

FTC Communication Support Vendor - Applied Research & Consulting

FTC Rural Anti-Fraud Research
Preliminary Draft - Focus Group Guideline/Moderator's Instructions
March 2017

(Total time of group: 90 minutes)

Focus Group Markets and Dates:

- **Iowa – TBD (two sessions)**
- **West Virginia – TBD (two sessions)**

I. Introduction: (10 minutes)

Moderator outlines focus group process and asks respondents to introduce themselves, describe the nature of their work, and state where they live.

II. Social Context: Understanding shared patterns of anxiety and ambition among rural populations. (10 minutes)

- What are currently some of the most common areas of concern and anxiety among people in your community?
- About what subjects do they feel most vulnerable, most concerned or anxious?
- What are the most common areas of personal ambition and personal satisfaction?

III. Category Issues: Frauds and Scams (35 minutes)

- What is the general level of knowledge/confusion about specific types of frauds and scams, including imposter scams (government imposters, tech support imposters) identity theft scams, fake charities, email scams, phishing, phone scams, direct mail scams, sweepstakes/prize scams, etc.?
- In general, how concerned are you and people you know about frauds and scams?
- Do you have any personal experience with frauds or scams? Have you or any people you know been defrauded? (Solicit narratives)
- Who do you feel is most targeted for scams? Who do you think are most likely to fall for scams?
- Do you think that there are frauds and scams that specifically target folks who live in rural areas?

- In your view, are people generally worried about scams? Do you think they would want to learn how to protect themselves?
- How many of your neighbors, friends and relatives 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 people? What can be done to overcome these barriers? What are some of the areas of resistance?
 - Lack of interest?
 - This is an anxiety-provoking subject?

IV. Anti-Rural-Fraud Education Communications Response – Utilizing existing FTC Anti-Fraud Stimuli and Potential Communications Ideas (35 minutes)

- Concept Testing: Expose individual concepts and elicit response from each respondent to meaning, appeal and potential efficacy of each concept.
 - Probe reactions to potential positioning concepts for an anti-rural -fraud “campaign.” Why is this a good idea/not a good idea?
 - Would you share this with others?
 - Would you pick it up, read this, and act?
 - Who would you share this with?
- Execution Testing: Expose all potential communications materials, tactical executions and communications approaches individually:
 - Elicit responses from each respondent to individual messaging points, visual stimuli, design elements, logos, approaches, formats (e.g., games, quizzes, crossword puzzles, videos, information kits, presentations, seminar titles, etc.)
- In conclusion, what do you think might be the best way to educate the people you know 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 on a subject like this?
- Any last thoughts or suggestion?

Thank you very much for your time!