

FTC Fraud Awareness Research
“Every Community” Survey
DRAFT
August 2014

METHODOLOGY: National online survey of 4,810 people.

A. [Introduction/Screening]

Be assured that all of your answers will be completely ANONYMOUS and CONFIDENTIAL. Therefore, please try to answer these questions as openly and honestly as possible.

A1. What is your gender?

1. Male
2. Female

A2. What is your age? [DROP DOWN MENU; PUNCH MATCHES AGE]

1. _____

A3. Are you Hispanic or Latino?

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

A4. Which of the following best describes your race? [ACCEPT MULTIPLE]

1. Black or African-American
2. White or Caucasian
3. Asian/Pacific Islander
4. Native American
5. Other _____
6. Prefer not to say

A5. What is your household's approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.? Would you say it is ...

1. Less than \$15,000
2. At least \$15,000 but less than \$25,000
3. At least \$25,000 but less than \$40,000
4. At least \$40,000 but less than \$50,000
5. At least \$50,000 but less than \$75,000
6. At least \$75,000 but less than \$100,000
7. At least \$100,000 but less than \$150,000
8. \$150,000 or more

9. Don't know
10. Prefer not to say

A6. Including yourself, how many people are in your household?

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

A7. Have you ever been a member of the U.S. Armed Services, either in the active or reserve component?

1. Currently a member of the U.S. Armed Services
2. Previously a member of the U.S. Armed Services
3. Never a member of the U.S. Armed Services
4. Prefer not to say

A8. Which of the following best describes your generational status in the United States:

1. First generation (you were born outside of the United States, and not a U.S. citizen at birth)
2. Second generation (you were born in the U.S. or a U.S. citizen from birth, with at least one parent that is first generation)
3. Third generation or higher (you were born in the U.S. or a U.S. citizen from birth and both parents are also U.S. citizens from birth)

A9. From the following list of organizations, please select the ones you have heard of. (Select all that apply)

1. Federal Trade Commission (FTC)
2. Federal Communications Commission (FCC)
3. Consumer Finance Protection Bureau (CFPB)
4. Financial Industry Regulatory Authority (FINRA)
5. Consumer Federation of America (CFA)
6. Consumer Union
7. Securities and Exchange Commission (SEC)
8. Better Business Bureau (BBB)
9. Consumer Federation of America
10. National Consumer Agency
11. Federal Bureau of Investigations

B. Fraud Exposure Self-assessment

In this survey we are going to ask you several questions concerning frauds and scams. By fraud, we mean any instance in which a person (or an organization) intentionally deceives a consumer for financial gain.

- B1. To the best of your knowledge, have you personally been a victim of a fraud or scam?
1. Yes
 2. No
 3. Don't know/prefer not to say
- B2. Have any of your family members or friends ever been victim of a fraud or scam?
1. Yes
 2. No
 3. Don't know/not sure
- B3. Overall, how concerned are you that you personally could fall victim to a fraud or scam?

| | | | | | | | | | |
|----------------------|---|---|---|---|---|---|---|---|---------------------|
| Not at all Concerned | | | | | | | | | Extremely Concerned |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

- B4. Overall, how concerned are you that a family member or friends could fall victim to a fraud or scam?

| | | | | | | | | | |
|----------------------|---|---|---|---|---|---|---|---|---------------------|
| Not at all Concerned | | | | | | | | | Extremely Concerned |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

C. Specific Frauds Self-Assessment

- C1. In this section we are going to give you a description of 16 different types of fraud. For each type of fraud please answer the questions that follow. [Each fraud presented with following definition on screen] [RANDOMIZE]
1. You paid someone a fee to help change the terms of your mortgage or to prevent foreclosure on your home, but you did not get the help that was promised.
 2. You paid someone who promised to help you make money working from home, start your own business, or coach you on launching a new career online, but you got far less than what you expected and paid.
 3. You took out a payday loan and found out later that you also had to pay back fees or costs no one had mentioned.
 4. You were billed for a product, service, or club membership that you never agreed to pay for.
 5. You paid money to someone who was harassing you with calls or letters about a debt you didn't owe, or a debt you already paid.
 6. You paid someone a fee to help manage or pay off your debt, but you did not get the services they promised.

7. When purchasing a vehicle you were misled about the final price. Warranties or other add-ons were included in the price you paid for a vehicle without your knowledge or consent.
8. You were informed you won a prize or lottery but you never got your winnings, even after you paid the taxes or fees you were told to pay.
9. You paid someone who promised to get your immigration status changed, but you later learned he was not a lawyer, did not submit your paperwork, or do what he promised.
10. You bought a product that promised to treat or cure medical conditions like cancer, diabetes, heart disease, or hair loss. The results did not deliver as promised.
11. You were promised a job if you first paid a fee or if you paid for training, but you never got the job.
12. You bought a product to lose weight, or to lose weight without diet and exercise, but the results did not deliver as promised.
13. You paid someone who promised to remove timely, negative, and accurate information from your credit report, or who promised to keep bad information off your credit report.
14. You paid a fee to someone who promised to get you a loan or credit card, but you never got it.
15. You signed up to sell products, but the only way you made money was by recruiting other people to sell the products, not by actually selling the products.
16. You sent money to someone who said they were a friend or relative in need, or from the government – but it turned out they lied.

C1a. Have you ever heard of this type of fraud?

1. Yes
2. No

C1b. Have you personally ever, to your knowledge, been a victim of this type of fraud?

1. Yes
2. No
3. Don't know/not sure

C1c. How concerned are you that this type of fraud could happen to you?

| | | | | | | | | | | |
|-------------------------|---|---|---|---|---|---|---|---|----|------------------------|
| Not at all Concerned | | | | | | | | | | Extremely Concerned |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |

C1d. To your knowledge, has a family member or friend ever been victim of this type of fraud?

1. Yes
2. No
3. Don't know/not sure

C1e. How concerned are you that this type of fraud could happen to a family member or friend?

| | | | | | | | | | |
|----------------------|---|---|---|---|---|---|---|---|---------------------|
| Not at all Concerned | | | | | | | | | Extremely Concerned |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

C2. Have you personally ever, to your knowledge, been a victim of a fraud or scam not mentioned previously?

1. Yes
2. No
3. Don't know/not sure

C2a. [If C2=1; "Yes"] Please briefly describe that fraud or scam.

C2b. To your knowledge, has a family member or friend ever been victim of a fraud or scam not mentioned previously?

1. Yes
2. No
3. Don't know/not sure

C2c. [If C2c=1; "Yes"] Please briefly describe that fraud or scam.

C3. [Non-Victim: IF All C1b=2; "No" and C2=2 or 3; "No or DK"] If you ever suspected that you were a victim of a fraud or scam, would you report the incident to the authorities?

1. Yes
2. No
3. Don't know

C4. [IF C3= 1;"Yes"] To whom would you report it? (Select all that apply)

[RANDOMIZE LIST]

1. Federal Trade Commission (FTC)
2. Consumer Financial Protection Bureau (CFPB)
3. AARP
4. Better Business Bureau (BBB)
5. State attorney general
6. Local police department
7. Federal Bureau of Investigation
8. An attorney
9. My bank or credit card company
10. Your local church, place of worship
11. Social organization
12. Local media (newspaper, television station)

13. Other (please specify) _____ [OPEN END]
14. Don't know/ [UNIQUE]

- C5. [IF C3= 2; "No"] Which of the following best describes why you would not report the incident? (Select all that apply) [RANDOMIZE LIST]
1. Wouldn't know where to turn
 2. Wouldn't have made a difference
 3. Probably would not have time
 4. Would want to put it behind me
 5. Would be too embarrassed
 6. Afraid to contact the authorities
 7. Other _____
 8. Don't know [UNIQUE]

D. At-Risk Communities/Hierarchy of Vulnerability

- D2. Of the following communities listed, which do you feel are most at-risk when it comes to frauds and scams? (Select all that apply)
1. Immigrants or first-generation Americans
 2. Hispanic/Latino adults
 3. African-American adults
 4. Asian-American adults
 5. American Indian/Native-Americans
 6. Seniors (people age 65 or older)
 7. Low-income adults
 8. Active Military
 9. Military Veterans
 10. College students
 11. Small-business owners
 12. Middle class/middle income adults
 13. High-income adults
 14. None of the above
- D3. Of the following communities listed, which would most benefit from having information about frauds and scams tailored specifically to that community? (Select all that apply)
1. Immigrants or first-generation Americans
 2. Hispanic/Latino adults
 3. African-American adults
 4. Asian-American adults
 5. American Indian/Native-Americans
 6. Seniors (people age 65 or older)
 7. Low-income adults
 8. Active Military
 9. Military Veterans
 10. College students

- 11. Small-business owners
- 12. Middle class/middle income adults
- 13. High-income adults
- 14. None of the above

D4. Of the following communities listed, please tell if you feel that community is more at-risk of being defrauded from someone inside that community or more at-risk of being defrauded from someone outside that community.

| [Randomize] | Inside the Community | Outside the Community |
|--|----------------------|-----------------------|
| Immigrants or first-generation Americans | 1 | 2 |
| Hispanic/Latino adults | 1 | 2 |
| African-American adults | 1 | 2 |
| Asian-American adults | 1 | 2 |
| American Indian/Native-Americans | 1 | 2 |
| Seniors (people age 65 or older) | 1 | 2 |
| Low-income adults | 1 | 2 |
| Active Military | 1 | 2 |
| Military Veterans | 1 | 2 |
| College students | 1 | 2 |
| Small-business owners | 1 | 2 |
| Middle class/middle income adults | 1 | 2 |
| High-income adults | 1 | 2 |

D5. How concerned are you that you could be victimized in a scam in the following ways:

| | Not at all Concerned | | | | | | | | | Extremely Concerned |
|---|----------------------|---|---|---|---|---|---|---|---|---------------------|
| Through a friend or family member | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Through a social setting such as a place of worship or school | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Through a | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|----|
| professional contact | | | | | | | | | | |
| From an unsolicited telephone call | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an unsolicited email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an unsolicited text message | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an Internet advertisement (including Craigslist) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Though a social networking website (Facebook, LinkedIn, Twitter, Google+) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

D6. How concerned are you that a family member or a friend could be victimized in a scam in the following ways:

| | Not at all Concerned | | | | | | | | | Extremely Concerned |
|---|----------------------|---|---|---|---|---|---|---|---|---------------------|
| Through a friend or family member | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Through a social setting such as a place of worship or school | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Through a professional contact | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an unsolicited telephone call | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an unsolicited | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|----|
| email | | | | | | | | | | |
| From an unsolicited text message | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| From an Internet advertisement (including Craigslist) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Though a social networking website (Facebook, LinkedIn, Twitter, Google+) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

E. Fraud Attitudes

- E2. In your opinion, how important is it that people are made more aware of the dangers of frauds and scams?
1. Not at all important
 2. Somewhat important
 3. Important
 4. Very Important
 5. Critical
- E3. How much do you agree or disagree with the following statement? “People like me are often a target for frauds and scams.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E4. How much do you agree or disagree with the following statement? “People like me can protect themselves against frauds and scams if they have the right information.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E5. How much do you agree or disagree with the following statement? “Fraud is more common now than it was in the past.”
1. Completely disagree

2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E6. How much do you agree or disagree with the following statement? “There are more kinds of fraud now than ever before.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E7. How much do you agree or disagree with the following statement? “It is very hard to figure out what is a fraud or what is not a fraud.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E8. How much do you agree or disagree with the following statement? “I’ve probably been defrauded without knowing it.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E9. How much do you agree or disagree with the following statement? “It is an important function of government to protect consumers from fraud.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree
- E10. How much do you agree or disagree with the following statement? “I would like to have more information on how to protect myself from fraud.”
1. Completely disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Completely agree

F. Information Sources

F2. For each of the following organizations, please describe how trustworthy the organization is as a resource for helping consumers avoid frauds and scams.

| <i>[DISPLAY IF AWARE IN FI]</i> | Not at all Trustworthy | | | | | | | | | Extremely Trustworthy |
|---|------------------------|---|---|---|---|---|---|---|---|-----------------------|
| Federal Trade Commission (FTC) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Federal Communications Commission (FCC) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Consumer Financial Protection Bureau (CFPB) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Better Business Bureau (BBB) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Consumer Federation of America | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Federal Bureau of Investigations | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

F3. Please state how much you agree or disagree with the following?

| | Strongly Disagree 1 | Disagree 2 | Neither Agree nor Disagree 3 | Agree 4 | Strongly Agree 5 | Don't Know | Prefer not to Say |
|--|------------------------|---------------|---------------------------------|------------|---------------------|------------|-------------------|
| I like to seek out information online | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to seek out information from friends and family | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to get information in group meetings | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like the information I receive to be specifically tailored my particular community | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to get my information from printed material such as books, magazines, newspapers, and informational pamphlets | 1 | 2 | 3 | 4 | 5 | 98 | 99 |

| | | | | | | | |
|--|---|---|---|---|---|----|----|
| I seek out information from multiple sources | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I generally use a single trusted source for information | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to have information provided in a language other than English | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to get my information from television | 1 | 2 | 3 | 4 | 5 | 98 | 99 |
| I like to get my information from radio | 1 | 2 | 3 | 4 | 5 | 98 | 99 |

F4. Who do you rely on to get information on frauds and scams?

1. Myself
2. My parents
3. My children
4. Another family member
5. Friends
6. Religious leader
7. Lawyer
8. A paid financial advisor
9. Other (Please specify) _____

F5. How likely are you to share information about frauds and scams?

| | | | | | | | | | | |
|-------------------|---|---|---|---|---|---|---|---|----|------------------|
| Not at all Likely | | | | | | | | | | Extremely Likely |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |

F6. Who do you (or would you) share information about frauds and scams?

1. No one
2. My parents
3. My children
4. Another family member
5. Friends
6. Religious leader
7. Lawyer
8. A paid financial advisor
9. Other (Please specify) _____

G. Additional Demographics

The following questions are for classification purposes only.

- G2. What was the last year of education that you completed?
1. Did not complete high school
 2. High school graduate – regular high school diploma
 3. High school graduate – GED or alternative credential
 4. Some college
 5. College graduate
 6. Post graduate education
 7. Prefer not to say
- G3. What is your marital status?
1. Married
 2. Single
 3. Separated
 4. Divorced
 5. Widowed/widower
 6. Prefer not to say
- G4. Which of the following best describes your current employment or work status?
1. Self employed
 2. Work full-time for an employer
 3. Work part-time for an employer
 4. Homemaker
 5. Full-time student
 6. Permanently sick, disabled, or unable to work
 7. Unemployed or temporarily laid off
 8. Retired
 9. Prefer not to say
- G5. Which language do you speak at home most of the time?
1. English
 2. Spanish
 3. Some other language. Please specify: _____
 4. Prefer not to say
- G6. How would you characterize the area in which you live?
1. Urban
 2. Suburban
 3. Rural

Thank you for participating!