

**FTC Communication Support Vendor - Applied Research & Consulting  
Senior Fraud Education In-depth Interview (Telephone or In-Person) Script  
March 2013**

**(Total time of interview call: 55 minutes)**

**I. Introduction: (5 minutes)**

Moderator outlines interview process and gives assurance of confidentiality and anonymity:

“Hello, my name is \_\_\_\_\_ and I’m with Applied Research and Consulting, an independent research firm in New York. My firm is conducting a national study on education initiatives for senior populations. Because of your relevant experience and expertise, we would like to hear your thoughts on this subject. Before we begin, I want to assure you that all of your responses will be kept entirely confidential and that we greatly appreciate your time.”

- Ask respondent to describe the nature of their work with senior/elder populations and the kind of a facility or institution where they work (e.g., Senior Residence/Assisted-living facility/nursing home? Local community center/church/school where seniors attend classes and activities?)
- How would you describe the senior populations you generally work with? What age ranges do you interact with?

**II. Social Context: Understanding shared patterns of anxiety and ambition among seniors. (5 minutes)**

- What are some of the most common areas of concern and anxiety among the senior citizens you work with?
- About what subjects do they feel most vulnerable, most concerned or anxious?
- What are the most common areas of personal ambition and personal satisfaction?
- When do the seniors you work with feel most accomplished? Most competent? When do they feel best about themselves?

**III. Category Issues - Education: An exploration of successful and unsuccessful senior education-relevant experiences. (30 minutes)**

- Under what conditions do seniors seem to learn best? When do they learn best in groups? When do they learn best in an individual setting?
- How do you generally account for success or lack of success when trying to educate seniors?
- What role do factors like technological sophistication, time-of-day, attention-span play in the success of education programs?
- What specific examples can you give about successful educational efforts with seniors? [Probe: Best/most successful education programs or classes they have seen.]
- Why do you feel these particular efforts were so successful? What made them work? [Probe: Methods of communication used, videos or other media, in-person instruction, personal instruction, ancillary materials/activities, frequency and amount of follow-up, etc.]
- What factors generally drive resistance to learning? Are there specific subject matter areas that seniors want to avoid?
- Are there approaches that just do not seem to work? What educational approaches or methods may actually inhibit learning and participation?
- What are the least successful/least satisfying attempts you've seen at attempting to educate seniors?
- Why do you feel these particular efforts were so unsuccessful? [Probe: subject matter, methods of communication, videos/media, in-person factors, ancillary materials/activities, lack of follow-up, etc.]
- At your place of work, what are the main evaluative criteria used in deciding which subjects seniors might want to learn about and which programs are actually adopted by community centers/assisted-living residences, etc.?
- What are you looking for/hoping for when selecting or adopting new educational programs for your senior populations?
- What ultimately counts as success? What counts as failure?

**IV. Category Issues: Frauds and Scams** [Note to moderator: While the FTC already has a great deal of existing expertise about senior-directed fraud, research will include some attention to professional perspectives on seniors' attitudes, behaviors, biases and expectations regarding frauds and scams as a transition to stimulus-response testing of concepts and messages.] **(15 minutes)**

- How aware are most of the seniors you work with that there are frauds and scams that specifically target senior/aging populations?

- What is the general level of knowledge/confusion about specific types of frauds and scams, including identity theft scams, fake charities, email scams, phishing, telephone scams, direct mail scams, sweepstakes/prize scams, healthcare fraud, investment and securities fraud, etc.?
- How vulnerable do the seniors you work with feel they are to these various types of criminal and deceptive practices?
- How many seniors do you know who are fearful that they may be targeted by scammers? How many want to learn how to protect themselves?
- How many of your clientele seem to not worry at all about being targeted by frauds or scams and feel that these frauds only happen to other people?
- From your perspective, what factors drive different levels of concern or fear about scams and frauds?
  - Probe for demographic and psychographic factors: Education levels? Household income? Ethnicity? Age? Cognitive abilities? Nature of relationship with grown children and other relatives?
- Identification of barriers to learning about frauds and scams – is this too unpleasant a subject for some seniors? What can be done to overcome these barriers? What are some of the areas of resistance?
  - Attention-span?
  - Lack of interest?
  - This is an anxiety-provoking subject?
- In conclusion, what do you think might be the best way to educate the seniors you work with about protecting themselves from scams and frauds?
  - If it were up to you, how would you go about this? What methods would you use?
  - How much follow-up/repetition/additional information should there be with seniors on a subject like this?

Thank you very much for your time!