

FTC Communication Support Vendor - Applied Research & Consulting

FTC Rural Anti-Fraud Research Survey instrument August 2017

(Total time of survey: 22 minutes)

A. Personal & Community Attitudes [Rural Implied] - (3 minutes)

A1. How well do each of the following words or phrases describe the community in which you live?

[Randomize]	Does not describe at all									Describes extremely well
Tightly knit	1	2	3	4	5	6	7	8	9	10
Isolated	1	2	3	4	5	6	7	8	9	10
Unique (different from the rest of the US)	1	2	3	4	5	6	7	8	9	10
Open to strangers	1	2	3	4	5	6	7	8	9	10
Skeptical of strangers	1	2	3	4	5	6	7	8	9	10
Hard working	1	2	3	4	5	6	7	8	9	10
Blue collar	1	2	3	4	5	6	7	8	9	10
High tech	1	2	3	4	5	6	7	8	9	10
Fast paced	1	2	3	4	5	6	7	8	9	10
Slow paced	1	2	3	4	5	6	7	8	9	10
Trusting of other people	1	2	3	4	5	6	7	8	9	10
Traditional	1	2	3	4	5	6	7	8	9	10
Nontraditional	1	2	3	4	5	6	7	8	9	10
Trusting of government	1	2	3	4	5	6	7	8	9	10
Skeptical of government	1	2	3	4	5	6	7	8	9	10
Rural	1	2	3	4	5	6	7	8	9	10
Diverse	1	2	3	4	5	6	7	8	9	10
Vulnerable	1	2	3	4	5	6	7	8	9	10
Safe	1	2	3	4	5	6	7	8	9	10
Friendly	1	2	3	4	5	6	7	8	9	10
Dangerous	1	2	3	4	5	6	7	8	9	10
Interconnected	1	2	3	4	5	6	7	8	9	10
Remote	1	2	3	4	5	6	7	8	9	10
Religious	1	2	3	4	5	6	7	8	9	10

B.

Sophisticated	1	2	3	4	5	6	7	8	9	10
Progressive	1	2	3	4	5	6	7	8	9	10
Individualist	1	2	3	4	5	6	7	8	9	10

A2. From the following list of organizations, please select the ones you have heard of. (Select all that apply) - Randomize

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

B. Fraud Exposure Self-assessment - (1 minute)

In this survey we are going to ask you several questions concerning scams. By scams, 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 experienced a scam?

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

B2. Have any of your family members or friends ever experienced a scam?

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

B3. Overall, how concerned are you that you personally could experience a 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 a friend could experience a scam?

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

B.

C. Specific Fraud Experience [SPLIT SAMPLE N=400 Answers 1-5, N=400 answer 6-10; All answer C1g-C1l (ID Theft)] - (4 minutes)

In this section, we are going to give you a description of two specific types of scams. For each scam please answer the questions that follow. [RANDOMIZE]

1. You sent money to someone who said they were a friend or relative in need – but it turned out they lied.
2. You sent money to someone who said they were from the government (such as the IRS) – but it turned out they lied.
3. You paid someone who promised to help reduce or get rid of your debt, but the results did not delivered as promised.
4. 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.
5. You were billed for a product, service, or club membership that you never agreed to pay for.
6. 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.
7. 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.
8. You bought a product that promised to treat or cure medical conditions like cancer, diabetes, heart disease, opiate withdrawal, or hair loss. The results did not deliver as promised.
9. You were promised a job if you first paid a fee or if you paid for training, but you never got the job.
10. You bought a product to lose weight, but the results did not deliver as promised.

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

1. Yes
2. No

C1b. Have you personally ever, to your knowledge, experienced this type of scam?

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

C1c. [IF D1b=1] Have you personally ever, to your knowledge, lost money from this type of scam?

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

C1d. How concerned are you that this type of scam could happen to you?

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

B.

C1e. To your knowledge, has a family member or friend ever experienced this type of scam?

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

C1f. How concerned are you that this type of scam could happen to a family member or friend?

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

C1g. Have you ever heard of identity theft? That is, where a person illegally uses someone else's personal information in order to obtain money or credit.

1. Yes
2. No

C1h. Have you personally ever, to your knowledge, experienced identity theft?

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

C1i. [IF D1h=1] Have you personally ever, to your knowledge, lost money from identity theft?

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

C1j. How concerned are you that identity theft could happen to you?

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

C1k. To your knowledge, has a family member or friend ever experienced identity theft?

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

C1l. How concerned are you that identity theft could happen to a family member or friend?

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

B.

C2. [Non-Victim: IF B1=2 or 3; “No or DK” and All C1b/C1h =2 “No”] If you ever suspected that you experienced a scam or identity theft, would you report the incident to the authorities?

1. Yes
2. No
3. Don’t know

C3. [IF C2= 1; “Yes”] To whom would you report it? (Select all that apply) [RANDOMIZE LIST]

1. Federal Trade Commission (FTC)
2. Federal Communications Commission (FCC)
3. Consumer Financial Protection Bureau (CFPB)
4. Financial Industry Regulatory Authority (FINRA)
5. National Consumers League
6. AARP
7. National Consumer Agency
8. Securities and Exchange Commission (SEC)
9. Better Business Bureau (BBB)
10. State attorney general
11. Local police department
12. Federal Bureau of Investigation
13. An attorney
14. My bank or credit card company
15. My local church, place of worship
16. Social organization
17. Local media (newspaper, television station)
18. Other (please specify) _____ [OPEN END]
19. Don’t know/ _____ [UNIQUE]

C4. [IF C2= 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. Information Sources - (3 minutes)

D1. For each of the following organizations, please indicate how trustworthy the organization is as a resource for helping consumers avoid scams.

<i>[DISPLAY IF</i>	Not at all									Extremely
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B.

<i>AWARE IN B2]</i>	Trustworthy									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
Financial Industry Regulatory Authority (FINRA)	1	2	3	4	5	6	7	8	9	10
National Consumers League	1	2	3	4	5	6	7	8	9	10
Securities and Exchange Commission (SEC)	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
National Consumer Agency	1	2	3	4	5	6	7	8	9	10
Federal Bureau of Investigation	1	2	3	4	5	6	7	8	9	10

D2. Please indicate how useful each the following are for information resources in your community.

<i>[DISPLAY IF AWARE IN B2, Keeps F1 Order]</i>	Not at all Trustworthy									Extremely Trustworthy
Public Library	1	2	3	4	5	6	7	8	9	10
Local bank branch	1	2	3	4	5	6	7	8	9	10
Community center	1	2	3	4	5	6	7	8	9	10
County government offices	1	2	3	4	5	6	7	8	9	10
Police departments	1	2	3	4	5	6	7	8	9	10
Cooperative	1	2	3	4	5	6	7	8	9	10

B.

Extension offices										
Television	1	2	3	4	5	6	7	8	9	10
Radio	1	2	3	4	5	6	7	8	9	10
Newspaper or News website	1	2	3	4	5	6	7	8	9	10
Coffee shops	1	2	3	4	5	6	7	8	9	10
Grocery stores	1	2	3	4	5	6	7	8	9	10
Gym/Recreational facilities	1	2	3	4	5	6	7	8	9	10
Barber shop/beauty salon	1	2	3	4	5	6	7	8	9	10
Movie theater	1	2	3	4	5	6	7	8	9	10
Shopping mall	1	2	3	4	5	6	7	8	9	10
Restaurants/Bars	1	2	3	4	5	6	7	8	9	10

D3. Are there other places not listed above that are commonly used as resources for information in your community? If yes, please name them,

1. Yes: _____
2. No

D4. Please state how much you agree or disagree with the following concerning scams?

	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 to my local area	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	1	2	3	4	5	98	99

B.

information							
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
It is difficult to find information about scams in my community	1	2	3	4	5	98	99

D5. Who do you rely on to get information about 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) _____

D6. How likely are you to share information about scams?

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

D7. With whom do you (or would you) share information about 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) _____

Stimulus Testing – Sections E-I - (8 minutes) * See attachments for stimulus items.

B.

E. Identity Theft Brochure

On the next page, please look at the two-page brochure... [Questions in this section refer to <https://www.bulkorder.ftc.gov/system/files/publications/pdf-1015-avoid-idt.pdf>]

E1. How informative did you find the brochure?

Not at all Informative									Extremely Informative
1	2	3	4	5	6	7	8	9	10

E2. How appealing is the visual design of this brochure?

Not at all Appealing									Extremely Appealing
1	2	3	4	5	6	7	8	9	10

E3. If you were to receive this in the mail from the Federal Trade Commission, how likely would you be to read it?

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

E4. How likely are you to pass along this brochure to a friend or family member?

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

F. 10 Things You Can Do to Avoid Fraud

Please look at the pamphlet on the next page, ...[Questions in this section refer to https://www.consumer.ftc.gov/articles/pdf-0003-10_things-you-can-do-to-avoid-fraud.pdf]

F1. How informative did you find the pamphlet?

Not at all Informative									Extremely Informative
1	2	3	4	5	6	7	8	9	10

F2. How appealing is the visual design of this pamphlet?

Not at all Appealing									Extremely Appealing
1	2	3	4	5	6	7	8	9	10

F3. If you were to receive this in the mail from the Federal Trade Commission, how likely would you be to read it?

B.

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

F4. How likely are you to pass along this pamphlet to a friend or family member?

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

G. "You've Won" Scams

On the next page, please look the two-page brochure...[Questions in this section refer to <https://www.bulkorder.ftc.gov/system/files/publications/pdf-0185-youve-won-scams.pdf>]

G1. How informative did you find the brochure?

Not at all Informative									Extremely Informative
1	2	3	4	5	6	7	8	9	10

G2. How appealing is the visual design of this brochure?

Not at all Appealing									Extremely Appealing
1	2	3	4	5	6	7	8	9	10

G3. If you were to receive this in the mail from the Federal Trade Commission, how likely would you be to read it?

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

G4. How likely are you to pass along this brochure to a friend or family member?

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

H. Storytelling Imposter Scam Flyer

On the next page, please look at the flyer...[Questions in this section refer to storytelling-every-community-imposter.pdf]

H1. How informative did you find the flyer?

Not at all Informative									Extremely Informative
1	2	3	4	5	6	7	8	9	10

B.

H2. How appealing is the visual design of this flyer?

Not at all Appealing									Extremely Appealing
1	2	3	4	5	6	7	8	9	10

H3. If you were to receive this in the mail from the Federal Trade Commission, how likely would you be to read it?

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

H4. How likely are you to pass along this flyer to a friend or family member?

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

I. Storytelling Prize Flyer

On the next page, please look at the flyer...[Questions in this section refer to storytelling-every-community-prize.pdf]

I1. How informative did you find the flyer?

Not at all Informative									Extremely Informative
1	2	3	4	5	6	7	8	9	10

I2. How appealing is the visual design of this flyer?

Not at all Appealing									Extremely Appealing
1	2	3	4	5	6	7	8	9	10

I3. If you were to receive this in the mail from the Federal Trade Commission, how likely would you be to read it?

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

I4. How likely are you to pass along this flyer to a friend or family member?

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

J. Overall Material Evaluation - (1 minute)

J1. Now that you have seen these materials, how important is it that people in your community are made more aware of the dangers of certain scams?

B.

1. Not at all important
2. Somewhat important
3. Important
4. Very Important
5. Critical

J2. Overall, how clear, useful and informative are the materials you have seen?

Not at all clear, useful or informative									Extremely clear, useful and informative
1	2	3	4	5	6	7	8	9	10

J3. How interested are you personally in receiving materials like these?

Not at all Interested									Extremely Interested
1	2	3	4	5	6	7	8	9	10

J4. Which format of the materials did you like the most?

1. The trifold brochure
2. The two-page brochure
3. The flyer

J5. For what age are these materials best suited? (Select all that apply)

1. Someone my age
2. Someone older than me
3. Someone younger than me
4. None of the above

J6. Based on the materials you have seen, how has your opinion of the Federal Trade Commission changed?

1. Much less favorable
2. Somewhat less favorable
3. Remained the same
4. Somewhat more favorable
5. Much more favorable
6. Don't know/not sure

K. Additional Demographics - (2 minutes)

The following questions are for classification purposes only.

K1. What is your age? [DROP DOWN MENU; PUNCH MATCHES AGE]

1. _____

K2. What was the last year of education that you completed?

1. Did not complete high school
2. High school graduate – regular high school diploma

B.

3. High school graduate – GED or alternative credential
4. Some college
5. College graduate
6. Post graduate education
7. Prefer not to say

K3. What is your marital status?

1. Married
2. Single
3. Separated
4. Divorced
5. Widowed/widower
6. Prefer not to say

K4. 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

K5. 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

K6. Are you Hispanic or Latino?

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

K7. What is your race? Select all that apply. [ACCEPT MULTIPLE]

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

K8. 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 ...

B.

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

K9. 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

K10. 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

K11. 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)

Thank you for participating!

