



2002 AARP Montana Consumer Fraud Survey

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include *AARP Webplace* at www.aarp.org, the AARP lifestyle magazines, the monthly *AARP Bulletin*, and a Spanish-language newspaper, *Segunda Juventud*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

Acknowledgements

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Survey Highlights

- ❖ Montana AARP members are most concerned about companies that sell their products over the phone, pharmaceutical companies, and companies that sell their products over the Internet as businesses that may possibly mislead or take advantage of consumers.
- ❖ Nearly 40 percent of members in Montana believe they have been a victim of consumer fraud or swindle. Of these members, roughly one-third say they experienced auto-related fraud or fraud related to their telephone service.
- ❖ As a result of their experience, over half of the members say they told others about the business that swindled them so they wouldn't encounter the same experience. Only 10 percent say they contacted a consumer rights group or agency.
- ❖ Nearly half of the members in Montana say they would turn to the State Attorney General's office for help to resolve a complaint about both a check cashing or payday loan outlet, or a sub-prime mortgage loan. Almost half of Montana members say they would turn to the Department of Administration, Office of Consumer Affairs for help with a complaint against home-improvement contractor.
- ❖ Two consumer issues are especially large priorities: Three-fourths of Montana members say Identity Theft should be a top priority for AARP, and two-thirds say telemarketing fraud should be a top priority.
- ❖ Nine in ten members in Montana say they would strongly support a law to giving them the option of placing their name on a statewide do-not-call list, and most would place their name on such a list.
- ❖ Other areas of consumer protection are very important to over eight in ten members, including requiring the display of fees and disclosures of annual percentage rates in check cashing outlets and for payday loans, and requiring bonding and appropriate property insurance for home repair contractors.
- ❖ Montana members view fraud as a serious offense: slightly more than three-quarters of Montana AARP members feel that someone who commits a burglary and steals \$5,000 and someone who commits a fraudulent crime and steals \$5,000 should receive equal punishments.

Background

AARP conducted the *AARP Montana Consumer Fraud Issues Survey* from June through August 2002. A sample of 2,000 AARP members in Montana, proportionally stratified by three age segments—50-59, 60-74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Fifty-six percent of the sampled Montana members returned surveys by the late August cut-off date, providing 1,212 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 2.81 percent.¹ Survey responses were weighted to reflect the distribution of the age segments in the member population of Montana. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,204.

This report summarizes weighted overall findings on all the topics covered in the survey. The report also discusses substantive differences (greater than ten percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75 and older) on top-rated survey topics. Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Montana membership the actual number of people may be substantial. As of July 2002, the number of member households in Montana was 83,138, which results in approximately 135,515 members in the state.

This report also presents findings from two recent national studies for comparative purposes: *AARP Consumer Behavior, Experiences, and Attitudes Survey* and *The National Public Survey on White Collar Crime* (see Appendix B for full reference citations). Finally, Appendix C includes the **Annotated Questionnaire** – the actual survey with the weighted percent of Montana members selecting each response category for each item.

¹ This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3 percentage points of what would have been obtained if every AARP member in Montana age 50 or older had been surveyed.

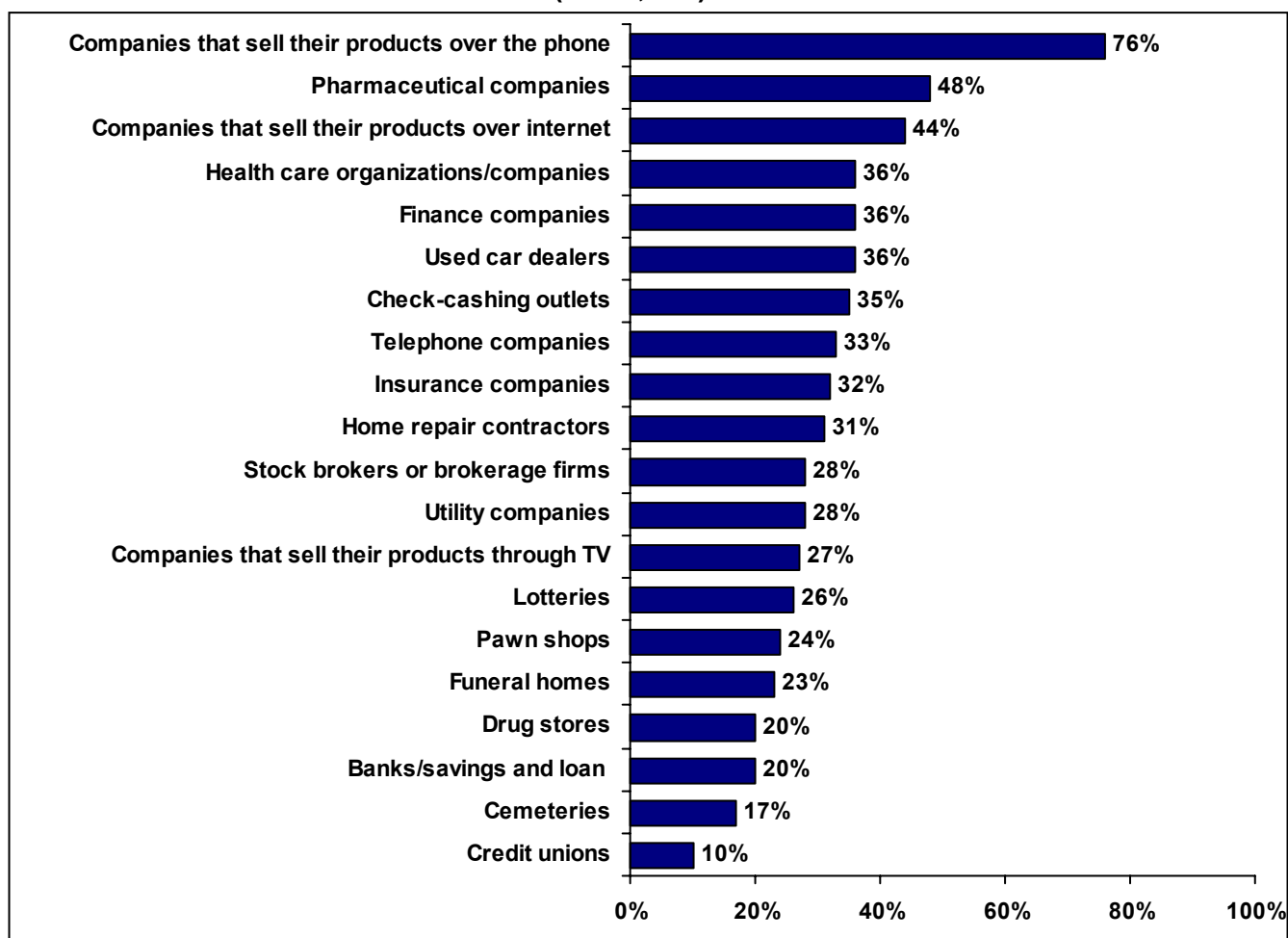
Findings

What Types of Businesses Concern Montana Members Most?

To understand whether Montana members were concerned about whether various businesses might take advantage of them, members were asked how concerned they were that certain business would mislead them. Most members say they are *extremely concerned* about companies that sell their products over the phone as possibly misleading or taking advantage of consumers. Almost half are extremely concerned about pharmaceutical companies and companies that sell their products over the Internet. At least one-third express extreme concern about being misled as a consumer by health care organizations or companies, finance companies, used care dealers, check-cashing outlets, and telephone companies.

Types of Businesses Montana Members Are *Extremely Concerned* May Mislead or Take Advantage of Consumers

(N = 1,204)



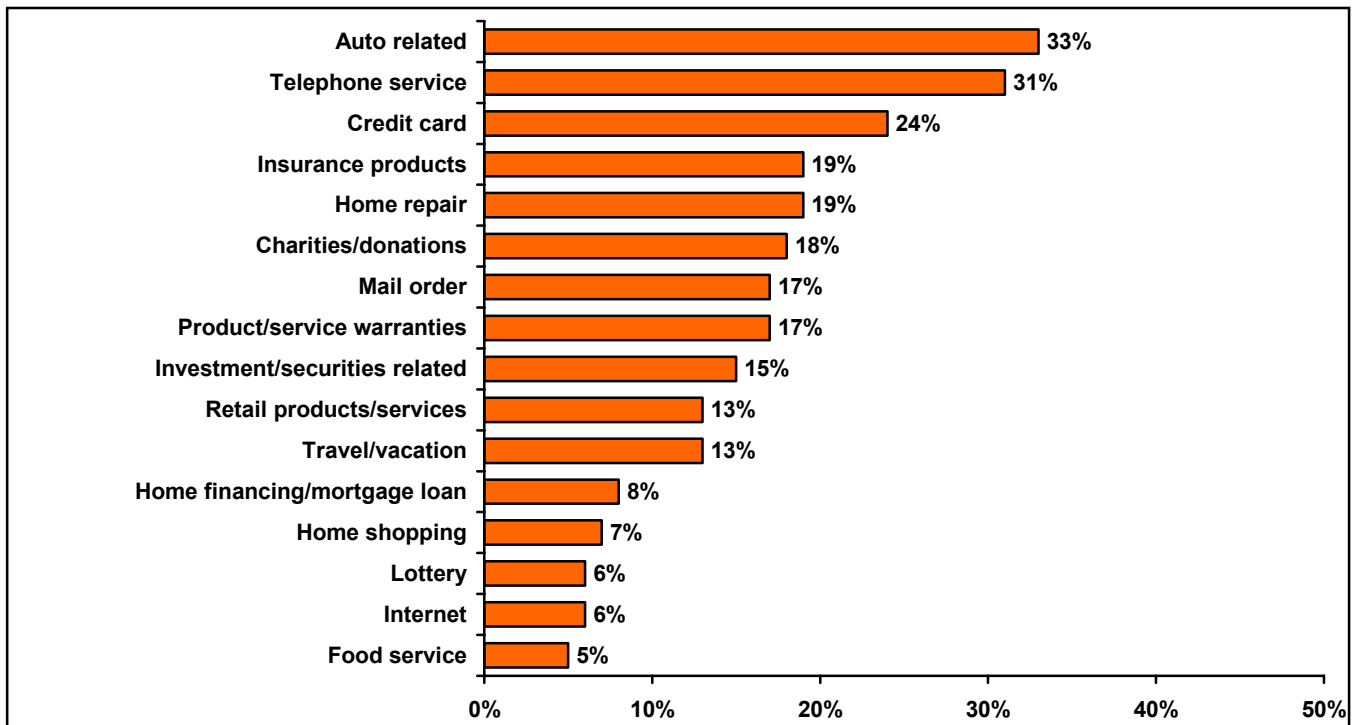
Overall, members across all age groups are extremely concerned that many of the businesses we asked about may try to mislead or take advantage of consumers. However, with respect to the top three, younger members are more likely than those ages 60 to 74 to be extremely concerned about companies that sell their products over the phone, and members ages 60 and older are more likely than those younger to be extremely concerned about companies that sell their products over the Internet (See Appendix A).

In a national survey on consumer behavior and experiences, respondents were asked a similar question but given a less exhaustive list of businesses to rate in terms of misleading or taking advantage of consumers. Findings showed that most respondents reported that used car dealers (75%) and companies that sell products over the phone (72%) try to mislead or take advantage of consumers. Three in five indicated they were distrustful of home repair contractors (60%) and telephone companies (59%), and more than half feel that finance companies (56%), stores that rent furniture (56%), and pawn shops (54%) try to mislead or take advantage of consumers (AARP, 1999).

What Is The Experience Of Montana Members With Consumer Fraud?

Nearly two in five (39%) Montana members say they believe they have been the victim of consumer swindle or fraud. This is almost double the response to a similar question in a national survey where 21 percent of the respondents said they had been the victim of a major swindle or fraud (AARP, 1999). Among those who believe they have been the victim of a fraud, at least one-third of Montana members say they have been the victim of an auto related or telephone service fraud or swindle (see graph below). About one-quarter have been the victim of a credit card fraud, and nearly one in five say they have been the victim of a consumer fraud or swindle in the areas of insurance products, home repair, or charities and donations.

**Areas Where Montana Members
Were Victims of Consumer Fraud or Swindle
(n=467 who believe they have been victimized)**



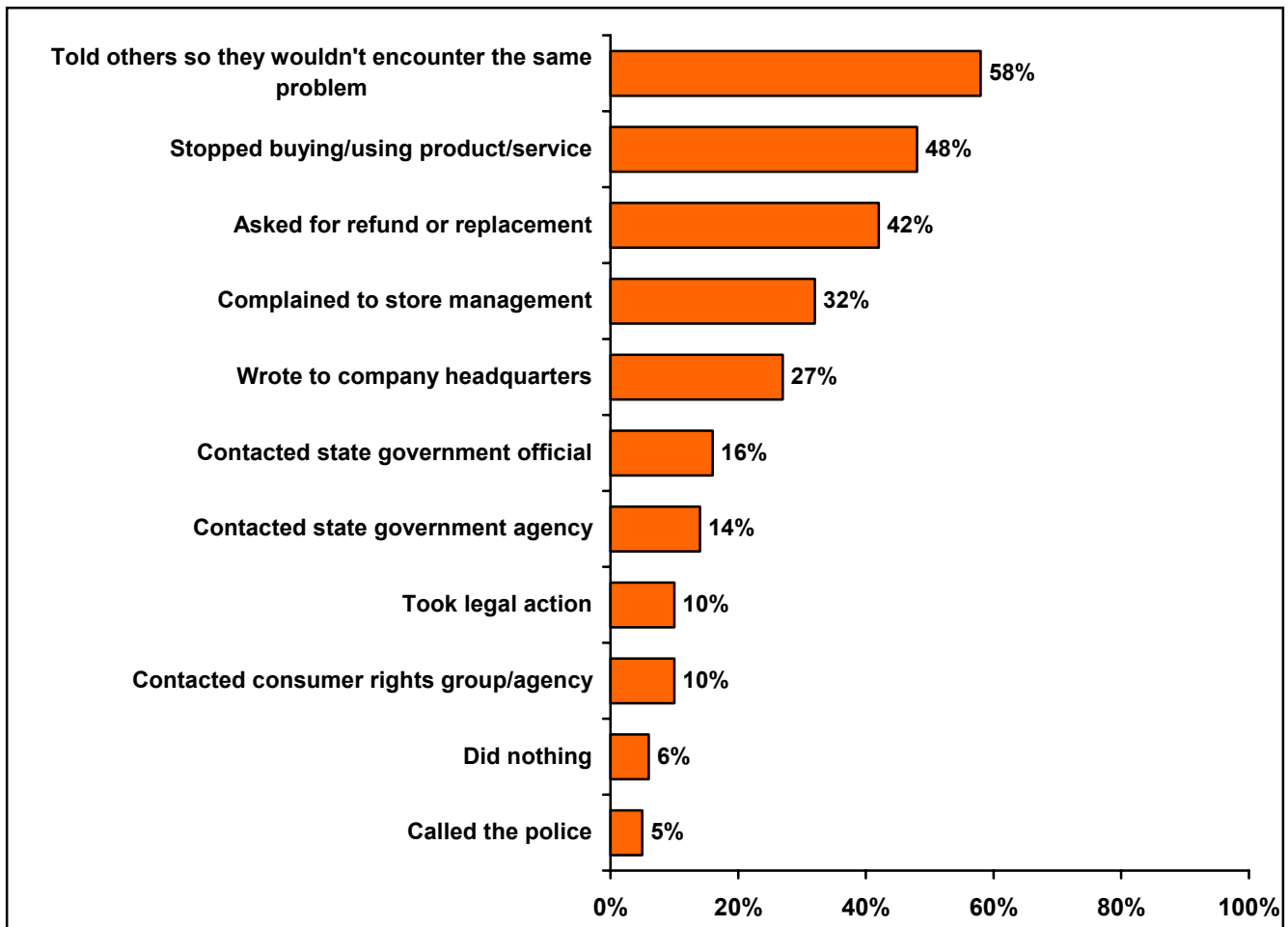
Members ages 50 through 74 are more likely than those older to report having been a victim of a consumer swindle or fraud. However, members do not differ by age with respect to their

experience of being victimized by any of the top five businesses listed in this survey question (See Appendix A).

What Action Did Members Take As A Result Of Their Consumer Fraud Experience?

Among those members who say there was a time they felt they were the subject of a consumer fraud or swindle, half say they told others about the experience so they would not encounter the same problem. Slightly fewer stopped buying or using the product or service, and about four in ten asked for a refund or replacement. Nearly one-third complained to store management.

**Actions Taken by Montana Members
As A Result of Consumer Fraud or Swindle
(n=467 who believe they have been victimized)**



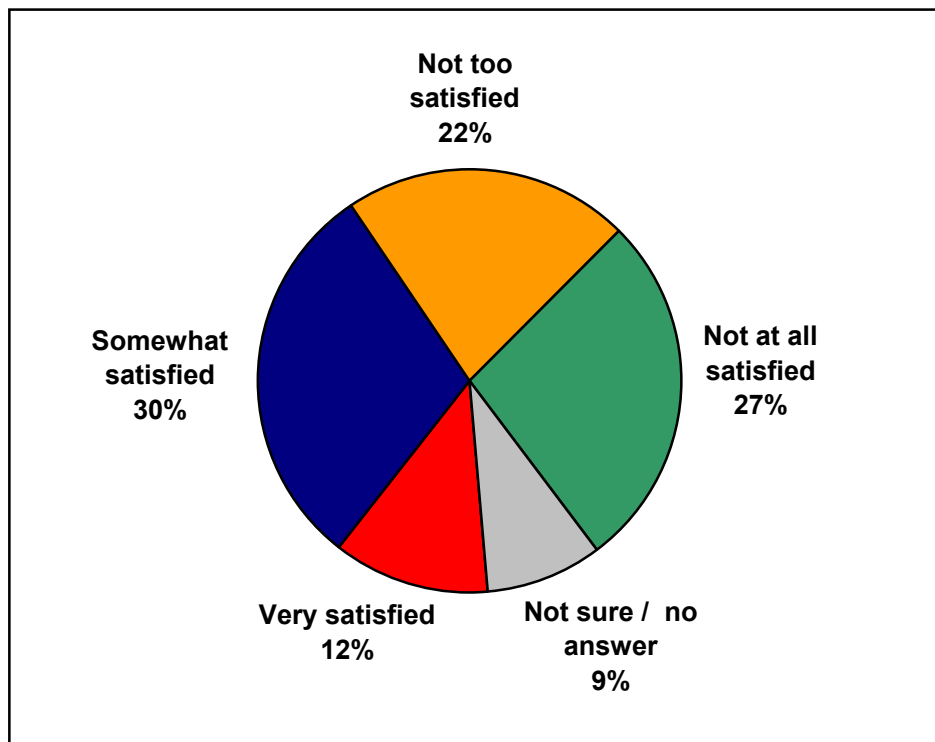
In the 1999 AARP national survey, respondents were asked what actions they have taken as a result of a bad experience. At least eight in ten said they complained directly to the company or a salesperson (85%), stopped buying from the company (81%), or asked for a refund or replacement (80%). About three quarters (76%) told friends and others to stop buying from that company (AARP, 1999).

How Satisfied Were Members With The Outcome Of Their Action?

Among those members who felt they were victim of a fraud or swindle and indicated they did something about it, half report being not too satisfied or not satisfied at all with the outcome of their experience as a result of their action. Slightly less than one-third say they were somewhat satisfied with the result of their action, and only 12 percent report feeling very satisfied with result of the action taken regarding the swindle or fraud experience.

Satisfaction with Result of Action Taken by Montana Members As Result of Consumer Fraud or Swindle

(n=435)



In a recent national AARP study (AARP, 1999), of those respondents who said they believed they had been a victim of a major fraud or swindle, about one in six (17%) said it was auto related or they were sold a “lemon”. When asked what action they took as a result of this bad experience, over one-quarter (28%) said they complained to a salesperson, manager, or owner of the product company, and close to one in five (18%) took legal action. However, one in five (21%) said they did nothing. Of those respondents to this national survey who said they took some sort of action as a result of a major swindle or fraud, including home repair fraud, three in ten (29%) said they were somewhat satisfied with the way in which handled it. Slightly fewer were very satisfied (27%), and over one in five said they were not satisfied at all (22%).

Opinions on Consumer Protections

Montana members were next asked their opinion about consumer protection measures, where they would turn for help concerning consumer fraud, and pending legislation in five specific areas where consumer fraud practices could occur: check-cashing outlets and pay-day loan services, home financing/equity loans, home repair and improvement, telemarketing, and identity theft.

How Do Members Rank Certain Consumer Fraud Crimes As Priorities For Stronger State Laws and Regulations?

Table 1 shows how members rate five possible areas of consumer fraud in terms of the priority Montana should place on strengthening the laws and regulations pertaining to each area. Most members say strengthening laws and regulations around Identity Theft should be a top priority for the state.

Table 1
How Montana AARP Members Rate Consumer Fraud Crimes As A Priority for Stronger State Laws and Regulations

Consumer Fraud Crime In Montana	% of Members View As Top Priority (n=1,204)
Identity Theft	74%
Telemarketing/"Do Not Call" lists	65%
Home repairs/Home repair financing	44%
Home financing/Home equity loans	43%
Check-cashing outlets	42%

Members ages 60 to 74 are more likely than those older to view identity theft and telemarketing/"do not call" lists as top priority areas of fraud where the state of Montana needs to work toward stronger laws and regulations. This age group is also more likely than those younger to view home repair fraud, home financing fraud, and check-cashing outlets as top priority fraud areas where the state needs to create stronger laws and regulations.

How Do Members Rate Consumer Protections for Check-Cashing Outlets and Payday Loans?

Members were asked to rate the importance four consumer protection measures for Montanans who use check-cashing outlets. At least three in five viewed each of the measures as *very important*. The table below illustrates how members rank the consumer protection measures.

Table 2
Consumer Protection Measures for Check-Cashing Outlets Viewed as *Very Important* by Members in Montana

Consumer Protection Measures for Check-Cashing Outlets in Montana	% of Members View As <i>Very Important</i> (N=1,204)
Requiring all fees to be prominently and clearly displayed for consumers	91%
Requiring check-cashing outlets to be licensed or registered	79%
Lowering the top limit (ceiling) for check-cashing fees	69%
Requiring banks and credit unions to cash checks drawn on federal and state government accounts for people who do not have a bank account or access to a financial institution	63%

Members ages 60 to 74 are more likely than those older to view lowering the top limit (ceiling) for check-cashing fees as a very important consumer protection measure for check-cashing outlets. Younger members ages 50 to 59 are more likely than those age 75+ to view requiring banks and credit unions to cash federal and state checks for those without bank accounts as a very important consumer protection measure (See Appendix A).

Montana members were next asked to rate four consumer protection measures intended to protect people who may receive a payday loan from a financial outlet. At least seven in ten members view each of the consumer protection measures for payday loan recipients in Montana as *very important*.

Table 3
Consumer Protection Measures For Payday Loan Recipients
Viewed as *Very Important* by Montana Members

Consumer Protection Measures for Payday Loan Recipients	% of Members View As <i>Very Important</i> (N=1,204)
Requiring that all fees be prominently and clearly displayed for consumers	87%
Require disclosure of annual percentage rate	86%
Prohibiting triple-digit annual interest rates for payday loans	77%
Requiring reasonable loan term to make it easier for customers to pay back the loan	70%

Members' ages 50 through 74 are more likely than those older to view each of the consumer protection measures for payday loan recipients as very important (See Appendix A).

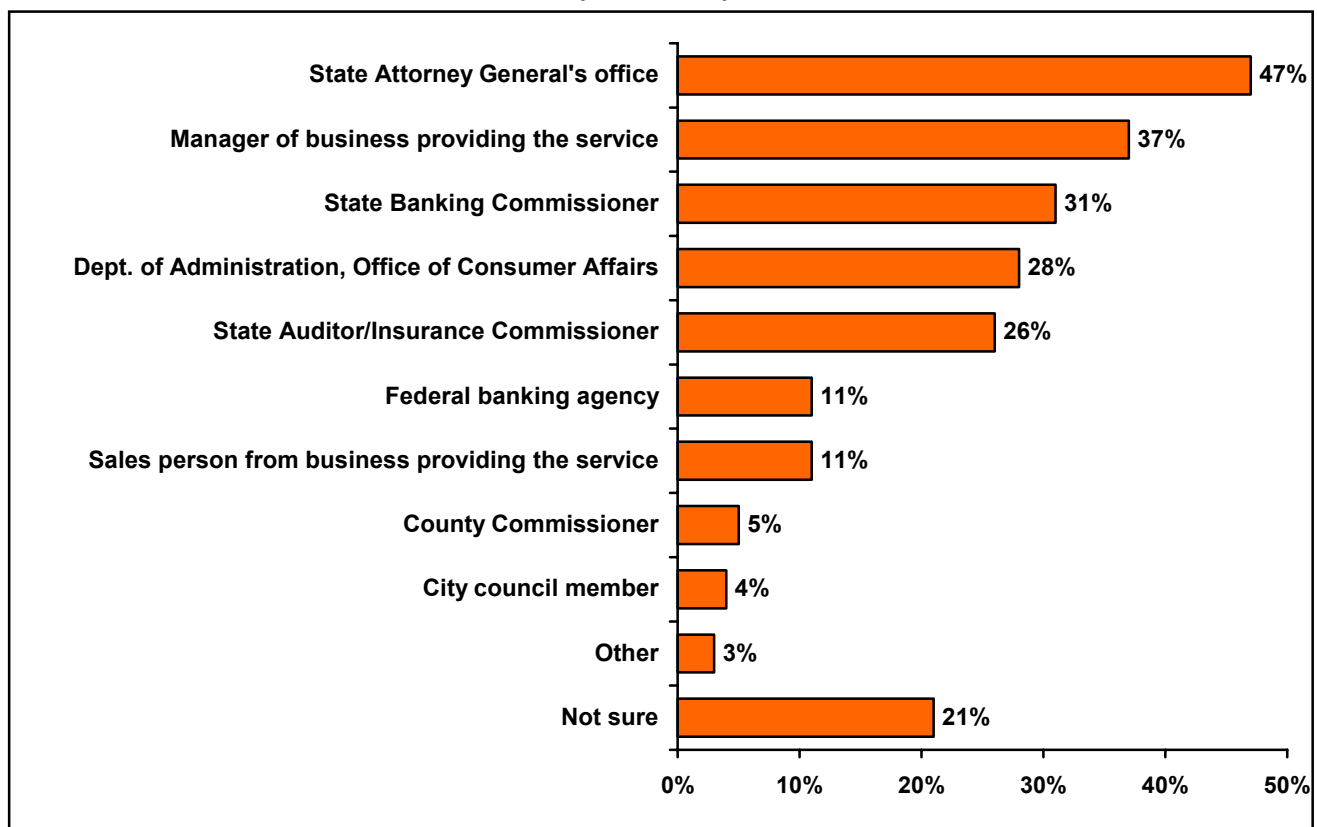
Recent national data has been collected regarding personal experience with check-cashing outlets and payday loans. This data revealed that one in five (21%) consumers have cashed a check at a check-cashing outlet (AARP, 1999). In addition, this study found that almost one-third (32%) of those with annual income less than \$20,000 and slightly fewer urban dwellers (27%) used these services.

Where Would Montana Members Turn For Help Regarding Check-cashing or Payday Loan Outlets?

One fifth of Montana members indicate they are not sure where to turn for help if they had a complaint regarding a check-cashing or payday loan outlet. Nearly one-half say they would contact the State Attorney General’s office, and at least three in ten say they would contact the State Banking Commissioner or the manager of the business providing the service.

Graph 5
Where Montana Members Would Turn For Help To Resolve Complaint about a Check-cashing or Payday Loan Outlet²

(n = 1,204)



Members ages 50 to 59 are more likely than those ages 75 and older to say they would turn to the State Attorney General’s office or the manager of the business providing the service for help in getting their complaint resolved about a check-cashing outlet or payday loan (See Appendix A).

² Please see Appendix B for verbatim ‘other’ responses.

How Do Members Rate Consumer Protections for Home Financing /Equity Loans?

Montana members were also asked to rate their support for or opposition to three possible consumer protections on sub-prime mortgage lending companies that grant “high cost” equity loans – loans with either high fees or a high interest rate. At least two-thirds of the members show strong support for each consumer protection (see Table 3 below). The strong support for these home-equity consumer protections may be due in part to the considerable proportion of Montana members currently paying off a mortgage: nearly one-third (30%). This proportion translates into approximately 40,655 members age 50 and older in Montana.

Table 4
Consumer Protection Measures for Sub-Prime Mortgage Lending Companies
Ranked by Montana Members

Consumer Protection Measures for sub-prime mortgage lending companies granting high-cost equity loans	% of Members Strongly Support (N=1,204)
Prohibit excessive pre-payment penalties	68%
Requiring a minimum notice for foreclosures	66%
Considering borrower’s ability to repay the loan	64%

Members’ ages 50 through 74 are more likely than those older to strongly support each of the consumer protection measures listed regarding sub-prime mortgage lending companies that grant high-cost equity loans.

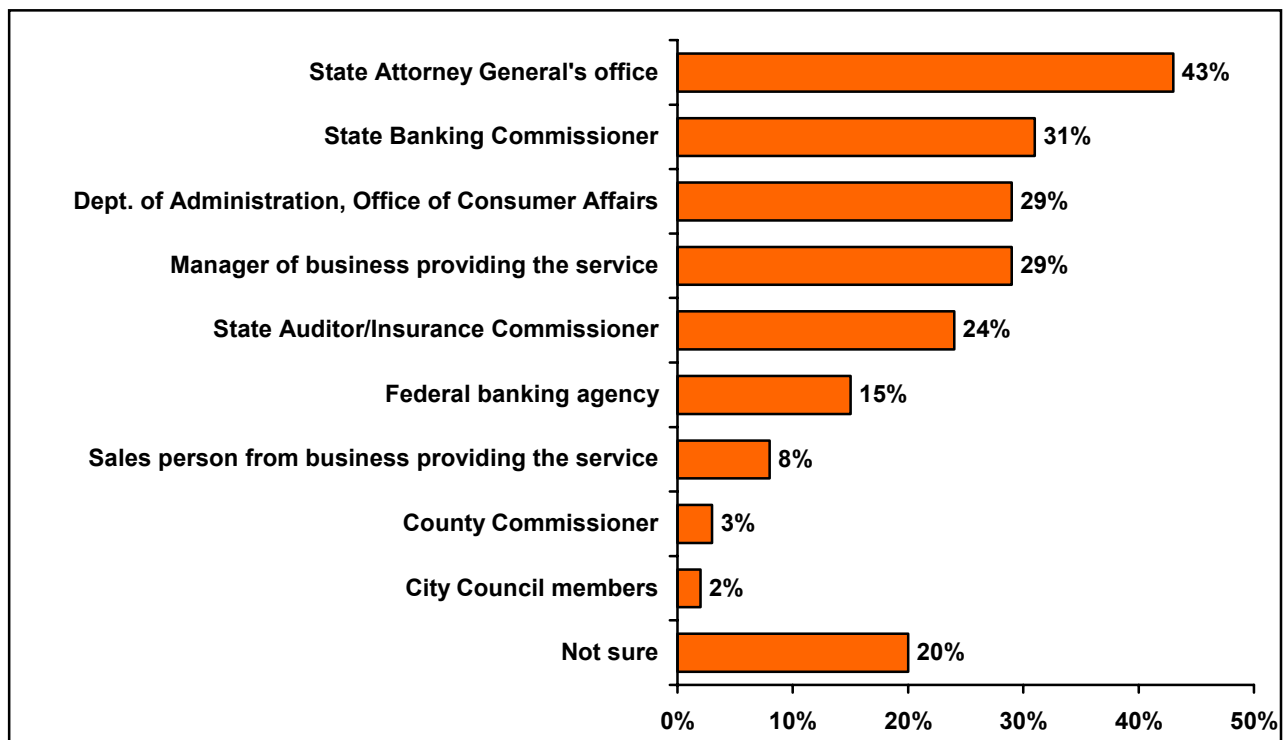
This survey did not ask members if they had taken out a home equity loan recently since the focus is to gauge support for consumer protections. However, in the 1999 national AARP survey on consumer behavior and experience, almost one-third (31%) of all respondents said they took out a home improvement or equity loan from a bank (AARP, 1999).

Where Would Montana Members Turn For Help Regarding a Sub-prime Mortgage Loan?

Over four in ten members say they would contact the State Attorney General’s office for help if they wanted to resolve a complaint about the sub-prime lending company that granted them a home equity loan. Slightly less than one-third say they would seek help with a complaint about a sub-prime lending company and their loan from either the State Banking Commissioner, the Department of Administration/Office of Consumer Affairs, or the manager of the business providing the service. One quarter of the members in Montana say they would turn to the State Auditor/Insurance Commissioner for help resolving a complaint about the company and the loan.

Graph 6
Where Montana Members Would Turn For Help
In Resolving Complaints about Sub-prime Mortgage Loans³

(N = 1,204)



Members ages 50 through 74 are more likely than those older to say they would turn to the State Banking Commissioner or the State Attorney General’s office for help in getting a complaint resolved regarding a sub-prime mortgage lending company and the loan they taken out. Members ages 50 to 59 are more likely than those older to contact the Department of Administration, Office of Consumer Affairs for help regarding a problem with their sub-prime mortgage lending company (See Appendix A).

³ Please see Appendix A table 8A for verbatim ‘other’ responses.

How Do Members Rate Consumer Protections for Home Repair and Improvement?

Over two-thirds (68%) of all Montana members surveyed said they have hired a person or company to make repairs or improvements to their home, and almost one-third (31%) of these members say they had a bad experience as a result of having hired that person or company. When asked to rate three consumer protection measures when signing a home improvement contract, nearly all members say each measure is very important. However, their top rated consumer protection measure is requiring home contractors to be bonded so that there is a source of recovery for the consumer if the contractor does not complete the work but was paid some or all of the money for the job (see table below).

Table 5
Consumer Protection Measures for Home Improvement Contracts and Contractors
Ranked by Montana Members

Consumer Protection Measures for signing home improvement contracts and hiring home improvement contractors	% of Members View as <i>Very Important</i> (N=1,204)
Requiring home contractors to be bonded for source of financial recovery for consumer if contractor doesn't finish work	84%
Requiring home contractors to have insurance for property damages to the home, its contents, or the property of others	83%
Requiring home contractors to have insurance for personal injury to the home owner or others	76%

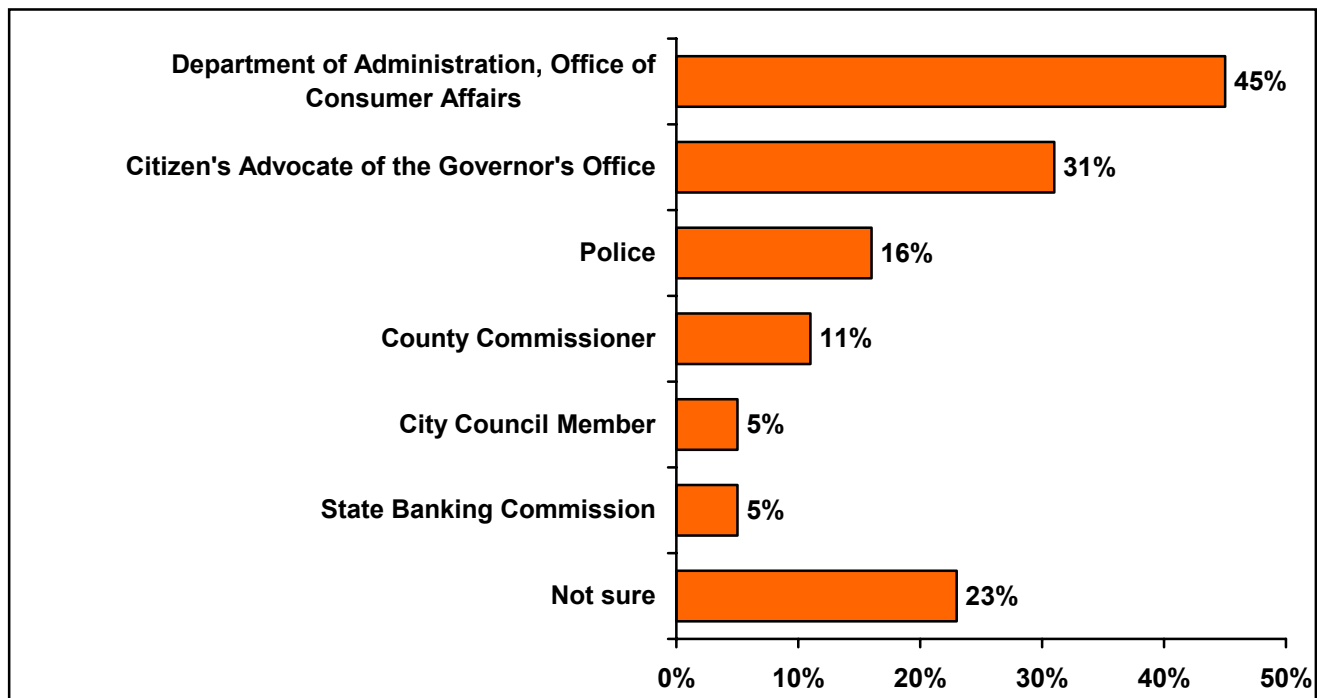
Members younger than 75 are more likely than those older to say they have had a bad experience hiring a person or company to make repairs or improvements to their home (see Appendix A). However, members do not differ by age with respect to how they rank the three consumer protection measures for signing home improvement contracts and hiring home improvement contractors.

Where Would Montana Members Turn For Help With Complaint Against A Home Improvement Contractor?

As the graph below illustrates, nearly one-quarter of members say they are not sure where they would turn for help in resolving a complaint against a home improvement contractor. Almost half of the members say they would contact the Department of Administration, Office of Consumer Affairs and another third indicate they would turn to the Citizen's Advocate of the Governor's Office if they had a complaint about a home improvement contractor.

Graph 7
Where Montana Members Would Turn For Help
In Resolving Complaints about Sub-prime Mortgage Loans⁴

(N = 1,204)



Nationally, one in five consumers (26%) reports they have had a bad experience related to home repairs at some point in time. Consumers ages 50 to 64 were more likely to report a bad home repair experience than those younger or older (AARP, 1999). Of these consumers, two in five (38%) said they did nothing as a result of their bad experience with home repairs, while almost one-quarter (22%) complained to a salesperson, manager, or owner of the product's company.

⁴ Please see Appendix for verbatim 'other' responses.

Do Members Support a “Do Not Call” List?

To complement Montana’s telemarketing fraud law, legislation is pending that would implement a state-wide “do not call” list. Members were asked in the current survey if they would support or oppose a law that would give them the option of placing their name on a state “do not call” list to prohibit telemarketers from calling them and how likely they were to place their name on the list. Nearly all members (90%) say they would *strongly support* this law and most members (79%) say it is very likely they would put their name and telephone number on the state “do not call” list.

Members ages 50 through 74 are more likely to strongly support legislation creating a state-wide “do not call” list as well as say it is very likely they would place their name on this list.

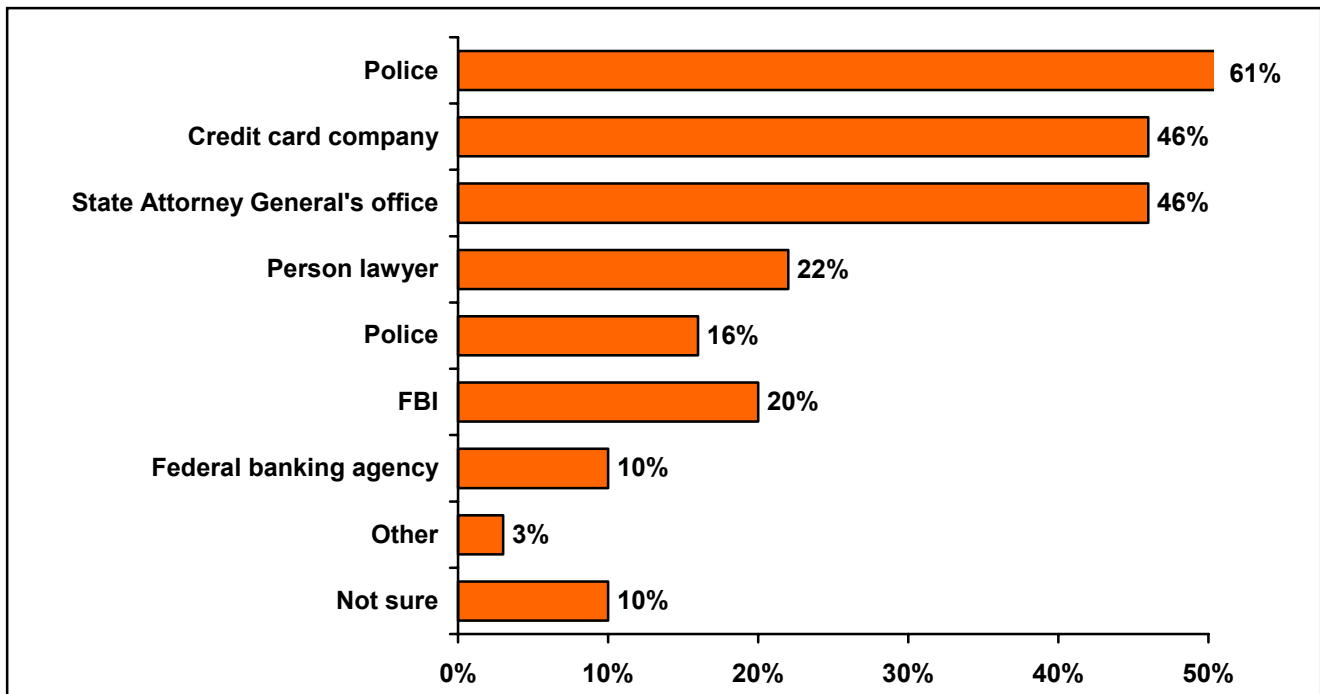
Many states have examined consumer response to telemarketing laws and statewide “do not call” lists⁵. For example, consumers in Michigan, Minnesota, and South Dakota were asked in recent surveys how much they would support/favor or oppose a law in their state that would give them the option of placing their name on a “Do Not Call” list, and how likely it was that they would place their name on such a list. Seventy-three percent or more in each state said they would strongly support or favor “Do Not Call” legislation in their state, and at least fifty-nine percent in each state said they would they were very certain or it was very likely they would put their name on such a list. Support for such legislation has been so high that Michigan and Minnesota have already enacted “Do Not Call” laws.

⁵ For more detailed information on these studies see *South Dakota “Do Not Call” List: An AARP Survey*, (AARP, 2002); *Michigan Telemarketing and “Do Not Call” List: An AARP Survey*, (AARP, 2000); *Minnesota Telemarketing and “Do Not Call” List: An AARP Survey*, (AARP, 2000).

Identity Theft

Even though most of the members feel that Montana should make strengthening laws and regulations regarding Identity Theft a *top priority*, very few members (5%) say they have actually been tricked into giving any type of personal identification information so that charges could be made without their knowledge. However, when asked where they would turn for help if they had concerns about someone tricking them into giving out their personal identification information, nearly two thirds say they would contact the police, and almost half say they would contact either the State Attorney General's office or the credit card company.

Graph 8
Where Montana Members Would Turn For Help
In Resolving Complaints about Sub-prime Mortgage Loans⁶
(N = 1,204)



Members ages 50 through 74 are more likely than those older to say they would contact the police, and members ages 60 to 74 are more likely than those older to say they would contact the credit card company.

These findings coincide from the national survey on white-collar crime. Nationally, only 3.2% of valid respondents said yes, they had been tricked into giving their credit card or bank account number information so that charges could be made without their knowledge.

⁶ Please see Appendix A, Table 8a, page 31, for verbatim 'other' responses.

How Important Are Various Consumer Fraud Education and Information Programs in Montana To Members?

With respect to AARP providing education and information on each of the possible areas of consumer fraud tested in the survey, Montana members ranked each area exactly the same as their earlier priority ranking regarding stronger state laws and regulations (see Table 1). The table below shows that most members view Identity Theft as a top consumer fraud area where AARP could provide education and information in their community to help protect consumers from this particular unfair and deceptive practice.

Table 6
Very Important Consumer Fraud Education and Information Areas
As Ranked By Members

Consumer Fraud Education and Information Areas	% of Members View As <i>Very Important</i> (n=1,204)
Identity Theft	72%
Telemarketing/"Do Not Call" lists	67%
Home repairs/home repair financing	55%
Home financing/Home equity loans	51%
Check-cashing outlets/Payday loans	49%

Consumer Fraud and Punishment

In a recent survey conducted by National White Collar Crime Center⁷, three quarters (74%) of the respondents said that a robber was more likely than someone who commits a fraud (22%) to be caught by the authorities. Moreover, most respondents (82%) believed that a robber WILL be punished more severely than a fraudster, but 38 percent said that both offenders SHOULD receive equal punishment.

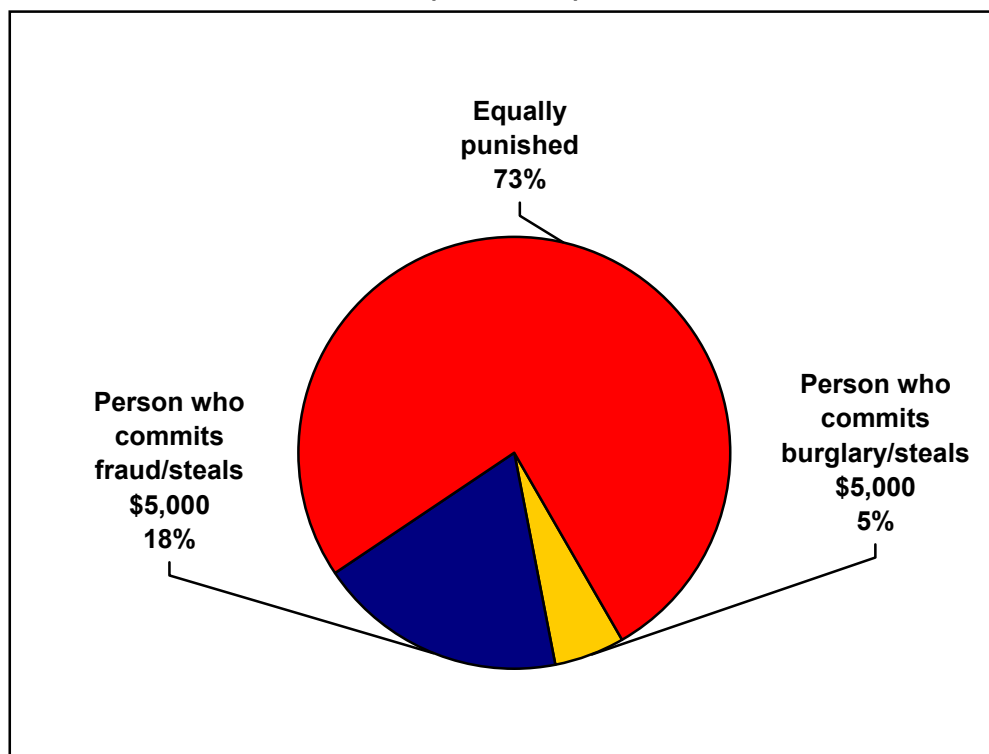
Montana members age 50 through 74 are more likely than those older to say that a person who commits burglary and steals \$5,000 is more likely than someone who commits fraud and steals the same amount of money to be caught by the authorities.

⁷ Donald J. Rebovich and Jenny Layne, *National Public Survey on White Collar Crime*, (2000).

Members in Montana were asked similar questions in this survey, and their responses basically paralleled the national survey on white-collar crime. Over half (55%) of the members say that someone who commits a burglary and steals \$5,000 is more likely to be caught by the authorities than someone who commits fraud for the same amount of money. Most members (73%) believe that a burglar who steals \$5,000 and a person who commits fraud and gets \$5,000 should be equally punished. However, almost one in ten (18%) felt that the person who commits fraud should be punished more severely than the burglar.

Graph 8
Montana AARP Members' Perception
of Crime and Severity of Punishment

(n = 1,024)



Members ages 50 through 74 are more likely than those older to say both types of criminals should be equally punished.

Conclusions

Although there has been a tremendous amount of news surrounding corporate fraud or white collar crime recently, Montana members' opinions do not appear to differ much from some national statistics in their attitudes about crime and punishment with respect to burglaries and consumer fraud. Members in Montana, and respondents in a nationwide survey, agree that a burglar who steals money is more likely to be caught by the authorities than someone who commits fraud for money. In addition, Montana members appear to be just as likely as their national counterparts to say that a person who commits fraud for money should be punished in the same way as a burglar who steals money.

Most members view identity theft as the top priority issue for both stronger state laws and regulations and AARP consumer education and information efforts. Interestingly, even though one-quarter of Montana members say they have been the victim of consumer fraud in the area of credit cards, very few say they have actually been a victim of identity theft. Not surprisingly, members ranked telemarketing and the implementation of "do not call" lists second in both legislative priority and important for AARP consumer education and information. Roughly half of the members in Montana rate home repairs/repair financing, home financing/equity loans, and check-cashing outlets as legislative priority and consumer education areas for AARP.

Montana would have strong support from AARP members in its pursuit for "do not call" legislation. AARP members in Montana rank companies that sell their products over the phone as a top concern for misleading or taking advantage of consumers. At the same time, similar to members many states, Montana members strongly support a law creating a "do not call" list, and most will place their name on such a list.

Montana members are far less concerned about home repair contractors than they are about companies that sell their products over the phone as a business that may mislead or take advantage of consumers – less than one-third express extreme concern about home repair contractors and even fewer indicate they have been a victim of home repair fraud. Nonetheless, three-quarters or more of Montana members view each consumer protection measure tested regarding home repair contractors or financing as very important. Most important to them is requiring home contractors to be bonded so that there is a source of financial recovery for the consumer if the contractor does not finish the work.

Members in Montana show nominal concern about financial companies or lending institutions. Slightly more than one-third of the members in Montana say they are extremely concerned about finance companies misleading or taking advantage of consumers, and twenty percent or less show extreme concern about banks or savings and loan institutions or credit unions. Furthermore, only 8 percent of members in Montana say they believe to have been a victim of home financing or mortgage loan fraud. However, many members show strong support for consumer protection measures regarding sub-prime mortgage lending companies. Most members think it is very important to prohibit sub-prime mortgage lending companies from charging excessive pre-payment penalties.

Although Montana members think check-cashing outlets are most likely to mislead or take advantage of consumers among financial entities, they rank this area of consumer fraud seven in the list of businesses tested in this survey. Even so, the obvious display of all fees charged by check-cashing outlets and to recipients of payday loans rate as a very important consumer protection measure among almost all Montana members.

Finally, “word of mouth” seems to be how many Montana members dealt with their consumer fraud experience – over half say they told others about the bad experience with certain businesses or products so that they won’t encounter the same problem. Somewhat fewer say they stopped buying or using the product or service, and about four in ten say they asked for a refund or replacement from the business. Interestingly, about half say they were not too satisfied or not satisfied at all about the outcome of their action. Moreover, when asked where they *would* turn to resolve their complaint about either a sup-prime mortgage loan or a check-cashing/payday loan outlet, many say the State Attorney General’s office is the first place they would contact. Almost two-thirds of members say they would contact the police before the State Attorney General’s office to handle concerns about identity theft. Montana AARP could be a valuable resource to members as well as all Montana residents by offering information about various consumer fraud practices as well as information about the appropriate authorities or offices to contact.

Appendix A

Tables

Table 1 (q1)
Type of Businesses Montana AARP Members Are Most Concerned About
Misleading or Taking Advantage of Consumers
By Age

Type of Business	Total (n=1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Drug stores	20%	19%	21%	18%
b. Banks, savings and loan institutions	20%	20%	21%	16%
c. Contractors who do home repairs	31%	32%	33%	27%
d. Telephone companies	33%	32%	35%	31%
e. Finance companies	36%	38%	37%	32%
f. Companies that sell their products over the internet	44%	40%	48%	43%
g. Companies that sell products by calling people on the phone	76%	76%	79%	71%
h. Pawn shops	24%	20%	28%	24%
i. Funeral homes	23%	25%	22%	24%
j. Insurance companies	32%	37%	32%	27%
k. Lotteries	26%	20%	28%	32%
l. Cemeteries	17%	18%	16%	18%
m. Used car dealers	36%	40%	35%	32%
n. Check cashing outlets	35%	36%	37%	31%
o. Stock brokers or brokerage firms	28%	31%	28%	27%
p. Companies that sell their products on home-shopping TV shows	27%	24%	28%	32%
q. Health care organizations and companies	36%	40%	36%	31%
r. Utility companies	28%	28%	29%	28%
s. Pharmaceutical companies	48%	46%	49%	48%
t. Credit unions	10%	10%	10%	10%

Table 2 (q2)
Montana AARP Members Experience with Fraud
By Age

Member Experienced	Total (n=1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
Yes	39%	42%	43%	29%
No	55%	54%	53%	59%
No Answer	7%	4%	5%	12%

Table 3 (q18)
Montana AARP Members Top Priority Ranking of Certain Fraud Crimes
By Age

Consumer Fraud Area	Total (n=1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Check-cashing outlets/payday loans	42%	35%	49%	44%
b. Home financing/home equity loans	43%	36%	47%	45%
c. Home repairs/home repair financing	44%	38%	50%	42%
d. Telemarketing/"Do Not Call" lists	65%	61%	70%	64%
e. Identity theft	74%	74%	79%	69%

Table 4 (q6)
Montana AARP Members Rating of Very Important
Consumer Protection Measures for Check Cashing Outlets
By Age

Consumer Protection Measure	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Requiring check cashing outlets to be licensed or registered	79%	80%	78%	77%
b. Lowering the top limit (ceiling) for check-cashing fee	69%	68%	72%	64%
c. Requiring all fees for prominently and clearly displayed for consumers	91%	96%	91%	84%
d. Requiring banks and credit unions to cash checks drawn on federal and state government accounts for people who do not have a bank account or who do not have access to a financial institution	63%	68%	63%	57%

Table 5 (q7)
Montana AARP Members Rating of *Very Important*
Consumer Protection Measures for Pay-day Loan Recipients
By Age

Consumer Protection Measure	Total (n=1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Prohibiting triple digit annual interest rates for payday loans	77%	82%	78%	71%
b. Requiring reasonable loan term to make it easier for customers to pay back the loan	70%	73%	74%	62%
c. Requiring that all fees be prominently and clearly displayed for consumers	87%	83%	88%	79%
d. Requiring disclosure of annual percentage rate	86%	91%	88%	77%

Table 6 (q8)
Where Montana AARP Members Turn For Help Resolving Complaint about
Check-cashing Outlet or Payday-loan Outlet
By Age

Place	Total (n=1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
State Banking Commissioner	31%	29%	33%	34%
Federal banking agency	11%	12%	12%	9%
State Attorney General's office	47%	52%	47%	41%
A sales person for the business providing the service	11%	13%	10%	12%
The manager of the business providing the service	37%	41%	37%	33%
Department of Administration, Office of Consumer Affairs	28%	35%	29%	20%
City council member	4%	6%	3%	1%
County Commissioner	5%	6%	5%	3%
State Auditor/Insurance Commissioner	26%	24%	28%	24%
Not sure	21%	23%	20%	20%
No Answer	7%	4%	6%	11%

Table 7 (q9)
Montana AARP Members Rating of Strong Support for Consumer Protection Measures for Sub-Prime Mortgage Lending Companies Granting High-cost Equity Loans By Age

Consumer Protection Measure (Strongly Support)	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Prohibiting excessive pre-payment penalties	68%	74%	70%	59%
b. Requiring a minimum notice for foreclosures	66%	72%	71%	53%
c. Considering borrower's ability to repay the loan	64%	69%	69%	51%

Table 8 (q10)
Where Montana AARP Members Turn For Help Resolving Complaint about Sub-prime Mortgage Loan By Age

Place	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
State Banking Commissioner	31%	32%	33%	23%
Federal banking agency	15%	17%	16%	11%
State Attorney General's office	43%	46%	46%	35%
A sales person from the business providing the service	8%	9%	8%	6%
The manager of the business providing the service	29%	33%	30%	24%
Department of Administration, Office Of Consumer Affairs	29%	36%	27%	23%
City council member	2%	4%	1%	<1%
County Commissioner	3%	5%	2%	2%
Stat Auditor/Insurance Commissioner	24%	23%	24%	26%
Not sure	20%	23%	20%	17%
No Answer	15%	9%	12%	23%

**Table 8A
OTHER PLACES (Verbatim)**

Better Business Bureau	1%	State Senator	<1%
Police	<1%	The President	<1%
Consumer Council	<1%	Credit Union	<1%
Personal attorney	1%	MONTPIRG	<1%
County attorney/prosecutor	1%	Internet	<1%
US Congressman	<1%		

**Table 9 (q12)
Montana AARP Members Rating of *Very Important* Consumer Protection
Measures for Home Improvement Contracts and Contractors
By Age**

Consumer Protection Measure	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
a. Requiring home contractors to have insurance for personal injury to the home owner or others	76%	73%	79%	77%
b. Requiring home contractors to have insurance for property damages to the home, its contents, or the property of others	83%	83%	84%	83%
c. Requiring home contractors to be bonded so there is a source of recovery for the consumer if the contractor does not complete the work but was paid some or all of the money for the job	84%	84%	86%	82%

**Table 10 (q14)
Montana AARP Members Level of Support for A State-wide “Do Not Call” List
By Age**

Level of Support	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
Strongly support	90%	93%	91%	83%
Somewhat support	6%	4%	5%	10%
Somewhat oppose	1%	<1%	1%	1%
Strongly oppose	2%	2%	1%	4%
Not sure	1%	1%	1%	1%
No Answer	2%	2%	1%	4%

Table 11 (q15)
Montana AARP Members and Their Likelihood of Placing Name
on State-wide “Do Not Call” List
By Age

Level of Likelihood	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
Very likely	79%	86%	83%	65%
Somewhat likely	10%	7%	9%	16%
Not very likely	3%	<1%	3%	7%
Not at all likely	2%	2%	2%	2%
Not sure	3%	2%	2%	4%
No Answer	3%	2%	2%	5%

Table 12 (q17)
Where Montana AARP Members Would Turn For Help Regarding Identity Theft
By Age

Place	Total (1,204)	Age 50 to 59 (n=362)	Age 60 to 74 (n=480)	Age 75 and older (n=294)
Police	61%	70%	61%	49%
Federal banking agency	10%	9%	9%	11%
State Attorney General’s office	46%	45%	49%	44%
Federal Bureau of Investigation (FBI)	20%	20%	19%	18%
Credit card company	46%	44%	51%	40%
Personal lawyer	22%	20%	23%	24%
Not sure	10%	9%	10%	12%
No Answer	5%	3%	4%	7%

Table 13 (q20)
Montana AARP Members Perception of Criminals
Most Likely To Be Caught By Authorities
By Age

Consumer Fraud Area	Total	Age 50 to 59	Age 60 to 74	Age 75 and older
	(1,204)	(n=362)	(n=480)	(n=294)
A person who commits a burglary And steals \$5,000	55%	63%	58%	46%
A person who commits a fraud and steals \$5,000	12%	10%	9%	14%
Equally likely to be caught by authorities	18%	16%	16%	22%
Not sure	13%	10%	15%	12%
No Answer	3%	2%	2%	6%

Table 14 (q21)
Montana AARP Members Perception of Crime and Severity of Punishment
By Age

Crime and level of Punishment	Total	Age 50 to 59	Age 60 to 74	Age 75 and older
	(n=1,204)	(n=362)	(n=480)	(n=294)
A person who commits a burglary and steals \$5,000	5%	4%	7%	3%
A person who commits a fraud and steals \$5,000	18%	15%	16%	26%
Equally punished	73%	80%	75%	64%
Not sure	1%	<1%	2%	2%
No Answer	3%	2%	2%	5%

Appendix B

Annotated Questionnaire

Attitudes Toward Consumer Fraud Issues: A 2002 Survey of AARP Members in Montana

Respondents: n=1,204; Response Rate = 56%; Sampling Error =±2.8
Responses were weighted by age.

1. Thinking about your own experience and what you know about the experiences of other people, how concerned are you about each of the following businesses possibly misleading or taking advantage of consumers?

	Extremely Concerned			Not At All Concerned		No Response
	5 %	4 %	3 %	2 %	1 %	
a. Drug stores	20	17	25	17	17	5
b. Banks, savings and loan institutions.....	20	18	24	19	14	5
c. Contractors who do home repairs	31	28	22	7	5	7
d. Telephone companies	33	29	21	8	5	3
e. Finance companies.....	36	22	21	7	7	7
f. Companies that sell their products over the Internet	44	21	16	5	7	7
g. Companies that sell products by calling people on the phone	76	13	4	1	3	3
h. Pawn shops	24	17	23	10	19	8
i. Funeral homes.....	23	23	26	13	11	5
j. Insurance companies.....	32	27	23	9	6	4
k. Lotteries	26	16	19	13	20	7
l. Cemeteries	17	18	27	16	16	6
m. USED car dealers.....	36	26	20	6	7	5
n. Check cashing outlets	35	17	18	9	14	7

	Extremely Concerned			Not At All Concerned		No Response
	5	4	3	2	1	
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
o. Stock brokers or brokerage firms	28	22	23	11	10	6
p. Companies that sell their products on home-shopping TV shows.....	27	22	23	10	13	6
q. Health care organizations and companies ..	36	23	23	8	5	5
r. Utility companies	28	21	25	13	8	4
s. Pharmaceutical companies.....	48	21	16	7	5	4
t. Credit unions	10	10	27	23	25	6

2. In thinking about all the experiences you have ever had as a consumer, was there ever a time you felt you were the subject of a consumer swindle or fraud?

%

39 Yes

55 No **→GO TO QUESTION 6**

7 No response

3. In what area were you a victim of a swindle or fraud? (*Check all that apply*)
(n=467 respondents who suspect they were victims of consumer fraud)

%

31 Telephone service

19 Insurance products and services

33 Auto related

18 Charities/Donations

19 Home repair

17 Mail order

6 Lottery

13 Travel and vacation industry

7 Home-shopping TV program

%

15 Investment/Securities related

24 Credit card

5 Food service

8 Home financing/Mortgage loan

17 Product/Service warranties

6 Internet

13 Retail products and services

11 Other

2 No response

4. What action, if any, did you take as a result of this experience? *(Check all that apply)*
 (n=467 respondents who suspect they were victims of consumer fraud)

<u>%</u>		<u>%</u>	
32	Complained to store management	42	Asked for a refund or replacement
16	Contacted state government official	10	Contacted consumer rights group/agency
48	Stopped buying/using product/service	5	Called the police
14	Contacted state government agency	27	Wrote to company headquarters
10	Took legal action	6	Did nothing → GO TO QUESTION 6
58	Told others so they wouldn't encounter same problem	7	Other
		3	No response

5. How satisfied were you with how this experience turned out after you took action?
 (n=435 respondents who suspect they were victims of consumer fraud and took some action)

<u>%</u>	
12	Very satisfied
30	Somewhat satisfied
22	Not too satisfied
27	Not at all satisfied
4	Not sure
4	No response

Check-Cashing Outlets and Payday Loans

6. Consumers who do not have bank accounts or who do not have convenient bank access often use check-cashing outlets to cash their checks. Check-cashing outlets can sometimes charge up to 21% of the face value of the check in order to cash it.

How important do you think each of the following consumer protection measures are for Montana consumers who are using check-cashing outlets?

a. Requiring check cashing outlets to be licensed or registered

<u>%</u>	
79	Very important
11	Somewhat important
1	Not very important
2	Not at all important
4	Not sure
4	No response

b. Lowering the top limit (ceiling) for check-cashing fees

%

- 69 Very important
- 17 Somewhat important
- 3 Not very important
- 2 Not at all important
- 6 Not sure
- 4 No response

c. Requiring all fees be prominently and clearly displayed for consumers

%

- 91 Very important
- 3 Somewhat important
- <1 Not very important
- 1 Not at all important
- 1 Not sure
- 4 No response

d. Requiring banks and credit unions to cash checks drawn on federal and state government accounts for people who do not have a bank account or who do not have access to a financial institution

%

- 63 Very important
- 21 Somewhat important
- 4 Not very important
- 2 Not at all important
- 6 Not sure
- 4 No response

7. Check-cashing and other financial outlets can also give “payday loans” to customers who write post-dated checks for deposit at a later date. The payday loan outlet will then advance the consumer cash in the amount of the check for a fee and hold the check for the loan term – usually two weeks, or until the consumer’s next payday. Depending on the length of the loan, interest rates can exceed a six hundred percent (600%) annual percentage rate.

How important do you think each of the consumer protection measures are for Montanans who may receive a payday loan from a financial outlet?

	Very Important	Somewhat Important	Not Very Important	Not At All Important	Not Sure	No Response
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Prohibiting triple digit annual interest rates for payday loans	77	9	2	2	5	6
b. Requiring reasonable loan term to make it easier for customers to pay back the loan	70	16	3	2	4	6
c. Requiring that all fees be prominently and clearly displayed for consumers	87	4	1	1	2	6
d. Requiring disclosure of annual percentage rate	86	4	1	1	2	6

8. If you had a complaint about a check cashing or payday loan outlet in Montana, where would you turn for help in getting your complaint resolved? *(Check all that apply)*

%

- 31 State Banking Commissioner
- 11 Federal banking agency
- 47 State Attorney General’s office
- 11 A sales person from the business providing the service
- 37 The manager of the business providing the service
- 28 Department of Administration, Office of Consumer Affairs
- 4 City council member
- 5 County Commissioner
- 26 State Auditor/Insurance Commissioner
- 3 Other: (specify) _____
- 21 Not sure
- 7 No response

Home Financing/Equity Loans

Sub-prime mortgage loans are normally higher cost home equity loans that are given to people who are higher credit risks before the loan is granted. **Sub-prime mortgage lending companies** often operate as thrifts, banks, affiliates, of banks, or other finance companies.

9. There has been dramatic growth in the sub-prime mortgage lending industry. How strongly do you support or oppose the following consumer protections on sub-prime mortgage lending companies that grant “high cost” home equity loans, loans with either high fees or a high interest rate?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Prohibiting excessive pre-payment penalties	68	9	4	4	9	7
b. Requiring a minimum notice for foreclosures	66	11	3	3	8	9
c. Considering borrower’s ability to repay the loan	64	16	2	1	8	9

10. If you had a complaint about a sub-prime mortgage lending company and the home equity loan you had taken out on the value of your home, where would you turn for help in getting your complaint resolved? *(Check all that apply)*

%

- 31 State Banking Commissioner
- 15 Federal banking agency
- 43 State Attorney General’s office
- 8 A sales person from the business providing the service
- 29 The manager of the business providing the service
- 29 Department of Administration, Office of Consumer Affairs
- 2 City council member
- 3 County Commissioner
- 24 State Auditor/Insurance Commissioner
- 3 Other: (specify) _____
- 20 Not sure
- 15 No response

Home Repair/Improvement Fraud

11. Have you ever hired a person or company to make repairs or improvements to your home?

%
 68 Yes →
 26 No
 6 No response

11a. If 'Yes', did you ever have a bad experience as a result of hiring a person or company to make repairs or improvements to your home?

(n=824 respondents who has hired someone to make home repairs)

%
 31 Yes
 64 No
 5 No response

12. Montana could provide a number of mechanisms to protect consumers when they sign a home improvement contract. How important are each of the following consumer protection measures for Montanans who hire a home improvement contractor?

	Very Important <u>%</u>	Somewhat Important <u>%</u>	Not Very Important <u>%</u>	Not At All Important <u>%</u>	Not Sure <u>%</u>	No Response <u>%</u>
a Requiring home contractors to have insurance for personal injury to the home owner or others	76	13	3	1	2	5
b Requiring home contractors to have insurance for property damages to the home, its contents, or the property of others	83	9	2	1	1	5
c Requiring home contractors to be <i>bonded</i> so there is a source of recovery for the consumer if the contractor does not complete the work but was paid some or all of the money for the job	84	8	1	1	2	4

13. If you had a complaint about a home improvement contractor, where would you turn for help in getting your complaint resolved? (Check all that apply)

%
 5 State Banking Commission
 31 Citizen's Advocate of the Governor's office
 45 Department of Administration, Office of Consumer Affairs
 5 City council member
 11 County Commissioner
 16 Police
 12 Other: (specify) _____
 23 Not sure
 12 No response

Telemarketing and “Do Not Call” Lists

14. Would you support or oppose a law in Montana that would give you the option of placing your name on a state-wide “do not call” list so that telemarketers would be prohibited from calling you?

%

- 90 Strongly support
- 6 Somewhat support
- 1 Somewhat oppose
- 1 Strongly oppose
- 1 Not sure
- 2 No response

15. How likely would you be to have your name and telephone number placed on a state-wide “do not call” list?

%

- 79 Very likely
- 10 Somewhat likely
- 3 Not very likely
- 2 Not at all likely
- 3 Not sure
- 3 No response

Identity Theft

16. In the last 12 months, not counting lost or stolen credit cards, has anyone ever tricked you or someone in your household into giving credit card information, bank account information, a social security number, or any other type of personal identification information so that charges could be made without your knowledge?

%

- 5 Yes
- 86 No
- 7 Not sure
- 3 No response

17. If you had concerns about someone tricking you into giving them any of your personal identification information, where would you turn for help? *(Check all that apply)*

%

- 61 Police
- 10 Federal banking agency
- 46 State Attorney General’s office
- 20 Federal Bureau of Investigation (FBI)
- 46 Credit card company
- 22 Personal lawyer
- 3 Other: (specify) _____
- 10 Not sure
- 5 No response

18. How much of a priority should it be for Montana to strengthen laws and regulations that protect consumers from unfair and deceptive practices in each of the following areas?

	Top Priority	High Priority	Medium Priority	Low Priority	Not a Priority	No response
	%	%	%	%	%	%
a. Check-cashing outlets/payday loans	42	32	15	3	2	6
b. Home financing/home equity loans	43	31	15	2	2	7
c. Home repairs/home repair financing	44	30	15	2	2	8
d. Telemarketing/"Do Not Call" lists	65	20	8	2	1	5
e. Identity theft.....	74	14	5	1	1	6

19. How important is it to you that AARP in Montana provide educational and informational programs in your community to help consumers avoid unfair and deceptive practices in each of the following areas?

	Very Important	Somewhat Important	Not very Important	Not at all Important	Not Sure	No Response
	%	%	%	%	%	%
a. Check cashing outlets/payday loans.....	49	30	10	3	2	6
b. Home repairs/home repair financing	55	30	7	2	2	6
c. Home financing/equity loans	51	31	7	1	2	8
d. Telemarketing/ "Do Not Call" lists.....	67	20	5	2	1	5
e. Identity theft.....	72	17	3	1	1	6

20. Finally, who do you think is more likely to be caught by the authorities – someone who commits a burglary and steals \$5,000 or someone who commits a fraud and steals \$5,000?

- %**
- 55 A person who commits a burglary and steals \$5,000
- 12 A person who commits a fraud and steals \$5,000
- 18 Equally likely to be caught by authorities
- 13 Not sure
- 3 No response

21. Who do you think should be punished more severely- the person who commits a burglary and steals \$5,000 or someone who commits a fraud and steals \$5,000?

%

- 5 A person who commits a burglary and steals \$5,000
- 18 A person who commits a fraud and steals \$5,000
- 73 Equally punished
- 1 Not sure
- 3 No response

About You

The following questions are for classification purposes only and will be kept entirely confidential.

22. Financial decisions include decisions about loans, savings, and credit cards. Do you make these decisions, does someone else make them, or do you share these decisions with another person?

%

- 51 I make most of the financial decisions
- 1 Someone else makes most of the financial decisions
- 44 I share most of the financial decisions
- <1 Not sure
- 4 No response

23. Do you own your home outright, are you paying off a mortgage or are you renting?

%

- 53 Own home outright
- 30 Paying off a mortgage
- 12 Rent
- <1 Not sure
- 4 No response

24. Do you have access to a personal computer at home, at work, or some other place?

%

- 58 Yes
- 37 No
- 5 No response



**24a. If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL)?
(n=699 respondents who have access to a computer)**

88% Yes 10% No 1% Don't know 2% No response

25. Which of the following best describes your current employment status?

%

- 28 Employed or self-employed full-time
- 10 Employed or self-employed part-time
- 54 Retired and not working
- 3 Other such as homemaker
- 1 Unemployed and looking for work
- 4 No response

26. What is the highest level of education that you completed?

%

- 6 Less than high school
- 27 High school graduate or equivalent
- 35 Some college or technical training beyond high school
- 16 College graduate (4 years)
- 13 Post-graduate or professional degree
- 4 No response

27. What is your current marital status?

%

- 60 Now married
- 19 Widowed
- 15 Divorced
- 0 Separated
- 2 Never married
- 3 No response

28. What is your age as of your last birthday? Mean=66.5 years

%

- 30 50-59
- 40 60-74
- 24 75+
- 5 No response

29. Are you male or female?

%

- 49 Male
- 48 Female
- 4 No response

30. Are you Hispanic, Spanish, or Latino?

%

- 1 Yes
- 90 No
- 1 Not sure
- 8 No response

31. What is your race?

%

- 94 White or Caucasian
- 0 Black or African American
- <1 Asian
- 2 Native American or Alaskan Native
- 0 Hawaiian or Pacific Islander
- 4 No response

32. What was your annual household income before taxes in 2001?

%

- 7 Less than \$10,000
- 19 \$10,000 to \$19,999
- 16 \$20,000 to \$29,999
- 14 \$30,000 to \$39,999
- 9 \$40,000 to \$49,999
- 15 \$50,000 to \$74,999
- 8 \$75,000 or more
- 13 No response

33. Which of the following best describes your voting behavior in state elections, that is elections, for Montana Governor and State Legislators, held in the past ten years?

%

- 69 Always
- 20 Sometimes miss one
- 4 Rarely
- 4 Never
- 1 Not sure
- 2 No response

34. What is your 5-digit zip code? WRITE IN YOUR ZIP CODE _____

Thank you for completing this survey. Please use the postage-paid envelope and return it to the State Member Research Surveys, AARP, 601 E Street, NW, Washington, DC 20049, by August 14, 2002.

AARP

Knowledge Management

For more information, contact Jennifer Sauer (202) 434-6207