

## (MS608) FRAUD KNOWLEDGE

### intro1

Thank you very much for your participation in this survey. This survey will cover experiences and views about fraud, information about how you manage your finances and make financial decisions, your mental health, and activities of daily living.

We define fraud as a situation in which an individual or what appeared to be an organization used deception to intentionally take your money. We refer to the people behind these schemes as “fraudsters.” A fraudster could be someone you know (professionally or personally) or someone you don’t know.

Being a victim of fraud is different from spending money on something legitimate, and then feeling disappointed in the result, such as poor or delayed service, a product that arrived late or did not meet your expectations, or even that an individual or organization could have been more honest in their presentation of a product or service.

### FraudTypes\_intro

Based on this definition, can you list any schemes or tactics of fraudsters? These can be things you’ve heard about or that you’ve experienced. Please list up to five tactics or schemes in the text boxes below (one per box):

### FraudTypes

[Open Text ♦ Not required]

- 1 (1) \_\_\_\_\_
- 2 (2) \_\_\_\_\_
- 3 (3) \_\_\_\_\_
- 4 (4) \_\_\_\_\_
- 5 (5) \_\_\_\_\_

### FraudTypes\_DK

OR

I don't know (DK)

### FraudProtection\_intro

What could a person do to protect themselves from fraud? Please list up to three behaviors in the text boxes below (one per box):

### FraudProtection

[Open Text ♦ Not required]

- 1 (1) \_\_\_\_\_
- 2 (2) \_\_\_\_\_
- 3 (3) \_\_\_\_\_

### FraudProtection\_DK

OR

I don't know (DK)

**FraudRisk\_intro**

Thinking about fraud, what do you think is the percent chance that you will lose money to a financial fraud at some point in the next 5 years?

**FraudRisk -**

[Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Upper limit=100 ♦ Upper limit type=SmallerOrEqual ♦ Total Digits=4 ♦ Decimal places=1]

**FraudRisk\_DK**

OR

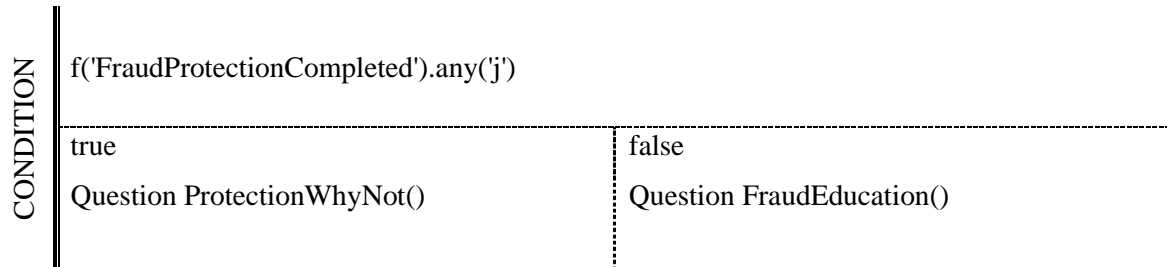
I don't know (DK)

**FraudProtectionCompleted**

What steps do you personally take, or have taken, to avoid losing money to a fraud?

*Check all that apply*

- I don't answer the phone if I don't know who is calling (a)
- I don't click on links in emails from people I don't know (b)
- I don't share personal information unless I have verified who they are (c)
- I regularly change and update my passwords (d)
- I usually use two factor authentication when it is offered (e.g., I use a password and receive a text message before I can access my bank account) (e)
- I regularly check my credit score or credit report (f)
- I monitor my bank accounts and credit card bills for any unauthorized payments (g)
- I use software that helps protect me from fraud (e.g., Norton or McAfee) (h)
- Other (please specify): (i) \_\_\_\_\_ [Other]
- None of the above (j) [Exclusive]



**ProtectionWhyNot**

[Not required]

You selected “none of the above” for the last question (“What steps do you personally take, or have taken, to avoid losing money to a fraud?”). Could you tell us why?

- I didn't realize I should be protecting myself (a)
- I have never been taught (b)

- It's too hard (c)
- I don't have enough time (d)
- I don't know how to start (e)
- I don't see myself losing money to a fraud (f)
- I don't think there are any ways to effectively protect myself from fraud (g)
- Other (specify): (h)\_\_\_\_\_ [*Other*]

ELSE

f('FraudProtectionCompleted').any('j')

### **FraudEducation**

[*Not required*]

How did you learn to protect yourself from fraud?

### **FraudEducationSource**

Where did you receive information about how to protect yourself from fraud?

*Check all that apply*

- A news story or article (a)
- Social media (b)
- Word of mouth (c)
- My employer (d)
- Government sponsored websites or classes (e)
- My bank or other financial institution (f)
- University or school (g)
- A non-profit organization (e.g., YMCA, AARP, local library) (h)
- Retirement community or neighborhood organization (i)
- Religious organization (e.g., church, temple, mosque) (j)
- Other (please specify): (k)\_\_\_\_\_ [*Other*]

END

Condition f('FraudProtectionCompleted').any('j')

### **DesireLearnMore**

[*Not required*]

How interested are you in learning more about protecting yourself from fraud?

- Very interested (a)
- Interested (b)
- Moderately interested (c)
- Slightly interested (d)

Not interested (e)

### AttemptedFraud

[Not required]

Have you ever been targeted by a fraudster?

- Yes (a)
- No (b)
- I am not sure (c)
- Prefer not to answer (d)

CONDITION	f('AttemptedFraud')== 'a'	
	true Question AttemptedFraudExp()	false Question ExperienceFraud()

### AttemptedFraudExp

When you were targeted, which of the following best described your experience?

*If you have been targeted multiple times, check all that apply.*

- I immediately knew it was a scam and did not engage at all (a)
- I suspected it might be a scam and interacted with the fraudster, but I didn't lose any money (b)
- I suspected it might be a scam and interacted with the fraudster, and I did end up losing money (c)
- I didn't know or suspect it was a scam and ended up losing money (d)
- Something else: (e) \_\_\_\_\_ [Other]

### PersonalExpFraudDetail

[Not required]

Can you describe that experience of being targeted by a fraudster in a few sentences? If you've had multiple experiences, please focus on the one that is most meaningful to you.

ELSE	f('AttemptedFraud')== 'a'
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### ExperienceFraud

[Not required]

Has someone close to you ever lost money to a fraud?

- Yes (a)
- No (b)
- I am not sure (c)
- Prefer not to answer (d)

CONDITION	f('ExperienceFraud')== 'a'
	Question OtherPersonExpFraudDetail()
	-----
	true
	false

### OtherPersonExpFraudDetail

[Not required]

Can you describe that person's most significant incident of losing money to a fraud?

END | Condition f('ExperienceFraud')== 'a'

END | Condition f('AttemptedFraud')== 'a'

### HelpWithFinances

[Not required]

Can you manage your own finances? Finances include activities like checking your bank account, paying bills, paying rent, writing checks, investing, or receiving payments.

- I can manage my finances completely on my own (a)
- I can mostly manage my finances, but I also need help (b)
- I cannot manage my finances on my own (c)

CONDITION	f('HelpWithFinances').any('b','c')
	Question WhoHelpsWithFinance()
	-----
	true
	false
	Question AccessFinances()

### WhoHelpsWithFinance

Who helps you manage your finances?

*Check all that apply*

- My spouse or partner (a)
- A family member (b)
- A friend or colleague (c)
- A financial professional (d)
- I do not have the help that I need (e)
- Other (specify): (f)\_\_\_\_\_ [*Other*]

```
ELSE || f('HelpWithFinances').any('b','c')
```

### AccessFinances

Does anyone besides you have access to your finances? For example, your bank account information, your retirement or investment accounts, check books, credit cards, or cash in your house.

*Check all that apply*

- No (a) [*Exclusive*]
- Yes, my spouse or partner (b)
- Yes, a family member other than my spouse or partner (c)
- Yes, a friend or colleague (d)
- Yes, a financial professional (e)
- Yes, other (specify): (f)\_\_\_\_\_ [*Other*]

```
END || Condition f('HelpWithFinances').any('b','c')
```

### OnlineRomanceFraudRisk

[*Not required*]

Have you ever made a friend or met someone online? For example, on Facebook, or an online dating service.

- Yes (a)
- No (b)

```
CONDITION || f('OnlineRomanceFraudRisk')== 'a'  
-----  
true | false  
Question OnlineRomanceProgress()
```

### OnlineRomanceProgress

[*Not required*]

Thinking about the closest friend you've made online; did you share personal information or talk about things that you usually keep private without having met them in person?

- Yes (a)
- No (b)

END || Condition f('OnlineRomanceFraudRisk')== 'a'

### EmergencyFunds

[Not required]

Have you set aside emergency or rainy-day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

- Yes (a)
- No (b)
- I don't know (c)
- Prefer not to answer (d)

### TechSupportFraudRisk

[Not required]

When you are contacted by someone who says they are with the government, tech support, healthcare services, or your bank, do you:

	Yes (a)	No (b)	Sometimes (c)	Not sure (d)
provide them with information about your account over the phone, text, or email (a)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
let them connect to your device remotely (b)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
click on or type in a link they recommended (c)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### CryptoUse

[Not required]

Have you ever paid anyone using cryptocurrencies (e.g., Bitcoin, Ethereum, or Litecoin)?

- Yes (a)
- No (b)
- I don't know (c)

### BasicADL

In your daily life, do you need help with any of the following activities?

Check all that apply

- Feeding myself (a)
- Walking without help (b)
- Dressing myself (c)
- Taking showers or bathing (d)
- Controlling my bladder and/or bowel function (e)





## Cognition

[Not required]

During the past 12 months, have you experienced confusion or memory loss that is happening more often or is getting worse?

- Yes (a)
- No (b)
- Not sure (c)
- Prefer not to answer (d)

## intro2

The next set of questions are designed to assess your financial knowledge.

## PerceivedFinancialKnowledge

[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 (a1)
- 2 (a2)
- 3 (a3)
- 4 (a4)
- 5 (a5)
- 6 (a6)
- 7 (a7)
- I don't know (b)
- Prefer not to answer (c)

## InterestRate

[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 (a)
- Exactly \$102 (b)
- Less than \$102 (c)
- I don't know (d)
- Prefer not to answer (e)

## Inflation

[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?

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- More than today (a)
- Exactly the same (b)
- Less than today (c)
- I don't know (d)

- Prefer not to answer (e)

### **Diversification**

[Not required]

Please tell me whether this statement is true or false. 'Buying a single company's stock usually provides a safer return than a stock mutual fund.'

- True (a)  
 False (b)  
 I don't know (c)  
 Prefer not to answer (d)

### **WillingnessRisk**

[Not required]

When thinking of your money, how willing are you to take risks (e.g., gamble, buy lottery tickets, invest in companies that are not well established)?

- 1 Not at all willing (1)  
 2 (2)  
 3 (3)  
 4 (4)  
 5 (5)  
 6 (6)  
 7 (7)  
 8 (8)  
 9 (9)  
 10 Very willing (10)

### **LivesWith**

Which of the following describes your current living arrangements?

*Check all that apply*

- I am the only adult in the household (a) [*Exclusive*]  
 I live with my spouse/partner/significant other (b)  
 I live with my parents (c)  
 I live with my adult children (d)  
 I live with other relatives (other than spouse, children, or parents) (e)  
 I live with roommates / friends (f)  
 Other (specify): (g)\_\_\_\_\_ [*Other*]  
 Prefer not to answer (h) [*Exclusive*]

### **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)