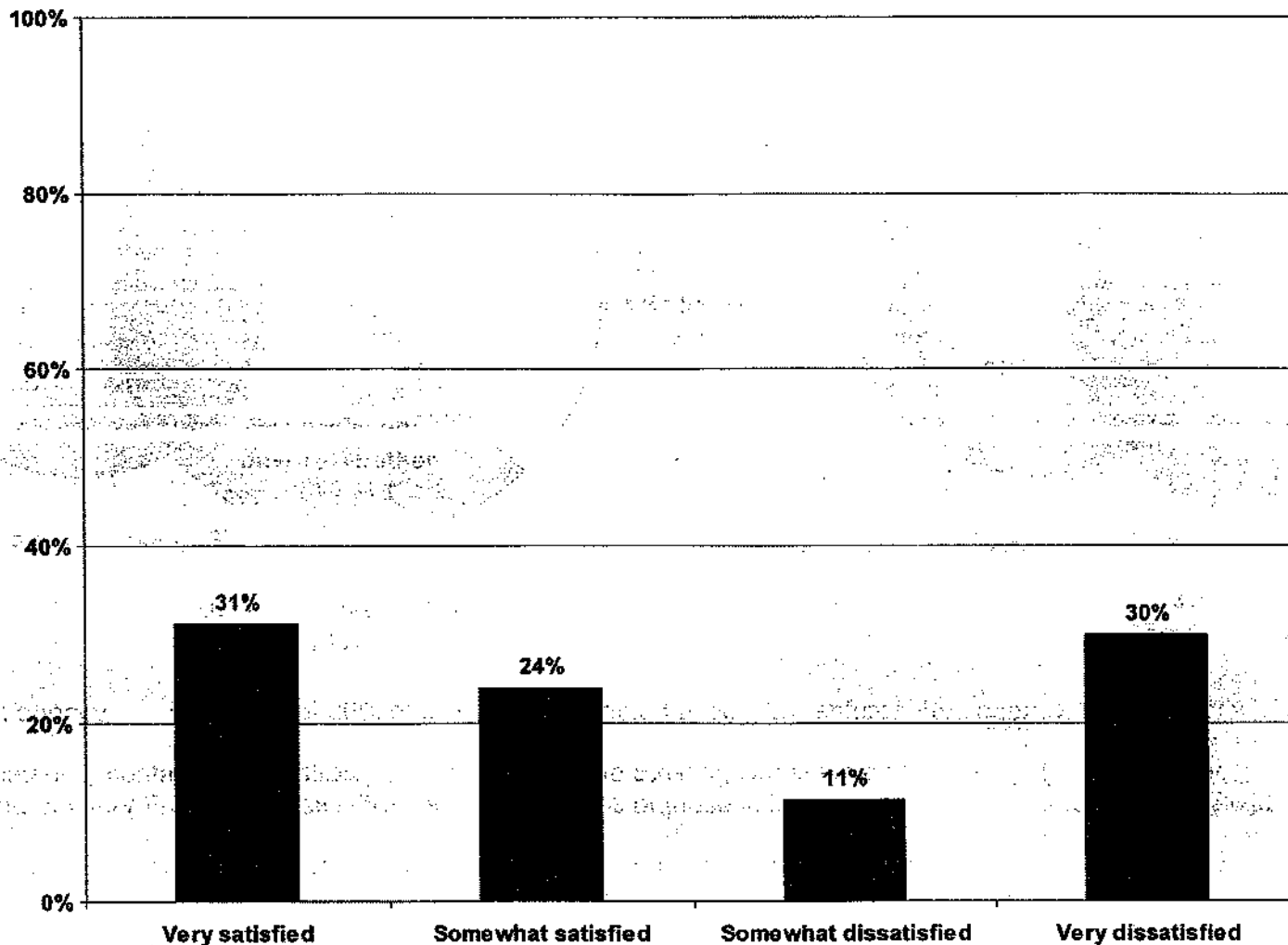


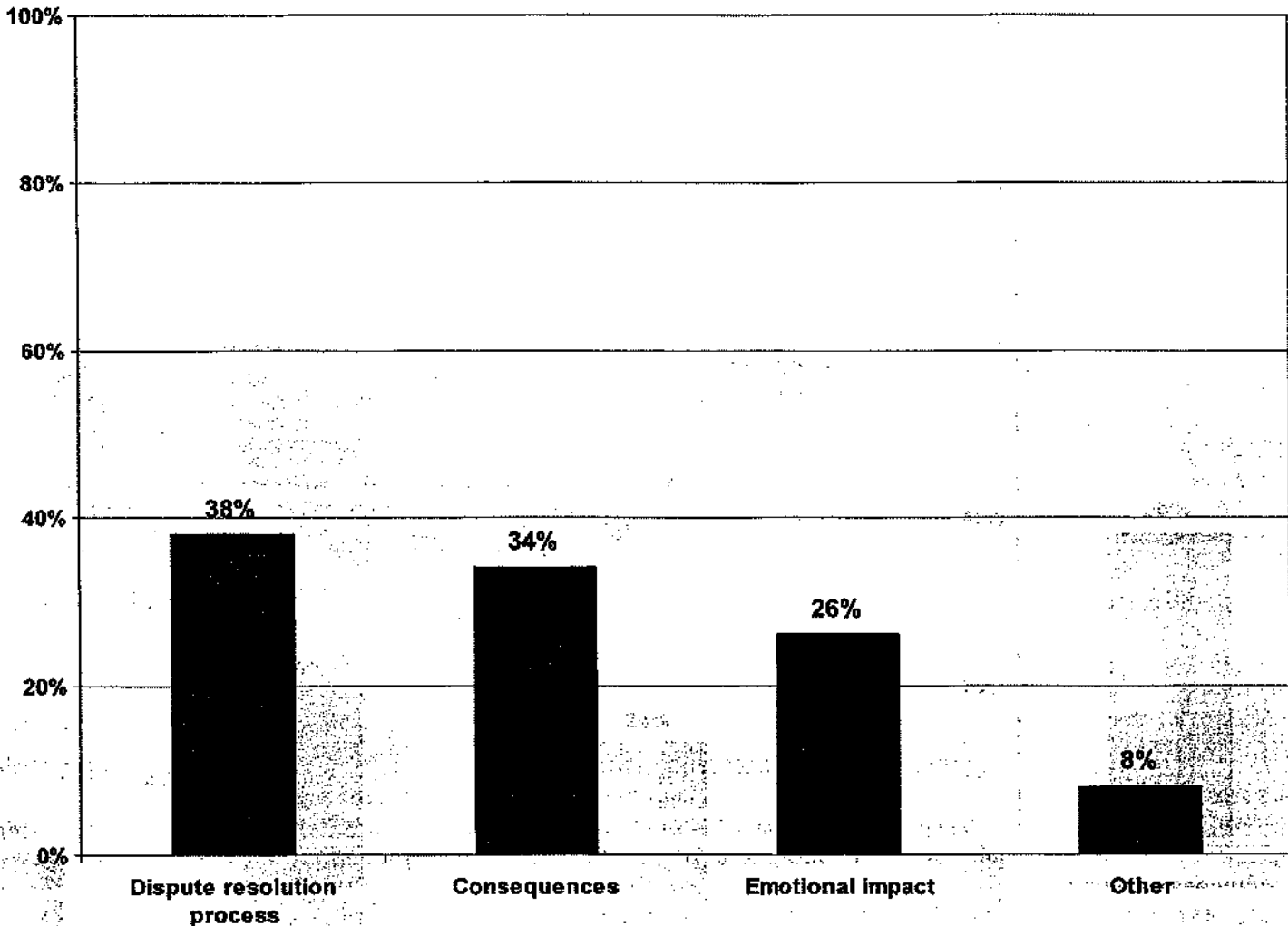
Figure 20 - Q57 – Satisfaction with Local Law Enforcement Response⁴¹



- Of the victims who contacted local law enforcement, 55% said they were “very” or “somewhat” satisfied, whereas, 41% of the victims who contacted local law enforcement were either “very” or “somewhat” dissatisfied with the response of local law enforcement.⁴²

⁴¹ These figures are based on the responses of 127 participants who said that they had contacted a local police department.

⁴² These figures do not total 100% because some victims indicated either that they did not know whether they were satisfied with the response of the police or refused to answer the question.

Figure 21 - Q68 – Biggest Challenges of Experience⁴³

- Respondents who had spent 10 or more hours resolving problems were asked to describe in their own words the most difficult part of their experience. These respondents represent 31% of all ID Theft victims.
- Nearly 4-in-10 of these victims (38%) said that going through the dispute resolution process, itself, was the most difficult part. The dispute resolution process involves communicating with consumer reporting agencies and the companies where the thief committed the fraud to have the debts absolved and the credit reports corrected. It also involves the procedure of replacing credit cards and other key documents. Respondents also mentioned the sheer amount of time the dispute resolution process took.

⁴³ These figures are based on 172 responses of victims who said that they spent 10 hours or more resolving problems associated with being a victim of ID theft.

- About one-third (34%) of these victims mentioned dealing with the practical consequences of the thief's actions, rather than the process of resolving disputes, as the most difficult part of their experience. Victims must cope with losing money, being unable to use their credit and bank accounts, or having their utilities shut off. Victims also reported being unable to open new accounts and other consequences flowing from the damage to their credit reports.
- Twenty-six percent of these victims said they were most affected by the emotional impact of the ID theft including the effects of stress on their lives and their health or the emotional toll resulting from the realization that they were vulnerable or had been betrayed.

Breach Notification

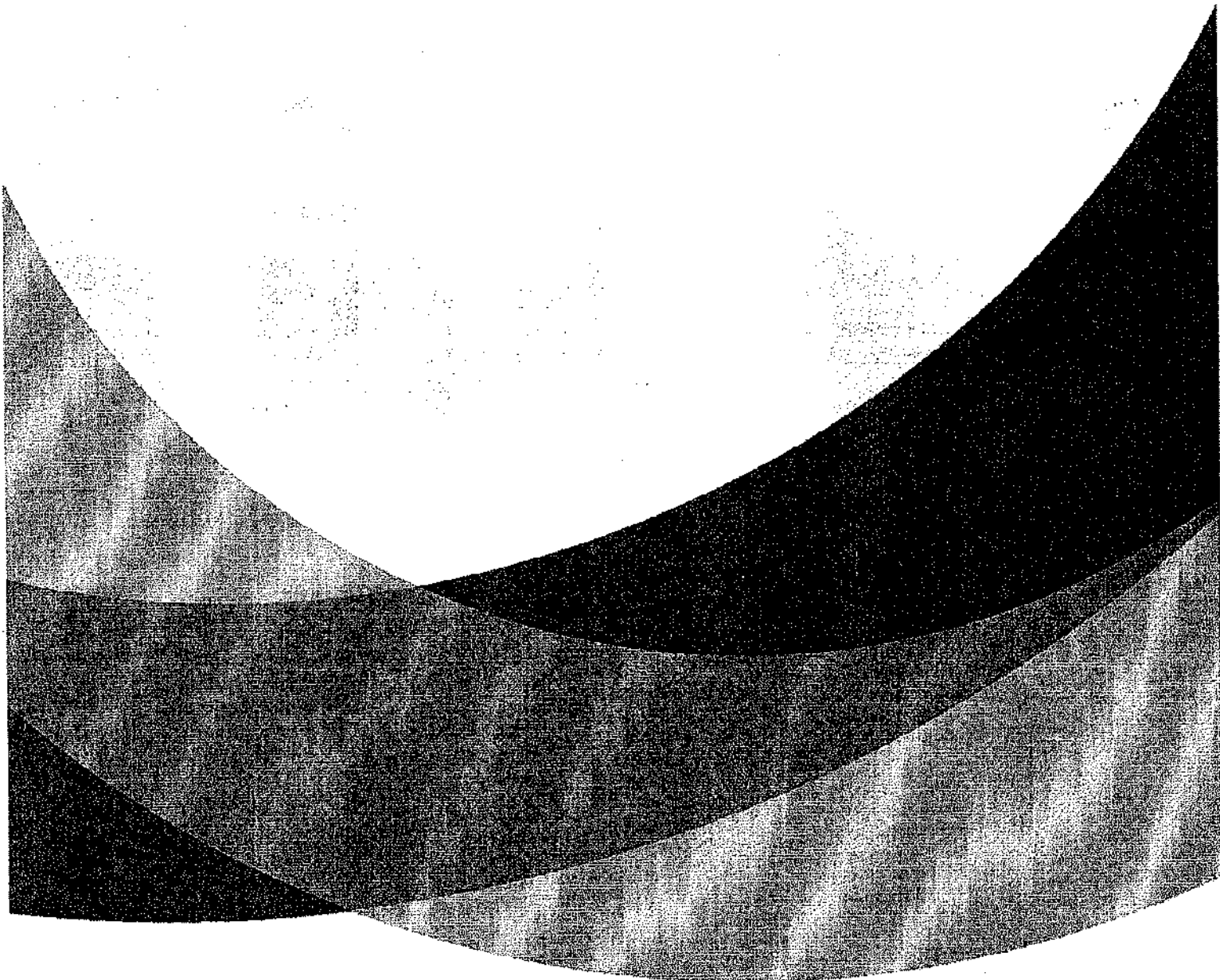
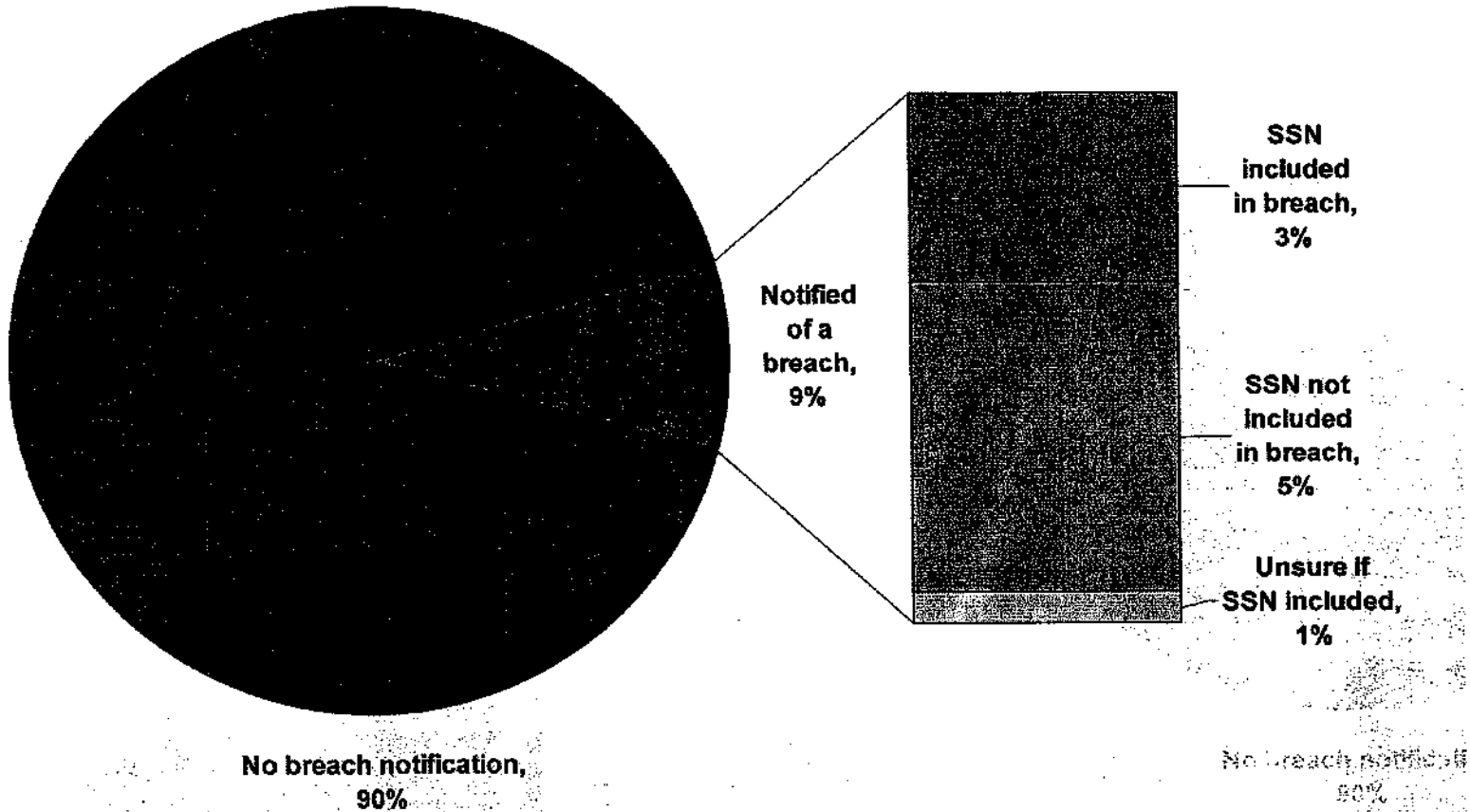


Figure 22 - Q10 / Q10aa – Breach Notification Since 2001⁴⁴



- All survey participants, including those who were not identity theft victims, were asked if they had received notice of a breach of their personal information. A breach notification involves a company, agency, or some other organization notifying consumers that there has been a breach of the security of their data files, and that the consumer's personal information is among the information that has been compromised. It does not demonstrate any misuse of the information, just that the information has been compromised.⁴⁵

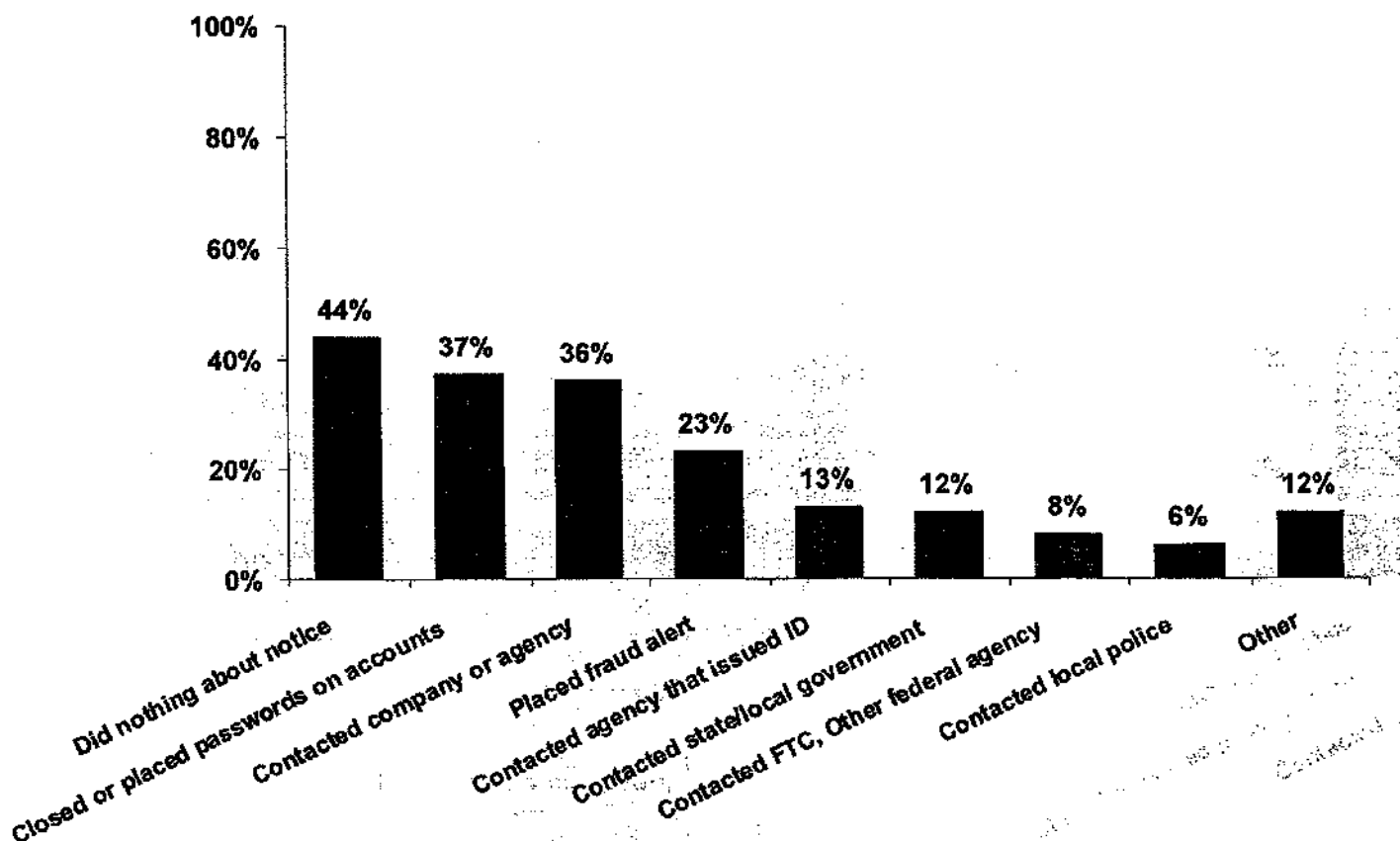
⁴⁴ Percentage of people receiving a breach notification is based on 1,496 observations. Based on the survey design, demographic characteristics were only collected for 1,496 of the 4,916 people interviewed, including all of those who reported being a victim of ID theft and a random sample of those who were not victims. Weights could only be computed for these observations with weights adjusted to reflect the fact that only a sample of non-victims would be included in weighted calculations. (See Methodological Appendix.)

⁴⁵ The practice of notifying consumers of data breaches is a relatively recent development. In 2003, California passed a law (Civil Code § 1798.92) requiring any business that stores data concerning California residents to notify those residents in the event of any actual or suspected data breach. Since the passage of the California statute, over 30 other states have passed some form of breach notice law. As a result of these laws, breach notices, and the resulting publicity regarding breaches, have become more common. Because breach notices were not a common occurrence prior to the passage of the California law, the 2003 FTC Survey did not include questions about them.

- Nine percent of all respondents indicated they had been notified about a breach of their personal information since 2001.⁴⁶

⁴⁶ This figure may overstate slightly the share of survey participants who received breach notices. Respondents who were contacted by a credit card or other company about actual misuse of their individual accounts may have answered that they had received a "breach notice," even though breach notices are not generally considered to include this type of contact. In addition, recent testing of a similar survey question suggests that some respondents who experienced ID theft may mistakenly have answered "yes" to the question because they discovered that their "information had been lost or stolen," even though they had not "been notified by a company, government agency, or other organization" of this fact.

Figure 23 - Q12 / Q13 – Actions Taken Following Breach Notification⁴⁷



- Most people (55%) who received a notice about a breach of their information took action to understand or proactively address the situation.⁴⁸ Note that respondents could mention more than one action, so the sum of the specific steps taken displayed in the graph above will be greater than 55%.
- Most of those who were notified of a breach and did take action either called the company or agency that sent the notice (36% of those who received a breach notice) or closed an affected account or placed a password on it (37%).

⁴⁷ Based on responses of 187 individuals who said that they had received a breach notification since 2001.

⁴⁸ The figures for those that took some sort of action in response to a breach notice (55%) and those that took no action (44%) do not total 100%. This is because 1% of respondents refused to answer or stated that they did not know whether they took any action.

Free Credit Reports

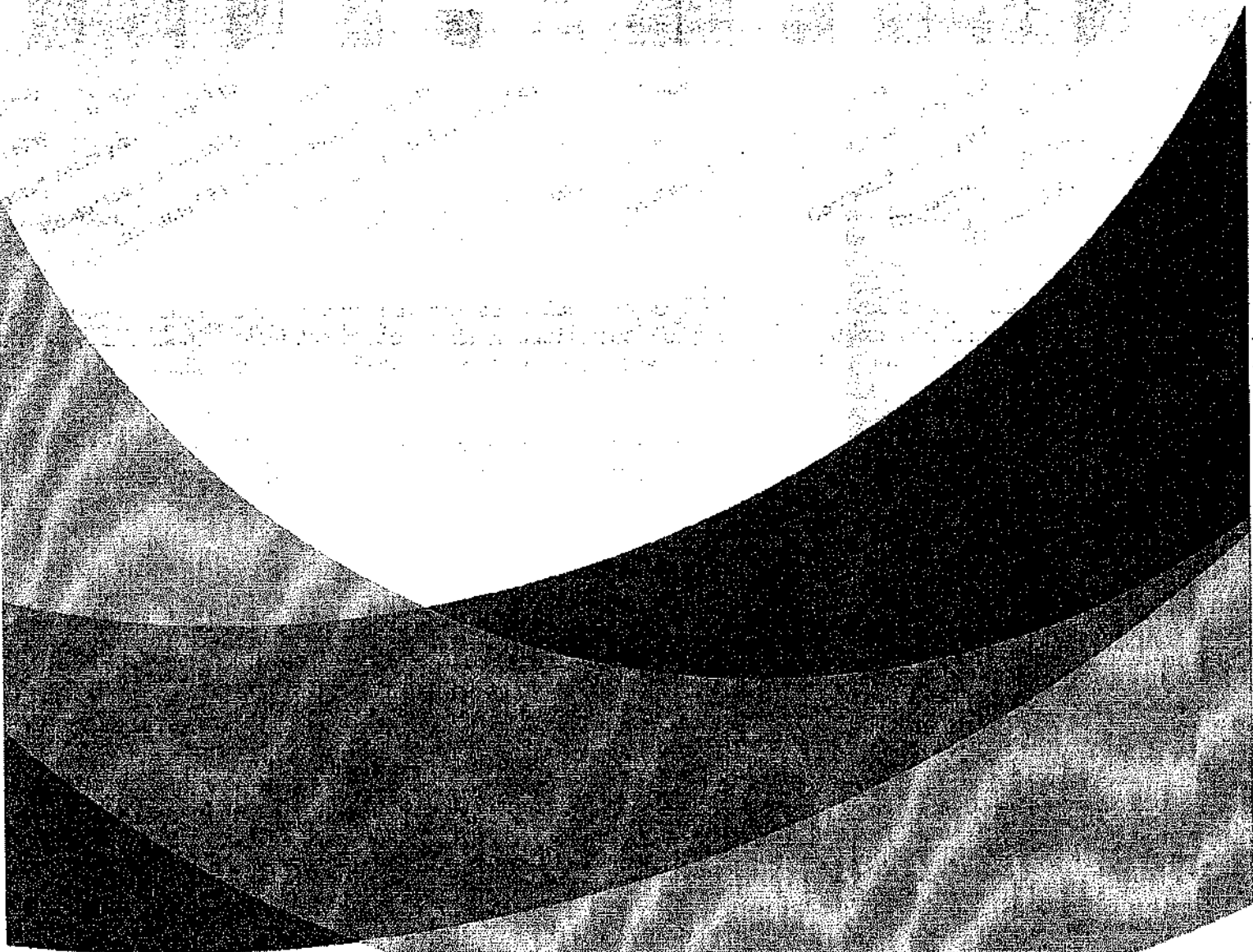
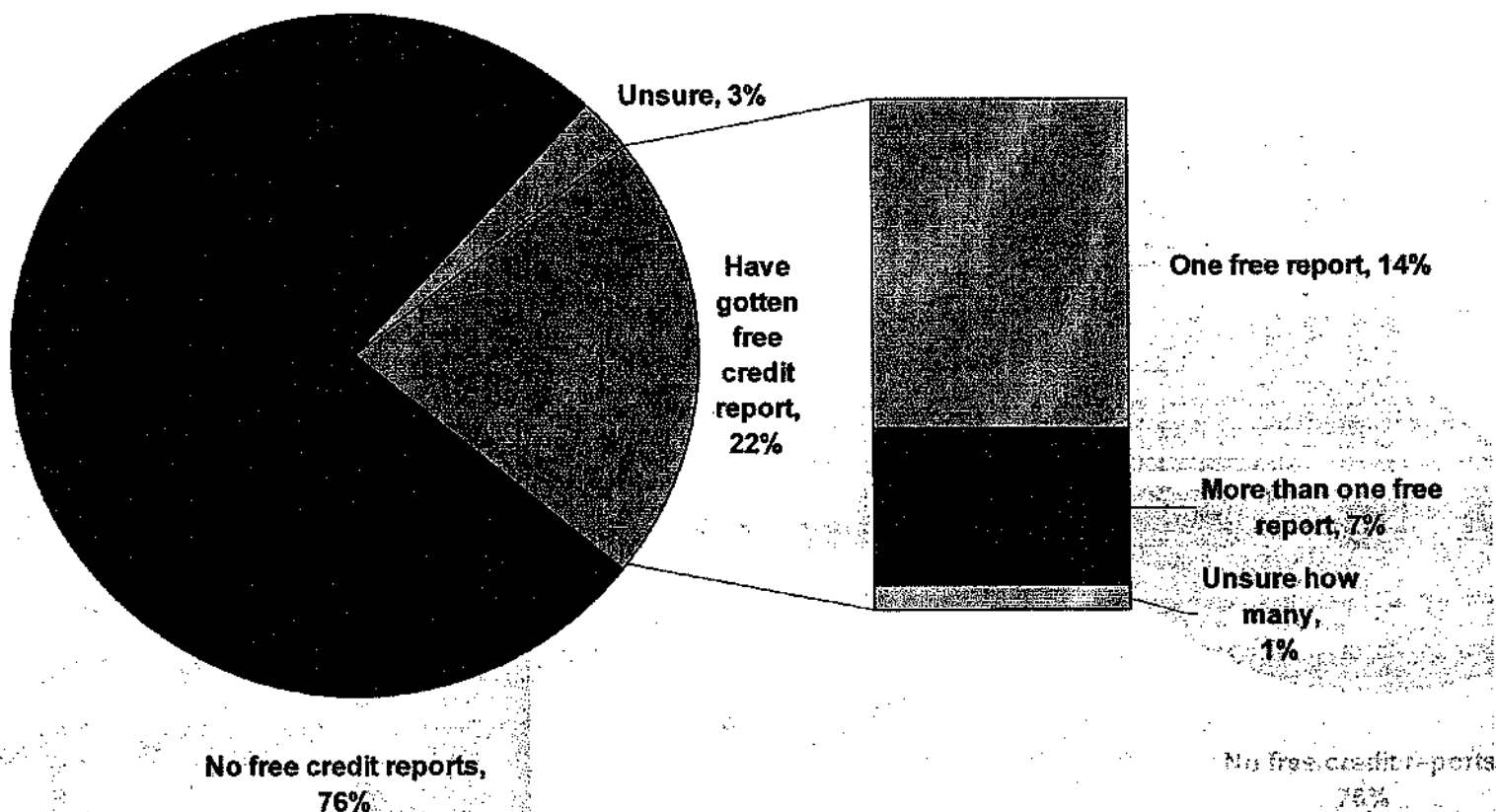


Figure 24 - Q13a/Q13b – Free Credit Reports Since 2004⁴⁹

All consumers are entitled to receive a free copy of their credit report from each of the three nationwide credit reporting agencies ("CRAs") (Experian, Equifax, and TransUnion), as well as from various nationwide specialty CRAs, every twelve months.⁵⁰ Additionally, placing a fraud alert entitles consumers to immediately request free copies of their credit reports regardless of the timing of their previous requests.⁵¹ Consumers who have had an extended fraud alert placed on their credit reports are entitled to request two free copies of their credit report from each of the CRAs in the twelve months following the date the extended alert was placed.⁵²

⁴⁹ Based on 1,496 observations. Demographic characteristics were only collected for 1,496 of the 4,916 people interviewed, including all of those who reported being a victim of ID theft and a random sample of those who were not victims. Weights could only be computed for these observations with weights adjusted to reflect the fact that only a sample of non-victims would be included in weighted calculations. (See Methodological Appendix.)

⁵⁰ FCRA § 612(a), 15 U.S.C. § 1681j(1).

⁵¹ FCRA § 605A(a)(2), 15 U.S.C. § 1681c-1(a)(2).

⁵² FCRA § 605A(b)(2)(A), 15 U.S.C. § 1681c-1(b)(2)(A).

- Just over 1-in-5 respondents in the overall sample (22%) said they had availed themselves of a free credit report since the annual free credit reports began to become available in parts of the country on December 1, 2004.⁵³ Annual free credit reports became available nationwide on September 1, 2005.
- Those with more than a high school education were nearly twice as likely as those with a high school education or less to request a free credit report (27% vs. 14%).⁵⁴
- Respondents between the ages of 25 and 44 were most likely to request a free credit report (29%), while those age 65 and over were least likely to do so (13%).⁵⁵

⁵³ Although respondents were asked whether they had received any "free annual credit reports," some respondents may have answered "yes" for credit reports received through other means, such as reports received as a result of placing a fraud alert.

⁵⁴ Based on responses of 453 individuals who were high school graduates or had not completed high school and 993 individuals who had attended at least some college.

⁵⁵ Based on responses of 428 individuals between 25 and 44 years of age and 309 individuals age 65 or over.

Victims of Non-Account ID Theft

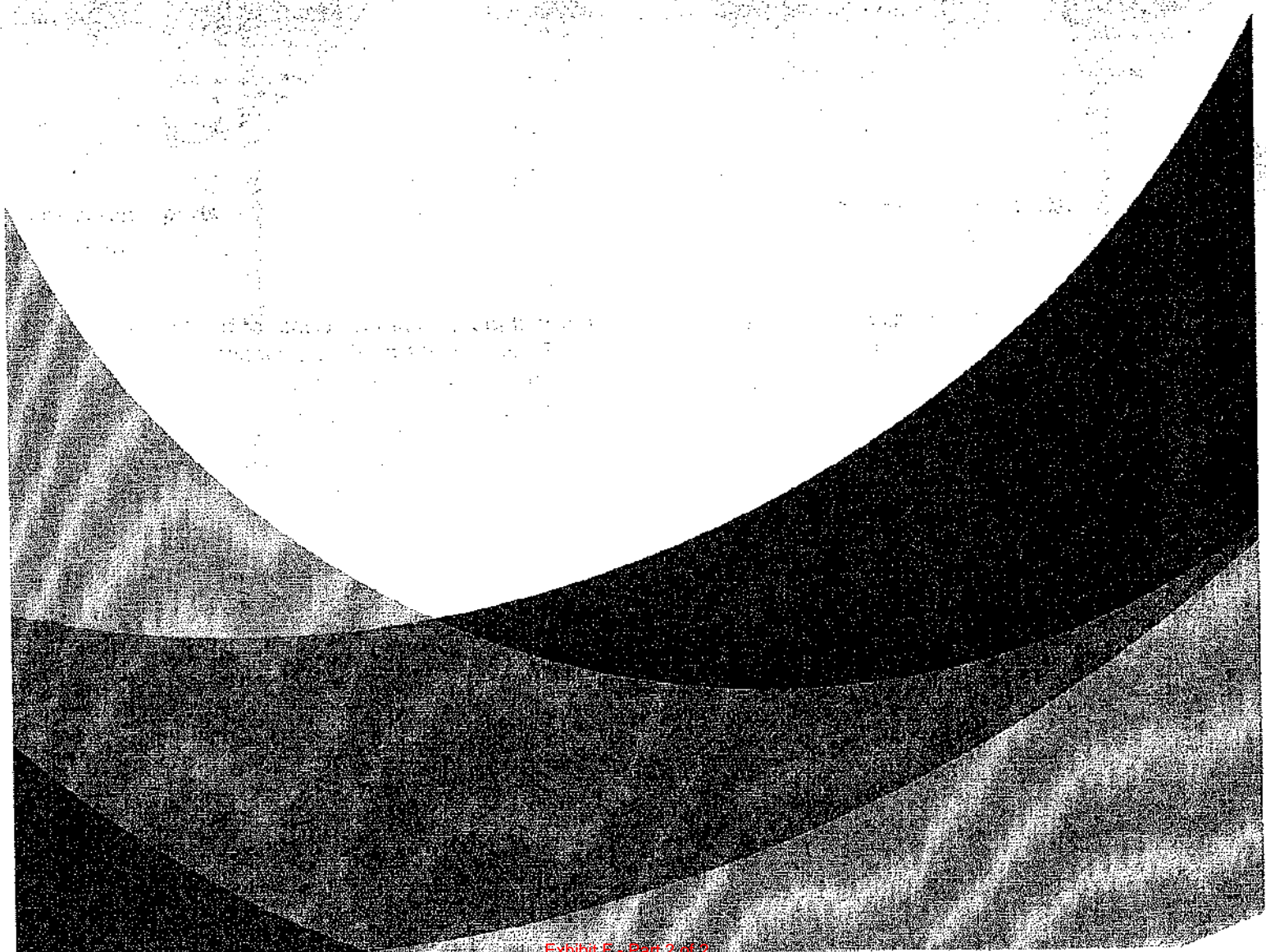
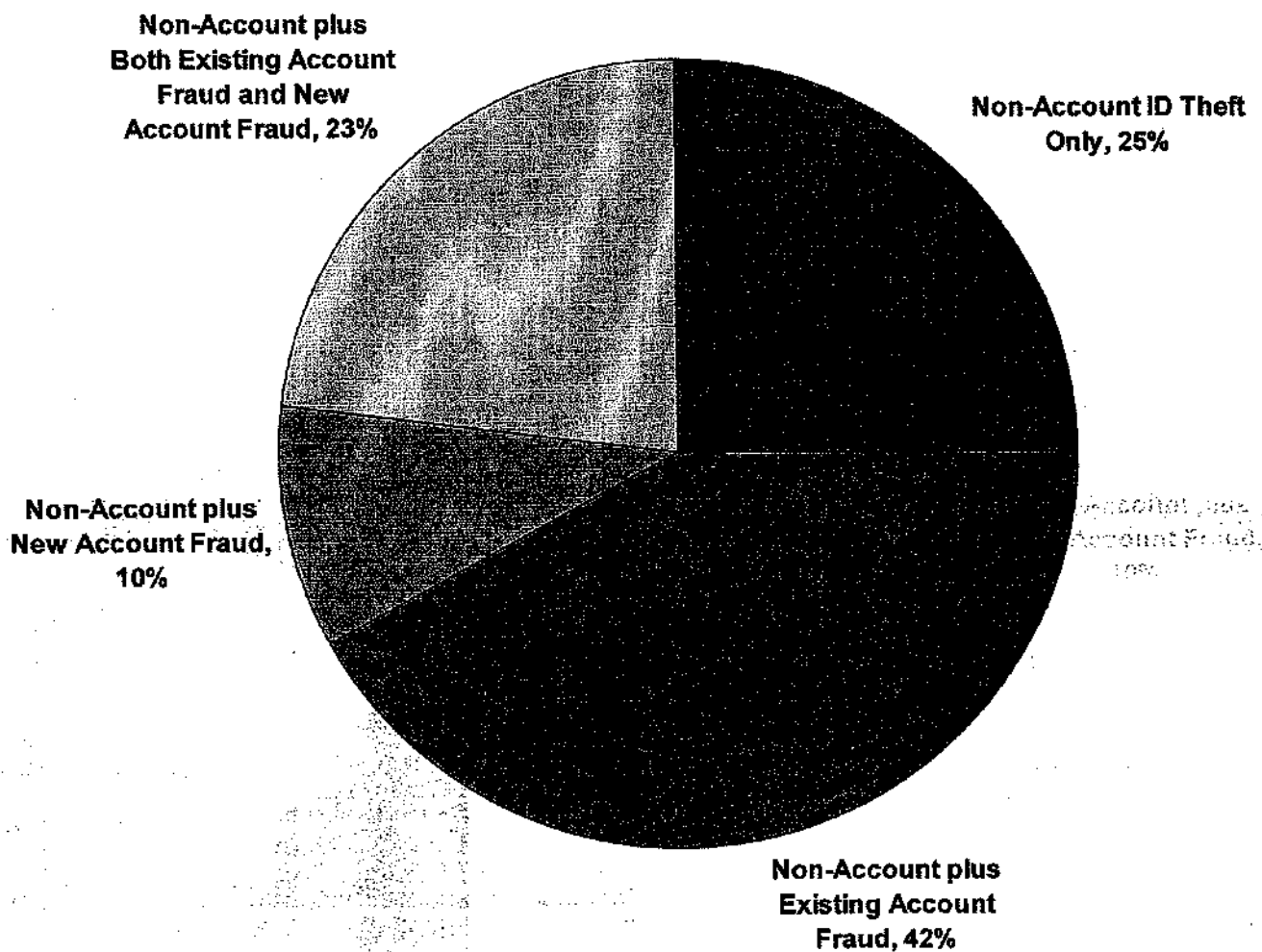


Figure 25 - Q9 / Q34 – Non-Account ID Theft



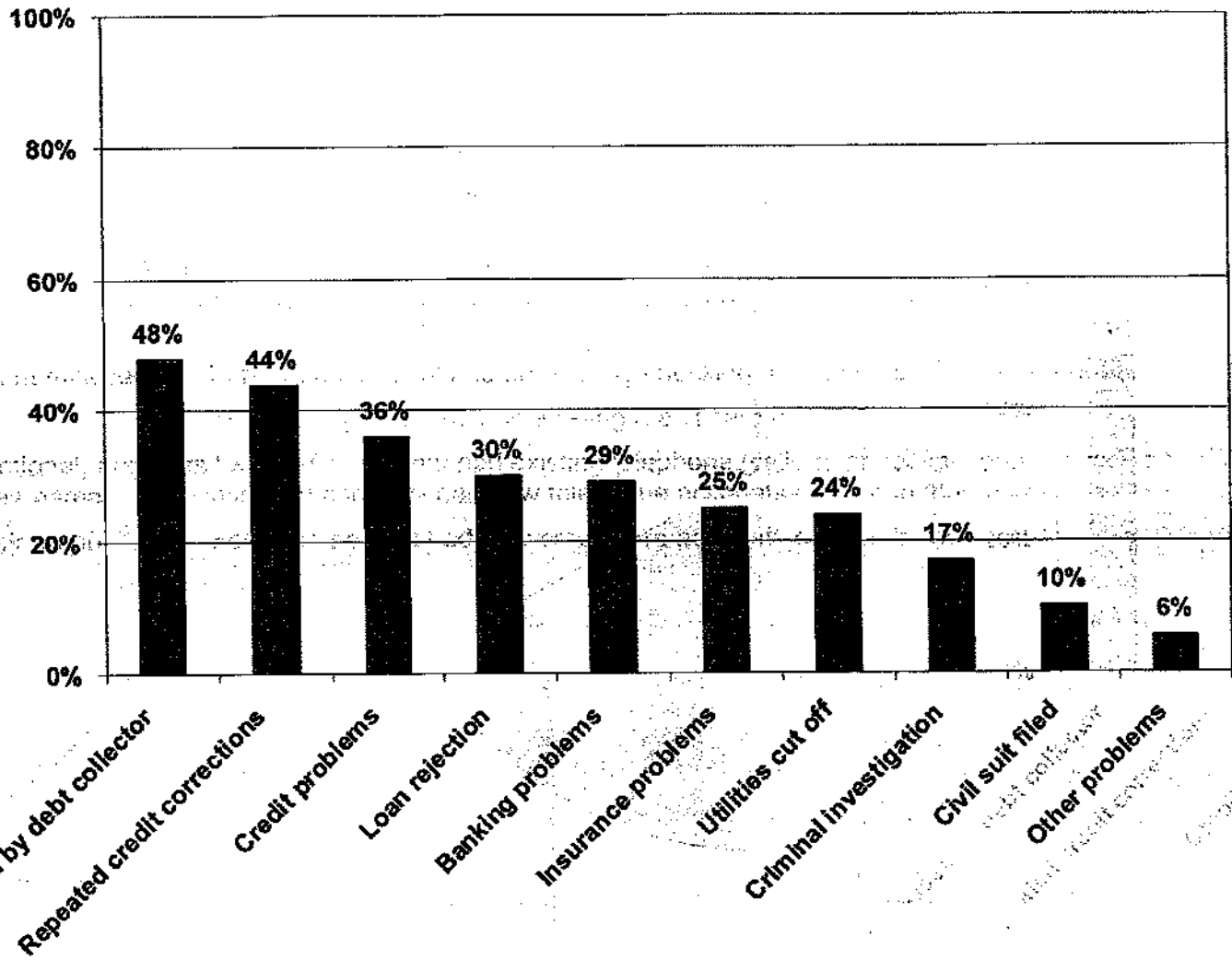
- Overall, the experiences of 20% of ID theft victims included having their personal information used in "Non-Account ID Theft," which is fraud that does not involve accessing the victim's existing accounts or creating new financial accounts in the victim's name.⁵⁶ For example, the thief might provide the victim's name and information to employers for employment purposes, to the government to obtain disaster relief or benefits, or to police when being charged with a crime.
- Among Non-Account ID Theft victims, 61% reported a specific way that their information had been misused – Figure 6 describes their responses. The remaining 39% indicated that their information had been misused to commit this type of fraud, but did not indicate the specific

⁵⁶ This figure cannot be compared directly with those in Figure 2 on page 14. As noted in footnote 11, Figures 1 – 3 are based on responses of people who discovered that their information was being misused in 2005, while the rest of the report is based on the responses of people who discovered that their information was being misused between the beginning of 2001 and the time they were interviewed.

way it had been misused. Among the specific offenses committed by thieves using their information:

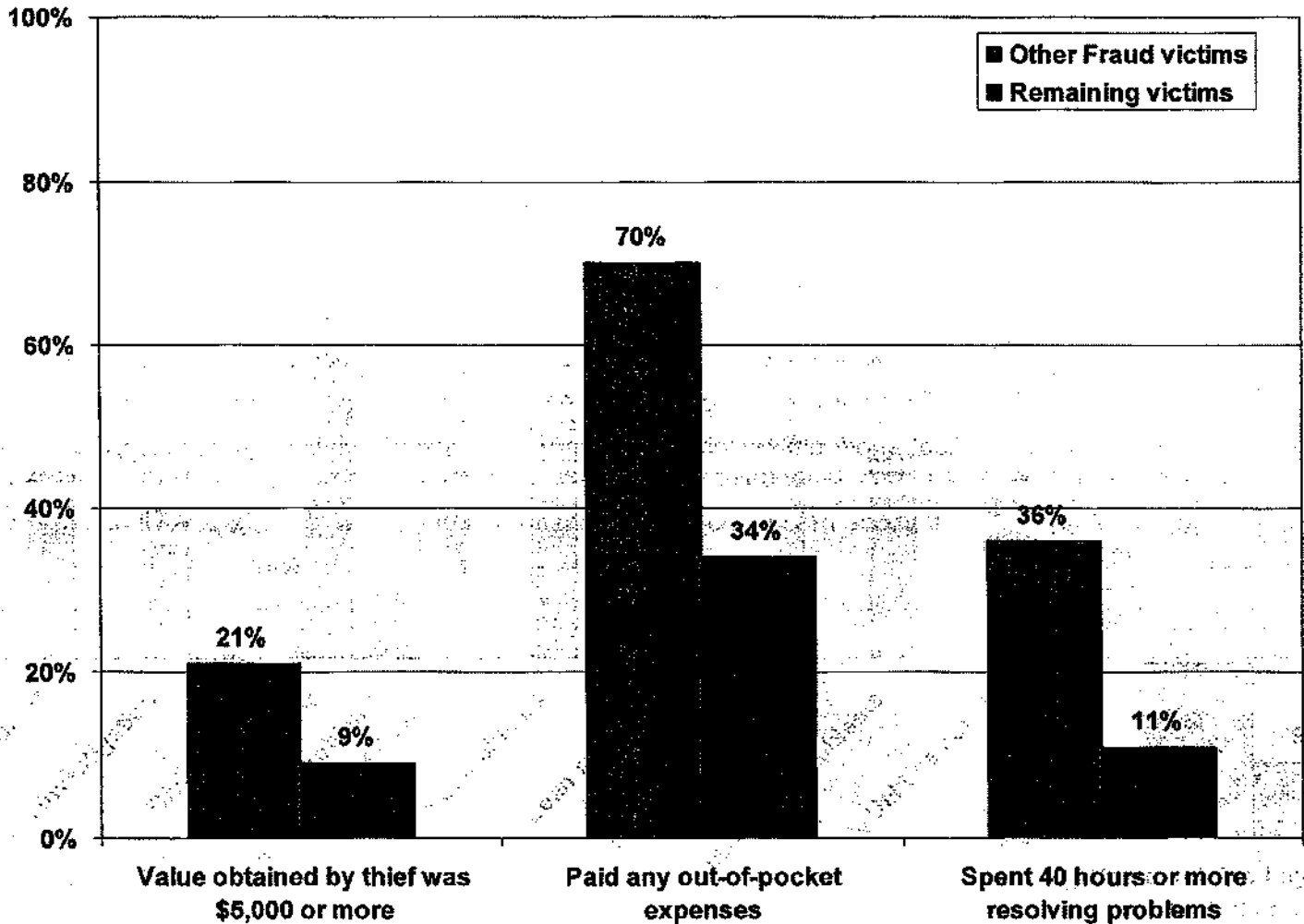
- Twenty-seven percent had their name given to law enforcement when the perpetrator was stopped or charged with a crime.
- Eighteen percent had their information used by the thief to obtain medical treatment, services, or supplies.
- Renting housing and obtaining government benefits were each reported by 6% of these victims, and obtaining employment was reported by 5%.
- Many Non-Account ID Theft victims also experienced types of ID theft that involve financial accounts: 65% experienced the misuse of existing accounts, and 33% had one or more new accounts opened in their name.⁵⁷
 - Forty-three percent had an existing checking or savings account misused.
 - Thirty-four percent had an existing credit card misused.
 - Twenty-five percent had existing telephone (cellular or conventional) accounts misused and 18% had new telephone accounts opened in their name.
 - Fourteen percent had new credit card accounts opened in their name.

⁵⁷ Based on the responses of 84 survey participants who indicated that they had experienced non-account ID theft.

Figure 26 - Q67 – Non-Account ID Theft Victim Experience

- Approximately two-thirds (70%) of all ID Theft victims whose experiences included Non-Account ID theft encountered one or more of the problems in the above graph. This is nearly two and one-half times the rate for those whose experiences did not include Non-Account ID Theft (29%).
- The most frequently reported problems were:
 - Forty-eight percent of Non-Account ID Theft victims reported being harassed by a debt collector.
 - Forty-four percent said they needed to repeatedly correct information on their credit report.
 - Thirty-six percent said they experienced credit problems.
 - Thirty percent had been turned down for a loan.
 - Twenty-nine percent reported having banking problems.

Figure 27 - Q36 / Q41 / Q48 – Costs of Non-Account ID Theft



- Where the victim's experience included Non-Account ID Theft, the value obtained by the thief was more than twice as likely to be \$5,000 or more (21%) than for cases that did not involve this kind of misuse (9%).
- Victims whose experiences included Non-Account ID Theft were more likely than the remaining ID Theft victims to suffer costs associated with their experience.
 - Non-Account ID Theft victims were more than twice as likely to have actual, out-of-pocket expenses associated with their experience (70% of Non-Account ID Theft victims had to pay out of pocket expenses vs. 34% of the remaining victims).
 - Victims of Non-Account ID Theft were over three times more likely than the remaining victims to spend 40 hours or more resolving their problems (36% vs. 11%).

APPENDIX A: METHODOLOGY REPORT

FTC Identity Theft 2006 Methodology Report

Contract: **FTC-04-Z-0004**

Prepared for:

**Federal Trade Commission
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Prepared by:



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McLean, VA 22102-3915**

September 28, 2006

I. Background and Objectives

The Federal Trade Commission (FTC) commissioned a study to gather information on consumer experiences with Identity Theft building upon similar research conducted in 2003. Since that time, more has become known about Identity Theft, the ways people are victimized, the costs, and the toll taken on its victims. The previous survey instrument was updated based on a review of 2003 results and the updated information will help policymakers, organizations, and citizens combat Identity Theft.

The survey was conducted through telephone interviews using a Random-Digit-Dialing (RDD) sampling methodology. The sampling scheme was designed to obtain a random sample of U.S. adults age 18 and older. A total of 4,917 interviews were conducted between March 27 and June 11, 2006.

The results contained in this report are based generally on the responses of those people who discovered that their personal information was being misused—that is, that they were victims of ID theft—between the beginning of 2001 and when they were interviewed. The data on the number of people who discovered they were victims of ID theft in 2005 and the data in the sections on breach notification and free credit reports are based on the responses of all survey participants from whom demographics were collected.¹ The data in Figure 2 and 3 are based on the responses of those who discovered that their personal information was being misused in 2005.

For many of the survey questions, there were a few respondents who either did not know the answer to the question or who refused to answer the question. In computing the figures in the report, those who answered “don’t know” or refused to answer have not been eliminated. Rather, they are included and simply recorded as not giving any of the indicated responses to a particular question. As a result, the responses to a question may total to less than 100 percent even where the question called for each participant to give only one response.

II. Methodology

A. Sampling Frame

The sampling frame consisted of all blocks of telephone numbers with at least one listed residential telephone number. A block of telephone numbers consisted of 100 numbers having the same first eight digits. The survey employed the GENESYS sampling system which randomly generates representative single-stage samples of telephone numbers. It generates each telephone number by randomly selecting a block known to contain at least one listed residential telephone number and then randomly generating the two final digits to complete the number. The advantage of beginning with blocks containing a known residential number is that it avoids generating numbers in blocks that are assigned exclusively to businesses or are unassigned. The resulting sample of telephone numbers represents all households in the U.S. with telephones, both listed and unlisted, without bias and with the efficiency of a single-stage sample.

¹ See Section II.I, below for a discussion of the collection of demographic data and the weighting of the resulting responses to ensure that the resulting analysis was representative of the population of U.S. adults as a whole.

The sampling frame was stratified to meet the goals of the sampling plan. The strata were constructed such that the resulting sample would provide a nationally representative statistical sample of US households in the 50 states and the District of Columbia.

Eight strata were defined and compiled by Census Region and urban/non-urban requirements. The top three classes of Metropolitan Statistical Areas as defined by the Census Bureau were categorized as urban, while the bottom two classes were categorized as non-urban.

The strata and the number of sample records dialed in each stratum are listed in the table below:

| Identity Theft Study 2006 Starting Sample Distribution | |
|---|-----------------------|
| Region | Sample records |
| Northeast / urban | 6,228 |
| Northeast / non-urban | 1,854 |
| Midwest / urban | 6,498 |
| Midwest / non-urban | 2,224 |
| South / urban | 16,136 |
| South / non-urban | 2,952 |
| West / urban | 10,986 |
| West / non-urban | 2,222 |
| TOTAL | 49,100 |

B. Questionnaire Design

The initial draft questionnaire was designed by the Federal Trade Commission, and subsequent drafts were developed collaboratively by the FTC and Synovate.

To ensure that all aspects of the survey instrument and protocol were working as designed, pilot testing was performed early in the field period with a limited number of interviewers dialing households. The pilot testing involved trained interviewers and the fully developed survey instrument programmed into the Computer Assisted Telephone Interviewing (CATI) system. The survey was deemed to be working as intended from a substantive and technical perspective, and the fieldwork continued.

A copy of the final questionnaire appears in Appendix C.

C. Telephone Data Collection

Interviewing began on March 27, 2006 and continued through June 11, 2006. Interviews were conducted between 9 a.m. and 9 p.m. Monday through Friday, between 9 a.m. and 8 p.m. on Saturdays, and between 11 a.m. and 8 p.m. on Sundays (all times local to the households being called).

Interviewers were monitored for quality and provided with guidance and correction when necessary. In addition, project management reports were generated by computer on a daily basis in order to track sample disposition and production rates.

Synovate's CATI system was used for data collection. The questionnaire was programmed into the system, and telephone interviewers read questions as they were logically fed in predetermined order from the computer to a viewing screen. Answers were sent back to the computer through the keyboard. This system reduced interviewer (non-random) error, such as not adhering to skip patterns, thus enhancing the quality of the data.

D. Respondent Eligibility

To be eligible to participate in the study the respondent had to be age 18 or older. The person who answered the telephone was asked to identify the household member, age 18 or older, with the most recent birthday, who then served as the randomly selected respondent.

E. Procedures to Maximize Response Rates

Several procedures were undertaken in order to maximize the response rates and to reduce the chance of interpretive error or bias associated with low response rates. The procedures were:

- Experienced interviewers were assigned to the project.
- Telephone interviews were conducted at different times of the day and days of the week in order to increase the likelihood of locating available respondents at times convenient for them. When possible, callbacks were scheduled at specific times requested by respondents.
- Every telephone number that did not result in contact with a respondent (this excludes business numbers, disconnects, faxes and modems) was dialed up to 7 times in order to increase the chances of finding a potential respondent.
- Production rates, interview length, and sample dispositions were monitored closely every other day.
- Project management personnel received weekly reports containing the number of refusals received and hours dialed by each interviewer. These reports were closely monitored and interviewers with a high refusal to hours-dialed ratio were removed from dialing. Those interviewers who had a ratio above the average were provided corrective feedback and monitored more closely by quality control supervisors. In addition, those who demonstrated the lowest refusal to hours-dialed ratio were selected for conversion dialing.

F. Non-Response Follow-up Results

All people who declined to take the survey were re-contacted by telephone one to two weeks following the initial contact in order to secure their cooperation. The contact was made by more experienced interviewers, specially trained in refusal avoidance techniques. Those respondents who requested they not be contacted again were omitted from these dialing efforts.

In order to assess the extent of any bias due to non-response, a random subset of those who refused for a second time during the conversion attempt answered a few key questions. The results of this interviewing are discussed in Appendix B.

G. Final Sample Dispositions and Response Rates

The table below shows the final dispositions for the entire random digit dial (RDD) sample generated by GENESYS for the FTC Identity Theft Survey. The classification of each sample piece was based on the most significant attempt. For example, if a respondent was not available on the first attempt and subsequent attempts resulted in a no answer, the final disposition was Respondent Not Available. If a respondent refused to participate during the first phase of dialing and the number was found to be an answering machine on a subsequent conversion attempt, it was categorized as a Refusal. Interviews completed during the conversion phase of the study were included in the calculation of the final response rates.

The response rate was computed using the AAPOR Outcome Rate Calculator Version 2.1, formula AAPOR RR3.

| Identity Theft Study 2006 Final Overall Sample Disposition | | |
|---|------------------|----------------|
| | Total | |
| | Frequency | Percent |
| Interview - Category 1 | | |
| Completed screening interviews | 4,917 | 10.01 |
| Partial interviews | 353 | 0.72 |
| Total | 5,270 | 10.73 |
| Eligible, non-interview, Category 2 | | |
| Refusal and break off | 3,801 | 7.74 |
| Total | 3,801 | 7.74 |
| Unknown Eligibility, non-interview, Category 3 | | |
| Always busy | 533 | 1.09 |
| No answer | 12,417 | 25.29 |
| Answering machine-don't know if household | 2,998 | 6.11 |
| Call blocking | 595 | 1.21 |
| No screener completed | 8,980 | 18.29 |
| Total | 25,523 | 51.98 |
| No Eligible, Category 4 | | |
| Fax/data line | 2,296 | 4.68 |
| Disconnected number | 5,780 | 11.77 |
| Non-working number | 1,620 | 3.30 |
| Temporarily out of service | 150 | 0.31 |
| Number changed | 60 | 0.12 |
| Cell phone | 30 | 0.06 |
| Business, govt. office, other organization | 3,744 | 7.63 |
| No eligible respondent | 826 | 1.68 |
| Total | 14,506 | 29.54 |
| TOTAL PHONE NUMBERS USED | 49,100 | 100.0 |
| AAPOR Response Rate | | |
| Response Rate 3 | | 26% |

H. Data Preparation and Processing

Data cleaning and quality control checks were automatically performed during the interviewing process on the CATI system. Final cleaning runs checked all questionnaire logic and relationships among items.

I. Weighting

The basic survey design for the FTC Identity Theft Study consisted of the following: The study sampled U.S. adults, 18 years or older, by calling a random sample of U.S. telephone households. Through a series of screening questions, the respondent was identified as either a victim of identity theft or not. If the respondent was a victim, he or she completed an extensive interview. A random portion of respondents who were not victims were asked a series of demographic questions. Those that were not asked these questions were thanked and no further questions were asked.

Sample weights were constructed based on the survey design to provide unbiased estimates for total national demographics and for victims of identity theft. The sample weights include a design weight – the correction for the random selection of non-victims to be asked demographic questions and a post-stratified adjustment weight to correct for different rates of contact and cooperation among different age groups, genders, educational groups, race/ethnicity groups and regions.

The design weights were calculated using the information in the following table. The goal is to recreate an unbiased national sample representative of the U.S. population. The total sample of 4,916 respondents would be an unbiased national sample. By including the design weights, the 1,496 respondents for whom demographic information was collected are also an unbiased national sample.

| Sample Subgroups | Number in Sample ² | Number in Sample with Demographic Information | Design Weight to adjust for sub-sampling |
|--|-------------------------------|---|--|
| Identity Theft Victims (including minor victims) | 915 | 915 | 915/915 = 1.000000 |
| Non-Identity Theft Victims | 4,001 | 581 | 4001/581=6.886403 |
| Total | 4,916 | 1,496 | -- |

The next step is to produce a final weight using post-stratified adjustments to account for different contact and cooperation rates among different demographic groups. The post-stratified adjustment used iterative proportional fitting to marginal population distributions for Gender, Age, Race, Region, and Hispanic Ethnicity within Region. This methodology is also referred to as sample balancing, raking or rim weighting. For this study, the estimates from the March 2005 Supplement of the Current Population Survey were used as the population marginal distribution.

² In total, 4,917 individuals were contacted and completed the screening portion of the survey. In retrospect, one respondent did not answer appropriately, so they were subsequently dropped. This reduced the total sample to 4,916 completed screens with 915 respondents reporting Identity Theft for themselves or a minor child in the household.

The target population percentages for Gender, Age, Race, Region, and Hispanic Ethnicity within Region are summarized in the following table.

| | Region | Population Percentage | Age | Population Percentage |
|---|-----------|-----------------------|------------|-----------------------|
| 1 | Northeast | 18.89 | 1 18 to 24 | 12.86 |
| 2 | Midwest | 22.34 | 2 25 to 34 | 18.09 |
| 3 | South | 36.03 | 3 35 to 44 | 19.95 |
| 4 | West | 22.74 | 4 45 to 54 | 19.31 |
| | | | 5 55 to 64 | 13.59 |
| | | | 6 65 plus | 16.20 |

| Gender | Population Percentage | Region | Hispanic Origin | Population Percentage |
|----------|-----------------------|-------------|-----------------|-----------------------|
| 1 Male | 48.29 | 1 Northeast | Yes | 1.96 |
| 2 Female | 51.71 | 2 Midwest | No | 16.59 |
| | | 3 Midwest | Yes | 1.20 |
| | | 4 West | No | 21.08 |

| African-American | Population Percentage | Region | Hispanic Origin | Population Percentage |
|------------------|-----------------------|---------|-----------------|-----------------------|
| 1 Yes | 11.88 | 5 South | Yes | 5.03 |
| 0 No | 88.12 | 6 West | No | 31.06 |
| | | 7 West | Yes | 6.18 |
| | | 8 West | No | 16.90 |

| Asian | Population Percentage | White | Population Percentage |
|-------|-----------------------|-------|-----------------------|
| 1 Yes | 4.54 | 1 Yes | 82.03 |
| 0 No | 95.46 | 0 No | 17.97 |

| Native American | Population Percentage | White | Population Percentage |
|-----------------|-----------------------|-------|-----------------------|
| 1 Yes | 1.69 | 1 Yes | 82.03 |
| 0 No | 98.31 | 0 No | 17.97 |

An additional marginal was set based on an interim review of the data. This review revealed that some respondents were considering credit card fraud as identity theft. The questionnaire was adjusted to isolate credit card fraud only and this adjusted questionnaire was fielded using nationally representative replicates. Based on these interviews, a marginal distribution of credit card only victims, other victims and non-victims was created, summarized as:

- 7.1% - Existing Credit Card only victims,
- 10.7% - All other victims, and
- 82.2% - Non-victims

These percentages were used as the targets for the final marginal in the post-stratification adjustments to the weights.

The distribution of the final weights is summarized in this table.

| N | Mean | Sum | Standard deviation | Minimum | Maximum |
|-------|--------|-------|--------------------|---------|---------|
| 1,496 | 3.2861 | 4,916 | 4.57382 | 0.03103 | 55.4446 |

APPENDIX B: DROP-OUT AND REFUSED REPORT

As with any survey of a sample of a population, the results of this survey may differ from what one would find if all adult Americans – the population covered by this survey – were interviewed. There are a number of reasons for this. First, uncertainty is introduced because only a sample of the population was interviewed and their experiences may differ somewhat from those of others in the relevant population. Perhaps a smaller or larger percentage of this particular group of individuals experienced ID theft than was true of the population as a whole. The degree of uncertainty resulting from the use of a sample rather than a census is a function of the number of people who were asked a particular set of questions and is captured by standard statistical methods in standard errors of the estimates which are included in the figures on the prevalence of the various types of ID theft.

However, additional problems can arise because not everyone who was asked to participate in the survey agreed to do so. In addition, some of those who began the survey failed to complete it. The results reported in the body of this study are based on the responses of those who participated in and completed the survey. Therefore, if the experiences of either those who refused to participate in the survey or those who failed to complete the survey differ from the experiences of those who completed the survey, the results will not be completely representative of the population as a whole in ways that are not captured in the number of interviews completed and the standard errors of the estimates. This appendix preliminarily considers how the inability to include these two groups in the survey may have affected the results – particularly the estimates of the prevalence of ID theft.

Incomplete Interviews

As shown in the Methodology Report in Appendix A, 5,270 interviews were begun and of these, 353 were not completed. Of these 353 people, 79 completed enough of the interview to allow determination of whether they had ever been a victim of ID theft and, if so, the type of ID theft they experienced – that is, they participated at least through Q9; 274 did not complete enough of the survey to be able to determine whether or not they had ever been victims of ID theft. By comparing the prevalence figures based on only the 4,916 completed interviews with the figures based on both complete interviews and the 79 interviews that were incomplete but provide enough information to determine whether the person had ever experienced ID theft, one can get some idea of how the failure to complete the interview affected the results. This assumes that those who quit after Q9 also are representative of those who quit prior to Q9.

As shown in Table 1, inclusion of these incomplete interviews does result in a slightly higher measure of the percentage of people who have experienced some form of ID theft at some point in their lives – 19.5 percent with the incomplete interviews included compared to 18.5 percent including only the completed interviews.¹ Similar increases – a few tenths of a percentage point – are found for each of the three types of ID theft.

Refused to Participate

¹ The figures in this appendix cannot be compared with the figures in the body of the report. There are at least two reasons for this. First, these data measure the percentage of people whose survey answers indicated that they had been a victim of ID theft at some point in their lives, not just in 2005. Second, the data here are not weighted to adjust for differences between those who were interviewed and the population at large.

A second problem that can cause the results of a survey to differ from the actual experiences of the population being surveyed is the fact that not everyone who is asked to participate agrees to do so. Indeed, as shown in the Methodological Report, the response rate for this survey was 26 percent. While steps, including the use of random digit dialing to locate survey participants, were used to ensure that the sample was as random as possible, if those who did not agree to participate differ in some relevant way from those who were actually interviewed, the survey results may not reflect the actual experiences of the population as a whole.

In order to get some idea of possible differences between those who refused to participate in the survey and those who did participate, the contractor persuaded a sample of 100 people who were unwilling to participate in the survey to answer a few questions – including the questions about whether the person had ever been a victim of ID theft. (This sample is referred to as the “Conversion Sample.”) Comparing the prevalence figures for these 100 people to those of the people who did agree to participate in the survey can provide some measure of any possible bias introduced by the fact that not everyone was willing to participate in the survey.

Table 1 contains the relevant figures for the Conversion Sample as well as for the complete and incomplete interviews. In general, the responses of the Conversion Sample suggest that those who refused to participate in the survey may be somewhat more likely to have experienced ID theft than those who agreed to participate in the survey.² However, one must be careful in drawing conclusions from these data. The Conversion Sample consists of only 100 observations and the observed differences are not statistically significant.

Table 1: Comparison of Prevalence of ID Theft, Complete Interviews Only, Complete and Incomplete Interviews, and Conversion Partial Interviews, Ever a Victim.

| | Complete Interviews Only | Complete & Incomplete Interviews | Conversion Sample |
|--|--------------------------|----------------------------------|-------------------|
| Victim of Any Kind of ID Theft | 18.5% | 19.5% | 25.0% |
| Only Misuse of an Existing Credit Card | 8.9% | 9.2% | 11.0% |
| Misuse of Other Existing Accounts | 5.1% | 5.6% | 6.0% |
| New Accounts & Other Frauds | 4.5% | 4.8% | 8.0% |
| n = | 4,916 | 4,995 | 100 |

Note. The data in this table cannot be compared with the data in the body of the report for at least two reasons. First, these data measure the percentage of people who indicate that they have been a victim of ID theft at some point in their lives, not in 2005. Second, the data here are not weighted to adjust for differences between those who were interviewed and the population at large.

² Again, these figures are unweighted and reflect whether the person had ever experienced ID theft. Therefore, they cannot be compared directly with the figures in the body of the report.

APPENDIX C: QUESTIONNAIRE

Identity Theft Study Report

FEDERAL TRADE COMMISSION
INCIDENCE OF IDENTITY THEFT STUDY

2006 Identity Theft Survey Instrument

Hello, I'm of Synovate. I am calling on behalf of the Federal Trade Commission, a U.S. government agency that enforces a number of consumer protection laws. We are conducting a research survey today. We are not selling anything, and no sales calls will be made. The survey is anonymous and you will not be asked for any personal information.

(READ ONLY IF NECESSARY:) For your information, under the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. For this survey, that number is 3084 - 0124.

A. In order to interview the right person, I need to speak with the member of your household who is aged 18 or over and has had the most recent birthday. Would that be you?

1. YES (CONTINUE TO QUESTION 1)
2. NO

IF QA:2 (NO) THEN ASK:

May I please speak to the person in your household who is 18 years of age or older and has had the most recent birthday?

IF THAT PERSON IS NOT HOME, THEN ASK:

When would be a convenient time for me to call him or her back?

(REPEAT INTRODUCTION AND QUESTION A WITH NEW RESPONDENT)

Identify Theft Study Report

10. Have you ever been notified by a company, government agency, or other organization that it had lost your personal information, such as an account number or your social security number, or that the information had been stolen or hacked?

- 1. Yes
- 2. NO - SKIP TO Q13a
- 3. Don't Know - SKIP TO Q13a
- 4. Refused - SKIP TO Q13a

If Q10:1, Read: IF YOU RECEIVED MORE THAN ONE NOTIFICATION ABOUT THE LOSS OR THEFT OF YOUR INFORMATION, PLEASE THINK ABOUT THE MOST RECENT NOTIFICATION YOU RECEIVED IN ANSWERING THE NEXT FIVE QUESTIONS.

10a. When did you receive that notification?

- 1. Since the beginning of 2006
- 2. In the last 6 months of 2005
- 3. In the first 6 months of 2005
- 4. In 2004
- 5. In 2003
- 6. In 2002
- 7. In 2001
- 8. Before 2001
- 9. Don't know
- 10. Refused

10aa. Did the notification indicate that your Social Security Number was included in the information that was lost or stolen?

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

Identify Theft Study Report

12. After receiving this notification, did you do anything about the loss or theft of your information?

- 1. Yes
- 2. No - SKIP TO Q11
- 3. Don't Know - SKIP TO Q11
- 4. Refused - SKIP TO Q11

13. What did you do about the loss or theft of your information after receiving this notification? Did you (INSERT AND RANDOMIZE) (CAN BE MULTIPLES.)

- 1. Consult a lawyer or other professional
- 2. Contact the company or agency that sent the notification
- 3. Place a fraud alert on your credit report
- 4. Close or put a password on your affected accounts
- 5. Contact the State Attorney General or a state or local consumer agency
- 6. Contact your local police or the local police in another jurisdiction
- 7. Contact the government agency that issued the identification number that was lost or stolen, such as contacting the DMV if your drivers license number was lost or stolen

(ALWAYS ASK IN THIS ORDER)

- 9. Contact the Federal Trade Commission
- 10. Contact another federal agency (SPECIFY) _____ (CAN BE MULTIPLES).

- 11. (ASK LAST) Or contact someone else (SPECIFY) _____.
- 12. Don't Know
- 13. Refused

11. Did you discover that someone had misused your information after you received the notification?

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

Identify Theft Study Report

13a. Have you gotten any free annual credit reports since December 1, 2004?

- 1. Yes
- 2. No - SKIP TO INSTRUCTION BEFORE Q1
- 3. Don't Know - SKIP TO INSTRUCTION BEFORE Q1
- 4. Refused - SKIP TO INSTRUCTION BEFORE Q1

13b. How many free annual credit reports did you get?

- 1. One
- 2. Two
- 3. Three
- 4. More than three
- 5. Don't know
- 6. Refused

(IF "YES" ON Q10, READ: "Now I would like to learn about any actual misuse of your information whether in connection with the data breach we discussed earlier or as a separate incident.")

1. Has anyone ever placed charges on you existing credit card account without your permission?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

- 2. (THERE IS NO Q2)
- 3. (THERE IS NO Q3)
- 4. (THERE IS NO Q4)
- 6. (THERE IS NO Q6)

Identify Theft Study Report

7. Has anyone ever placed charges on or taken money from any of your existing accounts OTHER THAN a credit card account without your permission? This could include misusing an existing wireless telephone account or an ATM or check card to take money from your banking account.

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

(ASK IF Q1 = 1 OR IF Q7 = 1; ELSE GO TO Q8)

5. Did someone change the billing address or have themselves added as an authorized user of . . . ?

(READ. ENTER SINGLE RESPONSE FOR EACH TYPE OF ACCOUNT.)

- 1. (READ IF Q1 = 1) any of the credit card account(s) that were misused, or
- 2. (READ IF Q7 = 1) any of the existing account(s) that were misused OTHER THAN credit card accounts

8. Has anyone ever opened NEW credit card accounts, bank accounts, or other accounts using your personal information such as your Social Security number or date of birth without your permission?

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

9. Has anyone ever used your personal information without your permission for some other fraudulent purpose, such as giving your information to the police when they were cited for a traffic violation or charged with a crime; obtaining government benefits, medical care, or a job; or renting an apartment or house?

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

IF "YES" ON Q1, Q7, Q8, OR Q9, ASK Q14; OTHERWISE GO TO QDS BEFORE Q69

14. I would like to learn some more about the misuse of your personal information. This might include the misuse of any of your existing accounts, the opening of new accounts, or any

other fraud committed using your personal information. First of all, has your personal information been MISUSED within the last five years?

1. Yes
2. No
3. Don't Know
4. Refused

15. Can you tell me when you DISCOVERED that your personal information had been misused? (READ LIST IF NECESSARY. ENTER SINGLE RESPONSE.) (INTERVIEWER NOTE: IF "DON'T KNOW" OR "REFUSED," PROBE: Please give me your best estimate.)

1. Since the beginning of 2006
2. In the last 6 months of 2005
3. In the first 6 months of 2005
4. In 2004
5. In 2003
6. In 2002
7. In 2001
8. Before 2001 - SKIP TO QD5 BEFORE Q69
9. Don't know - SKIP TO QD5 BEFORE Q69
10. Refused - SKIP TO QD5 BEFORE Q69

16. From the time the misuse of your information first began, how long did it take you to discover it was being misused? (READ LIST IF NECESSARY. ENTER SINGLE RESPONSE.)

1. One day or less
2. More than a day but less than a week
3. At least a week, but less than one month
4. 1 to 2 months
5. 3 to 5 months
6. 6 to 11 months
7. 1 year to less than 2 years
8. 2 years to less than 3 years
9. Or, 3 years or more
10. Don't know
11. Refused

Identify Theft Study Report

17. Has the misuse of your personal information stopped, or is someone still misusing your personal information?

1. Misuse has stopped
2. Still Misusing information - **SKIP TO Q21**
3. Don't Know - **SKIP TO Q21**
4. Refused - **SKIP TO Q21**

18. **(THERE IS NO Q18)**

19. Is the misuse of your personal information still causing you problems? For example, are you still spending time clearing up your accounts or your credit report? Or, have you managed to resolve all of the problems caused by the misuse of your information?

1. Still experiencing problems - **SKIP TO Q21**
2. All problems resolved
3. Did not experience any problems - **SKIP TO Q21**
4. Don't know - **SKIP TO Q21**
5. Refused - **SKIP TO Q21**

20. Can you tell me how long it took you to resolve the problems after you discovered that your information was being misused? **(READ LIST IF NECESSARY. ENTER SINGLE RESPONSE.)**

1. One day or less
2. More than a day but less than a week
3. At least a week, but less than one month
4. 1 to 2 months
5. 3 to 5 months
6. 6 to 11 months
7. 1 year to less than 2 years
8. 2 years to less than 3 years
9. Or, 3 years or more
10. Don't know
11. Refused

Identity Theft Study Report

21. How did you first find out someone had misused your personal information?

Was it... (READ AND RANDOMIZE)? (ENTER SINGLE RESPONSE.)

- 1. By monitoring your accounts
- 2. When notified by your credit monitoring service
- 3. When notified of unusual account activity (PROG NOTE: ALWAYS ASK 3 AFTER 2 AND 4.)
- 4. When contacted by a debt collector
- 5. When you received a bill you did not owe
- 6. When you applied for credit, employment, or other services or benefits
- 7. When you reviewed your credit report
- 8. (ASK LAST AND ONLY IF PERSON DOES NOT SELECT ONE OF RESPONSES 1 - 7.) Or, did you find out some other way? (SPECIFY) _____
- 9. Don't know
- 10. Refused

Identity Theft Study Report

IF Q21:1 - "By monitoring your accounts" - ask Q21a; ELSE GO TO Q23

21a. You said that you first discovered someone had misused your personal information by monitoring your accounts. Was that through:
(READ AND RANDOMIZE. ENTER SINGLE RESPONSE.)?

- 1. Paper statements
- 2. The Internet, an ATM, or other electronic means
- 3. Don't know
- 4. Refused

22. (THERE IS NO Q22)

23. Was the person who misused your personal information...
(READ AND RANDOMIZE LIST UNTIL AN ANSWER IS GIVEN. ENTER SINGLE RESPONSE.)?

- 1. Someone you don't personally know (ALWAYS READ FIRST; PAUSE BEFORE GOING ON)
- 2. A Family Member or Relative (IF YOU ARE ASKED, THE DEFINITION INCLUDES PRESENT & FORMER FAMILY MEMBERS, INCLUDING IN-LAWS AND STEP-FAMILY MEMBERS)
- 3. A co-worker who you know
- 4. A Friend, Neighbor or In Home Employee
- 5. (ASK LAST AND ONLY IF THE PERSON DOES NOT SELECT ONE OF RESPONSES 1-4) Or someone else (SPECIFY)
- 6. Don't know
- 7. Refused

IF Q23: 1, 5, 6, or 7, ASK Q25; OTHERWISE SKIP TO Q24

25. Do you know anything about HOW your personal information was obtained?

- 1. Yes
- 2. NO - GO TO INSTRUCTION BEFORE Q29
- 3. Don't know - GO TO INSTRUCTION BEFORE Q29
- 4. Refused - GO TO INSTRUCTION BEFORE Q29

Identify Theft Study Report

26. How was your personal information obtained? Was it stolen (READ AND RANDOMIZE)?
(ENTER SINGLE RESPONSE.)

1. From your wallet or checkbook
2. From your postal mail
3. As a result of a fraudulent change of address
4. From your garbage
5. During a purchase or other transaction
6. From your employer
7. From someone hacking into your computer
8. As a result of a scam e-mail that you responded to
9. From an office or company that had your personal information in its files
10. (ASK LAST AND ONLY IF PERSON DOES NOT SELECT ONE OF RESPONSES 1-9) Or, was it obtained some other way (SPECIFY) _____
11. I don't know how my information was obtained
12. Refused

Identity Theft Study Report

24. Did any police or government official inform you that the person who stole your information was . . . ?
 (READ ITEMS A - B IN ORDER. READ ITEM B, "CONVICTED," WHETHER THE PERSON SAYS "YES" OR "NO" TO ITEM A, "CAUGHT". READ ITEM C ONLY IF THE ANSWER TO ITEM A = "YES" AND THE ANSWER TO ITEM B = "NO" RECORD YES/NO FOR EACH ITEM A - C THAT IS ASKED.)

- | | | | | |
|----|----------------|----|----|-----|
| | Yes | No | DK | Ref |
| A. | Caught | | | |
| B. | Convicted | | | |
| C. | Not prosecuted | | | |

IF Q23 = 2,3,4, ASK Q26a AND POP-IN RESPONSE FROM Q23, THEN GO TO INSTRUCTION BEFORE Q29.
 IF Q23 = 1,5,6 OR 7, AND Q26 = 1 THROUGH 10, READ Q26b, AND POP-IN RESPONSE FROM Q26.
 IF Q26 = 11 OR 12, SKIP TO INSTRUCTION BEFORE Q29

26a. Can you briefly explain how you know that [READ RESPONSE TO Q23] misused your personal information? (RECORD RESPONSE VERBATIM)

26b. Can you briefly explain how you know that your personal information was obtained [READ RESPONSE TO Q26] [IF Q26 = 10, READ "in the way you described]? (RECORD RESPONSE VERBATIM)

IF Q26:5 - "During a purchase or other transaction" - ASK Q27. ELSE GO TO INSTRUCTION BEFORE Q29

27. You indicated that your information was obtained during a purchase or other transaction. Was the transaction (READ AND RANDOMIZE)? (ENTER SINGLE RESPONSE.)

1. An Online purchase
2. An In store purchase
3. A Mail Order or telephone purchase
4. An Online financial transaction such as checking your account balances or paying bills
5. (ASK LAST AND ONLY IF PERSON DOES NOT SELECT ONE OF RESPONSES 1-4) Or, Some other type of transaction (SPECIFY) _____
6. Don't know
7. Refused

27a. You indicated that your information was obtained from an office or company that had your personal information in its files. Was the person who stole the information someone who had been employed by that office or company?

- 1. Yes
- 2. No
- 3. Other (Specify) _____ (DO NOT READ)
- 4. Don't know
- 5. Refused

28. (THERE IS NO Q28)

ASK Q29 - Q31 IF "YES" TO Q7; OTHERWISE GO TO INSTRUCTIONS BEFORE Q32

29. You said that one or more of your existing accounts, other than credit card accounts, had been misused. Did the person run up charges on, take money from, or otherwise misuse, any of the following accounts? (READ AND RANDOMIZE) (ENTER SINGLE RESPONSE FOR EACH ACCOUNT.)

ACCOUNTS:

- Checking or Savings Accounts, including misuse of an ATM or debit card
- Medical Insurance Accounts
- Internet or Email Accounts
- Telephone Accounts, Whether Conventional or Cell Phone
- Email Payments Accounts, such as Paypal or Bidpay
- Other accounts (SPECIFY) _____

30. (THERE IS NO Q30)

Identity Theft Study Report

31. ASK IF YES TO CHECKING OR SAVINGS ACCOUNT ON Q29. ELSE, SKIP TO INSTRUCTION BEFORE Q32. You said that one or more of your checking or savings accounts had been misused. How did the person take money from, make payments from, or otherwise misuse, your checking or savings accounts? Was it...? (READ AND RANDOMIZE) (CAN BE MULTIPLES)

- 1. By paper transactions, such as checks
- 2. By card-based transactions, such as an ATM or payment card
- 3. By electronic transactions, such as an electronic transfer or ACH payment
- 4. Don't know
- 5. Refused

(Read: Now I would like to learn more about any NEW accounts that may have been opened, rather than existing accounts that you already had that were misused.)

32. Did the person use your personal information to obtain any (INSERT AND RANDOMIZE ACCOUNTS)

- 1. New Credit Card Accounts
- 2. New Checking or Savings Accounts
- 3. New Loans
- 4. New Medical Insurance Policies
- 5. New Automobile Insurance Policies
- 6. New Email payments Accounts, such as Paypal or Bidpay
- 7. New Telephone Accounts, Whether Conventional or Cell Phone
- 8. (ASK LAST) Other new accounts (SPECIFY) _____

(FOR EACH TYPE OF ACCOUNT FOR WHICH THE PERSON ANSWERS "YES" ON Q32, ASK Q33)

33. How many (INSERT ACCOUNT) were obtained using your information?

- 1. # _____ (VALID RANGE 1 TO 25)
- 2. Don't know
- 3. Refused

IF Q1 IS NOT EQUAL TO YES AND Q7 IS NOT EQUAL TO YES AND Q8 IS NOT EQUAL TO YES AND THERE AREN'T ANY YES RESPONSES TO Q32, SKIP TO INSTRUCTION BEFORE Q34.

Identify Theft Study Report

35. Were any of the existing accounts that were misused or new accounts that were opened joint accounts with your spouse or another adult?

- 1. Yes (GO TO Q35a)
- 2. No (GO TO INSTRUCTION BEFORE Q33a)
- 3. Don't know (GO TO INSTRUCTION BEFORE Q33a)
- 4. Refused (GO TO INSTRUCTION BEFORE Q33a)

35a. Do you know whose name was used when the joint account or accounts were misused? Was it: (READ CODES 1 - 4)

- 1. Only your name that was used
- 2. Only the name of the other person on the account that was used
- 3. The names of both persons were used
- 4. Someone else's name was used
- 8. Don't know
- 9. Refused

IF "Yes" on any of the accounts identified in Q32 and Q8:2, 3, or 4, ASK; ELSE GO TO INSTRUCTION BEFORE Q34:

33a. I notice that you just said that [INSERT RESPONSE(S) TO Q32 TO WHICH THE PERSON ANSWERED "YES"] had been opened using your personal information. However, when we asked earlier if someone had used your personal information to obtain NEW credit cards, bank accounts, loans or other accounts, you answered [INSERT RESPONSE TO Q8]. Can you briefly explain why you answered these two questions in this way? (RECORD RESPONSE VERBATIM)

IF "YES" to Q7, Q8, OR Q9, ASK Q34; ELSE GO TO Q36.

Identity Theft Study Report

34. As far as you know, did the person use your information in any of the following ways?
Did the person (INSERT AND RANDOMIZE) (CAN BE MULTIPLES)?

1. File a fraudulent tax return
2. Obtain medical treatment, services, or supplies
3. Obtain employment
4. Provide your identifying information to law enforcement when they were stopped or charged with a crime
5. RENT an apartment or house
6. Obtain government benefits, such as Social Security, Medicare, Disaster Relief, Food Stamps, etc.
7. (ASK LAST) Use your information in any other way (SPECIFY) _____.
8. Don't Know
9. Refused

(IF "Yes" on any of the fraudulent uses identified in Q34 and Q9:2, 3, or 4, ASK Q34a; ELSE GO TO Q36:

34a. I notice that you just said that your personal information had been used to [INSERT RESPONSE(S) TO Q34 TO WHICH THE PERSON ANSWERED "YES"]. However, when we asked earlier if someone had used your personal information for some other fraudulent purpose, such as to obtain government documents, medical care, or a job, you answered [INSERT RESPONSE TO Q9]. Can you briefly explain why you answered these two questions in this way? (RECORD RESPONSE VERBATIM)

36. What is the approximate total dollar value of what the person obtained while misusing your information? In answering this question, include the value of credit, loans, cash, services, and anything else the person may have obtained.

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

Identify Theft Study Report

IF PERSON SAYS DON'T KNOW OR DECLINES TO PROVIDE AN AMOUNT ON Q36, ASK Q37; ELSE GO TO INSTRUCTION BEFORE Q67:

- 37. Can you tell me whether (READ RESPONSES 1-3 IN ORDER. ENTER SINGLE RESPONSE)
 - 1. The thief got \$1,000 or more - GO TO Q40
 - 2. The thief got less than \$1,000, or - GO TO Q39
 - 3. You don't know if the thief got more or less than \$1,000 - GO TO INSTRUCTION BEFORE Q67
 - 4. Refused - GO TO INSTRUCTION BEFORE Q67

38. DELETE Q38

39. Was the value

- 1. Less than \$100
- 2. \$100 - \$499
- 3. \$500 - \$999
- 4. Don't know
- 5. Refused

GO TO INSTRUCTION BEFORE Q67

40. Was the value

- 1. \$1,000 - \$4,999
- 2. \$5,000 - \$9,999
- 3. \$10,000 - \$24,999
- 4. \$25,000 - \$49,999
- 5. \$50,000 - \$99,999
- 6. \$100,000 or more
- 7. Don't know
- 8. Refused

IF "YES" ON Q35, THEN READ: You indicated that one or more of the accounts that were misused or opened were joint accounts with another adult. In answering the rest of the questions, please consider both actions taken or amounts paid by yourself and by the person with whom you held the joint accounts.

67. What other types of problems, IF ANY, have you experienced as a result of the misuse of your personal information? Have you (INSERT AND RANDOMIZE)?

Identify Theft Study Report

1. Been turned down for a loan
2. Had banking problems, such as being turned down for a checking account, or having checks rejected
3. Had credit problems, such as being turned down for a credit card, or having a card rejected
4. Had phone or utilities cut off, or been denied new service
5. Been turned down for insurance or had to pay higher rates
6. Been harassed by a debt collector or collections department
7. Had a lawsuit filed or a judgment entered against you
8. Been the subject of a criminal proceeding
9. Had to repeatedly correct the same information on your credit reports
10. (ASK LAST) Had any other types of problems (SPECIFY) _____
11. Don't know
12. Refused

41. How much money did you pay out of your pocket as a result of the misuse of your personal information? In thinking about this answer, include costs for things such as lost wages, legal fees, or payment of any fraudulent debts. Also include miscellaneous expenses such as postage, and notarizing documents.

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

IF RESPONSE IS \$0, GO TO Q48
 IF PERSON GIVES AN AMOUNT GREATER THAN \$0, GO TO INSTRUCTION BEFORE Q46
 IF PERSON SAYS DON'T KNOW OR DECLINES TO PROVIDE AN AMOUNT ON Q41, ASK Q42:

42. Would you say out of your own pocket you had to pay... (READ RESPONSES 1 TO 3 IN ORDER, ENTER SINGLE RESPONSE.)

1. \$500 or more - GO TO Q45
2. Less than \$500, or - GO TO Q44
3. You don't know if you had to pay more or less than \$500 - GO TO INSTRUCTION BEFORE Q46
4. Refused - GO TO INSTRUCTION BEFORE Q46

43. DELETE Q43

Identify Theft Study Report

44. Was the amount

- 1. \$0 - (GO TO Q48)
- 2. Less than \$50 (GO TO INSTRUCTION BEFORE Q46)
- 3. \$50 - \$99 (GO TO INSTRUCTION BEFORE Q46)
- 4. \$100 - \$499 (GO TO INSTRUCTION BEFORE Q46)
- 5. Don't know (GO TO INSTRUCTION BEFORE Q46)
- 6. Refused (GO TO INSTRUCTION BEFORE Q46)

45. Was the amount

- 1. \$500 - \$999
- 2. \$1,000 - \$4,999
- 3. \$5,000 - \$9,999
- 4. \$10,000 or more
- 5. Don't know
- 6. Refused

IF Q1 = 1, ASK Q46; ELSE GO TO Q47

46. How much, if any, did your credit card company require you to pay in connection with the unauthorized purchases on your card? (READ LIST IF NECESSARY. ENTER SINGLE RESPONSE) (IF OVER \$1,000, PROBE: I just want to verify that the total amount is (INSERT AMOUNT RESPONDENT INDICATED)?)

- 1. Nothing
- 2. \$1 to \$49
- 3. \$51 - \$99
- 4. \$100 - \$249
- 5. \$250 - \$499
- 6. \$500 - \$999
- 7. \$1,000 or more
- 8. Don't know
- 9. Refused

47. Did you pay any money to a debt collection agency to resolve any unauthorized purchases or expenditures?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

48. How many hours of your own time have you spent resolving credit, financial, and other problems caused by the theft of your information? In estimating the amount of time you spent, please include any time that you spent at work and any time spent while on leave from work. (INTERVIEWER: CODE ANYTHING LESS THAN ONE HOUR AS "1")

1. RECORD EXACT NUMBER OF HOURS: _____ (IF OVER 80 HOURS, PROBE: I just want to verify that the total amount is (INSERT NUMBER OF HOURS RESPONDENT INDICATED))

IF PERSON SAYS DON'T KNOW OR DECLINES TO PROVIDE A NUMBER OF HOURS ON Q48, ASK Q49; ELSE GO TO Q53:

49. To resolve any problems you had, would you say that you had to spend. (READ CODES 1 - 3 IN ORDER; RECORD SINGLE RESPONSE)

1. 40 hours or more - GO TO Q52
2. Less than 40 hours, or - GO TO Q51
3. You don't know if it took more or less than 40 hours to resolve these problems - GO TO Q53
4. Refused - GO TO Q53

50. DELETE Q50

51. Was the number of hours (READ CODES 1 - 3; RECORD SINGLE RESPONSE)

1. 1 hour or less
2. 2 to 9 hours
3. 10 to 39 hours
4. Don't know
5. Refused

GO TO Q53

52. Was the number of hours (READ CODES 1 - 4; RECORD SINGLE RESPONSE)

1. 40 to 79 hours
2. 80 to 159 hours
3. 160 to 239 hours
4. 240 hours or more
5. Don't know
6. Refused

53. Did you contact anyone - such as a credit card company, a local police department, a credit bureau, or a lawyer- in attempting to report the theft or misuse of your personal information or resolve the problems caused by the misuse of your information?

1. Yes - GO TO Q54
2. No - GO TO INSTRUCTIONS BEFORE Q53a
3. Don't know - GO TO INSTRUCTION BEFORE Q68
4. Refused - GO TO INSTRUCTION BEFORE Q68

IF Q7 = 1 OR Q8 = 1, OR Q9 = 1, ASK Q53a;
IF Q41 IS \$1 OR MORE AND Q46 = CODES 2 - 7, ASK Q53a;
IF Q48 = 2 OR MORE, ASK Q53a.

ELSE GO TO INSTRUCTION BEFORE Q68

53a. Can you briefly explain why you did not contact anyone to report the misuse of your personal information or resolve any problems that it caused? I am particularly interested in why you did not contact your local police department or the credit reporting agencies. (RECORD RESPONSE VERBATIM)

GO TO INSTRUCTION BEFORE Q68

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54. Did you contact (INSERT AND RANDOMIZE)? (CAN BE MULTIPLES)

1. A lawyer or other professional
2. One or more Credit Reporting Agencies
3. The Department of Motor Vehicles
4. The Better Business Bureau
5. A consumer group, such as National Consumers League or Call for Action
6. One or more companies where an account was opened or misused, including a credit card issuer
7. The State Attorney General or a state or local consumer agency
8. Your local police or the local police in another jurisdiction
9. The insurance company where you have identity theft insurance

(ALWAYS ASK IN THIS ORDER):

10. The Federal Trade Commission
11. Another federal agency (SPECIFY) _____
12. (ASK LAST) Someone else (SPECIFY) _____
13. Don't Know
14. Refused

IF Q54:8 - "Notify your local police or the local police in another jurisdiction - IS "YES," GO TO Q55. ELSE GO TO NEXT INSTRUCTION.

IF Q7 = 1 OR Q8 = 1, OR Q9 = 1, ASK Q54a;
 IF Q41 IS \$1 OR MORE AND Q46 = CODES 2, 3, 4, 5, 6, 7, ASK Q54a;
 IF Q48 = 2 OR MORE, ASK Q54a.
 ELSE GO TO INSTRUCTION BEFORE Q58

Q54a: I'd like to learn more about why identity theft victims do not report to the local police. Can you briefly explain why you did not contact your local police or the local police in another jurisdiction? (RECORD RESPONSE VERBATIM)

GO TO INSTRUCTION BEFORE Q58.

55. Did the police take a police report from you about the misuse of your information?

1. Yes
2. No - GO TO 57
3. Don't know - GO TO 57
4. Refused - GO TO 57

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56. Did you get a copy of the report?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

57. How satisfied were you with the response of your local police when you reported that your personal information had been misused? (READ LIST. ENTER SINGLE RESPONSE.)

- 4. Very Satisfied
- 3. Somewhat Satisfied
- 2. Somewhat Dissatisfied, or
- 1. Very Dissatisfied
- 5. Don't Know
- 6. Refused

IF Q57:1 OR 2; ASK Q57a; OTHERWISE GO TO INSTRUCTION BEFORE Q58

57a. Can you briefly explain why you were [INSERT RESPONSE TO Q57] with the response of your local police? (RECORD RESPONSE VERBATIM)

IF Q54:3 - "Notify the Department of Motor Vehicles, Q54:7 - "Notify the State Attorney General or a state or local consumer agency," OR Q54:10 - "Notify another federal agency," ASK Q58; OTHERWISE GO TO INSTRUCTION BEFORE Q60

58. Did the [POP-IN "Department of Motor Vehicles if Q54:3, "State Attorney General or state or local consumer agency" if Q54:7 or "Federal agency" if Q54:10] you contacted take a report about the misuse of your personal information?

- 1. Yes
- 2. No - GO TO INSTRUCTION BEFORE Q60
- 3. Don't know - GO TO INSTRUCTION BEFORE Q60
- 4. Refused - GO TO INSTRUCTION BEFORE Q60

59. Did you get a copy of the report?

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

(ASK Q60 IF Q54:2 - "Notify one or more credit reporting agencies;" IF Q54 DOES NOT :2, ASK 66a)

60. You indicated that you notified one or more credit reporting agencies. How many credit reporting agencies did you contact? (ENTER SINGLE RESPONSE.)

- 1. One
- 2. Two
- 3. Three, or
- 4. More than three
- 5. Don't know
- 6. Refused

IF Q60 = 1, ASK Q62; ELSE GO TO Q63.

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62. How many, if any, additional credit reporting agencies contacted you after you notified the one agency? (ENTER SINGLE RESPONSE.)

- 1. None
- 2. One
- 3. Two
- 4. Three, or
- 5. More than three
- 6. Don't know
- 7. Refused

63. Were "temporary" or initial 90-day fraud alerts placed on your credit reports at the credit reporting agencies you contacted or that contacted you? (DO NOT READ LIST. ENTER SINGLE RESPONSE.) (IF CLARIFICATION NEEDED, "INITIAL 90-DAY" FRAUD ALERTS MIGHT HAVE BEEN CALLED. "TEMPORARY" FRAUD ALERTS AND MIGHT HAVE LASTED MORE THAN 90 DAYS PRIOR TO 2005.)

- 1. Yes
- 2. No - GO TO Q66
- 3. Don't know - GO TO Q66
- 4. Refused - GO TO Q66

64. (THERE IS NO Q64)

65. Were any new accounts opened after the initial 90-day fraud alerts were placed on your credit reports? (DO NOT READ ANSWER LIST. ENTER SINGLE RESPONSE.)

- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

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66. Have you placed 7-year or permanent fraud alerts on your credit reports? (IF CLARIFICATION NEEDED, "7-YEAR" FRAUD ALERTS MAY ALSO BE CALLED "PERMANENT" FRAUD ALERTS)

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

61. Did you place a freeze on your credit reports at the credit reporting agencies you contacted? That is, did you tell any of the credit reporting agencies to not share your credit report with anyone, such as a potential creditor, unless you "unfreeze" it for that specific purpose?

- 1. Yes
- 2. No
- 3. Don't Know
- 4. Refused

IF Q53 does not :2 "No, did not contact anyone," and Q54 DOES NOT :2 - "Notify one or more credit reporting agencies;" ask Q66a

Q66a: I would like to know more about why identity theft victims do not notify credit reporting agencies. Can you briefly explain why you did not contact any credit reporting agencies? (RECORD RESPONSE VERBATIM)

ASK Q68 IF Q48 is 10 HOURS OR GREATER OR IF Q50:1 OR Q51:3

68. What was the hardest part of your experience with the misuse of your personal information? (RECORD VERBATIM. PROBE FOR CLARIFICATION. IF RESPONDENT IS UNSURE, ENCOURAGE BEST GUESS)

ASK IF Q1 = 1 AND Q7 IS NOT EQUAL TO YES AND Q8 IS NOT EQUAL TO YES AND Q9 IS NOT EQUAL TO YES.

Q68b. Which of the following best describes the misuse of your existing credit card? (READ, RANDOMIZE CODES 1 - 4; ACCEPT ONE MENTION ONLY)

- 1. A company I had given my card or card number to charged me for a product that I had not agreed to purchase
- 2. A company I had given my card or card number to charged me more or for something different than what I had agreed to purchase
- 3. I gave my card number to someone who claimed to be with a company where I had an account and they used it to obtain cash, goods, or services for themselves
- 4. Someone took my card or card number and used it to obtain cash, goods, or services for themselves
- 5. Other (SPECIFY)
- 6. Don't know
- 7. Refused

QD5. How many people in your household are:

- 1. Under 18 years old. Record exact number _____ (IF 0, GO TO INSTRUCTIONS BEFORE QD1.)
- 2. Between 13 and 17. Record exact number _____
- 3. Refused

IF ANSWER TO QD5 IS "ONE" OR MORE, ASK Q69. ELSE, GO TO INSTRUCTIONS BEFORE QD1.

69. Has any member of your household who is currently under the age of 18 experienced any form of misuse of their personal information?

- 1. Yes
- 2. NO - GO TO INSTRUCTION BEFORE QD1
- 3. Don't Know - GO TO INSTRUCTION BEFORE QD1
- 4. Refused - GO TO INSTRUCTION BEFORE QD1

69a. How many members of your household currently under the age of 18 have experienced any form of misuse of their personal information?

1. # _____ (VALID RANGE 1 - 6)

**IF 69a: ONE, READ Q70; IF 69a: TWO OR MORE, READ Q70a
IF 69a IS DON'T KNOW OR REFUSED, READ Q70a**

70. How long ago was it first discovered that the minor's personal information had been misused?

70a. For the minor who most recently discovered that their personal information was being misused, how long ago was the misuse first discovered? (USE ANSWERS BELOW FOR WHICHEVER QUESTION IS ASKED)

1. Since the beginning of 2006
2. In the last 6 months of 2005
3. In the first 6 months of 2005
4. In 2004
5. In 2003
6. In 2002
7. In 2001
8. Before 2001
9. Don't Know
10. Refused

71. (THERE IS NO Q71)

ASK QD1 - QD9 if Q1=1, Q7=1, Q8=1, Q9=1, OR Q69=1.

ASK QD1 - QD9 OF A RANDOM SAMPLE OF 600 OTHER SURVEY PARTICIPANTS.

IF Q1 NOT EQUAL TO YES, AND Q7 NOT EQUAL TO YES AND Q8 NOT EQUAL TO YES AND Q9 NOT EQUAL TO YES AND Q69 NOT EQUAL TO YES, AND NOT SELECTED FOR DEMOGRAPHICS, THANK AND TERMINATE.

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Now, for statistical purposes only

QD1. May I please have your age as of your last birthday? (DO NOT READ LIST UNLESS RESPONDENT HESITATES)

1. Under 25
2. 25 to 34
3. 35 to 44
4. 45 to 49
5. 50 to 54
6. 55 to 59
7. 60 to 64
8. 65 to 69
9. 70 to 74
10. 75 to 84
11. 85 or older
12. Refused

QD2. What was the last grade of school you completed? (DO NOT READ)

1. Completed grade school or less
2. Some high school, not completed
3. Completed high school
4. Some college, not completed
5. Completed college
6. Post graduate work (such as a masters degree, PhD, MD or law degree, whether started or completed)
7. Refused

QD3. Are you married?

1. Yes
2. NO
3. Refused

QD4. How many people live in your household at the present time? Please include yourself and any children.

1. Record exact number _____
2. Refused

QD6. Are you of Hispanic or Latino origin?

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- 1. Yes
- 2. No
- 3. Don't know
- 4. Refused

QD7. I am going to read a list of racial categories. Please choose one or more categories that best indicates your race. Are you? (READ AND RANDOMIZE 1 - 5. ENTER YES/NO FOR EACH. IF PERSON REFUSES TO ANSWER ON FIRST TWO RACES READ, CODE "REFUSED" ON REMAINING RACES AND SKIP TO QD8)

- 1. White
- 2. Black or African American
- 3. American Indian or Alaska Native
- 4. Asian
- 5. Native Hawaiian or Other Pacific Islander
- 6. Some other race (ASK ONLY IF NO OR DX OR REF TO ALL PARTS 1 - 5)
- 7. Don't Know
- 8. Refused

QD8. Now I would like to read a series of income groups. Please stop me when I read the group which describes your total household income, from all sources, over the past year.

- 1. Under \$15,000
- 2. \$15,000 to less than \$20,000
- 3. \$20,000 to less than \$25,000
- 4. \$25,000 to less than \$30,000
- 5. \$30,000 to less than \$40,000
- 6. \$40,000 to less than \$50,000
- 7. \$50,000 to less than \$75,000
- 8. \$75,000 to less than \$100,000
- 9. \$100,000 or more
- 10. Don't know
- 11. Refused

QD9. What is your gender? (By Observation)

- 1. Male
- 2. Female

THANK THE PERSON FOR THEIR PARTICIPATION AND TERMINATE