td>16</td>
<td>Social media site, such as Facebook®, Twitter®, YouTube®, or blogs</td>
</tr>
<tr>
<td>17</td>
<td>Friend or family member</td>
</tr>
<tr>
<td>18</td>
<td>When you saw the charge on your statement</td>
</tr>
<tr>
<td>19</td>
<td>Bank or other financial institution</td>
</tr>
<tr>
<td>20</td>
<td>Your church or a local community organization</td>
</tr>
<tr>
<td>21</td>
<td>(Received product in the mail)</td>
</tr>
</tbody>
</table>

List Other: Y

---

**QID:646387**  
**Skip:** (If code 06 in Q7_1, Continue;  
If code 17 in Q7_1, Skip to Q7_4,  
If code 18 or 21 in Q7_1, Skip to Q7_5;  
Otherwise, Skip to Q7_3)
Q7_2  
*QID:630421*  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)  

Q7_2(2323)

Q7_3  
*QID:630422*  
Was the information about this mortgage offer presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)  

Q7_3(2324)

*Skip: (If code 1 in Q7_3, Autocode as 07 in Q7_3A and Skip to Q7_4; If code 2 in Q7_3, Continue; Otherwise, Skip to Q7_4)*
Q7_3A  
QID:630424  
In what language was the information provided?  
(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y

Q7_3A(2325-2326)  
Q7_3A_T(7001)

Q7_4  
QID:630426  
And how did you purchase this mortgage offer?  
(Interviewer: Read and rotate 06-10, then read 01)

01  Some other way (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Visited a store
07  Ordered on the telephone
08  Mailed in an order
09  Ordered from Internet site or app
10  Did not purchase product or service—just arrived in the mail

List Other: Y

Q7_4(2327-2328)  
Q7_4_T(7002)
Q7_5
QID:630427  And how much did you actually end up paying for this offer to modify your mortgage? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. 
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q7_5(2329-2333)

QID:630428 Skip: (If code 500-99997 in Q7_5, Continue; If code 00000 in Q7_5, Skip to Q7_10; Otherwise, Skip to Q7_9)

Q7_5A
QID:630429 You said you paid (response in Q7_5). Is this correct? 
(Programmer: If code 2, 8, or 9, Reset to Q7_5 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q7_5A(2334)

QID:630431 Skip: (If code 1 in Q7_5A, Continue; Otherwise, Reset to Q7_5 and enter correct response)
Q7_9
QID:630432
And, how did you pay for this mortgage offer? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?
(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

QID:630435
Skip: (If code 13 in Q7_9, Continue; Otherwise, Skip to Q7_10)
Q7_9A  And, what kind of money order or wire transfer was this?  
(Interviewer: Read 06-09, then read 01)

01  Some other way (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07  You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08  You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09  You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q7_9A(2337-2338)
Q7_9A_T(7004)

Q7_10  And, did you complain to anyone officially or unofficially about your experience with this offer?

1  Yes
2  No
8  (DK)
9  (Refused)

Q7_10(2339)

QID:630439  Skip: (If code 1 in Q7_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q7_11
QID:630440
To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y

Q7_111(2340-2341)
Q7_112(2342-2343)
Q7_113(2344-2345)
Q7_111_T(7005)
Q7_112_T(7006)
Q7_113_T(7007)
In the past YEAR, have you paid money to anyone who promised to remove negative, but true, information from your credit record?

1  Yes
2  No
8  (DK)
9  (Refused)

Skip: (If code 1 in Q8_1, Continue; Otherwise, Skip to Next Appropriate Question)
**Q8_2**  
**QID:630476**  
How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.  
(*Interviewer: Open ended and code*)  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**Q8_2(2441-2442)**

**QID:630448**  
**Skip:** (If code 00 in Q8_2, Reset to Q8_1 and code as 2; If code 05-09 in Q8_2, Continue; Otherwise, Skip to Note before Q8_4)

**Q8_3**  
**QID:630449**  
You said that this happened to you (response in Q8_2) times in the past year. Is this correct?  
(*Programmer: If code 2, 8, or 9, Reset to Q8_2 and enter correct response*)  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**Q8_3(2443)**

**QID:640305**  
**Skip:** (If code 1 in Q8_3, Continue; Otherwise, Reset to Q8_2 and enter correct response)

**Interviewer:** If code 02-09, 98, or 99 in Q8_2, read:

**QID:630452**  
Thinking now about the most recent time this happened to you…
### Q8_4

**QID:630454**  
Was the negative, but true, information removed from your credit record as promised?

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q8_4(2444)

**QID:630455**  
*Skip: (If code 2 in Q8_4, Continue; Otherwise, Skip to Next Appropriate Question)*
**Q9_1**

QID:630456

How did you first learn about this offer to remove negative, but true, information from your credit record?

*(Interviewer: Open ended and code)*

*(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Internet or website</td>
</tr>
<tr>
<td>07</td>
<td>Email</td>
</tr>
<tr>
<td>08</td>
<td>Television advertisement or infomercial</td>
</tr>
<tr>
<td>09</td>
<td>Mail advertisement or solicitation, including a catalog</td>
</tr>
<tr>
<td>10</td>
<td>Telephone call (a telemarketer)</td>
</tr>
<tr>
<td>11</td>
<td>Store you visited</td>
</tr>
<tr>
<td>12</td>
<td>Someone who came to your home</td>
</tr>
<tr>
<td>13</td>
<td>Radio advertisement</td>
</tr>
<tr>
<td>14</td>
<td>Poster or flier</td>
</tr>
<tr>
<td>15</td>
<td>Magazine or newspaper advertisement</td>
</tr>
<tr>
<td>16</td>
<td>Social media site, such as Facebook©, Twitter©, YouTube©, or blogs</td>
</tr>
<tr>
<td>17</td>
<td>Friend or family member</td>
</tr>
<tr>
<td>18</td>
<td>When you saw the charge on your statement</td>
</tr>
<tr>
<td>19</td>
<td>Bank or other financial institution</td>
</tr>
<tr>
<td>20</td>
<td>Your church or a local community organization</td>
</tr>
<tr>
<td>21</td>
<td>(Received product in the mail)</td>
</tr>
</tbody>
</table>

**List Other:** Y

**Skip:** (If code 06 in Q9_1, Continue; If code 17 in Q9_1, Skip to Q9_4; If code 18 or 21 in Q9_1, Skip to Q9_5; Otherwise, Skip to Q9_3)
Q9_2  
QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)  

Q9_2(2447)

Q9_3  
QID:630458  Was the information about this offer presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)  

Q9_3(2448)

Skip: (If code 1 in Q9_3, Autocode as 07 in Q9_3A and Skip to Q9_4; If code 2 in Q9_3, Continue; Otherwise, Skip to Q9_4)

Q9_3A  
QID:630424  In what language was the information provided?  
(Interviewer: Open ended and code)

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Chinese/Mandarin  
07  English  
08  French  
09  Spanish  
10  Tagalog  
11  Vietnamese  

List Other: Y  

Q9_3A(2449-2450)  
Q9_3A_T(7015)
Q9_4
QID:630460
And how did you purchase this service?

*(Interviewer: Read and rotate 06-10, then read 01)*

01  Some other way (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Visited a store
07  Ordered on the telephone
08  Mailed in an order
09  Ordered from Internet site or app
10  Did not purchase product or service—just arrived in the mail

List Other: Y

Q9_4(2451-2452)
Q9_4_T(7008)

Q9_5
QID:630462
And how much did you actually end up paying for this offer to remove information from your credit report? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

*(Interviewer: Open ended and code actual amount)*

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q9_5(2453-2457)

QID:630463  *Skip: (If code 500-99997 in Q9_5, Continue; If code 00000 in Q9_5, Skip to Q9_10; Otherwise, Skip to Q9_9)*
Q9_5A  You said you paid (response in Q9_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q9_5 and enter correct response)

1 Yes  
2 No  
8 (DK)  
9 (Refused)

Q9_5A(2458)

Skip: (If code 1 in Q9_5A, Continue;  
Otherwise, Reset to Q9_5 and enter correct response)
Q9_9
QID:630467  And, how did you pay for this transaction? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
(Interviewer: Open ended and code)  

(Interviewer: Probe for detail in answer to fit code list, if possible)  

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Cash  
07  Credit card  
08  Wrote a check  
09  Gave your debit card number linked to your bank account  
10  Gave your checking account number  
11  Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on  
12  Gift card like Amazon, Target, or iTunes  
13  Money order or wire transfer, like Western Union, MoneyGram, or the post office  
14  Charged to your telephone, cable television account, or Internet services bill  
15  Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet  

List Other:Y  

Q9_9(2459-2460)  
Q9_9_T(7009)  

QID:630469  Skip: (If code 13 in Q9_9, Continue; Otherwise, Skip to Q9_10)
Q9_9A  
QID:630436  
And, what kind of money order or wire transfer was this?  
*(Interviewer: Read 06-09, then read 01)*  

01 Some other way (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically  
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred  
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller  
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller  

List Other: Y  

Q9_9A(2461-2462)  
Q9_9A_T(7010)  

Q9_10  
QID:630471  
And, did you complain to anyone officially or unofficially about your experience with this offer?  

1 Yes  
2 No  
8 (DK)  
9 (Refused)  

Q9_10(2463)  

QID:630472  
Skip: *(If code 1 in Q9_10, Continue; Otherwise, Skip to Next Appropriate Question)*
Q9_11
QID:630440

To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y

Q9_111(2464-2465)
Q9_112(2466-2467)
Q9_113(2468-2469)
Q9_111_T(7011)
Q9_112_T(7012)
Q9_113_T(7013)
Q10_1 In the past YEAR, have you paid money to anyone who promised to help you obtain credit by creating a new identity or new credit record?

1 Yes
2 No
8 (DK)
9 (Refused)

Skip: (If code 1 in Q10_1, Continue; Otherwise, Skip to Next Appropriate Question)
Q10_2  
QID:630476  
How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.  
(Interviewer: Open ended and code)

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q10_2(2541-2542)

QID:637179  
Skip: (If code 00 in Q10_2, Reset to Q10_1 and code as 2;  
If code 05-09 in Q10_2, Continue;  
Otherwise, Skip to Note before Q11_1)

Q10_3  
QID:630566  
You said that this happened to you (response in Q10_2) times in the past year. Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q10_2 and enter correct response)

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q10_3(2543)

QID:630568  
Skip: (If code 1 in Q10_3, Continue;  
Otherwise, Reset to Q10_2 and enter correct response)

(Interviewer: If code 02-09, 98, or 99 in Q10_2, read:)

QID:630452  
Thinking now about the most recent time this happened to you…
Q11_1
QID:630576

How did you first learn about this offer to help you obtain credit by creating a new identity or new credit record?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Skip: (If code 06 in Q11_1, Continue; If code 17 in Q11_1, Skip to Q11_4; If code 18 or 21 in Q11_1, Skip to Q11_5; Otherwise, Skip to Q11_3)
Q11_2  
**QID:630421**  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1. An Internet auction site
2. An online classified ad site, such as Craigslist
3. Another Internet website
8. (DK)
9. (Refused)

Q11_2(2547)

Q11_3  
**QID:630458**  
Was the information about this offer presented in English or some other language?

1. English
2. Some other language
8. (DK)
9. (Refused)

Q11_3(2548)

**Skip: (If code 1 in Q11_3, Autocode as 07 in Q11_3A and Skip to Q11_4; If code 2 in Q11_3, Continue; Otherwise, Skip to Q11_4)**

Q11_3A  
**QID:630424**  
In what language was the information provided?  
*(Interviewer: Open ended and code)*

01. Other (list)
02. (DK)
03. (Refused)
04. HOLD
05. HOLD
06. Chinese/Mandarin
07. English
08. French
09. Spanish
10. Tagalog
11. Vietnamese

*List Other: Y*

Q11_3A(2549-2550)  
Q11_3A_T(7017)
Q11_4
QID:630460
And how did you purchase this service?

*(Interviewer: Read and rotate 06-10, then read 01)*

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service—just arrived in the mail

List Other: Y

Q11_4(2551-2552)
Q11_4_T(7018)

Q11_5
QID:630614
And how much did you actually end up paying for this offer to help you obtain credit by creating a new identity or new credit record? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

*(Interviewer: Open ended and code actual amount)*

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q11_5(2553-2557)

QID:630618
Skip: *(If code 500-99997 in Q11_5, Continue; If code 00000 in Q11_5, Skip to Q11_10; Otherwise, Skip to Q11_9)*
Q11_5A
QID:630619
You said you paid (response from Q11_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q11_5 and enter correct response)

1   Yes
2   No
8   (DK)
9   (Refused)

Q11_5A(2558)

QID:638971
Skip: (If code 1 in Q11_5A, Continue;
Otherwise, Reset to Q11_5 and enter correct response)
Q11_9
QID:630467

And, how did you pay for this transaction? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q11_9(2559-2560)
Q11_9_T(7019)

Skip: (If code 13 in Q11_9, Continue; Otherwise, Skip to Q11_10)
Q11_9A
QID:630436
And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q11_9A(2561-2562)
Q11_9A_T(7020)

Q11_10
QID:630438
And, did you complain to anyone officially or unofficially about your experience with this offer?

1 Yes
2 No
8 (DK)
9 (Refused)

Q11_10(2563)

Skip: (If code 1 in Q11_10, Continue; Otherwise, Skip to Next Appropriate Question)
To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?
(Interviewer: Probe for three responses)

- 01 Other (list)
- 02 (DK)
- 03 (Refused)
- 04 HOLD
- 05 HOLD
- 06 Family or friends/tell family or friends not to buy from the seller
- 07 The company that sold the product
- 08 The product manufacturer
- 09 The Better Business Bureau
- 10 A bank
- 11 A credit card company
- 12 A local consumer agency
- 13 The local police department
- 14 The Department of Motor Vehicles
- 15 A local consumer help line
- 16 The state Attorney General or state consumer agency
- 17 The Federal Trade Commission/FTC
- 18 Consumer Financial Protection Board (CFPB)
- 19 Federal Communications Commission (FCC)
- 20 Another federal agency (list)
- 21 The phone company
- 22 Internet service provider
- 23 Post Office/USPS

# of Responses: 3
List Other: Y
OUTQ10A
QID:143850  SECTION CLOCK:

BLKA4_CK
QID:143850  SECTION CLOCK:

QID:630625  ROTATION GROUP 4 IN BLOCK A - provide with credit card insurance

Q12_1
QID:630626  In the past YEAR, have you paid money to anyone who promised to provide you with credit card insurance?

1  Yes
2  No
8  (DK)
9  (Refused)

Q12_2
QID:630476  How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.

( Interviewer: Open ended and code)

00  None
01  1
02  2
03  3
04  4
05  5
06  6
07  7
08  8
09  9 or more
98  (DK)
99  (Refused)
Skip: (If code 00 in Q12_2, Reset to Q12_1 and code as 2; If code 05-09 in Q12_2, Continue; Otherwise, Skip to Note before Q12_4)

Q12_3
QID:630630
You said that this happened to you (response in Q12_2) times in the past year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q12_2 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q12_3(2643)

Skip: (If code 1 in Q12_3, Continue; Otherwise, Reset to Q12_2 and enter correct response)

(Interviewer: If code 02-09, 98, or 99 in Q12_2, read:)

QID:630452
Thinking now about the most recent time this happened to you…

Q12_4
QID:630634
What was the insurance supposed to protect you against? Was it to (read and rotate 06-08)?

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 (Both)
06 Protect you against unauthorized use if your card was lost or stolen
07 Protect you against falling behind in your payments if you lost your job or became ill
08 Protect you against ID theft

List Other: Y

Q12_4(2570-2571)
Q12_4_T(7024)
QID:630635  **Skip: (If code 05 or 06 in Q12_4, Continue; Otherwise, Skip to Next Appropriate Question)**

Q13_1  
**QID:630636**  How did you first learn about this promise to provide you with credit card insurance?  
*(Interviewer: Open ended and code)*

*(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)*

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Internet or website  
07  Email  
08  Television advertisement or infomercial  
09  Mail advertisement or solicitation, including a catalog  
10  Telephone call (a telemarketer)  
11  Store you visited  
12  Someone who came to your home  
13  Radio advertisement  
14  Poster or flier  
15  Magazine or newspaper advertisement  
16  Social media site, such as Facebook©, Twitter©, YouTube©, or blogs  
17  Friend or family member  
18  When you saw the charge on your statement  
19  Bank or other financial institution  
20  Your church or a local community organization  
21  (Received product in the mail)

List Other: Y

Q13_1(2645-2646)  
Q13_1_T(7025)

QID:646423  **Skip: (If code 06 in Q13_1, Continue; If code 17 in Q13_1, Skip to Q13_4; If code 18 or 21 in Q13_1, Skip to Q13_5; Otherwise, Skip to Q13_3)**
Q13_2  
_QID:630421_  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)  

Q13_3  
_QID:630638_  
Was the information about this service presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)  

Q13_3A  
_QID:630424_  
In what language was the information provided?  
(_Interviewer:_ Open ended and code)

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Chinese/Mandarin  
07  English  
08  French  
09  Spanish  
10  Tagalog  
11  Vietnamese  

_List Other:_ Y  

Skip: (If code 1 in Q13_3, Autocode as 07 in Q13_3A and Skip to Q13_4;  
If code 2 in Q13_3, Continue;  
Otherwise, Skip to Q13_4)
Q13_4
QID:630460 And how did you purchase this service?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q13_5
QID:630642 And how much did you actually end up paying for this promise to provide you with credit card insurance? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q13_5(2653-2657)
Q13_4(2651-2652)
Q13_4_T(7027)

QID:630645 Skip: (If code 500-99997 in Q13_5, Continue; If code 00000 in Q13_5, Skip to Q13_10; Otherwise, Skip to Q13_9)
Q13_5A
QID:630646 You said you paid (response from Q13_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q13_5 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q13_5A(2658)

QID:638978 Skip: (If code 1 in Q13_5A, Continue; Otherwise, Reset to Q13_5 and enter correct response)
Q13_9
QID:630467

And, how did you pay for this transaction? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q13_9(2659-2660)
Q13_9_T(7028)

QID:630649

Skip: (If code 13 in Q13_9, Continue; Otherwise, Skip to Q13_10)
Q13_9A  
QID:630436  And, what kind of money order or wire transfer was this?  
(Interviewer: Read 06-09, then read 01)  
01 Some other way (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically  
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred  
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller  
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller  

List Other: Y  

Q13_9A(2661-2662)  
Q13_9A_T(7029)  

Q13_10  
QID:630438  And, did you complain to anyone officially or unofficially about your experience with this offer?  
1 Yes  
2 No  
8 (DK)  
9 (Refused)  

Q13_10(2663)  

QID:630650  Skip: (If code 1 in Q13_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q1311  
**QID:630440**  
To whom did you complain?

*(Interviewer: Open ended and code)*

*(Interviewer: Probe:) Did you complain to anyone else?)*

*(Interviewer: Probe for three responses)*

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Family or friends/tell family or friends not to buy from the seller  
07 The company that sold the product  
08 The product manufacturer  
09 The Better Business Bureau  
10 A bank  
11 A credit card company  
12 A local consumer agency  
13 The local police department  
14 The Department of Motor Vehicles  
15 A local consumer help line  
16 The state Attorney General or state consumer agency  
17 The Federal Trade Commission/FTC  
18 Consumer Financial Protection Board (CFPB)  
19 Federal Communications Commission (FCC)  
20 Another federal agency (list)  
21 The phone company  
22 Internet service provider  
23 Post Office/USPS  

# of Responses: 3  
List Other: Y
In the past YEAR, have you paid money to anyone who promised to provide you with a credit card or loan, but required that you pay a fee before you received the credit card or loan?

1  Yes
2  No
8  (DK)
9  (Refused)

Skip: (If code 1 in Q14_1, Continue; Otherwise, Skip to Next Appropriate Question)
Q14_2  
**QID:630476**  
How many times have you paid someone to do this in the past year? If you made multiple payments in connection with the same transaction, please only count this as one time.  
*(Interviewer: Open ended and code)*  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**Q14_2(2741-2742)**

QID:630655  
**Skip: (If code 00 in Q14_2, Reset to Q14_1 and code as 2; If code 05-09 in Q14_2, Continue; Otherwise, Skip to Read before Q14_4)**

Q14_3  
**QID:630661**  
You said that this happened to you *(response in Q14_2)* times in the past year. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q14_2 and enter correct response)*  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**Q14_3(2743)**

QID:630663  
**Skip: (If code 1 in Q14_3, Continue; Otherwise, Reset to Q14_2 and enter correct response)**

**Interviewer: If code 02-09, 98, or 99 in Q14_2, read:**

QID:630452  
Thinking now about the most recent time this happened to you…
Q14_4
QID:630665 Were you promised a credit card, a mortgage loan, or another type of loan?

1  Credit card
2  Mortgage
3  Another type of loan
8  (DK)
9  (Refused)

Q14_5
QID:630666 Did you actually receive the promised loan or credit card?

1  Yes
2  No
8  (DK)
9  (Refused)

QID:630667 **Skip:** (If code 1 or 3 in Q14_4, Continue; Otherwise, Skip to Next Appropriate Question)

Q14_6
QID:630668 Were you required to make a payment before you received the credit card or loan or were you to pay after the credit card or loan was received? For example, if you were promised a credit card, did you make the payment before you got the card or was the charge to be included on your first bill?

1  Paid before credit card or loan was received
2  Paid after credit card or loan was received/included in first bill
8  (DK)
9  (Refused)

QID:630669 **Skip:** (If code 1 or 3 in Q14_4 AND code 2 in Q14_5 AND code 1 in Q14_6, Continue; Otherwise, Skip to Next Appropriate Question)
Q15_1
QID:630670
How did you first learn about this promised credit card or loan?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q15_1(2945-2946)
Q15_1_T(7033)

QID:646425
Skip: (If code 06 in Q15_1, Continue;
If code 17 in Q15_1, Skip to Q15_4;
If code 18 or 21 in Q15_1, Skip to Q15_5;
Otherwise, Skip to Q15_3)
Q15_2
QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q15_3
QID:630458  Was the information about this offer presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

Q15_3A
QID:630424  In what language was the information provided?  
(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y

Skip: (If code 1 in Q15_3, Autocode as 07 in Q15_3A and Skip to Q15_4; If code 2 in Q15_3, Continue; Otherwise, Skip to Q15_4)
Q15_4
QID:630673

And how did you purchase this promised credit card or loan?

(Interpreter: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service - just arrived in the mail

List Other: Y

Q15_4(2751-2752)
Q15_4_T(7035)

Q15_5
QID:630674

And how much did you actually end up paying for this promised credit card or loan? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Interpreter: Open ended and code actual amount)

00000 None/Nothing
00001 $1-$9,996
99997 $99,997+
99998 (DK)
99999 (Refused)

Q15_5(2753-2757)

Skip: (If code 500-99997 in Q15_5, Continue;
If code 00000 in Q15_5, Skip to Q15_10;
Otherwise, Skip to Q15_9)
Q15_5A

**QID:630676**  You said you paid *(response from Q15_5)*. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q15_5 and enter correct response)*

1. Yes
2. No
8. (DK)
9. (Refused)

Q15_5A(2758)

**QID:630678**  *Skip: (If code 1 in Q15_5A, Continue; Otherwise, Reset to Q15_5 and enter correct response)*
And, how did you pay for this transaction? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
*(Interviewer: Open ended and code)*

*(Interviewer: Probe for detail in answer to fit code list, if possible)*

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

*Skip: (If code 13 in Q15_9, Continue; Otherwise, Skip to Q15_10)*
Q15_9A  And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q15_9A(2761-2762)
Q15_9A_T(7037)

Q15_10  And, did you complain to anyone officially or unofficially about your experience with this service?

1 Yes
2 No
8 (DK)
9 (Refused)

Skip: (If code 1 in Q15_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q1511
QID:630440  
To whom did you complain?

*(Interviewer: Open ended and code)*

*(Interviewer: Probe:) Did you complain to anyone else?)*

*(Interviewer: Probe for three responses)*

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3

List Other: Y
In the past YEAR, have you paid money to anyone who promised to reduce or eliminate credit card debts or promised to get the interest rate or monthly payments on credit cards reduced?

1. Yes
2. No
8. (DK)
9. (Refused)

- **Q16_1A**
  
  Reduce or eliminate your credit card debts

- **Q16_1B**
  
  Get the interest rate or monthly payments on your credit cards reduced

**Skip:** (If code 1 in Q16_1A OR Q16_1B, Continue; Otherwise, Skip to Next Appropriate Question)
Q16_2  
*QID:630687*

How many times have you paid money to someone who promised to reduce your credit card debt or get your monthly payments or interest rates reduced in the past year? If you made multiple payments in connection with the same program, please only count this set of payments as one time.  
*(Interviewer: Open ended and code)*

00  None  
01  1  
02  2  
03  3  
04  4  
05  5  
06  6  
07  7  
08  8  
09  9 or more  
98  (DK)  
99  (Refused)

Q16_2(2842-2843)

QID:646583  
*Skip: (If code 00 in Q16_2, Reset to Q16_1 and code BOTH Q16_1A AND Q16_1B as 2;  
If code 05-09 in Q16_2, Continue;  
Otherwise, Skip to Note before Q16_4A)***

Q16_3  
*QID:630690*

You said that this happened to you *(response in Q16_2)* times in the past year. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q16_2 and enter correct response)*

1  Yes  
2  No  
8  (DK)  
9  (Refused)

Q16_3(2844)

QID:630692  
*Skip: (If code 1 in Q16_3, Continue;  
Otherwise, Reset to Q16_2 and enter correct response)*
Thinking now about the most recent time you paid someone to reduce your credit card debt or to get your monthly payments or interest rates reduced...

Did the person promise to negotiate with your credit card companies to reduce the amount you have to pay to settle your debt or to get your credit card company to reduce the interest rate it charges you?

List Other: Y

Are you still making payments under this plan?
**Q16_6**

Using the seller’s services were you able to pay off what you owed on at least one of your credit cards?

1. Yes
2. No
8. (DK)
9. (Refused)

**Q16_7**

When you dropped out of the program, did the seller provide you with a refund of all of the money you had paid to them?

1. Yes
2. No
8. (DK)
9. (Refused)
**Skip:** (If code 1 in Q16_8, Continue;
Otherwise, Skip to Next Appropriate Question)

**Q16_9**

(If code 1 in FORM, read:) Which of the following best describes by how much the debts that were paid off were reduced? Were your debts (read 1-4)?

(If code 2 in FORM, read:) Which of the following best describes by how much the debts that were paid off were reduced? Were your debts (read 4-1)?

1. Reduced by as much or more than you had been led to expect
2. Reduced by at least half as much as you had been led to expect
3. Reduced by less than half as much as you had been led to expect
4. Your debts were not reduced at all
8. (DK)
9. (Refused)

**Skip:** (If code 2, 3, or 4 in Q16_9, Skip to Q17_1;
Otherwise, Skip to Next Appropriate Question)
Q16_10 (If code 1 in FORM, read:) Which of the following best describes the reduction in the interest rate on your credit card as a result of the efforts of this person? Was the interest rate on your credit card (read 1-4)?

(If code 2 in FORM, read:) Which of the following best describes the reduction in the interest rate on your credit card as a result of the efforts of this person? Was the interest rate on your credit card (read 4-1)?

1  Reduced by as much or more than you had been led to expect
2  Reduced by at least half as much as you had been led to expect
3  Reduced by less than half as much as you had been led to expect
4  Your interest rate was not reduced at all
8  (DK)
9  (Refused)

Skip: (If code 2, 3, or 4 in Q16_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q17_1
QID:630709

How did you first learn about this offer to reduce your credit card debt?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q17_1(2845-2846)
Q17_1_T(7041)

QID:646457

Skip: (If code 06 in Q17_1, Continue; If code 17 in Q17_1, Skip to Q17_4; If code 18 or 21 in Q17_1, Skip to Q17_5; Otherwise, Skip to Q17_3)
Q17_2  
QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)  

Q17_2(2847)

Q17_3  
QID:630458  Was the information about this offer presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)  

Q17_3(2848)

QID:630711  
**Skip:** (If code 1 in Q17_3, Autocode as 07 in Q17_3A and Skip to Q17_4; If code 2 in Q17_3, Continue; Otherwise, Skip to Q17_4)

Q17_3A  
QID:630424  In what language was the information provided?  
**Interviewer:** Open ended and code

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Chinese/Mandarin  
07  English  
08  French  
09  Spanish  
10  Tagalog  
11  Vietnamese  

**List Other:** Y  

Q17_3A(2849-2850)  
Q17_3A_T(7042)
Q17_4  
QID:630712  
And how did you purchase this help to reduce your credit card debt?  
*(Interviewer: Read and rotate 06-10, then read 01)*

01  Some other way (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Visited a store  
07  Ordered on the telephone  
08  Mailed in an order  
09  Ordered from Internet site or app  
10  Did not purchase product or service-just arrived in the mail

List Other: Y

Q17_4(2851-2852)  
Q17_4_T(7043)

Q17_5  
QID:630714  
And how much did you actually end up paying for this promised help to reduce your credit card debt? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. Also, do not include money that was paid to settle any debts that were actually settled.  
*(Interviewer: Open ended and code actual amount)*

00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)

Q17_5(2853-2857)

QID:630715  
**Skip: (If code 500-99997 in Q17_5, Continue; If code 00000 in Q17_5, Skip to Q17_10; Otherwise, Skip to Q17_9)**
Q17_5A
QID:630716 You said you paid (response from Q17_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q17_5 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q17_5A(2858)

QID:630718 Skip: (If code 1 in Q17_5A, Continue; Otherwise, Reset to Q17_5 and enter correct response)
Q17_9  
QID:630467  
And, how did you pay for this transaction? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
(Interviewer: Open ended and code)  

(Interviewer: Probe for detail in answer to fit code list, if possible)  

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Cash  
07 Credit card  
08 Wrote a check  
09 Gave your debit card number linked to your bank account  
10 Gave your checking account number  
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on  
12 Gift card like Amazon, Target, or iTunes  
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office  
14 Charged to your telephone, cable television account, or Internet services bill  
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet  

List Other: Y  

Skip (If code 13 in Q17_9, Continue; Otherwise, Skip to Q17_10)  

QID:630719  
Q17_9(2859-2860)  
Q17_9_T(7044)
Q17_9A  And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q17_10  And, did you complain to anyone officially or unofficially about your experience with this offer?

1 Yes
2 No
8 (DK)
9 (Refused)

Q17_10(2873)

QID:630720  Skip: (If code 1 in Q17_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q1711
QID:630440

To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y

Q17111(2864-2865)
Q17112(2866-2867)
Q17113(2868-2869)
Q17111_T(7049)
Q17112_T(7050)
Q17113_T(7051)
In the past year, have you been charged or billed for a product or service which you did not agree to purchase or have you been billed for an amount that was substantially more than you expected to pay? This could include a situation where you were offered a free trial of the product or service and were subsequently billed even though you had not agreed to continue beyond the end of the free trial period.

1  Yes
2  No
8  (DK)
9  (Refused)

Q18A(2900)

Skip: (If code 1 in Q18A, Continue; Otherwise, Skip to Next Appropriate Question)
### Q18B
**QID:630726**
I would like to know more about the product or service for which you were billed but had not agreed to purchase or for which you were billed substantially more than you had expected. Was this billing or additional amount you were billed for __________?
*Note to Interviewer: Read and rotate Q18BA-Q18BC, then read Q18BD*

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

### Q18BA
**QID:630727**
An Internet-related service, such as Internet access or website hosting or development

### Q18BB
**QID:630728**
A cell phone-related product

### Q18BC
**QID:630729**
A buyers' club membership

### Q18BD
**QID:630730**
Another product or service

*Note to Interviewer: Skip: (If code 2, 8, or 9 to ALL in Q18BA-Q18BD, Continue; Otherwise, Skip to Note before Q18_2)*

### Q18C
**QID:630790**
**HOLD**

**List Other:**

- Q18C(2905-2906)
- Q18C_T(7052)
Q18C1  QID:646429
You said earlier that you were billed for a product or service which you did not agree to purchase or you have been billed for an amount that was substantially more than you expected to pay, can you describe that instance?
(Interviewer: Open ended and code)

(Interviewer: RECORD VERBATIM RESPONSE)

01 Other (list)
02 (DK)
03 (Refused)
04 No, cannot describe instance
05 HOLD
06 An unwanted automatic shipment was sent
07 Product was not the quality expected

List Other: Y

(Skip: All in Q18C1, Skip to Q24 2)

Q18C1(2348-2349)
Q18C1_T(7178)

QID:630910  Skip: (If code 1 in Q18BA, Continue; Otherwise, Skip to Note before BLKB2_CK)

QID:637193  ROTATION GROUP 1 IN BLOCK B - billed for Internet product or service did not agree to purchase
Q18_2  
QID:630845  
Now, thinking about being charged or billed for Internet-related services, such as Internet access or website hosting or development, that you had not agreed to purchase, how many times has this happened in the past year? If you were billed more than once for the same unauthorized item, please only count this as one time.  
**Interviewer:** Open ended and code  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q18_2(2907-2908)

QID:640399  
**Skip:** (If code 05-09 in Q18_2, Continue;  
If code 00 in Q18_2, Programmer change answer in Q18BA from code 1 to code 2  
AND Skip to Note before BLKB2_CK;  
Otherwise, Skip to Read before Q18_4)

Q18_3  
QID:630850  
You said that this happened to you **(response in Q18_2)** times in the past year. Is this correct?  
**Programmer:** If code 2, 8, or 9, Reset to Q18_2 and enter correct response  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q18_3(2943)

QID:630851  
**Skip:** (If code 1 in Q18_3, Continue;  
Otherwise, Reset to Q18_2 and enter correct response)
Thinking now about the most recent time this happened to you...

Q18_4
What was the service for which you were billed? Was it for a service you had never agreed to purchase, though you may have accepted an offer for a free trial period? Was it continued billing after you asked to cancel a service for which you had been paying? Or, did it involve some other situation?

01 Other (list) [INTERVIEWER NOTE: Ask and Record Verbatim Response] And, could you please briefly describe the situation to me?
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 A service for which you had never agreed to pay
07 Continued billing after cancelling a service for which you had been paying

List Other: Y

Q18_4(2970-2971)
Q18_4_T(7053)

Q18_5
Did you try to get the seller to give you a refund or otherwise make an adjustment?

1 Yes
2 No
8 (DK)
9 (Refused)

Q18_5(2972)

QID:630856 Skip: [If code 1 in Q18_5, Continue; Otherwise, Skip to Q19_5]
Q18_6  
QID:630857  
And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

1  Yes  
2  No  
8  (DK)  
9  (Refused)

Q18_6(2973)

Q19_5  
QID:630859  
And how much did you actually end up paying for the Internet-related service that you didn’t agree to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)

00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)

Q19_5(2953-2957)

Q19_5A  
QID:630861  
You said you paid (response from Q19_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q19_5 and enter correct response)

1  Yes  
2  No  
8  (DK)  
9  (Refused)

Q19_5A(2958)
QID:630863

(Programming: Note #1:)

Skip: (If code 1 in Q19_5A, Continue; Otherwise, Reset to Q19_5 and enter correct response)

QID:639015

(Programming: Note #2:)

Skip: (If code 07 in Q18_4, Skip to Q19_10; Otherwise, Continue)

Q19_9

And, how did you pay for these services? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q19_9(2959-2960)
Q19_9_T(7045)
QID: 639016  
**Skip:** (If code 13 in Q19_9, Continue; 
Otherwise, Skip to Q19_1)

Q19_9A  
QID: 630436  
And, what kind of money order or wire transfer was this?  
*(Interviewer: Read 06-09, then read 01)*

- **01** Some other way (list)
- **02** (DK)
- **03** (Refused)
- **04** HOLD
- **05** HOLD
- **06** You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
- **07** You went online to the website of a company like Western Union or MoneyGram and had the money transferred
- **08** You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
- **09** You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q19_9A(2961-2962)  
Q19_9A_T(7054)
Q19_1  
QID:630870  
How did you first learn about these Internet-related products you didn't agree to pay for?  
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Internet or website  
07 Email  
08 Television advertisement or infomercial  
09 Mail advertisement or solicitation, including a catalog  
10 Telephone call (a telemarketer)  
11 Store you visited  
12 Someone who came to your home  
13 Radio advertisement  
14 Poster or flier  
15 Magazine or newspaper advertisement  
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs  
17 Friend or family member  
18 When you saw the charge on your statement  
19 Bank or other financial institution  
20 Your church or a local community organization  
21 (Received product in the mail)

List Other: Y

Q19_1(2909-2910)  
Q19_1_T(7055)  

QID:646431  
Skip: (If code 06 in Q19_1, Continue; If code 17 in Q19_1, Skip to Q19_4; If code 18 or 21 in Q19_1, Skip to Q19_10; Otherwise, Skip to Q19_3)
Q19_2
QID:630421 Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1    An Internet auction site
2    An online classified ad site, such as Craigslist
3    Another Internet website
8    (DK)
9    (Refused)

Q19_3
QID:630638 Was the information about this service presented in English or some other language?

1    English
2    Some other language
8    (DK)
9    (Refused)

Skip:  [If code 1 in Q19_3, Autocode as 07 in Q19_3A and Skip to Q19_4; If code 2 in Q19_3, Continue; Otherwise, Skip to Q19_4]

Q19_3A
QID:630424 In what language was the information provided?
(Interviewer: Open ended and code)

01    Other (list)
02    (DK)
03    (Refused)
04    HOLD
05    HOLD
06    Chinese/Mandarin
07    English
08    French
09    Spanish
10    Tagalog
11    Vietnamese

List Other: Y
Q19_4  
QID:630873  And how did you purchase this product?  
(Interviewer: Read and rotate 06-10, then read 01)  

01 Some other way (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Visited a store  
07 Ordered on the telephone  
08 Mailed in an order  
09 Ordered from Internet site or app  
10 Did not purchase product or service—just arrived in the mail

List Other: Y

Q19_4(2951-2952)  
Q19_4_T(7057)

Q19_10  
QID:630680  And, did you complain to anyone officially or unofficially about your experience with this service?  

1 Yes  
2 No  
8 (DK)  
9 (Refused)

Q19_10(2911)

Skip: (If code 1 in Q19_10, Continue;  
Otherwise, Skip to Note before BLKB2_CK)
Q1911  
QID:630440  
To whom did you complain?  
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Family or friends/tell family or friends not to buy from the seller  
07 The company that sold the product  
08 The product manufacturer  
09 The Better Business Bureau  
10 A bank  
11 A credit card company  
12 A local consumer agency  
13 The local police department  
14 The Department of Motor Vehicles  
15 A local consumer help line  
16 The state Attorney General or state consumer agency  
17 The Federal Trade Commission/FTC  
18 Consumer Financial Protection Board (CFPB)  
19 Federal Communications Commission (FCC)  
20 Another federal agency (list)  
21 The phone company  
22 Internet service provider  
23 Post Office/USPS

# of Responses: 3

List Other: Y
**Outb1**

**Section Clock:**

OUTB1(11068-11071)

**QID: 637195**

Skip: (If code 1 in Q18BB, Continue; Otherwise, Skip to Note before BLKB3_CK)

**Blkb2_ckpt**

**Section Clock:**

BLKB2_CK(11072-11075)

**QID: 630876**

Rotation Group 2 in Block B - billed for an item for your cell phone which you did not agree to purchase

**Q20_2**

QID: 630878

Now, thinking about being charged or billed for an item for your cell phone that you had not agreed to purchase, how many times has this happened in the past year? If you were billed more than once for the same unauthorized item, please only count this as one time.

*(Interviewer: If necessary, read:) It might have been an app or ringtones.*

*(Interviewer: Open ended and code)*

00 None
01 1
02 2
03 3
04 4
05 5
06 6
07 7
08 8
09 9 or more
98 (DK)
99 (Refused)

Q20_2(3007-3008)

**QID: 642386**

Skip: (If code 05-09 in Q20_2, Continue; If code 00 in Q20_2, Programmer change answer in Q18BB from code 1 to code 2 AND Skip to Note before BLKB3_CK; Otherwise, Skip to Read before Q20_5)
Q20_3  
QID:630881  
You said that this happened to you (response in Q20_2) times in the past year. Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q20_2 and enter correct response)  

1   Yes  
2   No  
8   (DK)  
9   (Refused)  

Q20_3(3043)  

QID:630883  
Skip: (If code 1 in Q20_3, Continue; 
Otherwise, Reset to Q20_2 and enter correct response)  

QID:630452  
Thinking now about the most recent time this happened to you…  

Q20_5  
QID:630885  
Did you try to get the seller to give you a refund or otherwise make an adjustment?  

1   Yes  
2   No  
8   (DK)  
9   (Refused)  

Q20_5(3072)  

QID:630952  
Skip: (If code 1 in Q20_5, Continue;  
Otherwise, Skip to Q21_5)  

Q20_6  
QID:630857  
And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?  

1   Yes  
2   No  
8   (DK)  
9   (Refused)  

Q20_6(3073)
QID:630963  
**Skip:** *(If code 1 in Q20_6, Skip to Note before BLKB3 CK; Otherwise, Continue)*

Q21_5  
**QID:630964**  
And how much did you actually end up paying for the item for your cell phone? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

*(Interviewer: Open ended and code actual amount)*

00000 None/$0  
00001 $1-$  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)

Q21_5(3053-3057)

QID:639024  
**Skip:** *(If code 500-99997 in Q21_5, Continue; If code 00000 in Q21_5, Skip to Q21_1; Otherwise, Skip to Q21_9)*

Q21_5A  
**QID:631022**  
You said you paid *(response from Q21_5)*. Is this correct?

*(Programmer: If code 2, 8, or 9, Reset to Q21_5 and enter correct response)*

1 Yes  
2 No  
8 (DK)  
9 (Refused)

Q21_5A(3058)

QID:631024  
**Skip:** *(If code 1 in Q21_5A, Continue; Otherwise, Reset to Q21_5 and enter correct response)*
Q21_9
QID:631025
And, how did you pay for this item for your cell phone? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way? *(Interviewer: Open ended and code)*

*(Interviewer: Probe for detail in answer to fit code list, if possible)*

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q21_9(3059-3060)
Q21_9_T(7061)

QID:631026
*Skip: (If code 13 in Q21_9, Continue; Otherwise, Skip to Q21_1)*
And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01  Some other way (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07  You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08  You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09  You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q21_9A(3061-3062)
Q21_9A_T(7062)
Q21_1  
QID:631027  
How did you first learn about for the item for your cell phone [(INTERVIEWER NOTE: If necessary, read:) that you had not agreed to purchase]?
(INTERVIEWER: Open ended and code)

(INTERVIEWER: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q21_1(3045-3046)  
Q21_1_T(7063)

QID:646432  
Skip: (If code 06 in Q21_1, Continue;  
If code 17 in Q21_1, Skip to Q21_4;  
If code 18 or 21 in Q21_1, Skip to Q21_10;  
Otherwise, Skip to Q21_3)
Q21_2
QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q21_3
QID:631029  Was the information about this product presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

QID:631030  Skip: (If code 1 in Q21_3, Autocode as 07 in Q21_3A and Skip to Q21_4; If code 2 in Q21_3, Continue; Otherwise, Skip to Q21_4)

Q21_3A
QID:630424  In what language was the information provided?  
(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y
Q21_4

QID:630873 And how did you purchase this product?

(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q21_4(3051-3052)
Q21_4_T(7065)

Q21_10

QID:630438 And, did you complain to anyone officially or unofficially about your experience with this offer?

1 Yes
2 No
8 (DK)
9 (Refused)

Q21_10(3071)

QID:637198 Skip: (If code 1 in Q21_10, Continue; Otherwise, Skip to Note before BLKB3_CK)
Q2111
QID:630440
To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y
OUTB2
QID:143850
SECTION CLOCK:

OUTB2(11084-11087)

QID:637199
Skip: (If code 1 in Q18BC, Continue; Otherwise, Skip to Note before BLKB4_CK)

BLKB3_CK
QID:143850
SECTION CLOCK:

BLKB3_CK(11076-11079)

QID:631034
ROTATION GROUP 3 IN BLOCK B - billed for membership club didn't agree to purchase

Q22_2
QID:631035
Now, thinking about being charged or billed for a buyers' club membership that you had not agreed to purchase, how many times has this happened in the past year? If you were billed more than once for the same unauthorized buyers' club, please only count this as one time.

(Interviewer: Open ended and code)

00 None
01 1
02 2
03 3
04 4
05 5
06 6
07 7
08 8
09 9 or more
98 (DK)
99 (Refused)

Q22_2(3107-3108)

QID:640409
Skip: (If code 05-09 in Q22_2, Continue; If code 00 in Q22_2, Programmer change answer in Q18BC from code 1 to code 2 AND Skip to Note before BLKB4_CK; Otherwise, Skip to Read before Q22_4)
Q22_3  QID:631038  You said that this happened to you (response in Q22_2) times in the past year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q22_2 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

QID:639069  Skip: (If code 1 in Q22_3, Continue; Otherwise, Reset to Q22_2 and enter correct response)

QID:630452  Thinking now about the most recent time this happened to you…

Q22_4  QID:631042  Did this buyers' club membership enable you to make purchases at reduced prices as you had been promised?

1  Yes
2  No
8  (DK)
9  (Refused)
Q224A  
QID:631043  
And what kinds of products were you supposed to be able to purchase at a reduced price?  
(Interviewer: Open ended and code)

(Interviewer: Probe:) Were there any other products this buyers' club was supposed to allow you to purchase at a reduced price?)

(Interviewer: Probe for three responses)
<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>27</td>
<td>Automobile product or service</td>
</tr>
<tr>
<td>06</td>
<td>Books</td>
</tr>
<tr>
<td>07</td>
<td>Business opportunities/franchises/distributorships/work at home plans</td>
</tr>
<tr>
<td>08</td>
<td>Buyers' club membership</td>
</tr>
<tr>
<td>09</td>
<td>Cable or satellite TV services</td>
</tr>
<tr>
<td>10</td>
<td>Cameras (including digital cameras and camcorders)</td>
</tr>
<tr>
<td>11</td>
<td>CDs/video tapes/DVDs</td>
</tr>
<tr>
<td>12</td>
<td>Cell phone service or equipment</td>
</tr>
<tr>
<td>13</td>
<td>Computers: equipment or software</td>
</tr>
<tr>
<td>14</td>
<td>Credit monitoring service/ID theft service/Copy of your credit report</td>
</tr>
<tr>
<td>26</td>
<td>Fitness product or service</td>
</tr>
<tr>
<td>15</td>
<td>Games or other programs delivered on your cell phone or other mobile device</td>
</tr>
<tr>
<td>16</td>
<td>Health care products and services</td>
</tr>
<tr>
<td>17</td>
<td>Information services such as adult entertainment, gambling, or psychic services</td>
</tr>
<tr>
<td>18</td>
<td>Internet access services</td>
</tr>
<tr>
<td>19</td>
<td>Internet website design/advertising on the Internet</td>
</tr>
<tr>
<td>20</td>
<td>Investments</td>
</tr>
<tr>
<td>28</td>
<td>Kitchen/cooking product</td>
</tr>
<tr>
<td>21</td>
<td>Magazines</td>
</tr>
<tr>
<td>22</td>
<td>Office supplies</td>
</tr>
<tr>
<td>29</td>
<td>Other electronics</td>
</tr>
<tr>
<td>23</td>
<td>Real estate (including timeshares)</td>
</tr>
<tr>
<td>24</td>
<td>Telephone service or equipment, other than cell phone</td>
</tr>
<tr>
<td>25</td>
<td>Travel services/vacations</td>
</tr>
</tbody>
</table>

**# of Responses:** 3

**List Other:** Y
Q22_5  
QID:630885  Did you try to get the seller to give you a refund or otherwise make an adjustment?  
1  Yes  
2  No  
8  (DK)  
9  (Refused)  

Q22_5(3172)

QID:631045  
Skip: (If code 1 in Q22_5, Continue;  
Otherwise, Skip to Q23_5)

Q22_6  
QID:630857  And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?  
1  Yes  
2  No  
8  (DK)  
9  (Refused)  

Q22_6(3173)

QID:637203  
Skip: (If code 1 in Q22_6, Skip to Note before BLKB4_CK;  
Otherwise, Continue)

Q23_5  
QID:631047  And how much did you actually end up paying for this buyers’ club membership you did not agree to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)  
00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)  

Q23_5(3153-3157)

QID:639039  
Skip: (If code 500-99997 in Q23_5, Continue;  
If code 00000 in Q23_5, Skip to Q23_1;  
Otherwise, Skip to Q23_9)
Q23_5A  
QID:631049  You said you paid (response from Q23_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q23_5 and enter correct response)  

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q23_5A(3158)

QID:639071  Skip: (If code 1 in Q23_5A, Continue; Otherwise, Reset to Q23_5 and enter correct response)
Q23_9
QID:631052

And, how did you pay for this buyers' club membership? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?
(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q23_9(3159-3160)
Q23_9_T(7072)

QID:639040 Skip: (If code 13 in Q23_9, Continue; Otherwise, Skip to Q23_1)
Q23_9A
QID:630436

And, what kind of money order or wire transfer was this?

(*Interviewer: Read 06-09, then read 01*)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q23_9A(3161-3162)
Q23_9A_T(7073)
Q23_1
QID:631055

How did you first learn about the buyers' club membership that you had not agreed to purchase?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q23_1(3145-3146)
Q23_1_T(7074)

QID:646435

Skip: (If code 06 in Q23_1, Continue;
If code 17 in Q23_1, Skip to Q23_4;
If code 18 or 21 in Q23_1, Skip to Q23_10;
Otherwise, Skip to Q23_3)
Q23_2
QID:630421 Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q23_3
QID:631029 Was the information about this product presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

Q23_3(3148)  

QID:631057  

Skip: (If code 1 in Q23_3, Autocode as 07 in Q23_3A and Skip to Q23_4; If code 2 in Q23_3, Continue; Otherwise, Skip to Q23_4)  

Q23_3A
QID:630424 In what language was the information provided?  
(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y

Q23_3A(3149-3150)
Q23_3A_T(7075)
Q23_4
QID:630873 And how did you purchase this buyers' club membership?
(Interviewer: Read and rotate 06-10, then read 01)
01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service—just arrived in the mail

List Other: Y

Q23_4(3151-3152)
Q23_4_T(7076)

Q23_10
QID:631058 And, did you complain to anyone officially or unofficially about your experience with this product?

1 Yes
2 No
8 (DK)
9 (Refused)

Q23_10(3171)

QID:637210 Skip: (If code 1 in Q23_10, Continue; Otherwise, Skip to Note before BLKB4_CK)
Q2311
QID:630440
To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3

List Other: Y

Q23111(3164-3165)
Q23112(3166-3167)
Q23113(3168-3169)
Q23111_T(7077)
Q23112_T(7078)
Q23113_T(7079)
OUTB3
QID:143850  SECTION CLOCK:

OUTB3(11080-11083)

QID:631096  Skip: (If code 1 in Q18BD, Continue;
Otherwise, Skip to Next Appropriate Question)

BLKB4_CK
QID:143850  SECTION CLOCK:

BLKB4_CK(11088-11091)

QID:631064  ROTATION GROUP 4 IN BLOCK B - billed for some other product or service
which you did not agree to purchase

Q24_2
QID:631067  Now, thinking about being charged or billed for some other product or service that you
had not agreed to purchase, how many times has this happened in the past year? If you
were billed more than once for the same unauthorized item, please only count this as
one time.
(Interviewer: Open ended and code)

00 None
01 1
02 2
03 3
04 4
05 5
06 6
07 7
08 8
09 9 or more
98 (DK)
99 (Refused)

Q24_2(3207-3208)

QID:640411  Skip: (If code 05-09 in Q24_2, Continue;
If code 00 in Q24_2, Programmer change answer in Q18BD from code 1 to code 2
AND Skip to Note before Q24_4)
Q24_3  
QID:631070  You said that this happened to you *(response in Q24_2)* times in the past year. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q24_2 and enter correct response)*  
1  Yes  
2  No  
8  (DK)  
9  (Refused)  

Q24_3(3243)  

QID:631073  *Skip: (If code 1 in Q24_3, Continue; Otherwise, Reset to Q24_2 and enter correct response)*  

*(Interviewer: If code 02-09, 98 or 99 in Q24_2, read:)*  
QID:630452  Thinking now about the most recent time this happened to you…
Q24_4  
QID:631075

What was the product or service?  

(Interviewer: Open ended and code)

01    Other (list)
02    (DK)
03    (Refused)
04    HOLD
05    HOLD
27    Automobile product or service
06    Books
07    Business opportunities/franchises/distributorships/work at home plans
08    Buyers' club membership
09    Cable or satellite TV services
10    Cameras (including digital cameras and camcorders)
11    CDs/video tapes/DVDs
12    Cell phone service or equipment
13    Computers: equipment or software
14    Credit monitoring service/ID theft service/Copy of your credit report
26    Fitness product or service
15    Games or other programs delivered on your cell phone or other mobile device
16    Health care products and services
17    Information services such as adult entertainment, gambling, or psychic services
18    Internet access services
19    Internet website design/advertising on the Internet
20    Investments
28    Kitchen/cooking product
21    Magazines
22    Office supplies
29    Other electronics
23    Real estate (including timeshares)
24    Telephone service or equipment, other than cell phone
25    Travel services/vacations

List Other:Y

Q24_41(3275-3276)  
Q24_42(3277-3278)
**Q24_5**  
**QID:630885**  
Did you try to get the seller to give you a refund or otherwise make an adjustment?  
1. Yes  
2. No  
8. (DK)  
9. (Refused)  

**Q24_5(3272)**

**QID:631076**  
**Skip:** *(If code 1 in Q24_5, Continue; Otherwise, Skip to Q25_5)*

**Q24_6**  
**QID:630857**  
And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?  
1. Yes  
2. No  
8. (DK)  
9. (Refused)  

**Q24_6(3273)**

**QID:631098**  
**Skip:** *(If code 1 in Q24_6, Skip to Next Appropriate Question; Otherwise, Continue)*

**Q25_5**  
**QID:631078**  
And how much did you actually end up paying for this product or service that you had not agreed to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. *(Interviewer: Open ended and code actual amount)*

00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)  

**Q25_5(3253-3257)**
Skip: (If code 500-99997 in Q25_5, Continue; If code 00000 in Q25_5, Skip to Q25_1; Otherwise, Skip to Q25_9)

Q25_5A
You said you paid (response from Q25_5). Is this correct? (Programmer: If code 2, 8, or 9, Reset to Q25_5 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Skip: (If code 1 in Q25_5A, Continue; Otherwise, Reset to Q25_5 and enter correct response)
Q25_9
QID:631084 And, how did you pay for this product or service? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way? (Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Skip: (If code 13 in Q25_9, Continue; Otherwise, Skip to Q25_1)
Q25_9A And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y
Q25_1  QID:631087
How did you first learn about the other product or service?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q25_1(3245-3246)
Q25_1_T(7085)

QID:646436  Skip: (If code 06 in Q25_1, Continue;
If code 17 in Q25_1, Skip to Q25_4;
If code 18 or 21 in Q25_1, Skip to Q25_10;
Otherwise, Skip to Q25_3)
Q25.2  QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q25.2(3247)

Q25.3  QID:631090  Was the information about this other product or service presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

Q25.3(3248)

QID:631091  Skip: (If code 1 in Q25.3, Autocode as 07 in Q25.3A and Skip to Q25.4; If code 2 in Q25.3, Continue; Otherwise, Skip to Q25.4)
Q25_3A  In what language was the information provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y

Q25_3A(3249-3250)
Q25_3A_T(7086)

Q25_4  And how did you purchase this product or service?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q25_4(3251-3252)
Q25_4_T(7087)
Q25_10
QID:631093 And, did you complain to anyone officially or unofficially about your experience with this other product or service?

1 Yes
2 No
8 (DK)
9 (Refused)

Q25_10(3271)

QID:640414 Skip: (If code 1 in Q25_10, Continue; Otherwise, Skip to BLOCK C)
Q2511
QID:630440

To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Family or friends/tell family or friends not to buy from the seller</td>
</tr>
<tr>
<td>07</td>
<td>The company that sold the product</td>
</tr>
<tr>
<td>08</td>
<td>The product manufacturer</td>
</tr>
<tr>
<td>09</td>
<td>The Better Business Bureau</td>
</tr>
<tr>
<td>10</td>
<td>A bank</td>
</tr>
<tr>
<td>11</td>
<td>A credit card company</td>
</tr>
<tr>
<td>12</td>
<td>A local consumer agency</td>
</tr>
<tr>
<td>13</td>
<td>The local police department</td>
</tr>
<tr>
<td>14</td>
<td>The Department of Motor Vehicles</td>
</tr>
<tr>
<td>15</td>
<td>A local consumer help line</td>
</tr>
<tr>
<td>16</td>
<td>The state Attorney General or state consumer agency</td>
</tr>
<tr>
<td>17</td>
<td>The Federal Trade Commission/FTC</td>
</tr>
<tr>
<td>18</td>
<td>Consumer Financial Protection Board (CFPB)</td>
</tr>
<tr>
<td>19</td>
<td>Federal Communications Commission (FCC)</td>
</tr>
<tr>
<td>20</td>
<td>Another federal agency (list)</td>
</tr>
<tr>
<td>21</td>
<td>The phone company</td>
</tr>
<tr>
<td>22</td>
<td>Internet service provider</td>
</tr>
<tr>
<td>23</td>
<td>Post Office/USPS</td>
</tr>
</tbody>
</table>

# of Responses: 3

List Other: Y
Programmer: ROTATION FOR BLOCK C
1. Q26_1 - Q27_11 - paid anyone for an opportunity to operate your own business, such as a business opportunity or a franchise
2. Q28_1 - Q29_11 - promised to provide you with work that you could do at home
3. Q30_1 - Q31_11 - provide you with work as a mystery or undercover shopper where you would be paid to shop at a store and then report on your experience
4. Q32_1 - Q33_11 - promised that you would get a job at the U.S. Postal Service or another branch of state or federal government

(Programmer: Randomize order of BLOCK C1-BLOCK C4)

(Programmer: Show rotation order)

Programmer: COUNTC 1-4 RECODE:
CNT26_1:
CNT28_1:
CNT30_1:
CNT32_1:

BLKC1_CK

Programmer: COUNTC 1-4 RECODE:
CNT26_1:
CNT28_1:
CNT30_1:
CNT32_1:

Rotation Group 1 in Block C - paid anyone for an opportunity to operate your own business, such as a business opportunity or a franchise
Q26_1
QID:631105  In the past year, have you paid anyone for an opportunity to start or operate your own business, such as a business opportunity or a franchise?

1  Yes
2  No
8  (DK)
9  (Refused)

Q26_1(3300)

QID:631106  Skip: (If code 1 in Q26_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q26_2
QID:631107  How many different such business opportunities have you purchased in the past year?  
(Interviewer: Open ended and code)

00  None
01  1
02  2
03  3
04  4
05  5
06  6
07  7
08  8
09  9 or more
98  (DK)
99  (Refused)

Q26_2(3313-3314)

QID:639044  Skip: (If code 00 in Q26_2, Reset to Q26_1 and code as 2; If code 05-09 in Q26_2, Continue; Otherwise, Skip to Read before Q26_4)
Q26_3
QID:631110 You said that this happened to you (response in Q26_2) times in the past year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q26_2 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

QID:639073 Skip: (If code 1 in Q26_3, Continue; Otherwise, Reset to Q26_2 and enter correct response)

QID:630452 Thinking now about the most recent time this happened to you…

Q26_4
QID:631114 Were you led to believe that most of the money you earned from this business would be from recruiting others to join the business, rather than from the sale of products?

1 Yes
2 No
8 (DK)
9 (Refused)

Q26_5
QID:631115 Did the seller lead you to believe that you would earn a certain amount of income or profit from this business?

1 Yes
2 No
8 (DK)
9 (Refused)

QID:631116 Skip: (If code 1 in Q26_5, Continue; Otherwise, Skip to Q26_7)
Q26_6  
QID:631117  
(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from this business? Did you (read 1-5)?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from this business? Did you (read 4-1, then 5)?

1  Make roughly as much or more money than you had been led to expect
2  Make at least half as much money as you had been led to expect
3  Make less than half as much money as you had been led to expect
4  Not make any money or lost money
5  Not work at the business
8  (DK)
9  (Refused)

Q26_6(3318)  
Q26_6B(3318)

Q26_7  
QID:631118  
Were you promised help or assistance in setting up your business, such as creating websites, providing lead lists, or locating customers who would use your services or allow you to sell your products from their premises?

1  Yes
2  No
8  (DK)
9  (Refused)

Q26_7(3319)

QID:631119  
Skip: (If code 1 in Q26_7, Continue; Otherwise, Skip to Note before Q26_9)

Q26_8  
QID:631120  
Did you obtain the promised assistance?

1  Yes, promised assistance was provided
2  No, promised assistance was NOT provided
8  (DK)
9  (Refused)

Q26_8(3320)
QID:631121  **Skip:** *(If code 1 in Q26_4 OR code 2-5 in Q26_6 OR code 2 in Q26_8, Continue; Otherwise Skip to Next Appropriate Question)*

**Q26_9**  
**QID:631125**  
And how many months ago did you purchase this business?  
*(Interviewer: Open ended and code)*

- 00  Within the past month
- 01  1  
- 02  2  
- 03  3  
- 04  4  
- 05  5  
- 06  6  
- 07  7  
- 08  8  
- 09  9  
- 10  10  
- 11  11  
- 12  12  
- 98  (DK)  
- 99  (Refused)  

Q26_9(3302-3303)
Q27_1  How did you first learn about this business opportunity?  
(Interviewer: Open ended and code)  

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)  

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Internet or website  
07 Email  
08 Television advertisement or infomercial  
09 Mail advertisement or solicitation, including a catalog  
10 Telephone call (a telemarketer)  
11 Store you visited  
12 Someone who came to your home  
13 Radio advertisement  
14 Poster or flier  
15 Magazine or newspaper advertisement  
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs  
17 Friend or family member  
18 When you saw the charge on your statement  
19 Bank or other financial institution  
20 Your church or a local community organization  
21 (Received product in the mail)  

List Other: Y  

Q27_1(3321-3322)  
Q27_1_T(7091)  

QID:646437  
Skip: (If code 06 in Q27_1, Continue; If code 17 in Q27_1, Skip to Q27_4; If code 18 or 21 in Q27_1, Skip to Q27_5; Otherwise, Skip to Q27_3)
### Q27_2
**QID:630421**
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>An Internet auction site</td>
</tr>
<tr>
<td>2</td>
<td>An online classified ad site, such as Craigslist</td>
</tr>
<tr>
<td>3</td>
<td>Another Internet website</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

### Q27_3
**QID:631128**
Was the information about this business opportunity presented in English or some other language?

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>English</td>
</tr>
<tr>
<td>2</td>
<td>Some other language</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

**Skip:** (If code 1 in Q27_3, Autocode as 07 in Q27_3A and Skip to Q27_4; If code 2 in Q27_3, Continue; Otherwise, Skip to Q27_4)
Q27_3A
QID:630424 In what language was the information provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y

Q27_4
QID:631130 And how did you purchase this business opportunity?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service—just arrived in the mail

List Other: Y
Q27_5  
QID:631131 And how much did you actually end up paying for this business opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q27_5(3329-3333)

QID:631132 Skip: (If code 500-99997 in Q27_5, Continue; If code 00000 in Q27_5, Skip to Q27_10; Otherwise, Skip to Q27_9)

Q27_5A  
QID:631133 You said you paid (response from Q27_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q27_5 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q27_5A(3334)

QID:631135 Skip: (If code 1 in Q27_5A, Continue; Otherwise, Reset to Q27_5 and enter correct response)
Q27_9
QID:631136
And, how did you pay for this business opportunity? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Programmer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Skip: (If code 13 in Q27_9, Continue; Otherwise, Skip to Q27_10)
Q27_9A  And, what kind of money order or wire transfer was this?  
(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q27_10  And, did you complain to anyone officially or unofficially about your experience with this business opportunity?

1 Yes
2 No
8 (DK)
9 (Refused)

Q27_10(3339)

QID:631641  Skip: (If code 1 in Q27_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q2711

QID:630440

To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3

List Other: Y
In the past year, have you paid anyone who promised to provide you with work that you could do at home?

1. Yes
2. No
8. (DK)
9. (Refused)

*Skip: (If code 1 in Q28_1, Continue; Otherwise, Skip to Next Appropriate Item)*
Q28_2  
QID:631645  
How many times have you paid someone for a work-at-home offer in the past year?  
[[INTERVIEWER NOTE: If necessary, read:] This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job.] If you made multiple payments in connection with the same offer, please only count this as one time.  
(Interviewer: Open ended and code)

00  None  
01  1  
02  2  
03  3  
04  4  
05  5  
06  6  
07  7  
08  8  
09  9 or more  
98  (DK)  
99  (Refused)  

Q28_2(3413-3414)  

QID:639045  
Skip: (If code 00 in Q28_2, Reset to Q28_1 and code as 2; If code 05-09 in Q28_2, Continue; Otherwise, Skip to Read before Q28_5)  

Q28_3  
QID:631648  
You said that this happened to you (response in Q28_2) times in the past year. Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q28_2 and enter correct response)

1  Yes  
2  No  
8  (DK)  
9  (Refused)  

Q28_3(3415)  

QID:639075  
Skip: (If code 1 in Q28_3, Continue; Otherwise, Reset to Q28_2 and enter correct response)
(Interviewer: If code 02, 09, 98, or 99 in Q28_2, read:)

Thinking now about the most recent time this happened to you…

Q28_5

Did the seller lead you to believe that you would earn a certain amount of money from this work-at-home opportunity?

1 Yes
2 No
8 (DK)
9 (Refused)

Q28_5(3417)

Skip: (If code 1 in Q28_5, Continue; Otherwise, Skip to Next Appropriate Question)

Q28_6

(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from this work-at-home opportunity? Did you (read 1-5)?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from this work-at-home opportunity? Did you (read 4-1, then read 5)?

1 Make roughly as much or more money than you had been led to expect
2 Make at least half as much money as you had been led to expect
3 Make less than half as much money as you had been led to expect
4 Not make any money or lost money
5 Not work at the business
8 (DK)
9 (Refused)

Q28_6(3418)
Q28_6B(3418)

Skip: (If code 2-5 in Q28_6, Continue; Otherwise, Skip to Next Appropriate Question)
Q29_1
QID:631656
How did you first learn about this work-at-home opportunity?

(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other:Y

Skip: (If code 06 in Q29_1, Continue; If code 17 in Q29_1, Skip to Q29_4; If code 18 or 21 in Q29_1, Skip to Q29_5; Otherwise, Skip to Q29_3)
Q29_2  
**QID:630421**  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q29_3  
**QID:631128**  
Was the information about this work-at-home opportunity presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

Q29_3(3424)

**Skip:** (If code 1 in Q29_3, Autocode as 07 in Q29_3A and Skip to Q29_4; If code 2 in Q29_3, Continue; Otherwise, Skip to Q29_4)
Q29_3A
QID:630424
In what language was the information provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y

Q29_3A(3425-3426)
Q29_3A_T(7101)

Q29_4
QID:631659
And how did you purchase this work-at-home opportunity?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q29_4(3427-3428)
Q29_4_T(7102)
Q29.5  And how much did you actually end up paying for this work-at-home opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)

00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)

Q29.5(3429-3433)

QID:637219  
Skip: (If code 500-99997 in Q29.5, Continue; If code 00000 in Q29.5, Skip to Q29.10; Otherwise, Skip to Q29.9)

Q29.5A  You said you paid (response from Q29.5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q29.5 and enter correct response)

1 Yes  
2 No  
8 (DK)  
9 (Refused)

Q29.5A(3434)

QID:639046  
Skip: (If code 1 in Q29.5A, Continue; Otherwise, Reset to Q29.5 and enter correct response)
Q29_9  
QID:631672  
And, how did you pay for this work-at-home opportunity? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
(Interviewer: Open ended and code)  

(Interviewer: Probe for detail in answer to fit code list, if possible)  

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Cash  
07  Credit card  
08  Wrote a check  
09  Gave your debit card number linked to your bank account  
10  Gave your checking account number  
11  Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on  
12  Gift card like Amazon, Target, or iTunes  
13  Money order or wire transfer, like Western Union, MoneyGram, or the post office  
14  Charged to your telephone, cable television account, or Internet services bill  
15  Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet  

List Other: Y  

Skip: (If code 13 in Q29_9, Continue; Otherwise, Skip to Q29_10)  

QID:631673  

Q29_9(3435-3436)  
Q29_9_T(7103)
**Q29_9A**  
QID:630436  
And, what kind of money order or wire transfer was this?  
*(Interviewer: Read 06-09, then read 01)*

01 Some other way (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically  
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred  
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller  
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller  

List Other: Y

**Q29_10**  
QID:631640  
And, did you complain to anyone officially or unofficially about your experience with this work-at-home opportunity?  

1 Yes  
2 No  
8 (DK)  
9 (Refused)

**Skip:** *(If code 1 in Q29_10; Otherwise, Skip to Next Appropriate Question)*
Q2911
QID:630440
To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?

(Interviewer: Probe for three responses)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Family or friends/tell family or friends not to buy from the seller
07  The company that sold the product
08  The product manufacturer
09  The Better Business Bureau
10  A bank
11  A credit card company
12  A local consumer agency
13  The local police department
14  The Department of Motor Vehicles
15  A local consumer help line
16  The state Attorney General or state consumer agency
17  The Federal Trade Commission/FTC
18  Consumer Financial Protection Board (CFPB)
19  Federal Communications Commission (FCC)
20  Another federal agency (list)
21  The phone company
22  Internet service provider
23  Post Office/USPS

# of Responses: 3
List Other: Y
Q30_1
In the past year, have you paid anyone who promised to provide you with work as a mystery or undercover shopper where you would be paid to shop at a store and then report on your experience?

1  Yes
2  No
8  (DK)
9  (Refused)

Q30_1(3550)

Skip: (If code 1 in Q30_1, Continue; Otherwise, Skip to Next Appropriate Question)
Q30_2
QID: 631678
How many times have you paid someone so you could be a mystery shopper in the past year? If you made multiple payments in connection with the same offer, please only count this as one time.

(Investigator: If necessary, read:) This payment may have been to purchase equipment or supplies that the seller said were needed to perform the job."

(Investigator: Open ended and code)

00 None
01 1
02 2
03 3
04 4
05 5
06 6
07 7
08 8
09 9 or more
98 (DK)
99 (Refused)

Q30_2(3513-3514)

QID: 637220
Skip: (If code 00 in Q30_2, Reset to Q30_1 and code as 2; If code 05-09 in Q30_2, Continue; Otherwise, Skip to Note before Q30_5)

Q30_3
QID: 631681
You said that this happened to you (response in Q30_2) times in the past year. Is this correct?

(Investigator: If code 2, 8, or 9, Reset to Q30_2 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q30_3(3515)

QID: 639078
Skip: (If code 1 in Q30_3, Continue; Otherwise, Reset to Q30_2 and enter correct response)
Thinking now about the most recent time this happened to you…

**Q30_5**
Did the seller lead you to believe that you would earn a certain amount of money from working as a mystery shopper?

1. Yes
2. No
8. (DK)
9. (Refused)

**Q30_6**
(If code 1 in FORM, read:) Which of the following best describes the amount of money you made from working as a mystery shopper? Did you (read 1-5)?

(If code 2 in FORM, read:) Which of the following best describes the amount of money you made from working as a mystery shopper? Did you (read 4-1, then read 5)?

1. Make roughly as much or more money than you had been led to expect
2. Make at least half as much money as you had been led to expect
3. Make less than half as much money as you had been led to expect
4. Not make any money or lost money
5. Did not work as a mystery shopper
8. (DK)
9. (Refused)
**Q31_1**  
*QID:631689*

How did you first learn about this mystery shopper opportunity?  
*(Interviewer: Open ended and code)*

*(Interviewer: If necessary, read 06-20; insert "From a/an," before each appropriate code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Internet or website</td>
</tr>
<tr>
<td>07</td>
<td>Email</td>
</tr>
<tr>
<td>08</td>
<td>Television advertisement or infomercial</td>
</tr>
<tr>
<td>09</td>
<td>Mail advertisement or solicitation, including a catalog</td>
</tr>
<tr>
<td>10</td>
<td>Telephone call (a telemarketer)</td>
</tr>
<tr>
<td>11</td>
<td>Store you visited</td>
</tr>
<tr>
<td>12</td>
<td>Someone who came to your home</td>
</tr>
<tr>
<td>13</td>
<td>Radio advertisement</td>
</tr>
<tr>
<td>14</td>
<td>Poster or flier</td>
</tr>
<tr>
<td>15</td>
<td>Magazine or newspaper advertisement</td>
</tr>
<tr>
<td>16</td>
<td>Social media site, such as Facebook©, Twitter©, YouTube©, or blogs</td>
</tr>
<tr>
<td>17</td>
<td>Friend or family member</td>
</tr>
<tr>
<td>18</td>
<td>When you saw the charge on your statement</td>
</tr>
<tr>
<td>19</td>
<td>Bank or other financial institution</td>
</tr>
<tr>
<td>20</td>
<td>Your church or a local community organization</td>
</tr>
<tr>
<td>21</td>
<td>(Received product in the mail)</td>
</tr>
</tbody>
</table>

**List Other:** Y

Skip: (If code 06 in Q31_1, Continue;  
If code 17 in Q31_1, Skip to Q31_4;  
If code 18 or 21 in Q31_1, Skip to Q31_5;  
Otherwise, Skip to Q31_3)
Q31_2  QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q31_3  QID:631921  Was the information about this mystery shopper opportunity presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

QID:631922  Skip: (If code 1 in Q31_3, Autocode as 07 in Q31_3A and Skip to Q31_4; If code 2 in Q31_3, Continue; Otherwise, Skip to Q31_4)
Q31_3A  In what language was the information provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y

Q31_4  And how did you purchase this mystery shopper opportunity?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q31_4(3527-3528)
Q31_4_T(7108)
Q31_5
QID:631925  And how much did you actually end up paying for this mystery shopper opportunity? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-$
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q31_5(3529-3533)

QID:631926  Skip: (If code 500-99997 in Q31_5, Continue;  
If code 00000 in Q31_5, Skip to Q31_10;  
Otherwise, Skip to Q31_9)

Q31_5A
QID:631927  You said you paid (response from Q31_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q31_5 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q31_5A(3534)

QID:631929  Skip: (If code 1 in Q31_5A, Continue;  
Otherwise, Reset to Q31_5 and enter correct response)
Q31_9
QID:631930  And, how did you pay for this mystery shopper opportunity? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Q31_9(3535-3536)
Q31_9_T(7109)

QID:637577  Skip: (If code 13 in Q31_9, Continue; Otherwise, Skip to Q31_10)
Q31_9A
QID:630436   And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q31_9A(3537-3538)
Q31_9A_T(7110)

Q31_10
QID:631640   And, did you complain to anyone officially or unofficially about your experience with this mystery shopper opportunity?

1 Yes
2 No
8 (DK)
9 (Refused)

Q31_10(3539)

Skip: (If code 1 in Q31_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q3111
QID:630440
To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3

List Other: Y
QID: 631943

**Rotation Group 4 in Block C - promised you would get a job at the U.S. Postal Service or another branch of state or federal government**

**Q32_1**

In the past year, have you paid anyone who promised that you would get a job at the U.S. Postal Service or another branch of state or federal government?

1. Yes
2. No
8. (DK)
9. (Refused)

**Q32_2**

How many times have you paid someone for this in the past year? If you made multiple payments in connection with the same job offer, please only count this as one time.

(Interviewer: Open ended and code)

00. None
01. 1
02. 2
03. 3
04. 4
05. 5
06. 6
07. 7
08. 8
09. 9 or more
98. (DK)
99. (Refused)
QID:637579  
**Skip:** (If code 05-09 in Q32_2, Continue; 
If code 00 in Q32_2, Reset to Q32_1 and code as 2; 
Otherwise, Skip to Note before Q32_5)

Q32_3  
**QID:631953**  
You said that this happened to you (response in Q32_2) times in the past year. Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q32_2 and enter correct response)

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q32_3(3615)

QID:631956  
**Skip:** (If code 1 in Q32_3, Continue; 
Otherwise, Reset to Q32_2 and enter correct response)

(Interviewer: If code 02-09, 98 or 99 in Q32_2, read:)

QID:630452  
Thinking now about the most recent time this happened to you…

Q32_5  
**QID:631962**  
Did you get the job that was promised?

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q32_5(3617)

QID:637581  
**Skip:** (If code 2 in Q32_5, Continue; 
Otherwise, Skip to Next Appropriate Question)
Q33_1
QID:631966
How did you first learn about this promise to get you a job?
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Q33_1(3621-3622)
Q33_1_T(7114)

Skip: (If code 06 in Q33_1, Continue;
If code 17 in Q33_1, Skip to Q33_4;
If code 18 or 21 in Q33_1, Skip to Q33_5;
Otherwise, Skip to Q33_3)
Q33_2  
**QID:630421**  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)

Q33_3  
**QID:630458**  
Was the information about this offer presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)

Q33_3A  
**QID:630424**  
In what language was the information provided?  
**Interviewer:** Open ended and code

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Chinese/Mandarin  
07  English  
08  French  
09  Spanish  
10  Tagalog  
11  Vietnamese

List Other: Y

Skip: **(If code 1 in Q33_3, Autocode as 07 in Q33_3A and Skip to Q33_4; If code 2 in Q33_3, Continue; Otherwise, Skip to Q33_4)**
Q33_4
QID:631992 And how did you purchase this opportunity for the promised job?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service-just arrived in the mail

List Other: Y

Q33_4(3627-3628)
Q33_4_T(7116)

Q33_5
QID:631994 And how much did you actually end up paying for the promised job? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q33_5(3629-3633)

QID:631995 Skip: (If code 500-99997 in Q33_5, Continue; If code 00000 in Q33_5, Skip to Q33_10; Otherwise, Skip to Q33_9)
Q33_5A  
QID:631997  
You said you paid (response from Q33_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q33_5 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q33_5A(3634)

QID:639080  
Skip: (If code 1 in Q33_5A, Continue;  
Otherwise, Reset to Q33_5 and enter correct response)
And, how did you make the payment for this promised job? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(*Interviewer:* Open ended and code)

(*Interviewer:*** Probe for detail in answer to fit code list, if possible*)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Cash</td>
</tr>
<tr>
<td>07</td>
<td>Credit card</td>
</tr>
<tr>
<td>08</td>
<td>Wrote a check</td>
</tr>
<tr>
<td>09</td>
<td>Gave your debit card number linked to your bank account</td>
</tr>
<tr>
<td>10</td>
<td>Gave your checking account number</td>
</tr>
<tr>
<td>11</td>
<td>Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on</td>
</tr>
<tr>
<td>12</td>
<td>Gift card like Amazon, Target, or iTunes</td>
</tr>
<tr>
<td>13</td>
<td>Money order or wire transfer, like Western Union, MoneyGram, or the post office</td>
</tr>
<tr>
<td>14</td>
<td>Charged to your telephone, cable television account, or Internet services bill</td>
</tr>
<tr>
<td>15</td>
<td>Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet</td>
</tr>
</tbody>
</table>

**List Other:** Y

Q33_9(3635-3636)

Q33_9_T(7117)

*Skip: (If code 13 in Q33_9, Continue; Otherwise, Skip to Q33_10)*
Q33_9A  And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q33_9A(3637-3638)
Q33_9A_T(7118)

Q33_10  And, did you complain to anyone officially or unofficially about your experience with the promised job?

1 Yes
2 No
8 (DK)
9 (Refused)

Q33_10(3639)

QID:632003  Skip: (If code 1 in Q33_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q3311
QID:630440

To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y
QID:143850

SECTION CLOCK:

OUTQ32(10078-10081)

QID:639049

(BLOCK D STARTS HERE)

Programmer: ROTATION FOR BLOCK D

1. Q34A - Q35_11 - told had to pay something, purchase a good or service, or attend a sales presentation in order to receive any of the prizes you were told you had won
2. Q36_1 - Q37_11 - told were eligible to receive a grant either from the government or from someone else or that someone would help you prepare a proposal for a grant that was certain to be approved
3. Q38_1 - Q39_11 - sent you a check and asked you to send some of the money from the check back to the sender or to someone else

(Programmer: RANDOMIZE BLOCK 1 (Q34A - Q35_11) AND BLOCK 2 (Q36_1-Q37_11). BLOCK 3 (Q38_1-Q39_11) ALWAYS LAST)

QID:641638

(Programmer: Show rotation order) Programmer: COUNTD 1-3 RECODE:

CNT34_1:
CNT36_1:
CNT38_1:

QID:143850

SECTION CLOCK:

BLKD1_CK(10082-10085)

QID:637586

ROTATION GROUP 1 IN BLOCK D - pay to receive a prize told had won

Q34A

In the past year, has anyone told you that you had won a prize, a sweepstakes, or a lottery, or had been selected to receive an award such as money, a free vacation, or other product or service?

1 Yes
2 No
8 (DK)
9 (Refused)

Q34A(3700)
QID:632010  **Skip: (If code 1 in Q34A, Continue; Otherwise, Skip to Next Appropriate Question)**

**Q34B**  
**QID:632011**  Were you told that you had to pay something, purchase a good or service, or attend a sales presentation in order to receive any of the prizes you were told you had won in the past year?

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q34B(3701)

**QID:637587  Skip: (If code 1 in Q34B, Continue; Otherwise, Skip to Next Appropriate Question)**

**Q34_1**  
**QID:632013**  In connection with any of these prize offerings, did you make the required payment or purchase or attend the required sales presentation?

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q34_1(3702)

**QID:632012  Skip: (If code 1 in Q34_1, Continue; Otherwise, Skip to Next Appropriate Question)**
Q34_2  
**QID:632015** How many times did you make a required payment or purchase or attend a required sales presentation in the past year? If you made multiple required payments in order to obtain the same prize, only count this as one time.  
*(Interviewer: Open ended and code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q34_2(3713-3714)

**QID:637588**  
Skip: *(If code 05-09 in Q34_2, Continue; If code 00, Reset to Q34_1 and code as 2; Otherwise, Skip to Note before Q34_4A)*

**Q34_3  
**QID:632019** You said that this happened to you *(response in Q34_2)* times in the past year. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q34_2 and enter correct response)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q34_3(3715)

**QID:632021** Skip: *(If code 1 in Q34_3, Continue; Otherwise, Reset to Q34_2 and enter correct response)*

**(Interviewer: If code 02-09, 98, or 99 in Q34_2, read:)**

**QID:632023** Thinking now about the most recent prize promotion where you made a required payment or purchase or attended a required sales presentation...
Q34_4A  Did you ever receive the prize or award?
1   Yes
2   No
8   (DK)
9   (Refused)

Q34_4A(3716)

QID:641640  Skip: (If code 1 in Q34_4A, Continue; If code 2 in Q34_4A, Skip to Q34_4C; Otherwise, Skip to Next Appropriate Question)

Q34_4B  And was the prize or award essentially what had been described to you?
1   Yes
2   No
8   (DK)
9   (Refused)

Q34_4B(3717)

QID:637591  Skip: (If code 2 in Q34_4B, Continue; Otherwise, Skip to Next Appropriate Question)

Q34_4C  What were you told you had won? For example, were you told you had won a foreign lottery, a sweepstakes, a free vacation, or something else?
01   Something else (list)
02   (DK)
03   (Refused)
04   HOLD
05   HOLD
06   A foreign lottery
07   A sweepstakes
08   A free vacation

List Other: Y

Q34_4C(3718-3719)
Q34_4C_T(7122)
Q34_4D
QID:632115
And, what were you required to do? Were you required to make a payment, make a purchase, or attend a sales presentation?
(Interviewer: If respondent gives more than one of these responses, remind them that you are looking for information about the most RECENT TIME they were told that they had to do one of these things.)

1 Make a payment
2 Make a purchase
3 Attend a sales presentation
8 (DK)
9 (Refused)

Q34_4D(3720)

QID:632117
Skip: (If code 1 or 2 in Q34_4D, Continue; If code 3 in Q34_4D, Skip to Q35_1; Otherwise, Skip to Next Appropriate Question)

Q35_5
QID:632118
(If code 2 in Q34_4D, read:) And how much did you pay for the items you had to purchase? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.

(Otherwise, read:) And how much did you pay? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q35_5(3729-3733)

QID:639051
Skip: (If code 500-99997 in Q35_5, Continue; If code 00000 in Q35_5, Skip to Q35_1; Otherwise, Skip to Q35_9)
Q35_5A  You said you paid *(response from Q35_5)*. Is this correct?

*(Programmer: If code 2, 8, or 9, Reset to Q35_5 and enter correct response)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q35_5A(3734)

QID:639052  **Skip**: *(If code 1 in Q35_5A, Continue; Otherwise, Reset to Q35_5 and enter correct response)*
Q35_9  
QID:632122  

(If code 1 in Q34_4D, read:) And, how did you make this payment? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(If code 2 in Q34_4D, read:) And, how did you pay for the items you had to purchase? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  
(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Cash  
07 Credit card  
08 Wrote a check  
09 Gave your debit card number linked to your bank account  
10 Gave your checking account number  
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on  
12 Gift card like Amazon, Target, or iTunes  
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office  
14 Charged to your telephone, cable television account, or Internet services bill  
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet  

List Other:Y

Q35_9(3735-3736)  
Q35_9_T(7123)

QID:637592  

Skip: (If code 13 in Q35_9, Continue; Otherwise, Skip to Q35_1)
Q35_9A  And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y
Q35_1
QID:632136

How did you first learn about having won this prize?

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Internet or website
07 Email
08 Television advertisement or infomercial
09 Mail advertisement or solicitation, including a catalog
10 Telephone call (a telemarketer)
11 Store you visited
12 Someone who came to your home
13 Radio advertisement
14 Poster or flier
15 Magazine or newspaper advertisement
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17 Friend or family member
18 When you saw the charge on your statement
19 Bank or other financial institution
20 Your church or a local community organization
21 (Received product in the mail)

List Other: Y

Skip: (If code 06 in Q35_1, Continue; If code 17, 18, or 21 in Q35_1, Skip to Q35_10; Otherwise, Skip to Q35_3)
Q35_2
QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q35_3
QID:632140  Was the information about this prize presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

Q35_3A
QID:632144  In what language was the information provided?

(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y
Q35_10  And, did you complain to anyone officially or unofficially about your experience with this prize offer?  

1  Yes  
2  No  
8  (DK)  
9  (Refused)  

QID:630438

Q5  (Refused)

QID:632142  

**Skip:** (If code 1 in Q35_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q3511  
QID:630440  
To whom did you complain?  
(Interviewer: Open ended and code)  

(Interviewer: Probe:) Did you complain to anyone else?)  

(Interviewer: Probe for three responses)  

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Family or friends/tell family or friends not to buy from the seller  
07  The company that sold the product  
08  The product manufacturer  
09  The Better Business Bureau  
10  A bank  
11  A credit card company  
12  A local consumer agency  
13  The local police department  
14  The Department of Motor Vehicles  
15  A local consumer help line  
16  The state Attorney General or state consumer agency  
17  The Federal Trade Commission/FTC  
18  Consumer Financial Protection Board (CFPB)  
19  Federal Communications Commission (FCC)  
20  Another federal agency (list)  
21  The phone company  
22  Internet service provider  
23  Post Office/USPS  

List Other: Y  

Q35111(3740-3741)  
Q35112(3742-3743)  
Q35113(3744-3745)  
Q35111_T(7127)  
Q35112_T(7128)  
Q35113_T(7129)
In the past year, has anyone told you that you were eligible to receive a grant either from the government or from someone else or that someone would help you prepare a proposal for a grant that was certain to be approved?

1. Yes
2. No
8. (DK)
9. (Refused)

In connection with any of the grant offerings in the past year, were you told that you had to pay a fee in order to receive your grant or have the grant proposal prepared?

1. Yes
2. No
8. (DK)
9. (Refused)
**Q36_1B**

**QID:** 632148

In connection with any of these grant offerings, did you make the required payment?

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

*Skip: (If code 1 in Q36_1B, Continue; Otherwise, Skip to Next Appropriate Question)*

**Q36_2**

**QID:** 632150

How many times did you make the payments required to receive a grant in the past year? If you made multiple payments in connection with the same grant offering, please count this as only one time.

*Interviewer: Open ended and code*

<table>
<thead>
<tr>
<th>Code</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

*Skip: (If code 05-09 in Q36_2, Continue; If code 00 in Q36_2, Reset to Q36_1 and code as 2; Otherwise, Skip to Read before Q36_4)*
Q36_3
QID:632245 You said that this happened to you \textcolor{red}{(response in Q36_2)} times in the past year. Is this correct?
\textcolor{red}{(Programmer: If code 2, 8, or 9, Reset to Q36_2 and enter correct response)}

1 Yes
2 No
8 (DK)
9 (Refused)

Q36_3(3815)

QID:632247 \textcolor{red}{Skip: (If code 1 in Q36_3, Continue;}
\textcolor{red}{Otherwise, Reset to Q36_2 and enter correct response)}

\textcolor{red}{(Interviewer: If code 02-09, 98, or 99 in Q36_2, read:)}

QID:630452 Thinking now about the most recent time this happened to you…

Q36_4
QID:632258 Did you ever receive the grant?

1 Yes
2 No
8 (DK)
9 (Refused)

Q36_4(3816)

QID:632259 \textcolor{red}{Skip: (If code 1 in Q36_4, Continue;}
\textcolor{red}{If code 2 in Q36_4, Skip to Q37_5;}
\textcolor{red}{Otherwise, Skip to Next Appropriate Question)}

Q36_5
QID:632260 And was the grant essentially what had been described to you?

1 Yes
2 No
8 (DK)
9 (Refused)

Q36_5(3817)
QID:637597  
**Skip: (If code 2 in Q36_5, Continue; Otherwise, Skip to Next Appropriate Question)**

**Q37_5**  
**QID:632263**  
How much did you pay to the person who promised to obtain the grant for you? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
*(Interviewer: Open ended and code actual amount)*

- 00000 None/$0
- 00001 $1-
- 99996 $99,996
- 99997 $99,997 or more
- 99998 (DK)
- 99999 (Refused)

Q37_5(3829-3833)

QID:637598  
**Skip: (If code 500-99997 in Q37_5, Continue, If code 00000 in Q37_5, Skip to Q37_10; Otherwise, Skip to Q37_9)**

**Q37_5A**  
**QID:632265**  
You said you paid *(response from Q37_5).* Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q37_5 and enter correct response)*

- 1 Yes
- 2 No
- 8 (DK)
- 9 (Refused)

Q37_5A(3834)

QID:632267  
**Skip: (If code 1 in Q37_5A, Continue; Otherwise, Reset to Q37_5 and enter correct response)**
Q37_9  
QID:632269

And, how did you pay this money? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other:Y

Q37_9(3835-3836)
Q37_9_T(7130)

QID:637599  
Skip: (If code 13 in Q37_9, Continue; Otherwise, Skip to Q37_1)
Q37_9A  
**QID:630436**  
And, what kind of money order or wire transfer was this?  
*(Interviewer: Read 06-09, then read 01)*

01  Some other way (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07  You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08  You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09  You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

**List Other:** Y

Q37_9A(3837-3838)  
Q37_9A_T(7131)
Q37_1  How did you first learn about this grant offer?  
(Interviewer: Open ended and code)

(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Internet or website
07  Email
08  Television advertisement or infomercial
09  Mail advertisement or solicitation, including a catalog
10  Telephone call (a telemarketer)
11  Store you visited
12  Someone who came to your home
13  Radio advertisement
14  Poster or flier
15  Magazine or newspaper advertisement
16  Social media site, such as Facebook©, Twitter©, YouTube©, or blogs
17  Friend or family member
18  When you saw the charge on your statement
19  Bank or other financial institution
20  Your church or a local community organization
21  (Received product in the mail)

List Other: Y

Q37_1(3821-3822)  
Q37_1_T(7132)

QID:646442  
Skip:  (If code 06 in Q37_1, Continue;  
If code 17, 18, or 21 in Q37_1, Skip to Q37_10;  
Otherwise, Skip to Q37_3)
Q37_2  
*QID:630421*  
Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site  
2  An online classified ad site, such as Craigslist  
3  Another Internet website  
8  (DK)  
9  (Refused)

Q37_3  
*QID:630458*  
Was the information about this offer presented in English or some other language?

1  English  
2  Some other language  
8  (DK)  
9  (Refused)

Q37_3A  
*QID:630424*  
In what language was the information provided?  
*(Interviewer: Open ended and code)*

01  Other (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Chinese/Mandarin  
07  English  
08  French  
09  Spanish  
10  Tagalog  
11  Vietnamese  

List Other: *Y*
Q37_10  
**QID:630438** And, did you complain to anyone officially or unofficially about your experience with this offer?

1   Yes  
2   No  
8   (DK)  
9   (Refused)  

Q37_10(3839)

**QID:632281**  
*Skip: (If code 1 in Q37_10, Continue; Otherwise, Skip to Next Appropriate Question)*
Q3711
QID:630440  To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other:Y

Q3711(3840-3841)
Q37112(3842-3843)
Q37113(3844-3845)
Q37111_T(7134)
Q37112_T(7135)
Q37113_T(7136)
Q38_1
In the past year, has anyone sent you a check and asked you to send some of the money from the check back to the sender or to someone else? This may have happened in connection with a prize or grant as we just discussed, a job, something you were selling (perhaps online), or something else.

1 Yes
2 No
8 (DK)
9 (Refused)

Q38_1A
In any of the instances in the past year where you received such a check, did you actually send the money as requested?

1 Yes
2 No
8 (DK)
9 (Refused)

Q38_1(3900)

Skip: (If code 1 in Q38_1, Continue; Otherwise, Skip to Next Appropriate Question)

Q38_1A(3901)

Skip: (If code 1 in Q38_1A, Continue; Otherwise, Skip to Next Appropriate Question)
Q38_2  How many times did you send money as requested in the past year?  
(Interviewer: Open ended and code)  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q38_2(3913-3914)

Q38_3  You said that this happened to you (response in Q38_2) times in the past year. Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q38_2 and enter correct response)  

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Q38_3(3915)

Q38_2  Skip: (If code 05-09 in Q38_2, Continue;  
If code 00 in Q38_2, Reset to Q38_1A and code as 2;  
Otherwise, Skip to Read before Q39_5)

QID:63293  Skip: (If code 1 in Q38_3, Continue;  
Otherwise, Reset to Q38_2 and enter correct response)

QID:630452  (Interviewer: If code 02-09, 98, or 99 in Q38_2, read:)  
Thinking now about the most recent time this happened to you...
Q39_5  
QID:632295  How much money did you send? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. *(Interviewer: Open ended and code actual amount)*  

00000 None/$0  
00001 $1-  
99996 $99,996  
99997 $99,997 or more  
99998 (DK)  
99999 (Refused)  

Q39_5(3929-3933)  

QID:639054  **Skip:** *(If code 500 - 99997 in Q39_5, Continue; If code 00000 in Q39_5, Skip to Q39_9E; Otherwise, Skip to Q39_9)*  

Q39_5A  
QID:632300  You said you sent *(response from Q39_5).* Is this correct? *(Programmer: If code 2, 8, or 9, Reset to Q39_5 and enter correct response)*  

1 Yes  
2 No  
8 (DK)  
9 (Refused)  

Q39_5A(3934)  

QID:632302  **Skip:** *(If code 1 in Q39_5A, Continue; Otherwise, Reset to Q39_5 and enter correct response)*
And, how did you send this money? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

- Other (list)
- (DK)
- (Refused)
- HOLD
- HOLD
- Cash
- Credit card
- Wrote a check
- Gave your debit card number linked to your bank account
- Gave your checking account number
- Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
- Gift card like Amazon, Target, or iTunes
- Money order or wire transfer, like Western Union, MoneyGram, or the post office
- Charged to your telephone, cable television account, or Internet services bill
- Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Skip: (If code 13 in Q39_9, Continue; Otherwise, Skip to Q39_9E)
Q39_9A  
QID:630436  
And, what kind of money order or wire transfer was this?  
(Interviewer: Read 06-09, then read 01)  

01  Some other way (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically  
07  You went online to the website of a company like Western Union or MoneyGram and had the money transferred  
08  You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller  
09  You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller  

List Other: Y  

Q39_9A(3937-3938)  
Q39_9A_T(7138)  

Q39_9E  
QID:632130  
And, was the check sent to you good or was it bad so that the bank either refused to cash it or you later had to return the money?  

1  The check was good and I obtained the money for which the check was written  
2  The check was bad. My bank refused to cash it or I later had to return the money  
3  I did not attempt to cash the check  
8  (DK)  
9  (Refused)  

Q39_9E(3921)
Q39_10  
QID:632308  And, did you complain to anyone officially or unofficially about your experience with this check you were sent?

1  Yes
2  No
8  (DK)
9  (Refused)

Skip: (If code 1 in Q39_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q3911
QID:630440
To whom did you complain?
(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other: Y

Q39111(3940-3941)
Q39112(3942-3943)
Q39113(3944-3945)
Q39111_T(7139)
Q39112_T(7140)
Q39113_T(7141)
In the past year, have you paid anyone for a product such as nonprescription drugs, dietary supplements, skin patches, creams, wraps, or earrings that the seller suggested or implied would help you lose a substantial amount of weight?

1. Yes
2. No
8. (DK)
9. (Refused)

Skip: (If code 1 in Q40_1, Continue; Otherwise, Skip to Next Appropriate Question)
**Q40_2**  
*QID:632315*  
How many different such weight-loss products have you purchased in the past year?  
*(Interviewer: Open ended and code)*

- None
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9 or more
- (DK)
- (Refused)

**Q40_3**  
*QID:632318*  
You said that you purchased *(response in Q40_2)* different weight-loss products in the past year. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q40_2 and enter correct response)*

- Yes
- No
- (DK)
- (Refused)

**Q40_3(4015)**

**Q40_3(4015)**
<table>
<thead>
<tr>
<th>Q40_4</th>
<th>Did the seller suggest or imply that using this product would make it easy to lose weight?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q40_5</th>
<th>Did the seller suggest or imply that by using this product you could lose weight without exercise and/or without reducing the amount you eat?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q40_6</th>
<th>(If code 1 in FORM, read:) Which of the following best describes your experience in using the product? Did you (read 1-5)?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(If code 2 in FORM, read:) Which of the following best describes your experience in using the product? Did you (read 4-1, then read 5)?</td>
</tr>
<tr>
<td>1</td>
<td>Lose about as much or more weight than you expected to lose</td>
</tr>
<tr>
<td>2</td>
<td>Lose about half of the weight you expected to lose</td>
</tr>
<tr>
<td>3</td>
<td>Only lose a little of the weight you expected to lose</td>
</tr>
<tr>
<td>4</td>
<td>Lose no weight or gain weight</td>
</tr>
<tr>
<td>5</td>
<td>Not use the product</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

`Skip: (If code 1 in Q40_4 OR Q40_5, Continue; Otherwise, Skip to Next Appropriate Question)`
How did you first learn about this weight-loss product?  

(*Interviewer:* Open ended and code) 

(*Interviewer:* If necessary, read 06-20; insert "From a/an" before each appropriate code) 

01 Other (list) 
02 (DK) 
03 (Refused) 
04 HOLD 
05 HOLD 
06 Internet or website 
07 Email 
08 Television advertisement or infomercial 
09 Mail advertisement or solicitation, including a catalog 
10 Telephone call (a telemarketer) 
11 Store you visited 
12 Someone who came to your home 
13 Radio advertisement 
14 Poster or flier 
15 Magazine or newspaper advertisement 
16 Social media site, such as Facebook©, Twitter©, YouTube©, or blogs 
17 Friend or family member 
18 When you saw the charge on your statement 
19 Bank or other financial institution 
20 Your church or a local community organization 
21 (Received product in the mail) 

List Other: Y 

Skip: (If code 06 in Q41_1, Continue; If code 17 in Q41_1, Skip to Q41_4; If code 18 or 21 in Q41_1, Skip to Q41_5; Otherwise, Skip to Q41_3)
Q41_2  QID:630421  Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?
1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q41_3  QID:631029  Was the information about this weight-loss product presented in English or some other language?
1  English
2  Some other language
8  (DK)
9  (Refused)

QID:640433  
Skip: (If code 1 in Q41_3, Autocode as 07 in Q41_3A and Skip to Q41_4; If code 2 in Q41_3, Continue; Otherwise, Skip to Q41_4)
**Q41.3A**

In what language was the information provided?

*(Interviewer: Open ended and code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Chinese/Mandarin</td>
</tr>
<tr>
<td>07</td>
<td>English</td>
</tr>
<tr>
<td>08</td>
<td>French</td>
</tr>
<tr>
<td>09</td>
<td>Spanish</td>
</tr>
<tr>
<td>10</td>
<td>Tagalog</td>
</tr>
<tr>
<td>11</td>
<td>Vietnamese</td>
</tr>
</tbody>
</table>

**List Other:** Y

**Q41.4**

And how did you purchase this weight-loss product?

*(Interviewer: Read and rotate 06-10, then read 01)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Some other way (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Visited a store</td>
</tr>
<tr>
<td>07</td>
<td>Ordered on the telephone</td>
</tr>
<tr>
<td>08</td>
<td>Mailed in an order</td>
</tr>
<tr>
<td>09</td>
<td>Ordered from Internet site or app</td>
</tr>
<tr>
<td>10</td>
<td>Did not purchase product or service-just arrived in the mail</td>
</tr>
</tbody>
</table>

**List Other:** Y
Q41_5
QID:632330  And how much did you actually end up paying for this weight-loss product? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded. 
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Q41_5(4029-4033)

QID:632331  Skip: (If code 500-99997 in Q41_5, Continue;  
If code 00000 in Q41_5, Skip to Q41_10;  
Otherwise, Skip to Q41_9)  

Q41_5A
QID:632332  You said you paid (response from Q41_5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q41_5 and enter correct response)  

1  Yes
2  No
8  (DK)
9  (Refused)

Q41_5A(4034)

QID:632334  Skip: (If code 1 in Q41_5A, Continue;  
Otherwise, Reset to Q41_5 and enter correct response)
And, how did you pay for this weight-loss product? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?  

**Interviewer:** Open ended and code  

**Interviewer:** Probe for detail in answer to fit code list, if possible  

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 Cash  
07 Credit card  
08 Wrote a check  
09 Gave your debit card number linked to your bank account  
10 Gave your checking account number  
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on  
12 Gift card like Amazon, Target, or iTunes  
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office  
14 Charged to your telephone, cable television account, or Internet services bill  
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet  

**List Other:** Y  

**Skip:** (If code 13 in Q41_9, Continue; Otherwise, Skip to Q41_10)
Q41_9A
QID:630436  And, what kind of money order or wire transfer was this?
(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q41_9A(4037-4038)
Q41_9A_T(7155)

Q41_10
QID:631058  And, did you complain to anyone officially or unofficially about your experience with this weight-loss product?

1 Yes
2 No
8 (DK)
9 (Refused)

Q41_10(4039)

Skip: (If code 1 in Q41_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q4111  
**QID: 630440**  
To whom did you complain?  
(*Interviewer: Open ended and code*)

(*Interviewer: Probe:) Did you complain to anyone else?)  

(*Interviewer: Probe for three responses*)

<table>
<thead>
<tr>
<th>Response</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Family or friends/tell family or friends not to buy from the seller</td>
</tr>
<tr>
<td>07</td>
<td>The company that sold the product</td>
</tr>
<tr>
<td>08</td>
<td>The product manufacturer</td>
</tr>
<tr>
<td>09</td>
<td>The Better Business Bureau</td>
</tr>
<tr>
<td>10</td>
<td>A bank</td>
</tr>
<tr>
<td>11</td>
<td>A credit card company</td>
</tr>
<tr>
<td>12</td>
<td>A local consumer agency</td>
</tr>
<tr>
<td>13</td>
<td>The local police department</td>
</tr>
<tr>
<td>14</td>
<td>The Department of Motor Vehicles</td>
</tr>
<tr>
<td>15</td>
<td>A local consumer help line</td>
</tr>
<tr>
<td>16</td>
<td>The state Attorney General or state consumer agency</td>
</tr>
<tr>
<td>17</td>
<td>The Federal Trade Commission/FTC</td>
</tr>
<tr>
<td>18</td>
<td>Consumer Financial Protection Board (CFPB)</td>
</tr>
<tr>
<td>19</td>
<td>Federal Communications Commission (FCC)</td>
</tr>
<tr>
<td>20</td>
<td>Another federal agency (list)</td>
</tr>
<tr>
<td>21</td>
<td>The phone company</td>
</tr>
<tr>
<td>22</td>
<td>Internet service provider</td>
</tr>
<tr>
<td>23</td>
<td>Post Office/USPS</td>
</tr>
</tbody>
</table>

# of Responses: 3

List Other: Y
QID:639056  Programmer: ROTATION FOR BLOCK F
1. Q42_1A - Q43_11 - paid for offer to repair your computer
2. Q44_1 - Q45_11 - paid someone who claimed that owed money or were subject to a court case or law enforcement action
(Programmer: RANDOMIZE 1-2)

(Programmer: Show rotation order)
Programmer: COUNTF 1-2 RECODE:
CNT42_1: 
CNT44_1: 

QID:632341  ROTATION GROUP 1 IN BLOCK F - paid for offer to repair your computer

Q42_1A  QID:632342
In the past YEAR, have you paid anyone to fix your computer who told you, perhaps by using a pop-up ad on your computer, that your computer had viruses or security vulnerabilities that needed to be repaired to keep the computer running?

1 Yes
2 No
8 (DK)
9 (Refused)

Skip: (If code 1 in Q42_1A, Skip to Q42_2; Otherwise, Continue)
In the past YEAR, have you paid anyone to fix your computer who told you that they needed to remotely examine your computer to repair viruses or security vulnerabilities on your computer that needed to be repaired to keep the computer running?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
</tr>
<tr>
<td>8</td>
<td>(DK)</td>
</tr>
<tr>
<td>9</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Skip: (If code 1 in Q42_1A OR Q42_1B, Continue; Otherwise, Skip to Next Appropriate Question)

How many times have you paid someone to do computer repairs after they made these kinds of claims, in the past year? If you made multiple payments in connection with the same computer repair, please only count this as one transaction. (Interviewer: Open ended and code)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>None</td>
</tr>
<tr>
<td>01</td>
<td>1</td>
</tr>
<tr>
<td>02</td>
<td>2</td>
</tr>
<tr>
<td>03</td>
<td>3</td>
</tr>
<tr>
<td>04</td>
<td>4</td>
</tr>
<tr>
<td>05</td>
<td>5</td>
</tr>
<tr>
<td>06</td>
<td>6</td>
</tr>
<tr>
<td>07</td>
<td>7</td>
</tr>
<tr>
<td>08</td>
<td>8</td>
</tr>
<tr>
<td>09</td>
<td>9 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

Skip: (If code 00 in Q42_2, Reset and code BOTH Q42_1A AND Q42_1B as 2; If code 05-09 in Q42_2, Continue; Otherwise, Skip to Read before Q42_4)
Q42_3
QID:632347  You said that you paid someone to repair your computer (response in Q42_2) times in the past year. Is this correct?

(Programmer: If code 2, 8, or 9, Reset to Q42_2 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q42_3(4115)

QID:632349  Skip: (If code 1 in Q42_3, Continue; Otherwise, Reset to Q42_2 and enter correct response)

(Interviewer: If code 02-09, 98, or 99 in Q42_2, read:)

QID:630452  Thinking now about the most recent time this happened to you…
How were you told that your computer had viruses or security vulnerabilities or they needed to remotely examine your computer?

(Interviewer: read 06-11, as necessary, until respondent hears proper response)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 In a phone call or email you received telling you that there was a problem with your computer or your computer needed to be fixed
07 In a phone call you made or email you sent after receiving a message, such as a pop-up message, telling you about problems with your computer
08 In a phone call you made or email you sent after finding the phone number in an online advertisement when you looked for someone to help you with a computer problem
09 When you took your computer to a store to get it fixed
10 When you called or emailed someone who had sold you your computer or had fixed your computer in the past, OR
11 In a message, like a pop-up message, you saw on your computer screen

List Other: Y

Skip: (If code 01, 02, or 03 in Q42_4, Skip to Next Appropriate Question; Otherwise, Continue)

HOLD

List Other: Y
Q43_2
QID:630421
HOLD

Q43_3
QID:630458
Was the information about this offer presented in English or some other language?
1 English
2 Some other language
8 (DK)
9 (Refused)

Q43_3A
QID:630424
In what language was the information provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y
Q43_4
QID:630426 And how did you purchase this offer?
(Interviewer: Read and rotate 06-10, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Visited a store
07 Ordered on the telephone
08 Mailed in an order
09 Ordered from Internet site or app
10 Did not purchase product or service - just arrived in the mail

List Other: Y

Q43_5
QID:632355 And how much did you actually end up paying for this offer to repair your computer? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

00000 None/$0
00001 $1-
99996 $99,996
99997 $99,997 or more
99998 (DK)
99999 (Refused)

Skip: (If code 500-99997 in Q43_5, Continue; If code 00000 in Q43_5, Skip to Q43_10; Otherwise, Skip to Q43_9)
Q43_5A
QID:632357  You said you paid (response in Q43 5). Is this correct?  
(Programmer: If code 2, 8, or 9, Reset to Q43 5 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q43_5A(4134)

QID:632359  Skip: (If code 1 in Q43 5A, Continue; Otherwise, Reset to Q43 5 and enter correct response)
And, how did you pay for this offer to repair your computer? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way? *(Interviewer: Open ended and code)*

*(Interviewer: Probe for detail in answer to fit code list, if possible)*

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card — that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

*Skip:* *(If code 13 in Q43_9, Continue; Otherwise, Skip to Q43_10)*
Q43_9A
QID:630436  And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q43_9A(4137-4138)
Q43_9A_T(7146)

Q43_10
QID:630438  And, did you complain to anyone officially or unofficially about your experience with this offer?

1 Yes
2 No
8 (DK)
9 (Refused)

Q43_10(4139)

QID:632362  Skip: (If code 1 in Q43_10, Continue; Otherwise, Skip to Next Appropriate Question)
Q4311
QID:630440 To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Family or friends/tell family or friends not to buy from the seller</td>
</tr>
<tr>
<td>07</td>
<td>The company that sold the product</td>
</tr>
<tr>
<td>08</td>
<td>The product manufacturer</td>
</tr>
<tr>
<td>09</td>
<td>The Better Business Bureau</td>
</tr>
<tr>
<td>10</td>
<td>A bank</td>
</tr>
<tr>
<td>11</td>
<td>A credit card company</td>
</tr>
<tr>
<td>12</td>
<td>A local consumer agency</td>
</tr>
<tr>
<td>13</td>
<td>The local police department</td>
</tr>
<tr>
<td>14</td>
<td>The Department of Motor Vehicles</td>
</tr>
<tr>
<td>15</td>
<td>A local consumer help line</td>
</tr>
<tr>
<td>16</td>
<td>The state Attorney General or state consumer agency</td>
</tr>
<tr>
<td>17</td>
<td>The Federal Trade Commission/FTC</td>
</tr>
<tr>
<td>18</td>
<td>Consumer Financial Protection Board (CFPB)</td>
</tr>
<tr>
<td>19</td>
<td>Federal Communications Commission (FCC)</td>
</tr>
<tr>
<td>20</td>
<td>Another federal agency (list)</td>
</tr>
<tr>
<td>21</td>
<td>The phone company</td>
</tr>
<tr>
<td>22</td>
<td>Internet service provider</td>
</tr>
<tr>
<td>23</td>
<td>Post Office/USPS</td>
</tr>
</tbody>
</table>

# of Responses: 3
List Other: Y
Q44_1

In the past year, have you paid money after being contacted by someone claiming that you owed money to the government or a government agency such as the Internal Revenue Service or the U.S. Treasury or that a court case or law enforcement action had been filed against you?

1 Yes
2 No
8 (DK)
9 (Refused)

Skip: (If code 1 in Q44_1, Continue; Otherwise, Skip to Next Appropriate Question)
Q44_2  
QID:632366  
How many times have you paid someone after being told you owed money to the government in the past year? If you made multiple payments in connection with the same report that you owed money, please only count this as one transaction.  
*(Interviewer: Open ended and code)*

00  None  
01  1  
02  2  
03  3  
04  4  
05  5  
06  6  
07  7  
08  8  
09  9 or more  
98  (DK)  
99  (Refused)  

Q44_2(4213-4214)  

Q4ID:632368  
**Skip: If code 05-09 in Q44_2, Continue;**  
**If code 00 in Q44_2, Reset to Q44_1 and code as 2;**  
**Otherwise, Skip to Read before Q44_4)**

Q44_3  
QID:632370  
You said that you paid money *(response in Q44_2)* times in the past year after being told you owed money to the government or that a court case had been filed against you. Is this correct?  
*(Programmer: If code 2, 8, or 9, Reset to Q44_2 and enter correct response)*

1   Yes  
2   No  
8   (DK)  
9   (Refused)  

Q44_3(4215)  

QID:632372  
**Skip: (If code 1 in Q44_3, Continue;**  
**Otherwise, Reset to Q44_2 and enter correct response)**

*(Interviewer: If code 02-09, 98, or 99 in Q44_2, read;)*

QID:630452  
Thinking now about the most recent time this happened to you…
**Q44_4**  
**QID:632374**  
What did the person claim you needed to pay money for? 
*(Interviewer: Read 06-07)*

01 Other (list)  
02 (DK)  
03 (Refused)  
04 HOLD  
05 HOLD  
06 To pay taxes you owed  
07 To keep from being arrested or having to go to court  

**List Other:** Y

**Q44_4A**  
**QID:632376**  
Did you owe the money the person claimed you owed or had the court case actually been filed against you? 

1 Yes  
2 No  
8 (DK)  
9 (Refused)

**Q45_3**  
**QID:630458**  
Was the claim you owed the money made in English or some other language? 

1 English  
2 Some other language  
8 (DK)  
9 (Refused)

**Skip: (If code 1 in Q45_3, Autocode as 07 in Q45_3A, and Skip to Q45_5; If code 2 in Q45_3, Continue; Otherwise, Skip to Q45_5)**
Q45_3A
QID:632378 In what language was the information about the debt you owed provided?
(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Chinese/Mandarin
07 English
08 French
09 Spanish
10 Tagalog
11 Vietnamese

List Other: Y

Q45_3A(4225-4226)
Q45_3A_T(7159)

Q45_5
QID:632379 And how much did you actually end up paying this person who claimed you owed this debt? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.
(Interviewer: Open ended and code actual amount)

00000 None/Nothing
00001 $1-$9,995
99996 $99,996
99997 $99,997+
99998 (DK)
99999 (Refused)

Q45_5(4229-4233)

QID:632747 Skip: (If code 500-99997 in Q45_5, Continue; If code 00000 in Q45_5, Skip to Q45_10; Otherwise, Skip to Q45_9)
Q45_5A
QID:632748  You said you paid (response in Q45_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q45_5 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q45_5A(4234)

QID:632750  Skip: (If code 1 in Q45_5A, Continue; Otherwise, Reset to Q45_5 and enter correct response)
And, how did you pay this money? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Skip: (If code 13 in Q45_9, Continue; Otherwise, Skip to Q45_10)
Q45_9A  And, what kind of money order or wire transfer was this?

*(Interviewer: Read 06-09, then read 01)*

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q45_9A(4237-4238)
Q45_9A_T(7161)

Q45_10  And, did you complain to anyone officially or unofficially about your experience with this claim that you owed money?

1 Yes
2 No
8 (DK)
9 (Refused)

Q45_10(4239)

QID:632756  Skip: *(If code 1 in Q45_10, Continue; Otherwise, Skip to Next Appropriate Question)*
Q4511  
QID:630440  
To whom did you complain?

(Interviewer: Open ended and code)

(Interviewer: Probe:) Did you complain to anyone else?)

(Interviewer: Probe for three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Family or friends/tell family or friends not to buy from the seller
07 The company that sold the product
08 The product manufacturer
09 The Better Business Bureau
10 A bank
11 A credit card company
12 A local consumer agency
13 The local police department
14 The Department of Motor Vehicles
15 A local consumer help line
16 The state Attorney General or state consumer agency
17 The Federal Trade Commission/FTC
18 Consumer Financial Protection Board (CFPB)
19 Federal Communications Commission (FCC)
20 Another federal agency (list)
21 The phone company
22 Internet service provider
23 Post Office/USPS

# of Responses: 3
List Other:Y
BLOCK G STARTS HERE

Programmer: ROTATION FOR BLOCK G

1. Q46_1 - Q47_11 - Other purchase paid but never received

Other than the things we have already discussed, in the past year have you purchased something which you paid for but NEVER received?

1   Yes
2   No
8   (DK)
9   (Refused)

Skip: (If code 1 in Q46_1, Continue; Otherwise, Skip to Next Appropriate Question)
Q46_2
QID:632763 How many times has this happened to you in the past year?
(Interviewer: Open ended and code)

00 None
01 1
02 2
03 3
04 4
05 5
06 6
07 7
08 8
09 9 or more
98 (DK)
99 (Refused)

Q46_2(4313-4314)

QID:632765 Skip: (If code 05-09 in Q46_2, Continue; If code 00, Reset to Q46_1 and code as 2; Otherwise, Skip to Read before Q46_4)

Q46_3
QID:637624 You said that this happened to you (response in Q46_2) times in the past year. Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q46_2 and enter correct response)

1 Yes
2 No
8 (DK)
9 (Refused)

Q46_3(4315)

QID:637626 Skip: (If code 1 in Q46_3, Continue; Otherwise, Reset to Q46_2 and enter correct response)

(Interviewer: If code 02-09, 98, or 99 in Q46_2, read:)

QID:630452 Thinking now about the most recent time this happened to you...
Q46_4  
QID:630885  Did you try to get the seller to give you a refund or otherwise make an adjustment?

1  Yes
2  No
8  (DK)
9  (Refused)

Q46_4(4316)

QID:632767  Skip: (If code 1 in Q46_4, Continue; Otherwise, Skip to Q46_6)

Q46_5  
QID:630857  And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

1  Yes
2  No
8  (DK)
9  (Refused)

Q46_5(4317)

QID:637629  Skip: (If code 1 in Q46_5, Skip to BLKH1_CK; Otherwise, Continue)
Q46_6
QID:632770

What was the item that you purchased?

(Interviewer: Open ended and code)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
27 Automobile product or service
06 Books
07 Business
  opportunities/franchises/distributorships/
  work at home plans
08 Buyers' club membership
09 Cable or satellite TV services
10 Cameras (including digital cameras and
  camcorders)
11 CDs/video tapes/DVDs
12 Cell phone service or equipment
13 Computers: equipment or software
14 Credit monitoring service/ID theft
  service/Copy of your credit report
26 Fitness product or service
15 Games or other programs delivered on
  your cell phone or other mobile device
16 Health care products and services
17 Information services such as adult
  entertainment, gambling, or psychic
  services
18 Internet access services
19 Internet website design/advertising on
  the Internet
20 Investments
28 Kitchen/cooking product
21 Magazines
22 Office supplies
29 Other electronics
23 Real estate (including timeshares)
24 Telephone service or equipment, other
  than cell phone
25 Travel services/vacations

List Other: Y

Q46_6(4302-4303)
Q46_6_T(7165)
**Q47_1**  
*QID:632772*

How did you first learn about this item?  
*(Interviewer: Open ended and code)*

*(Interviewer: If necessary, read 06-20; insert "From a/an" before each appropriate code)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Internet or website</td>
</tr>
<tr>
<td>07</td>
<td>Email</td>
</tr>
<tr>
<td>08</td>
<td>Television advertisement or infomercial</td>
</tr>
<tr>
<td>09</td>
<td>Mail advertisement or solicitation, including a catalog</td>
</tr>
<tr>
<td>10</td>
<td>Telephone call (a telemarketer)</td>
</tr>
<tr>
<td>11</td>
<td>Store you visited</td>
</tr>
<tr>
<td>12</td>
<td>Someone who came to your home</td>
</tr>
<tr>
<td>13</td>
<td>Radio advertisement</td>
</tr>
<tr>
<td>14</td>
<td>Poster or flier</td>
</tr>
<tr>
<td>15</td>
<td>Magazine or newspaper advertisement</td>
</tr>
<tr>
<td>16</td>
<td>Social media site, such as Facebook©, Twitter©, YouTube©, or blogs</td>
</tr>
<tr>
<td>17</td>
<td>Friend or family member</td>
</tr>
<tr>
<td>18</td>
<td>When you saw the charge on your statement</td>
</tr>
<tr>
<td>19</td>
<td>Bank or other financial institution</td>
</tr>
<tr>
<td>20</td>
<td>Your church or a local community organization</td>
</tr>
<tr>
<td>21</td>
<td>(Received product in the mail)</td>
</tr>
</tbody>
</table>

**List Other:** Y

---

**Q47_1(4321-4322)**  
**Q47_1_T(7166)**

**QID:646449**  
*Skip:* (If code 06 in Q47_1, Continue;  
If code 17 in Q47_1, Skip to Q47_4;  
If code 18 or 21 in Q47_1, Skip to Q47_5;  
Otherwise, Skip to Q47_3)
Q47_2
QID:630421 Was this an Internet auction site, an online classified ad site like Craigslist, or some other type of Internet website?

1  An Internet auction site
2  An online classified ad site, such as Craigslist
3  Another Internet website
8  (DK)
9  (Refused)

Q47_3
QID:632777 Was the information about this item presented in English or some other language?

1  English
2  Some other language
8  (DK)
9  (Refused)

QID:632778 Skip: (If code 1 in Q47_3, Autocode as 07 in Q47_3A and Skip to Q47_4; If code 2 in Q47_3, Continue; Otherwise, Skip to Q47_4)

Q47_3A
QID:630424 In what language was the information provided? 
(Interviewer: Open ended and code)

01  Other (list)
02  (DK)
03  (Refused)
04  HOLD
05  HOLD
06  Chinese/Mandarin
07  English
08  French
09  Spanish
10  Tagalog
11  Vietnamese

List Other: Y
Q47_4  
QID:632779  
And how did you purchase this item?  
(Interviewer: Read and rotate 06-10, then read 01)  

01  Some other way (list)  
02  (DK)  
03  (Refused)  
04  HOLD  
05  HOLD  
06  Visited a store  
07  Ordered on the telephone  
08  Mailed in an order  
09  Ordered from Internet site or app  
10  Did not purchase product or service-just arrived in the mail  

List Other:Y  

Q47_4(4327-4328)  
Q47_4_T(7168)  

Q47_5  
QID:632781  
And how much did you actually end up paying for this item? If you paid something but later received a refund of all or part of the money you paid, please do not include the amount that was refunded.  
(Interviewer: Open ended and code actual amount)  

00000 None/Nothing  
00001 $1-99,996  
99997 $99,997+  
99998 (DK)  
99999 (Refused)  

Q47_5(4329-4333)  

QID:632782  
Skip: (If code 500-99997 in Q47_5, Continue; If code 00000 in Q47_5, Skip to Q47 10; Otherwise, Skip to Q47_9)
Q47_5A
QID:632783  You said you paid (response in Q47_5). Is this correct?
(Programmer: If code 2, 8, or 9, Reset to Q47_5 and enter correct response)

1  Yes
2  No
8  (DK)
9  (Refused)

Q47_5A(4334)

QID:632785  Skip: (If code 1 in Q47_5A, Continue; Otherwise, Reset to Q47_5 and enter correct response)
Q47_9
QID:632786

And, how did you pay for this item? Was it by credit card, cash, debit card, checking account, mobile payment, or some other way?

(Interviewer: Open ended and code)

(Interviewer: Probe for detail in answer to fit code list, if possible)

01 Other (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 Cash
07 Credit card
08 Wrote a check
09 Gave your debit card number linked to your bank account
10 Gave your checking account number
11 Pre-paid debit card like Green Dot, MoneyPak, Vanilla Ice, or Reloadit card – that you had previously put money on
12 Gift card like Amazon, Target, or iTunes
13 Money order or wire transfer, like Western Union, MoneyGram, or the post office
14 Charged to your telephone, cable television account, or Internet services bill
15 Mobile or Internet payment method such as PayPal, Apple Pay, Google Wallet

List Other: Y

Skip: (If code 13 in Q47_9, Continue;
Otherwise, Skip to Q47_10)
Q47_9A
QID:630436 And, what kind of money order or wire transfer was this?

(Interviewer: Read 06-09, then read 01)

01 Some other way (list)
02 (DK)
03 (Refused)
04 HOLD
05 HOLD
06 You gave cash to an agent of a company like Western Union or MoneyGram who transferred the money electronically
07 You went online to the website of a company like Western Union or MoneyGram and had the money transferred
08 You gave cash to an agent of a company like Western Union or MoneyGram who gave you a paper money order that you then used to pay the seller
09 You gave money to someone at the Post Office who gave you a paper money order that you then used to pay the seller

List Other: Y

Q47_9A(4337-4338)
Q47_9A_T(7170)

Q47_10
QID:632788 And, did you complain to anyone officially or unofficially about your experience paying for something but not receiving it?

1 Yes
2 No
8 (DK)
9 (Refused)

Q47_10(4339)

Skip: (If code 1 in Q47_10, Continue; Otherwise, Skip to BLKH1_CK)
**Q4711**  
**QID:630440**  
To whom did you complain?  
*(Interviewer: Open ended and code)*

*(Interviewer: Probe:) Did you complain to anyone else?)*

*(Interviewer: Probe for three responses)*

<table>
<thead>
<tr>
<th>#</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Other (list)</td>
</tr>
<tr>
<td>02</td>
<td>(DK)</td>
</tr>
<tr>
<td>03</td>
<td>(Refused)</td>
</tr>
<tr>
<td>04</td>
<td>HOLD</td>
</tr>
<tr>
<td>05</td>
<td>HOLD</td>
</tr>
<tr>
<td>06</td>
<td>Family or friends/tell family or friends not to buy from the seller</td>
</tr>
<tr>
<td>07</td>
<td>The company that sold the product</td>
</tr>
<tr>
<td>08</td>
<td>The product manufacturer</td>
</tr>
<tr>
<td>09</td>
<td>The Better Business Bureau</td>
</tr>
<tr>
<td>10</td>
<td>A bank</td>
</tr>
<tr>
<td>11</td>
<td>A credit card company</td>
</tr>
<tr>
<td>12</td>
<td>A local consumer agency</td>
</tr>
<tr>
<td>13</td>
<td>The local police department</td>
</tr>
<tr>
<td>14</td>
<td>The Department of Motor Vehicles</td>
</tr>
<tr>
<td>15</td>
<td>A local consumer help line</td>
</tr>
<tr>
<td>16</td>
<td>The state Attorney General or state consumer agency</td>
</tr>
<tr>
<td>17</td>
<td>The Federal Trade Commission/FTC</td>
</tr>
<tr>
<td>18</td>
<td>Consumer Financial Protection Board (CFPB)</td>
</tr>
<tr>
<td>19</td>
<td>Federal Communications Commission (FCC)</td>
</tr>
<tr>
<td>20</td>
<td>Another federal agency (list)</td>
</tr>
<tr>
<td>21</td>
<td>The phone company</td>
</tr>
<tr>
<td>22</td>
<td>Internet service provider</td>
</tr>
<tr>
<td>23</td>
<td>Post Office/USPS</td>
</tr>
</tbody>
</table>

**# of Responses: 3**

**List Other:** Y
Now, changing topics and thinking some more about you...

Is this telephone number listed on the national do-not-call registry?

1. Yes
2. No
8. (DK)
9. (Refused)

In the past two years, that is, since (SURVEY NOTE: Pull in date 2 years prior to interview date) have you experienced a serious negative life event, such as a divorce, the death of a family member or close friend, a serious injury or illness in your family, or the loss of a job?

1. Yes
2. No
8. (DK)
9. (Refused)
Q50
QID:632797
Please imagine a ladder with steps numbered from zero at the bottom to ten at the top. The top of the ladder represents those who are the best off (have the most money, the most education, and the most respected jobs), while the bottom of the ladder represents those who are worst off (have the least money, least education, and least respected job or no job). On which step of the ladder would you say you personally feel you stand at this time?

10   Best off
09
08
07
06
05
04
03
02
01
00   Worst off
98   (DK)
99   (Refused)

Q50(4402-4403)

Q51
QID:632798
On which step do you think you stand regarding your willingness to take risks? The top of the ladder or 10 represents those who are almost always willing to take risks, while the bottom of the ladder or zero represents those who are almost never willing to take risks. Where on the ladder do you stand on your willingness to take risks?

10   Almost always willing to take risks
09
08
07
06
05
04
03
02
01
00   Almost never willing to take risks
98   (DK)
99   (Refused)

Q51(4404-4405)
And for statistical purposes only...
D2
QID:632800  In what state do you live?
(Interviewer: Open ended and code)
<table>
<thead>
<tr>
<th>State Code</th>
<th>State Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>Alabama</td>
</tr>
<tr>
<td>AK</td>
<td>Alaska</td>
</tr>
<tr>
<td>AZ</td>
<td>Arizona</td>
</tr>
<tr>
<td>AR</td>
<td>Arkansas</td>
</tr>
<tr>
<td>CA</td>
<td>California</td>
</tr>
<tr>
<td>CO</td>
<td>Colorado</td>
</tr>
<tr>
<td>CT</td>
<td>Connecticut</td>
</tr>
<tr>
<td>DE</td>
<td>Delaware</td>
</tr>
<tr>
<td>DC</td>
<td>Washington, D.C.</td>
</tr>
<tr>
<td>FL</td>
<td>Florida</td>
</tr>
<tr>
<td>GA</td>
<td>Georgia</td>
</tr>
<tr>
<td>HI</td>
<td>Hawaii</td>
</tr>
<tr>
<td>ID</td>
<td>Idaho</td>
</tr>
<tr>
<td>IL</td>
<td>Illinois</td>
</tr>
<tr>
<td>IN</td>
<td>Indiana</td>
</tr>
<tr>
<td>IA</td>
<td>Iowa</td>
</tr>
<tr>
<td>KS</td>
<td>Kansas</td>
</tr>
<tr>
<td>KY</td>
<td>Kentucky</td>
</tr>
<tr>
<td>LA</td>
<td>Louisiana</td>
</tr>
<tr>
<td>ME</td>
<td>Maine</td>
</tr>
<tr>
<td>MD</td>
<td>Maryland</td>
</tr>
<tr>
<td>MA</td>
<td>Massachusetts</td>
</tr>
<tr>
<td>MI</td>
<td>Michigan</td>
</tr>
<tr>
<td>MN</td>
<td>Minnesota</td>
</tr>
<tr>
<td>MS</td>
<td>Mississippi</td>
</tr>
<tr>
<td>MO</td>
<td>Missouri</td>
</tr>
<tr>
<td>MT</td>
<td>Montana</td>
</tr>
<tr>
<td>NE</td>
<td>Nebraska</td>
</tr>
<tr>
<td>NV</td>
<td>Nevada</td>
</tr>
<tr>
<td>NH</td>
<td>New Hampshire</td>
</tr>
<tr>
<td>NJ</td>
<td>New Jersey</td>
</tr>
<tr>
<td>NM</td>
<td>New Mexico</td>
</tr>
<tr>
<td>NY</td>
<td>New York</td>
</tr>
<tr>
<td>NC</td>
<td>North Carolina</td>
</tr>
<tr>
<td>ND</td>
<td>North Dakota</td>
</tr>
<tr>
<td>OH</td>
<td>Ohio</td>
</tr>
<tr>
<td>OK</td>
<td>Oklahoma</td>
</tr>
<tr>
<td>OR</td>
<td>Oregon</td>
</tr>
<tr>
<td>PA</td>
<td>Pennsylvania</td>
</tr>
<tr>
<td>RI</td>
<td>Rhode Island</td>
</tr>
<tr>
<td>SC</td>
<td>South Carolina</td>
</tr>
<tr>
<td>SD</td>
<td>South Dakota</td>
</tr>
<tr>
<td>TN</td>
<td>Tennessee</td>
</tr>
<tr>
<td>TX</td>
<td>Texas</td>
</tr>
<tr>
<td>UT</td>
<td>Utah</td>
</tr>
<tr>
<td>VT</td>
<td>Vermont</td>
</tr>
<tr>
<td>VA</td>
<td>Virginia</td>
</tr>
<tr>
<td>WA</td>
<td>Washington</td>
</tr>
</tbody>
</table>
WV  West Virginia
WI  Wisconsin
WY  Wyoming
DK  (DK)
RF  (Refused)

D2(4406-4407)

D3  
QID:148363  May I please have your ZIP code?  
(Interviewer: Open ended and code actual ZIP Code) 

(Programmer: Check ZIP Code against list of valid U.S. ZIP Codes) 
99998 (DK) 
99999 (Refused) 

D3(4445-4449)

ZIPMTCH  
QID:164910  Valid ZIP Code Provided  
1    Yes  
2    No  

ZIPMTCH(5102)

QID:632801  Skip: (If code 1 in ZIPMTCH, Skip to D6; Otherwise, Continue)  

D4  
QID:148619  I just need to confirm your home ZIP Code is (response in D3).  
1    Yes, correct ZIP Code given  
2    No, incorrect ZIP Code given  

D4(4450)
### D6
**QID:137462**
Including yourself, how many adults, age 18 or over, currently live in this household?
*(Interviewer: Open ended and code actual number)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>01-</td>
</tr>
<tr>
<td>96</td>
<td>96</td>
</tr>
<tr>
<td>97</td>
<td>97 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

D6(4408-4409)

### D7
**QID:632802**
How many people under the age of 18 currently reside in your household?
*(Interviewer: Open ended and code actual number)*

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>00</td>
<td>0/None</td>
</tr>
<tr>
<td>01</td>
<td>01-</td>
</tr>
<tr>
<td>96</td>
<td>96</td>
</tr>
<tr>
<td>97</td>
<td>97 or more</td>
</tr>
<tr>
<td>98</td>
<td>(DK)</td>
</tr>
<tr>
<td>99</td>
<td>(Refused)</td>
</tr>
</tbody>
</table>

D7(4410-4411)
D8

QID: 503857

What is the highest level of school you have completed or the highest degree you have received?

(Interviewer: Open ended and code)

(Interviewer: If respondent says currently attending college, code as 4; If respondent says completed some college courses, code as 4; If respondent says currently attending graduate school, code as 7; If respondent says completed some graduate school classes, code as 7)

1 Less than a high school diploma (Grades 1 through 11 or no schooling)
2 High school graduate (Grade 12 with diploma or GED certificate)
3 Technical, trade, vocational, or business school or program after high school
4 Some college – college, university, or community college – but no degree
5 Two-year associate degree from a college, university, or community college
6 Four-year bachelor's degree from a college or university (e.g., BS, BA, AB)
7 Some postgraduate or professional schooling after graduating college, but no postgraduate degree (e.g., some graduate school)
8 Postgraduate or professional degree, including master’s, doctorate, medical, or law degree (e.g., MA, MS, PhD, MD, JD)
9 (DK)
0 (Refused)
Have you, or has anyone currently living in your household, ever served in the U.S. military?

(Interviewer: If yes, clarify if service member is respondent or family member)

1. Yes, respondent
2. Yes, respondent plus other member(s) of household
3. Yes, other member of household
4. No
5. (DK)
6. (Refused)

Skip: (If code 1 or 2 in D9, Continue; Otherwise, Skip to Note before D10)

And are you or the other person currently serving (in the U.S. military)?

(Interviewer: If yes, clarify if service member is respondent or family member)

1. Yes, respondent
2. Yes, respondent plus other member(s) of household
3. Yes, other member of household
4. No
5. (DK)
6. (Refused)

Skip: (If Language=Spanish, Skip to D11; Otherwise, Continue)
D10
QID:632809
Other than English, what languages, if any, do you regularly use in conducting personal business?
(Interviewer: Open ended and code)

(Programmer: Allow three responses)

01 Other (list)
02 (DK)
03 (Refused)
04 None/English only
05 HOLD
13 American Sign Language
06 Chinese/Mandarin
07 HOLD
08 French
15 German
12 Italian
14 Norwegian
09 Spanish
10 Tagalog
11 Vietnamese

# of Responses: 3
List Other: Y

QID:637632 Skip: (If code 02, 03, or 04 in D10, Skip to D12; Otherwise, Continue)
If you were engaged in a somewhat complicated transaction, such as trying to buy a home, rent an apartment, or purchase a car, would you be comfortable conducting the transaction in English?

1. Yes
2. No
8. (DK)
9. (Refused)

Are you, yourself, of Hispanic origin or descent, such as Mexican, Puerto Rican, Cuban, or other Spanish background?

1. Yes
2. No
8. (DK)
9. (Refused)

I am going to read a list of racial categories. Please choose one or more categories that best indicates your race.

(Interviewer: Read 1-5)

(Programmer: Allow five responses)

1. White
2. Black or African-American
3. Asian
4. American Indian or Alaska Native, or
5. Native Hawaiian or Pacific Islander
8. (DK)
9. (Refused)

# of Responses: 5
D14
QID:632814 Were you born in the United States or in another country?

1  U.S.
2  In another country
8  (DK)
9  (Refused)

D14(4428)

QID:632815 Skip: (If code 2 in D14, Continue; Otherwise, Skip to Note before D17)

D15
QID:637633 Are you a U.S. citizen?

1  Yes
2  No
8  (DK)
9  (Refused)

D15(4429)

QID:637634 Skip: (If code 1 in D15, Continue; Otherwise, Skip to D16)

D15A
QID:637635 Are you a U.S. citizen because (read 1-3)?

1  You were born in a U.S. Territory [(If necessary, read:) That is, in Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Marianas.]
2  At least one of your parents was a U.S. citizen when you were born
3  You are a citizen by naturalization
8  (DK)
9  (Refused)

D15A(4430)
D16  
**QID:632818**  
How many years have you lived in the United States?  
*Interviewer: Open ended and code actual number of years*

00  Less than 1 year  
01  1-  
96  96  
97  97+ years  
98  (DK)  
99  (Refused)

D16(4431-4432)

QID:641643  
**Skip: (If code 1 in QNS1, Autocode D17 as 1 AND Skip to D18; Otherwise, Continue)**

D17  
**QID:632820**  
Do you have a working landline telephone in your home?  

1  Yes  
2  No  
8  (DK)  
9  (Refused)

D17(4444)

QID:632821  
**Skip: (If code 1 in D17, Continue; Otherwise, Skip to Note before D19)**

D18  
**QID:161718**  
How many different residential phone NUMBERS do you have coming into your household, not including lines dedicated to a fax machine, modem, or used strictly for business purposes? Do not include cellular phones.  
*Interviewer: Open ended and code*

*Interviewer: A VOIP or cable phone line would count as a landline.*

1  One  
2  Two  
3  Three  
4  Four  
5  Five or more  
8  (DK)  
9  (Refused)

D18(4433)
QID:640510  
*Skip: (If code 2 in QNS1, Autocode D19 as 1 and Skip to Note #2 before D21; Otherwise, Continue)*

**D19**  
**QID:632824**  
Do you have a working cell phone that you receive and make calls on?  

1  Yes  
2  No  
8  (DK)  
9  (Refused)  

D19(4434)

QID:637638  
*Skip: (If code 2, 8, or 9 in D19, Continue; Otherwise, Skip to Note #2 before D21)*

**D20**  
**QID:632826**  
Does anyone in your household have a working cell phone?  
*(Interviewer: This can include children under 18 in the household)*  

1  Yes  
2  No  
8  (DK)  
9  (Refused)  

D20(4435)

*(Programmer: Note #1:)*

QID:632827  
*Skip: (If code 2, 8, or 9 in D20, Skip to ANN_INC; Otherwise, Continue)*

*(Programmer: Note #2:)*

QID:637639  
*Skip: (If code 1 in D17 AND code 1 in D19 OR D20, Continue; Otherwise, Skip to ANN_INC)*
D21  
QID:137486  Of all the telephone calls your household receives (read 1-3)?

1  All or almost all calls are received on cell phones  
2  Some are received on cell phones and some on regular phones, OR  
3  Very few or none are received on cell phones  
8  (DK)  
9  (Refused)

ANN_INC  
QID:632829  What is your total ANNUAL household income, before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.  
(Interviewer: Open ended and code)

01  Under $720  
02  $720 to $5,999  
03  $6,000 to $11,999  
04  $12,000 to $23,999  
05  $24,000 to $35,999  
06  $36,000 to $47,999  
07  $48,000 to $59,999  
08  $60,000 to $89,999  
09  $90,000 to $119,999  
10  $120,000 to $179,999  
11  $180,000 to $239,999  
12  $240,000 and over  
88  (DK)  
99  (Refused)

QID:632830  
Skip: (If code 98 or 99 in ANN_INC, Continue; Otherwise, Skip to D22)
ANN_INC2
QID:632831
Is your total ANNUAL household income before taxes, $48,000 or more, or is it less than $48,000?

(Interviewer:
(If under, ask:) Is it over or under $36,000?
(If under, ask:) Is it over or under $24,000?
(If under, ask:) Is it over or under $12,000?
(If under, ask:) Is it over or under $6,000?
(If under, ask:) Is it over or under $720?)

(Interviewer:
(If over, ask:) Is it over or under $60,000?
(If over, ask:) Is it over or under $90,000?
(If over, ask:) Is it over or under $120,000?
(If over, ask:) Is it over or under $180,000?
(If over, ask:) Is it over or under $240,000?)

01 Under $720
02 $720 to $5,999
03 $6,000 to $11,999
04 $12,000 to $23,999
05 $24,000 to $35,999
06 $36,000 to $47,999
07 $48,000 to $59,999
08 $60,000 to $89,999
09 $90,000 to $119,999
10 $120,000 to $179,999
11 $180,000 to $239,999
12 $240,000 and over
98 (DK)
99 (Refused)
D22
QID:632834
(If code 1 in FORM, read:) Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be (read 1-5)?

(If code 2 in FORM, read:) Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be (read 5-1)?

1  Much lower
2  Slightly lower
3  About the same
4  Slightly higher
5  Much higher
8  (DK)
9  (Refused)

D22(4441)
D22_B(4441)

D23
QID:632835
And thinking for a moment about your personal debt on which you currently make interest payments-I am talking about your debts you partially pay off each month for things like mortgages, credit cards, personal loans, or car loans. Would you say the amount of debt you currently have is (read 1-3)?

1  More than you can handle financially
2  About as much as you can handle financially, OR
3  You could handle more debt than you currently have
4  (Do not have any personal debt)
8  (DK)
9  (Refused)

D23(4442)

D24
QID:632836
(Interviewer: INTERVIEWER CODE GENDER, IF NOT CLEAR ASK:) For our study I need to confirm if you are male or female.

1  Male
2  Female
8  (DK)
9  (Refused)

D24(4443)
Again, this is _____, with Gallup. I would like to thank you for your time. Our mission is to "help people be heard" and your opinions are important to Gallup in accomplishing this.

This study was sponsored by the Federal Trade Commission, an agency of the U.S. government. Your answers today will be used to help shape future policies protecting U.S. consumers. We appreciate your help.
Appendix B: Nonresponder Questionnaire

02  $720 to $5,999
03  $6,000 to $11,999
04  $12,000 to $23,999
05  $24,000 to $35,999
06  $36,000 to $47,999
07  $48,000 to $59,999
08  $60,000 to $89,999
09  $90,000 to $119,999
10  $120,000 to $179,999
11  $180,000 to $239,999
12  $240,000 and over
98  (DK)
99  (Refused)

D24

QID:632836  For our study I need to confirm if you are male or female.

1  Male
2  Female
8  (DK)
9  (Refused)

QID:228819  Again, this is ______, with Gallup. I would like to thank you for your time. Our mission is to "help people be heard" and your opinions are important to Gallup in accomplishing this.

QID:632838  This study was sponsored by the Federal Trade Commission, an agency of the U.S. government. Your answers today will be used to help shape future policies protecting U.S. consumers. We appreciate your help.