Fraud Prevalence Online Survey

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Key References: Publications related to this instrument


Primary Use/Purpose: This section describes what this instrument was designed to measure.

This online survey instrument is intended to capture data on successful or completed fraud in the past year. If a participant reported fraud in the survey but experienced no monetary loss or received a full refund, this person was re-categorized as a non-victim in the analysis phase. Respondents who reported fraud but then claimed that the incident happened more than one year in the past were also re-categorized as non-victims.

For details on survey strengths and weaknesses, please read the final report, available here: http://longevity.stanford.edu/2017/02/01/findings-from-a-pilot-study-to-measure-financial-fraud-in-the-united-states/
**Background and Development:** How and why this instrument was developed.

Beginning in 2011, Stanford Center on Longevity (SCL) collaborated with government agencies and researchers seeking to understand fraud and its victims. This multistage endeavor culminated with a conference hosted by the FINRA Foundation and SCL in spring 2014. At "The True Impact of Fraud: A Roundtable of Experts," attendees discussed the limitations of current fraud estimates and advocated that a uniform classification system and survey instrument were needed to track fraud prevalence in the U.S. As an outgrowth of that conference, a multidisciplinary group of fraud and measurement experts convened at a forum in 2015 to form the Taxonomy of Fraud Working Group, funded by the FINRA Foundation. The goal of this meeting was to develop a definition and organizational scheme for fraud that targets individuals. Attendees created an initial draft of a fraud taxonomy that was refined following numerous conference call meetings and a comprehensive review by a larger panel of experts from government, academia, and consumer advocacy groups. The revised fraud taxonomy was further tested for completeness using 300 consumer complaint cases from the FTC’s Consumer Sentinel Network database.

The goal of the taxonomy was to meaningfully categorize the diversity of fraud schemes to inform survey development. The Stanford Center on Longevity worked closely with researchers from the FINRA Foundation, the Bureau of Justice Statistics, and Arc Research to transform the taxonomy into a survey instrument. The team agreed on several key design concepts and measurement parameters. The first parameter was that the survey takes less than 15 minutes to administer online. Second, because we aimed to estimate one-year prevalence rates, participants were told to focus on experiences that happened in the past 12 months. We also decided to omit the words “fraud,” “scam,” and “victim” in the introduction to the survey and in the survey items. Previous research indicated that semantic context significantly impacts how participants respond to questions (Tourangeau, Rips & Rasinski, 2000). Researchers at SCL found that framing a fraud victimization survey in a criminal context significantly reduces fraud reporting rates, particularly among older participants (age 65+) and women (Beals et al., 2015). Therefore, in the pilot test, participants read an introductory statement informing them that the purpose of the survey was to collect information on negative financial experiences in which someone convinced them to pay money by misrepresenting, lying about, or hiding information about something they promised they would receive. This survey framing incorporates the definition of fraud while avoiding sensitive words that might negatively impact disclosure among fraud victims.

**Psychometrics (if applicable):** Any testing of this instrument.

Arc Research conducted qualitative telephone interviews with 10 fraud victims and 10 non-victims to test the survey instrument. The purpose of these interviews was to understand how
respondents interpreted the questions and how they drew from their personal experiences to answer them. Another goal was to test the logic of the skip patterns and to determine whether known victims answered the questions accurately based on the type of fraud they experienced.

**Link to Instrument:** Link to the instrument if available.


**Submitted by:** Marguerite DeLiema submitted this instrument to the CVR Instruments Collection and certified permission to publicly share this instrument.
<table>
<thead>
<tr>
<th>Total Completes</th>
<th>2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Region (Qzip):</strong></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>92</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>262</td>
</tr>
<tr>
<td>East North Central</td>
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</tr>
<tr>
<td>West North Central</td>
<td>132</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>391</td>
</tr>
<tr>
<td>East South Central</td>
<td>118</td>
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<tr>
<td>West South Central</td>
<td>240</td>
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<td>Mountain</td>
<td>145</td>
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<td>325</td>
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<tr>
<td><strong>Age/Gender (Q.2a):</strong></td>
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<td><strong>Males:</strong></td>
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<tr>
<td>18/24</td>
<td>134</td>
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<td>25/34</td>
<td>177</td>
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<tr>
<td>65 or older</td>
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<tr>
<td><strong>Females:</strong></td>
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<tr>
<td>18/24</td>
<td>128</td>
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<tr>
<td>25/34</td>
<td>174</td>
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<td>35/44</td>
<td>168</td>
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<tr>
<td>45/54</td>
<td>183</td>
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<tr>
<td>55/64</td>
<td>168</td>
</tr>
<tr>
<td>65 or older</td>
<td>207</td>
</tr>
<tr>
<td><strong>Ethnicity (Q.4a):</strong></td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>342</td>
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<tr>
<td>White</td>
<td>1248</td>
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<tr>
<td>African American</td>
<td>246</td>
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<tr>
<td>Asian/Hawaiian/Native</td>
<td>100</td>
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<tr>
<td>Native American</td>
<td>40</td>
</tr>
<tr>
<td>Other</td>
<td>64</td>
</tr>
<tr>
<td><strong>User Group (Q.A12):</strong></td>
<td></td>
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<tr>
<td>Fraud</td>
<td>9999</td>
</tr>
<tr>
<td>Not Fraud</td>
<td>9999</td>
</tr>
<tr>
<td>**LIVE **</td>
<td>Begin/End dates</td>
</tr>
</tbody>
</table>
You’re invited to participate in this research survey on negative financial experiences in which someone convinced you to pay them money by misrepresenting, lying about, or hiding information about something they promised you would receive.

This survey will take about 10 minutes to complete.

**PARTICIPANT’S RIGHTS:** If you have read this form and have decided to participate in this survey click on the yes option below. The alternative is not to participate. Your individual privacy will be maintained in all published and written data resulting from this study.

**CONTACT INFORMATION:** If you are not satisfied with how this study is being conducted, or if you have any concerns, complaints, or general questions about the research or your rights as a participant, please contact the Stanford Institutional Review Board (IRB) to speak to someone independent of the research team at (650)-723-2480 or toll free at 1-866-680-2906. You can also write to the Stanford IRB, Stanford University, 3000 El Camino Real, Five Palo Alto Square, 4th Floor, Palo Alto, CA 94306.

Yes, I agree to participate in the study described above ...........................................1
No, I do NOT agree to participate in the study described above ................................2

[IF Q.1 = 2 (NOT), TERMINATE & SKIP TO QTERM]

# 1a) Use the “>>” button on the bottom of each page to move through the survey.

• Answer every question to the best of your ability. There are no right or wrong answers; we are only interested in your opinion.

• Individual answers will be kept strictly confidential and used for marketing research purposes only.

• If you need help during the survey, click on the Survey Assistance link near the bottom left of your screen.

**To start your survey, click on the ”>>” button below.**

# Qzip) What is your zip code?

[__________________________________________]

[EDIT: 0001-99998]

[CHECK CENSUS DIVISION QUOTAS, IF FULL, TERMINATE & SKIP TO QTERM]

# 1A) So we can customize the survey for you, we have a few questions to ask.

(copied Q.A3 from 5150305)

# 1) What is your gender?

Male ......................................................................................................................1
Female ...................................................................................................................2
2) What is your age?

[DROP DOWN MENU; PUNCH SHOULD MATCH AGE]

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100...

[5160334/Page 3]
[IF Q.A3a = 13-17, 999 (REF), TERMINATE & SKIP TO QTERM]

(copy Q.A3b from 5150305 – take into account 65+ includes the new punches)

# 2a) [BUILDER: CREATE GENDER/AGE NET FROM Q’s 1 & 2:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male 18-24</td>
<td>1</td>
</tr>
<tr>
<td>Male 25-34</td>
<td>2</td>
</tr>
<tr>
<td>Male 35-44</td>
<td>3</td>
</tr>
<tr>
<td>Male 45-54</td>
<td>4</td>
</tr>
<tr>
<td>Male 55-64</td>
<td>5</td>
</tr>
<tr>
<td>Male 65+</td>
<td>6</td>
</tr>
<tr>
<td>Female 18-24</td>
<td>7</td>
</tr>
<tr>
<td>Female 25-34</td>
<td>8</td>
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<td>Female 35-44</td>
<td>9</td>
</tr>
<tr>
<td>Female 45-54</td>
<td>10</td>
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<tr>
<td>Female 55-64</td>
<td>11</td>
</tr>
<tr>
<td>Female 65+</td>
<td>12</td>
</tr>
</tbody>
</table>

CHECK GENDER/AGE QUOTA, IF FULL, TERMINATE & SKIP TO QTERM]

# 3) Are you Hispanic or Latino?

<table>
<thead>
<tr>
<th>Option</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>3</td>
</tr>
</tbody>
</table>

[IF Q.3 = 3 (REF), TERMINATE & SKIP TO QTERM]

# 4) What is your race? (Select all that apply)

<table>
<thead>
<tr>
<th>Race</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Caucasian</td>
<td>1</td>
</tr>
<tr>
<td>Black/African American</td>
<td>2</td>
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<tr>
<td>Asian</td>
<td>3</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
<td>4</td>
</tr>
<tr>
<td>Native American/Alaska Native</td>
<td>5</td>
</tr>
<tr>
<td>Other (Please be specific)</td>
<td>6</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>7</td>
</tr>
</tbody>
</table>

[IF Q.4 = 7 (REF), TERMINATE & SKIP TO QTERM]
# 4a) [BUILDER: DEFINE ETHNICITY QUOTAS]

IF SINGLE PUNCH:

---------------------------
IF Q.3 = 1 (YES), PUNCH CODE 1
IF Q.4 = 1 AND NO OTHER CODE, PUNCH CODE 2
IF Q.4 = 2 AND NO OTHER CODE, PUNCH CODE 3
IF Q.4 = 3 AND NO OTHER CODE, PUNCH CODE 4
IF Q.4 = 4 AND NO OTHER CODE, PUNCH CODE 4
IF Q.4 = 5 AND NO OTHER CODE, PUNCH CODE 5
IF Q.4 = 6 AND NO OTHER CODE, PUNCH CODE 6

IF MULTI PUNCH:

---------------------------

IF MULTIPLE RESPONSE, PUNCH CODE 6

Hispanic ..................................................................................................................1
White/Caucasian ........................................................................................................2
Black/African American .............................................................................................3
Asian/ Native Hawaiian/Pacific Islander ........................................................................4
Native American/Alaska Native ...................................................................................5
Other ..........................................................................................................................6

CHECK ETHNICITY QUOTA, IF FULL, TERMINATE & SKIP TO QTERM]
A) Thank you for qualifying for our survey.

These next questions refer to negative experiences in which someone convinced you to pay them money by misrepresenting, lying about, or hiding information about something they promised you would receive.

Please answer only about negative experiences that happened *within the last twelve months* -- that is, since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE].

A1) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE]...

Has anyone convinced you to invest your money in something by promising high or guaranteed rates of returns, but the investment turned out to be worth much less than what you were told or your money was never invested at all?

Yes .............................................................1
No ..............................................................2
Don't know .....................................................3
Prefer not to say .............................................4

A2) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE]...

Have you paid for any *services* that you never received or that turned out to be worthless?

Yes .............................................................1
No ..............................................................2
Don't know .....................................................3
Prefer not to say .............................................4

A3) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE]...

Have you paid for any *products* that you never received or that turned out to be worthless?

Yes .............................................................1
No ..............................................................2
Don't know .....................................................3
Prefer not to say .............................................4

A4) Since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE]...

Have you been billed for a product, service, or membership that you never agreed to pay for?

Yes .............................................................1
No ..............................................................2
Don't know .....................................................3
Prefer not to say .............................................4
# A5) Since [AUTO_FILL_DATE_A_YEAR_AGO_FROM_SURVEY_DATE]…

Have you paid money for a job or a way to earn money that in the end did not exist, caused you to lose money, or was not as profitable as promised?

- Yes .................................................................................................................. 1
- No .................................................................................................................... 2
- Don't know ....................................................................................................... 3
- Prefer not to say ............................................................................................... 4

# A6) Since [AUTO_FILL_DATE_A_YEAR_AGO_FROM_SURVEY_DATE]…

Have you paid money to receive a prize, grant, inheritance, or lottery that you were told you won but never received?

- Yes .................................................................................................................. 1
- No .................................................................................................................... 2
- Don't know ....................................................................................................... 3
- Prefer not to say ............................................................................................... 4

# A7) Since [AUTO_FILL_DATE_A_YEAR_AGO_FROM_SURVEY_DATE]…

Have you given money to a person or an organization who claimed you owed them an unpaid debt, even though the debt was false or you had already paid it off?

- Yes .................................................................................................................. 1
- No .................................................................................................................... 2
- Don't know ....................................................................................................... 3
- Prefer not to say ............................................................................................... 4

# A8) Since [AUTO_FILL_DATE_A_YEAR_AGO_FROM_SURVEY_DATE]…

Have you donated money to a charitable organization or a cause on a crowd funding website that turned out to be fake or that you suspect was fake?

- Yes .................................................................................................................. 1
- No .................................................................................................................... 2
- Don't know ....................................................................................................... 3
- Prefer not to say ............................................................................................... 4

# A9) Since [AUTO_FILL_DATE_A_YEAR_AGO_FROM_SURVEY_DATE]…

Have you given money to someone who said they were a family member, friend, or someone interested in you romantically, but that person was not who they claimed to be?

- Yes .................................................................................................................. 1
- No .................................................................................................................... 2
- Don't know ....................................................................................................... 3
- Prefer not to say ............................................................................................... 4
Since [AUTO_FILL_DATE A YEAR AGO FROM SURVEY_DATE]...

Besides what we have already discussed, in the past year, did anything else happen in which someone convinced you to pay them money by misrepresenting, lying about, or hiding information?

Yes ........................................................................................................................................1
No ...........................................................................................................................................2

[IF Q.A10 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.A11]

A10a) Please describe what else happened in which someone convinced you to pay them money by misrepresenting, lying about, or hiding information.

Please be as specific as possible.

[__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
CODING USE ONLY ____________________________________________________________]

A11) [BUILDER: NUMBER OF FRAUD OCCURRENCES]

ENTER THE # OF PUNCHES OF Q.A1, A2, A3, A4, A5, A6, A7, A8, A9, A10 = 1 (YES)

[__________]
[EDIT: 0 – 10]

A12) [BUILDER: DEFINE USER GROUP]

IF Q.A11 GE 1, PUNCH CODE 1
IF Q.A11 = 0, PUNCH CODE 2

Fraud ........................................................................................................................................1
No fraud .....................................................................................................................................2

[IF Q.A12 = 1 (FRAUD), ASK; OTHERWISE SKIP TO Q.P1]

A13) We will now ask you several more specific questions about your experiences in the past year in which someone convinced you to pay them money by misrepresenting, lying about, or hiding information about something they promised you would receive.
[IF Q.A1 = 1 (YES), ASK; OTHERWISE SKIP TO Q.D1]

# B1) You stated that in the past year, someone convinced you to invest in something by promising high or guaranteed rates of returns, but the investment turned out to be worth much less than what you were told or your money was never invested at all.

How many times did this happen in the past year?

1 time ........................................................................................................1
2 or more times .........................................................................................2

# B2) [IF Q.B1 = 2 (2+) DISPLAY] For the next few questions, think about the investment in which you lost the most money.

What type of investment was it…?

[RANDOMIZE – ANCHOR CODE 9]

A little-known stock (often called a penny stock) ........................................1
Exclusive shares of a company prior to that company’s initial public offering ........2
Something that guaranteed a daily rate of return ........................................3
A Real Estate Investment Trust ......................................................................4
An oil or gas exploration project ..................................................................5
An alternative energy company ...................................................................6
A government or corporation bond or debt (such as a promissory note, prime bank note or bond) 7
Commodities such as foreign currencies, agricultural products, energy products, or precious metals ........................................................................................................8
Something else (Please be specific) ...............................................................9
[__________________________________________]

# B3) Do you believe your investment was part of a Ponzi scheme where any profits you may have made came from the funds of new investors?

Yes .............................................................................................................1
No ..............................................................................................................2
Don't know ...............................................................................................3
[IF Q.A2 = 1 (YES), ASK; OTHERWISE SKIP TO Q.C1]

# D1)  You stated that in the past year you paid for a service or services that you never received or that turned out to be worthless or unnecessary.

How many times did this happen during the past year?

1 time .............................................................................................................1
2 or more times ..............................................................................................2

# D2)  [IF Q.D1 = 2 (2+) DISPLAY] Thinking about the service or services that cost you the most money.

What type of service did you pay for, was it…?

[RANDOMIZE – ANCHOR CODE 7]

Useless computer virus protection software or a software upgrade....................1
A service to remove negative information from your credit report ....................2
An upfront fee to someone who promised to get you a loan or credit card...........3
Repair services for your home or your vehicle that were never provided or that turned out to be unnecessary .................................................................4
A service to get your immigration status changed............................................5
Was it a service to help manage or pay off a debt, such as mortgage debt, student debt, or medical debt.................................................................6
Something else (Please be specific)..................................................................7

[IF Q.D2 = 6 (DEBT), ASK; OTHERWISE SKIP TO Q.C1]

# D3)  What type of debt did you pay to have removed? Was it…? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 6]

[M]
Credit card debt..................................................................................................1
Mortgage debt....................................................................................................2
Student loan debt............................................................................................3
Medical debt ....................................................................................................4
Personal loan debt..........................................................................................4
Some other debt (Please be specific)...............................................................5

[HIDE Q.D4]
# C1) You stated that during the past year you paid for a product or products that you never received or that turned out to be worthless.

How many times did this happen in the past year?

1 time ........................................................................................................1
2 or more times .........................................................................................2

# C2) [IF Q.C1 = 2 (2+) DISPLAY] Thinking about the product in which you paid the most money for…

Was this something that turned out to be worthless or something that you never received?

Worthless ................................................................. 1
Never received .......................................................... 2

[IF Q.C2 = 1 (WORTHLESS), ASK; OTHERWISE SKIP TO Q.C5]

# C3) Did you purchase a product to lose weight, or to lose weight without diet and exercise, but the results did not deliver as promised?

Yes ................................................................................................. 1
No ................................................................................................. 2

[IF Q.C3 = 2 (NO), ASK; OTHERWISE SKIP TO Q.C5]

# C4) Please describe the product or products.

Please be as specific as possible.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
CODING USE ONLY ______________________________________________________

[IF C2 = 2 (NEVER RECEIVED), ASK; OTHERWISE SKIP TO Q.E1]

# C5) Did you pay for something you never received from a seller on Craigslist, eBay, or another online classified ad or auction website?

Yes (Please be specific) ............................................................................... 1
No ......................................................................................................... 2
[IF Q.A4 = 1 (YES), ASK; OTHERWISE SKIP TO Q.F1]

# E1) You mentioned that in the past year you were billed for a product, service, or membership that you never agreed to pay for.

How many times did this happen during the past year?

1 time .........................................................................................................................1
2 or more times .............................................................................................................2

# E6) [IF Q.E1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Were the unauthorized charges for…?

Continued billing after cancelling a service that you had paid for or agreed to in the past. 1
Something you never ordered, never signed up for, and never agreed to pay for .......2
Other (Please be specific) ............................................................................................3
Don't know..................................................................................................................4

# E7) How exactly were you charged? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 8]

[M]
Charged to credit card ..................................................................................................1
Charged to cable TV/internet bill ..................................................................................2
Charged to cellular/mobile phone bill ..........................................................................3
Charged to PayPal or other online account ..................................................................4
Charged to landline phone bill ......................................................................................5
Received a bill in the mail .............................................................................................6
Received a bill via email ...............................................................................................7
Other (Please be specific) ............................................................................................8

[DISPLAY Q’s E2 AND E3 ON SAME SCREEN]

# E2) [IF Q.E1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Were you billed for Internet services, such as Internet access, website design, website hosting, or online advertising that you did not agree to pay for?

Yes .................................................................................................................................1
No .................................................................................................................................2

# E3) [IF Q.E1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Were you billed for telephone, text, or data services that you did not agree to pay for?

Yes .................................................................................................................................1
No .................................................................................................................................2
E4) [IF Q.E1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Were you charged for magazine subscriptions, credit monitoring services, or a membership in a buyer’s club that you did not agree to pay for? 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.

Yes .................................................................................................................................................1
No .................................................................................................................................................2

E5) [IF Q.E1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Were you billed for some other product, service or membership that you never agreed to pay for?

Yes (Please be specific) ..................................................................................................................1
No ..................................................................................................................................................2

[Q’sE6 AND E7 MOVED TO AFTER Q.E1]
[IF Q.A5 = 1 (YES), ASK; OTHERWISE SKIP TO Q.G1]

# F1) You stated that in the past year you paid for a job or a way to earn money that in the end did not exist, caused you to lose money, or was not as profitable as promised.

How many times did this happen during the past year?

1 time ............................................................1
2 or more times ..............................................................2

# F2) [IF Q.F1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Did this involve…?

[RANDOMIZE – ANCHOR CODE 5]

Paying someone who promised to help you start your own business or coach you on launching a new career online.................................................................1
Paying someone who promised to help you make money working from home ........2
Paying a fee for training that was supposed to result in a guaranteed job ...............3
A job where the only way to make money was by recruiting other people to sell a product, rather than selling the product itself .................................................................4
Something else ..................................................................................5

[IF Q.F2 = 5 (OTHER), ASK; OTHERWISE SKIP TO Q.G1]

# F3) Please describe the job.

Please be as specific as possible.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
CODING USE ONLY ____________________________________________]
G1) You stated that in the past year you paid money to receive a prize, grant, inheritance, or lottery that you were told you won but never received.

How many times did this happen during the past year?

1 time .................................................................1
2 or more times ............................................................2

G2) [IF Q.G1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence…

Was the money you were told you would receive associated with a foreign lottery?

Yes .............................................................................1
No .................................................................................2

G3) Was the money you were told you would receive associated with a sweepstakes that you had entered into previously?

Yes .............................................................................1
No .................................................................................2

G4) Was the money you were told you would receive supposedly associated with an unclaimed inheritance?

Yes .............................................................................1
No .................................................................................2

G5) Was the money you were told you would receive supposedly associated with helping a stranger get his/her money out of a foreign country?

Yes .............................................................................1
No .................................................................................2

G6) Were you informed that you would have to pay a deposit or a fee in order to get the money you were told you would receive?

Yes .............................................................................1
No .................................................................................2
[IF Q.A7 = 1 (YES), ASK; OTHERWISE SKIP TO Q.J]

# I1) You stated that in the past year you gave money to a person or an organization who claimed you owed them an unpaid debt, even though the debt was false or you had already paid it off.

How many times did this happen during the past year?

1 time ......................................................................................................................................1
2 or more times ..........................................................................................................................2

# I2) [IF Q.I1 = 2 (2+) DISPLAY] Thinking about the most recent occurrence...

What did the person or organization say the debt was for, was it for...

[RANDOMIZE – ANCHOR CODE 7]

Unpaid taxes ..................................................................................................................................1
A personal loan .................................................................................................................................2
Credit card debt ...............................................................................................................................3
Mortgage debt ..................................................................................................................................4
Health care or medical care debt .......................................................................................................5
Student loan debt ..............................................................................................................................6
Something else (Please be specific) ................................................................................................7

[IF Q.A8 = 1 (YES), ASK; OTHERWISE SKIP TO Q.K1]

# J1) You stated that in the past year you donated money to a charitable organization or a cause on a crowd funding website that turned out to be fake or that you suspect was fake.

How many times did you donate money to a fake organization in the past year?

1 time .............................................................................................................................................1
2 or more times ..............................................................................................................................2
[IF Q.A9 = 1 (YES), ASK; OTHERWISE SKIP TO Q.L1]

# K1) You stated that in the past year you gave money to someone who said they were a family member, friend, or someone interested in you romantically, but that person was not who they claimed to be.

How many times did this happen during the past year?

1 time .......................................................................................................................... 1
2 or more times ............................................................................................................. 2

# K2) [IF Q.K1 = 2 (2+) DISPLAY] Thinking about the most memorable occurrence…

Was this person…?

[RANDOMIZE]

Someone who seemed to be interested in you romantically or who you had a romantic connection with........................................................................................................................................... 1
Someone pretending to be a friend or relative who needed your help............................ 2

[IF Q.A10 = 1 (YES), ASK; OTHERWISE SKIP TO Q.M]

# L1) You described a different negative financial experience in which someone convinced you to pay money by misrepresenting, lying about, or hiding information about something they promised you would receive.

How many times did this happen during the past year?

1 time .................................................................................................................................. 1
2 or more times ................................................................................................................ 2
M1) You’ve stated that since [AUTOFILL DATE A YEAR AGO FROM SURVEY DATE] you’ve had several negative financial experiences happen to you.

Please select the incident you remember the most detail about.

[DISPLAY IF Q.A1 = 1] Invested your money in something that promised a high or guaranteed rate of return ..........................................................................................................................................................1
[DISPLAY IF Q.A2 = 1] Paid for services never received or was worthless .....................2
[DISPLAY IF Q.A3 = 1] Paid for a product(s) that you never received or turned out to be worthless .........................................................................................................................................................3
[DISPLAY IF Q.A4 = 1] Billed for product, service, membership that you did not agree to pay for ........................................................................................................................................................................4
[DISPLAY IF Q.A5 = 1] Paid money for a job or a way to earn money that did not exist5
[DISPLAY IF Q.A6 = 1] Paid money for a prize, grant, lottery that you were told you won but never received ..................................................................................................................................................................................6
[DISPLAY IF Q.A7 = 1] Given money to pay an unpaid debt ........................................7
[DISPLAY IF Q.A8 = 1] Donated money on crowd funding website that was fake ...8
[DISPLAY IF Q.A9 = 1] Given money to someone who claimed to be related, friend, romantically involved ..................................................................................................................................................................................9
[DISPLAY IF Q.A10 = 1] Some other way you were defrauded ..............................10
# N1) For the remainder of the questions focus on the negative financial experience you remember the best.

Did you ever have contact with the person, people, or company who took your money, either over mail, email, text, the telephone, or in person?

Yes .................................................................1
No ........................................................................2
Don't know ................................................................3
Not applicable ................................................................4

# N2) How did you find out about the person, product, service, job, charity, or company you gave your money to? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 9]

[M]
I found out from browsing the Internet .................................................................1
I found out through an email .............................................................................2
I found out through a text message or direct message on my mobile phone .......3
I received something in the mail ........................................................................4
I found out through a TV commercial or Radio advertisement ......................5
I was called directly by someone on the telephone .........................................6
I attended a presentation or seminar ................................................................7
I found out through word-of-mouth or face-to-face from the person who took my money 8
Other (Please be specific) ...................................................................................9

# N3) How did you make any payments? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 6]

[M]
I paid online .......................................................................................................1
I sent payment through the mail .......................................................................2
I paid over the telephone ..................................................................................3
I paid at a store ....................................................................................................4
I paid the person face-to-face ............................................................................5
Other (Please be specific) ..................................................................................6

[______________________________]
# N4) How did you transfer money to the person or company? For example, did you pay by check, use a credit card, or use some other payment type? (Select all that apply)

[M]
- I used a credit card ................................................................. 1
- I used a debit or ATM card ......................................................... 2
- I paid with cash ......................................................................... 3
- I paid with a check ..................................................................... 4
- I transferred money using a mobile or online payment system or app (like PayPal, ApplePay, Square, Venmo, Google Wallet) ..................................................... 5
- I purchased a money order to pay ............................................... 6
- I wired funds through a company like Western Union, Money Gram, or through a bank transfer .7
- I used a prepaid card such as a Green Dot, Vanilla Card, Bluebird, or MoneyPak ..........8
- I paid with Bitcoin or other digital currency .................................. 9
- Other payment method (Please be specific) .................................. 10

# N5) How much money did you pay in total? (Enter in whole dollars.)

$[________________________________________]

[EDIT: 0-999,999]

[CHECK BOX] Don’t know ................................................................. 1
[CHECK BOX] Prefer not to say ........................................................... 2

[IF Q.N5 = DK, REF, ASK; OTHERWISE SKIP TO Q.N6]

# N5A)Would you say you paid…?

- Almost nothing (close to $0) .......................................................... 1
- Between $1 and $99 ..................................................................... 2
- Between $100 and $499 .............................................................. 3
- Between $500 to $999 .................................................................. 4
- Between $1,000 to $4,999 ............................................................ 5
- Between $5,000 to $9,999 .............................................................. 6
- Between $10,000 to $49,999 .......................................................... 7
- Between $50,000 to $99,999 ......................................................... 8
- $100,000 or more ....................................................................... 9
- I can’t remember how much ......................................................... 10
- Prefer not to say .......................................................................... 11

# N6) How many separate times did you pay money in connection with this incident?

- One time only ............................................................................. 1
- Two times ................................................................................... 2
- Three or more times ................................................................... 3
N7) When was the most recent time you paid money in connection with this incident?

2016 .................................................................1
2015 .................................................................2
Prior to 2015 .......................................................3
Don’t remember/not sure ......................................4

N8) Did you ever get anything in return for what you paid, such as some money back or whatever was originally promised to you?

Yes .................................................................1
No .................................................................2

[IF Q.N8 = 1 (YES), ASK; OTHERWISE SKIP TO Q.N8b]

N8a) What do you estimate was the total value of the money, products, or services you ultimately received/got back? (Enter in whole dollars.)

$[________________________________________]  [EDIT: 0-999,999]

[IF Q.N8 = 2 (NO) ASK; OTHERWISE, SKIP TO Q.N9]

N8b) Have you ever tried to get your money back?

Yes .................................................................1
No .................................................................2

N9) In connection with this incident, did you ever receive a check as a form of payment or reimbursement that bounced or turned out to be fake?

Yes .................................................................1
No .................................................................2

N10) Did the person, people, or company who took your money state that they were a government official or department of any kind? (e.g., a police officer, an IRS agent, a local/state/federal government employee)?

Yes .................................................................1
No .................................................................2

N11) Were they…?

Male ...............................................................1
Female .............................................................2
Don’t know/not applicable .....................................3

N12) Do you know the person or people personally?

Yes .................................................................1
No .................................................................2
N13) Did you know this person or people through a particular religious, community, professional, or social organization?

Yes ........................................................................................................................................... 1
No ........................................................................................................................................... 2

N14) Was the person or people any of the following? (Select all that apply)

[M]
A current or former spouse ................................................................................................. 1
A current or former significant other (girlfriend or boyfriend)........................................... 2
A family member .................................................................................................................. 3
A person who provides personal care to you or to your spouse ........................................... 4
None of the above ................................................................................................................. 5

N15) Did you tell anyone about the incident?

Yes ........................................................................................................................................... 1
No ........................................................................................................................................... 2

N16) Who did you tell? (Select all that apply)

[M]
My family, friends, and/or others in my community ............................................................ 1
Bank or credit card company ................................................................................................. 2
Local law enforcement ........................................................................................................... 3
Consumer protection agency or federal law enforcement agency ....................................... 4
Other (Please be specific) ........................................................................................................ 5

N17) Which agency did you contact? (Select all that apply)

[M]
Federal Trade Commission (FTC) ......................................................................................... 1
Consumer Financial Protection Bureau (CFPB) ....................................................................... 2
Federal Bureau of Investigation (FBI) .................................................................................... 3
Securities and Exchange Commission (SEC) ......................................................................... 4
Better Business Bureau (BBB) ............................................................................................... 5
Internet Crime Complaint Center (IC3) .................................................................................. 6
State Attorney General’s Office ............................................................................................. 7
United States Postal Inspection Service (USPIS) ................................................................. 8
Financial Industry Regulatory Authority (FINRA) ............................................................... 9
Other (Please be specific) ...................................................................................................... 10

[______________________________]
**DISPLAY MENTIONS FROM Q.N17**

# N17a) How satisfied were you with the agency’s or agencies’ response?

<table>
<thead>
<tr>
<th></th>
<th>Very Dissatisfied</th>
<th>Somewhat Dissatisfied</th>
<th>Neither Satisfied nor Satisfied</th>
<th>Somewhat Satisfied</th>
<th>Very Satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Federal Trade Commission (FTC)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b) Consumer Financial Protection Bureau (CFPB)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c) Federal Bureau of Investigation (FBI)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d) Securities and Exchange Commission (SEC)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e) Better Business Bureau (BBB)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f) Internet Crime Complaint Center (IC3)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g) State Attorney General’s Office</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>h) United States Postal Inspection Service (USPIS)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>i) [INSERT OTHER FROM Q.N17]</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

[IF Q.N15 = 2 (NO), ASK; OTHERWISE SKIP TO Q.N19]

# N18) Why did you not tell anyone about the incident? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 13]

- [M] I was embarrassed........................................................................................................1
- Didn’t know I could report it........................................................................................................2
- Didn’t know which authority to contact....................................................................................3
- Didn’t know how to contact the appropriate authority..........................................................4
- Didn’t lose much money............................................................................................................5
- Took care of it myself .............................................................................................................6
- Didn’t think it would do any good.............................................................................................7
- Didn’t want to bother the police/It was not important enough ................................................8
- Didn’t find out that my money was gone until long after it happened/too late for police or investigators to help................................................................................................................9
- Couldn’t identify the person or organization that took my money or provide much information that would be helpful to investigators or the police..............................................................................10
- The person responsible was a friend or family member and I didn’t want to get them in trouble 11
- Too inconvenient/didn’t want to take the time .........................................................................12
- Other (Please be specific) .........................................................................................................13

[______________________________]
N19) At the present time, do you feel that this incident is resolved?

Yes ...........................................................................................................................................1
No ..................................................................................................................................................2

[IF Q.N19 = 1 (YES), ASK; OTHERWISE SKIP TO Q.O1]

N19a) Approximately how long did it take to resolve?

One day or less (1-24 hours) ..................................................................................................................1
More than a day, but less than a week (25 hours-6 days) .................................................................2
At least a week, but less than one month (7-30 days) ........................................................................3
One month to less than three months .................................................................................................4
Three months to less than six months .................................................................................................5
Six months to less than one year .........................................................................................................6
One year or more ...............................................................................................................................7
Don’t know/Don’t remember ...............................................................................................................8

N20) Approximately how many hours have you spent in total trying to resolve this incident?

Enter your response in hours. If less than an hour enter “0”.

[________________________________________] [EDIT: 0-9999]
O1) Negative financial experiences can affect people in many different ways. Now we want to ask how the incident made you feel.

How distressing was this incident?

Not at all distressing ................................................................. 1
Mildly distressing ....................................................................... 2
Moderately distressing ............................................................... 3
Severely distressing ................................................................... 4

O2) Did you feel any of the following ways for A MONTH OR MORE as a result of this experience?

[RANDOMIZE – ANCHOR OTHER]

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Worried or anxious</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>b) Angry</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>c) Sad or depressed</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>d) Vulnerable</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>e) Violated</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>f) Like you couldn’t trust people</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>g) Unsafe</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>h) Embarrassed</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>i) Difficulty Sleeping</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>j) Stressed</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>k) Some other way</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

[IF Q.O2 K (OTHER) = 1 (YES), ASK; OTHERWISE SKIP TO Q.O3]

O2z) You mentioned you felt some other way. Please explain how you felt below.

Please be as specific as possible.

[________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
CODING USE ONLY _________________________________________________________]

O3) Did you seek any kind of professional or medical help for the feelings you experienced as a result of this incident?

Yes .......................................................................................... 1
No ............................................................................................ 2
[IF Q.O3 = 1 (YES), ASK; OTHERWISE SKIP TO Q.O4]

# O3a) What kind of professional or medical help did you seek? (Select all that apply)

[RANDOMIZE – ANCHOR CODE 5]

[M] Counseling/therapy ..........................................................1
Medication ..............................................................................2
Visited doctor or nurse ..........................................................3
Visited ER/hospital/clinic ......................................................4
Other (Please be specific) ......................................................5

[______________________________]

# O4) Has this incident made it hard for you to meet your monthly payments or pay your bills?

Yes ....................................................................................1
Somewhat ..........................................................................2
No .....................................................................................3

# O5) Do you believe that the person, people, charity, or company you gave money to intentionally tried to scam or defraud you?

Yes ....................................................................................1
No .....................................................................................2
Don’t know/not sure ............................................................3
The next questions are about how you feel about your financial situation in general. Please answer as honestly as possible.

Using a 0 to 10 scale where 0 means “no control at all” and 10 means “very much control,” how would you rate the amount of control you have over your financial situation these days?

<table>
<thead>
<tr>
<th>No Control at All</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>Very Much Control</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
</tr>
</tbody>
</table>

How difficult is it for you to meet monthly payments or pay your bills?

Not at all difficult.................................................................1
Not very difficult ...............................................................2
Somewhat difficult ..............................................................3
Very difficult.................................................................4

In the past 12 months did you [or your partner] give financial help totalling $500 or more to friends or relatives? (By financial help we mean giving money, helping pay bills, or covering specific costs such as those for medical care or insurance, education, down payment for a home, rent, etc. The financial help can be considered support, a gift, or a loan.)

Yes .............................................................................................1
No ..............................................................................................2
Not sure/prefer not to say......................................................3

In the past 12 months did you [or your partner] receive financial help totalling $500 from friends or relatives? (By financial help we mean receiving money, help paying bills or covering specific costs such as those for medical care or insurance, education, down payment for a home, rent, etc. The financial help can be considered support, a gift, or a loan.)

Yes .............................................................................................1
No ..............................................................................................2
Not sure/prefer not to say......................................................3

In the past 12 months, were any children, parents, or other relatives dependent on you for more than half of their financial support?

Yes .............................................................................................1
No ..............................................................................................2
Not sure/prefer not to say......................................................3

Not including retirement accounts, do you have any investments in stocks, bonds, mutual funds, or other securities?

Yes .............................................................................................1
No ..............................................................................................2
Don't know/prefer not to say..................................................3
# P7) Which of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?

- Take substantial financial risks expecting to earn substantial returns ..................1
- Take above average financial risks expecting to earn above average returns............2
- Take average financial risks expecting to earn average returns........................3
- Not willing to take any financial risks ..........................................................4

# P8) The next questions are about how you feel about different aspects of your life. Please answer as honestly as possible.

[RANDOMIZE]

<table>
<thead>
<tr>
<th></th>
<th>Often</th>
<th>Some of the time</th>
<th>Hardly ever or never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Feel you lack companionship</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>b) Feel left out</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>c0) Feel isolated from others</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

# P9) The next questions are about how you feel about other problems that may be happening in your life right now. Indicate whether any of these are current and ongoing problems that have lasted twelve months or longer. If the problem is happening to you, indicate how upsetting it has been. Please answer as honestly as possible.

[RANDOMIZE]

<table>
<thead>
<tr>
<th></th>
<th>No, isn’t happening</th>
<th>Yes, but not upsetting</th>
<th>Yes, somewhat upsetting</th>
<th>Yes, very upsetting</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Ongoing housing problems</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b) Ongoing financial strain</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c) Ongoing problems in a close relationship</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d) Ongoing health problems</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>e) Ongoing physical or emotional problems in spouse or a child</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

# P10) How often do you engage in certain behaviors. Please answer as honestly as possible.

[RANDOMIZE]

<table>
<thead>
<tr>
<th></th>
<th>Daily</th>
<th>2-3 Times a Week</th>
<th>Once a week</th>
<th>2-3 Times a month</th>
<th>Once a month</th>
<th>Several times a year</th>
<th>Never</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>P16) Use the Internet</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>P17) Make online purchases</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>P18) Monitor financial accounts (online, at the bank, ATM, or with a financial advisor)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
</tr>
</tbody>
</table>
Before we finish, we just need to get some background information.

What is your marital status?

Married.................................................................1
Single ...........................................................................2
Separated .................................................................3
Divorced .....................................................................4
Widowed/widower .....................................................5
Prefer not to say ................................................................6

Which of the following describes your current living arrangements?

I am the only adult in the household ........................................1
I live with my spouse/partner/significant other ........................2
I live in my parent’s home ..................................................3
I live with other family, friends, or roommates .......................4
Prefer not to say ................................................................5

Including yourself, how many people are in your household?

1 (only yourself) ................................................................1
2 ..................................................................................2
3 ..................................................................................3
4 ..................................................................................4
5 ..................................................................................5
6 or more ..........................................................................6
Prefer not to say ..................................................................7

How many children or dependent adults rely on you (or your spouse) for financial support? Please include children not living at home, and step-children as well.

0 .................................................................................1
1 ..................................................................................2
2 ..................................................................................3
3 ..................................................................................4
4 ..................................................................................5
5 ..................................................................................6
6 or more ..........................................................................7
Prefer not to say ..................................................................8

[IF Q.D1 = 1 (MARRIED OR PARTNERED), ASK; OTHERWISE SKIP TO Q.D5]

Who is the primary financial decision-maker in your household?

Me/myself .......................................................................1
My spouse .........................................................................2
I share the responsibility equally with my spouse .................3
Other ...............................................................................4
Prefer not to say ..................................................................5
From the following list of organizations, please select the ones you have heard of. (Select all that apply)

[RANDOMIZE – ANCHOR CODE 13] [DISPLAY IN 2 COLS]

Federal Trade Commission (FTC) .................................................. 1
Consumer Financial Protection Bureau (CFPB) .................................. 2
Financial Industry Regulatory Authority (FINRA) ............................. 3
National Consumers League ............................................................. 4
Securities and Exchange Commission (SEC) .................................... 5
Better Business Bureau (BBB) .......................................................... 6
Consumer Federation of America ..................................................... 7
National Consumer Agency ............................................................ 8
Federal Bureau of Investigation (FBI) ............................................... 9
Internet Crime Complaint Center (IC3) .......................................... 10
State Attorney General’s Office ....................................................... 11
United States Postal Inspection Service (USPIS) .............................. 12
None of these ............................................................................. 13

Which of the following best describes your current work status?

Self-employed ............................................................................... 1
Work full-time for an employer ...................................................... 2
Work part-time for an employer ..................................................... 3
Homemaker .................................................................................. 4
Full-time student .......................................................................... 5
Permanently sick, disabled, or unable to work .............................. 6
Unemployed or temporarily laid off .............................................. 7
Retired .......................................................................................... 8
Prefer not to say .......................................................................... 9

How would you characterize the area in which you live?

Urban ......................................................................................... 1
Suburban ...................................................................................... 2
Rural ............................................................................................ 3
Prefer not to say .......................................................................... 4

What was the last year of education that you completed?

Did not complete high school ...................................................... 1
High school graduate – regular high school diploma .................... 2
High school graduate – GED or alternative credential ................. 3
Some college ............................................................................... 4
College graduate ....................................................................... 5
Post graduate education ............................................................... 6
Prefer not to say .......................................................................... 7
What is your household’s approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.?

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>1</td>
</tr>
<tr>
<td>At least $15,000 but less than $25,000</td>
<td>2</td>
</tr>
<tr>
<td>At least $25,000 but less than $35,000</td>
<td>3</td>
</tr>
<tr>
<td>At least $35,000 but less than $50,000</td>
<td>4</td>
</tr>
<tr>
<td>At least $50,000 but less than $75,000</td>
<td>5</td>
</tr>
<tr>
<td>At least $75,000 but less than $100,000</td>
<td>6</td>
</tr>
<tr>
<td>At least $100,000 but less than $150,000</td>
<td>7</td>
</tr>
<tr>
<td>$150,000 or more</td>
<td>8</td>
</tr>
<tr>
<td>Don’t know</td>
<td>9</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>10</td>
</tr>
</tbody>
</table>