

(MS572) MONEY MANAGEMENT AND FRAUD [MM272ALP-JHU]

intro1

In this survey, we are interested in money management activities and experience with financial fraud.

Q1

[Not required]

On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?

- 1 - Very low (1)
- 2 (2)
- 3 (3)
- 4 (4)
- 5 (5)
- 6 (6)
- 7 - Very high (7)
- I don't know (8)

Q2

[Not required]

Because of a health or memory problem, do you have any difficulty with managing your money – such as paying your bills and keeping track of expenses?

- Yes (1)
- No (5)
- I don't know (8)

Q3

[Not required]

Are you involved with regularly managing money for your household through activities like paying bills and filing taxes?

- Yes (1)
- No (5)
- I don't know (8)

Q4

[Not required]

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow – more than \$102, exactly \$102, or less than \$102?

- More than \$102 (1)
- Exactly \$102 (2)
- Less than \$102 (3)
- I don't know (8)

Q5

[Not required]

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account – more than today, exactly the same as today, or less than today?

- More than today (1)
- Exactly the same (2)
- Less than today (3)
- I don't know (8)

Q6

[Not required]

Is the following statement true or false: buying a single company's stock usually provides a safer return than a stock mutual fund?

- True (1)
- False (2)
- I don't know (8)

Q7

[Not required]

Are you worried about running out of money during your retirement?

- Yes (1)
- No (5)
- I don't know (8)

Q8a

[Not required]

In the past 5 years, has someone without your permission used an existing account of yours, such as a credit or debit card, checking, savings, telephone, online, or insurance account?

- Yes (1)
- No (5)
- I don't know (8)

Q8b

[Not required]

In the past 5 years, has someone without your permission unsuccessfully attempted to use an existing account of yours, such as a credit or debit card, checking, savings, telephone, online, or insurance account?

- Yes (1)
- No (5)
- I don't know (8)

intro2

We are now interested in whether you have family or friends who have experienced difficulties managing money or other types of financial problems. If you work in financial services, please do not include information about clients when answering the following questions.

Q9

[Not required]

In the past 5 years, have any of your friends or family members had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities like identity theft, romance scams, paying money to receive a prize or lottery winnings, or joining a Ponzi scheme or similar investment that was “too good to be true”?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	f('Q9')== '1'			
	<table border="1"> <tr> <td>true</td> <td>false</td> </tr> <tr> <td>Question Q9_1()</td> <td></td> </tr> </table>	true	false	Question Q9_1()
true	false			
Question Q9_1()				

Q9_1

How many family members and friends has this happened to?

- One (1)
- Two (2)
- Three (3)
- Four (4)
- Five or more (5)
- I don't know (8)

CONDITION	f('Q9_1').toBoolean && f('Q9_1').none('8')			
	<table border="1"> <tr> <td>true</td> <td>false</td> </tr> <tr> <td>Question initializeQ9LoopIndex()</td> <td></td> </tr> </table>	true	false	Question initializeQ9LoopIndex()
true	false			
Question initializeQ9LoopIndex()				

CONDITION	f('Q9LoopIndex').toNumber()==2			
	<table border="1"> <tr> <td>true</td> <td>false</td> </tr> <tr> <td>Info Q9_info2 ()</td> <td></td> </tr> </table>	true	false	Info Q9_info2 ()
true	false			
Info Q9_info2 ()				

Q9_info2

Now we want to know about the second person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.

END	Condition f('Q9LoopIndex').toNumber()==2
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CONDITION	f('Q9LoopIndex').toNumber()==3			
	<table border="1"> <tr> <td>true</td> <td>false</td> </tr> <tr> <td>Info Q9_info3 ()</td> <td></td> </tr> </table>	true	false	Info Q9_info3 ()
true	false			
Info Q9_info3 ()				

Q9_info3

Now we want to know about the third person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.

END || Condition f('Q9LoopIndex').toNumber()==3

CONDITION	f('Q9LoopIndex').toNumber()==4
true | false
Info Q9_info4 ()

Q9_info4

Now we want to know about the fourth person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.

END || Condition f('Q9LoopIndex').toNumber()==4

CONDITION	f('Q9LoopIndex').toNumber()==5
true | false
Info Q9_info5 ()

Q9_info5

Now we want to know about the fifth person who had trouble remembering to pay their bills or taxes on time or lost money due to fraudulent activities.

END || Condition f('Q9LoopIndex').toNumber()==5

Q9_2

Person ^f('Q9LoopIndex')^

What is your relationship to this person? This person is my:

- Spouse/partner (1)
- Parent (2)
- Child (3)
- Grandparent (4)
- Grandchild (5)
- Sibling (6)
- Aunt/Uncle (7)
- Niece/Nephew (8)
- Cousin (9)
- Friend (10)
- I don't know (98)

Q9_3

Person ^f('Q9LoopIndex')^

How old is this person?

- 17 years old or younger (17)
- 18 years old (18)
- 19 years old (19)
- 20 years old (20)
- 21 years old (21)
- 22 years old (22)
- 23 years old (23)
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- 93 years old (93)
- 94 years old (94)
- 95 years old (95)
- 96 years old (96)
- 97 years old (97)
- 98 years old (98)
- 99 years old (99)
- 100 years old or older (100)
- I don't know (998)

Q9_4

Person ^f('Q9LoopIndex')^

What is this person's sex?

- Female (1)
- Male (2)
- I don't know (8)

Q9_5

Person ^f('Q9LoopIndex')^

What is this person's race?

- White (1)
- Black (2)
- Other (3)

I don't know (8)

Q9_6

Person ^f('Q9LoopIndex')^

Does this person have memory problems?

Yes (1)

No (5)

I don't know (8)

Q9_7

Person ^f('Q9LoopIndex')^

Does this person manage their own finances?

Yes (1)

No (5)

I don't know (8)

Q9_8

Person ^f('Q9LoopIndex')^

Was this person managing their own finances when they experienced fraud or forgot to pay bills?

Yes (1)

No (5)

I don't know (8)

Q9_9

Person ^f('Q9LoopIndex')^

How much money do you estimate was lost because of these forgotten payments or fraudulent activities?

Under \$500 (1)

\$500 - \$999 (2)

\$1,000 - \$4,999 (3)

\$5,000 - \$9,999 (4)

\$10,000 - \$24,999 (5)

\$25,000 or more (6)

Business, home, or other large loss (7)

I don't know (99998)

Q9_10

Person ^f('Q9LoopIndex')^

Was this due to missed payments, fraud, or both?

Fraud (1)

Missed payments (2)

Both (3)

I don't know (8)

CONDITION	f('Q9LoopIndex') > f('Q9_1').toNumber()
	Question terminateQ9Loop()
	true
	false

END | Condition f('Q9LoopIndex') > f('Q9_1').toNumber()

END | Condition f('Q9_1').toBoolean && f('Q9_1').none('8')

END | Condition f('Q9')== '1'

Q10

In the past 5 years, has the following happened to a friend or family member of yours: someone without permission used or attempted to use an existing account of that friend or family member, such as a credit or debit card, checking, savings, telephone, online, or insurance account?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	f('Q10')== '1'
	Question Q10_1()

	true false

Q10_1

How many family members and friends has this happened to?

- One (1)
- Two (2)
- Three (3)
- Four (4)
- Five or more (5)
- I don't know (8)

CONDITION	f('Q10_1').toBoolean && f('Q10_1').none('8')
	Question initializeQ10LoopIndex()

	true false

CONDITION	f('Q10LoopIndex').toNumber()==2
	Info Q10_info2 ()

	true false

Q10_info2

Now we want to know about the second person who had someone without permission use or attempt to use an existing account of theirs.

END || Condition f('Q10LoopIndex').toNumber()==2

CONDITION || f('Q10LoopIndex').toNumber()==3

true | false
Info Q10_info3 ()

Q10_info3

Now we want to know about the third person who had someone without permission use or attempt to use an existing account of theirs.

END || Condition f('Q10LoopIndex').toNumber()==3

CONDITION || f('Q10LoopIndex').toNumber()==4

true | false
Info Q10_info4 ()

Q10_info4

Now we want to know about the fourth person who had someone without permission use or attempt to use an existing account of theirs.

END || Condition f('Q10LoopIndex').toNumber()==4

CONDITION || f('Q10LoopIndex').toNumber()==5

true | false
Info Q10_info5 ()

Q10_info5

Now we want to know about the fifth person who had someone without permission use or attempt to use an existing account of theirs.

END || Condition f('Q10LoopIndex').toNumber()==5

Q10_2

Person ^f('Q10LoopIndex')^

What is your relationship to this person? This person is my:

- Spouse/partner (1)
- Parent (2)
- Child (3)
- Grandparent (4)

- Grandchild (5)
- Sibling (6)
- Aunt/Uncle (7)
- Niece/Nephew (8)
- Cousin (9)
- Friend (10)
- I don't know (98)

Q10_3

Person ^f('Q10LoopIndex')^

How old is this person?

- 17 years old or younger (17)
- 18 years old (18)
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- 98 years old (98)
- 99 years old (99)
- 100 years old or older (100)
- I don't know (998)

Q10_4

Person ^f('Q10LoopIndex')^

What is this person's sex?

- Female (1)
- Male (2)

I don't know (8)

Q10_5

Person ^f('Q10LoopIndex')^
What is this person's race?

- White (1)
- Black (2)
- Other (3)
- I don't know (8)

Q10_6

Person ^f('Q10LoopIndex')^
Does this person have memory problems?

- Yes (1)
- No (5)
- I don't know (8)

Q10_7

Person ^f('Q10LoopIndex')^
How much money do you estimate was lost as a result of this unauthorized account access?

- Under \$500 (1)
- \$500 - \$999 (2)
- \$1,000 - \$4,999 (3)
- \$5,000 - \$9,999 (4)
- \$10,000 - \$24,999 (5)
- \$25,000 or more (6)
- Business, home, or other large loss (7)
- I don't know (99998)

Q10_8

Person ^f('Q10LoopIndex')^
Does this person manage their own finances?

- Yes (1)
- No (5)
- I don't know (8)

```
CONDITION | f('Q10LoopIndex') > f('Q10_1').toNumber()  
-----|-----  
true | false  
Question terminateQ10Loop()
```

```
END | Condition f('Q10LoopIndex') > f('Q10_1').toNumber()
```

```
END | Condition f('Q10_1').toBoolean && f('Q10_1').none('8')
```

END | Condition f('Q10')==1'

Q11

Do you manage money for anyone who cannot do so on their own?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	f('Q11')==1'	
	true	false
	Question Q11_1()	

Q11_1

How many people do you help?

- One (1)
- Two (2)
- Three (3)
- Four (4)
- Five or more (5)
- I don't know (8)

CONDITION	f('Q11_1').toBoolean && f('Q11_1').none('8')	
	true	false
	Question initializeQ11LoopIndex()	

CONDITION	f('Q11LoopIndex').toNumber()==2	
	true	false
	Info Q11_info2 ()	

Q11_info2

Now we want to know about the second person you manage money for who cannot do so on their own.

END | Condition f('Q11LoopIndex').toNumber()==2

CONDITION	f('Q11LoopIndex').toNumber()==3	
	true	false
	Info Q11_info3 ()	

Q11_info3

Now we want to know about the third person you manage money for who cannot do so on their own.

END || Condition f('Q11LoopIndex').toNumber()==3

CONDITION	f('Q11LoopIndex').toNumber()==4	
	true	false
	Info Q11_info4 ()	

Q11_info4

Now we want to know about the fourth person you manage money for who cannot do so on their own.

END || Condition f('Q11LoopIndex').toNumber()==4

CONDITION	f('Q11LoopIndex').toNumber()==5	
	true	false
	Info Q11_info5 ()	

Q11_info5

Now we want to know about the fifth person you manage money for who cannot do so on their own.

END || Condition f('Q11LoopIndex').toNumber()==5

Q11_2

Person ^f('Q11LoopIndex')^

Why does this person not manage their own finances?

- Memory problems (1)
- Doesn't know how (2)
- Other (please specify): (3) _____ [Other]
- I don't know (8)

Q11_3

Person ^f('Q11LoopIndex')^

What is your relationship to this person? This person is my:

- Spouse/partner (1)
- Parent (2)
- Child (3)
- Grandparent (4)
- Grandchild (5)
- Sibling (6)
- Aunt/Uncle (7)
- Niece/Nephew (8)

- Cousin (9)
- Friend (10)
- I don't know (98)

Q11_4

Person ^f('Q11LoopIndex')^

How old is this person?

- 17 years old or younger (17)
- 18 years old (18)
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- 98 years old (98)
- 99 years old (99)
- 100 years old or older (100)
- I don't know (998)

Q11_5

Person ^f('Q11LoopIndex')^

What is this person's sex?

- Female (1)
- Male (2)
- I don't know (8)

Q11_6

Person ^f('Q11LoopIndex')^
What is this person's race?

- White (1)
- Black (2)
- Other (3)
- I don't know (8)

CONDITION	f('Q11LoopIndex') > f('Q11_1').toNumber()	
	true	false
	Question terminateQ11Loop()	

END | Condition f('Q11LoopIndex') > f('Q11_1').toNumber()

END | Condition f('Q11_1').toBoolean && f('Q11_1').none('8')

END | Condition f('Q11')== '1'

Q12

Do you have any friends or family members who do not receive help managing their finances, but you think need it?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	f('Q12') == '1'	
	true	false
	Question Q12_1()	

Q12_1

How many friends or family members do you think need help?

- One (1)
- Two (2)
- Three (3)
- Four (4)
- Five or more (5)
- I don't know (8)

CONDITI	f('Q12_1').toBoolean && f('Q12_1').none('8')	
	true	false

Question initializeQ12LoopIndex()

CONDITION

f('Q12LoopIndex').toNumber()==2

true

Info Q12_info2 ()

false

Q12_info2

Now we want to know about the second person who does not receive help managing their finances, but you think needs it.

END

Condition f('Q12LoopIndex').toNumber()==2

CONDITION

f('Q12LoopIndex').toNumber()==3

true

Info Q12_info3 ()

false

Q12_info3

Now we want to know about the third person who does not receive help managing their finances, but you think needs it.

END

Condition f('Q12LoopIndex').toNumber()==3

CONDITION

f('Q12LoopIndex').toNumber()==4

true

Info Q12_info4 ()

false

Q12_info4

Now we want to know about the fourth person who does not receive help managing their finances, but you think needs it.

END

Condition f('Q12LoopIndex').toNumber()==4

CONDITION

f('Q12LoopIndex').toNumber()==5

true

Info Q12_info5 ()

false

Q12_info5

Now we want to know about the fifth person who does not receive help managing their finances, but you think needs it.

END

Condition f('Q12LoopIndex').toNumber()==5

Q12_2

Person ^f('Q12LoopIndex')^

Why do you think this person needs help managing their finances?

- Memory problems (1)
- Doesn't know how (2)
- Other (please specify): (3)_____ [Other]
- I don't know (8)

Q12_3

Person ^f('Q12LoopIndex')^

What is your relationship to this person? This person is my:

- Spouse/partner (1)
- Parent (2)
- Child (3)
- Grandparent (4)
- Grandchild (5)
- Sibling (6)
- Aunt/Uncle (7)
- Niece/Nephew (8)
- Cousin (9)
- Friend (10)
- I don't know (98)

Q12_4

Person ^f('Q12LoopIndex')^

How old is this person?

- 17 years old or younger (17)
- 18 years old (18)
- 19 years old (19)
- 20 years old (20)
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- 81 years old (81)
- 82 years old (82)
- 83 years old (83)
- 84 years old (84)
- 85 years old (85)
- 86 years old (86)
- 87 years old (87)
- 88 years old (88)
- 89 years old (89)
- 90 years old (90)
- 91 years old (91)
- 92 years old (92)

- 93 years old (93)
- 94 years old (94)
- 95 years old (95)
- 96 years old (96)
- 97 years old (97)
- 98 years old (98)
- 99 years old (99)
- 100 years old or older (100)
- I don't know (998)

Q12_5

Person ^f('Q12LoopIndex')^
 What is this person's sex?

- Female (1)
- Male (2)
- I don't know (8)

Q12_6

Person ^f('Q12LoopIndex')^
 What is this person's race?

- White (1)
- Black (2)
- Other (3)
- I don't know (8)

CONDITION	f('Q12LoopIndex') > f('Q12_1').toNumber() true Question terminateQ12Loop()	false
END	Condition f('Q12LoopIndex') > f('Q12_1').toNumber()	
END	Condition f('Q12_1').toBoolean && f('Q12_1').none('8')	
END	Condition f('Q12') == '1'	
CONDITION	!(f('Q9') == '1') && !(f('Q10') == '1') && !(f('Q11') == '1') && !(f('Q12') == '1')	false
CONDITION	Question reward flag()	

Q13_1

The next set of questions describe a hypothetical situation that might happen to respondents in another study. Please let us know how you would feel if you had been participating in a study for several years and were asked these questions.

The research team is interested in outcomes that are available on credit reports. This research may lead to policies that protect older adults from financial scams but may not directly benefit you. This process cannot affect your credit or credit score in any way. The team would keep all personal information confidential and securely store the reports. Would you give them permission to access your credit report?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	f('Q13_1')==1'	

	true	false
	Question Q13_2()	Question Q13_4()

Q13_2

Would you be willing to give the team your Social Security number to make sure that they receive the right report?

- Yes (1)
- No (5)
- I don't know (8)

CONDITION	!(f('Q13_2')==1')	

	true	false
	Question Q13_3()	

Q13_3

Would you be willing to give the team your name and mailing address to make sure that they receive the right report?

- Yes (1)
- No (5)
- I don't know (8)

END	Condition !(f('Q13_2')==1')
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ELSE	f('Q13_1')==1'
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Q13_4

Imagine that you participate in this survey every year. If researchers ask for your credit report this year, how likely would you be to take the survey next year?

- More likely (1)
- Just as likely (3)

- Less likely (5)
- I don't know (8)

END || Condition f('Q13_1')== '1'

END || Condition !(f('Q9') == '1') && !(f('Q10') == '1') && !(f('Q11') == '1') && !(f('Q12') == '1')

CS_001 - CS_001

[Not required]

Could you tell us how interesting or uninteresting you found the questions in this interview?

- Very interesting (1)
- Interesting (2)
- Neither interesting nor uninteresting (3)
- Uninteresting (4)
- Very uninteresting (5)