Washington Consumer Fraud and Protection Survey

October 2003
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Data Collected by Alan Newman Research
Report Prepared by
Jennifer H. Sauer, M.A.
AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products, and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our quarterly newspaper in Spanish; *NRTA Live and Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

**Acknowledgements**

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Background

While consumers of all ages are susceptible to deceitful business practices and scams, older persons may be especially vulnerable to certain types of consumer scams including identity theft, telemarketing fraud, home repair fraud, or investment scams. As baby-boomers live more active life-styles, manage an array of assets, and embrace technology more than earlier generations, they face joining the younger segments of the population as prospective consumers of unscrupulous businesses. Indeed, a recent study found that older people are more at risk for consumer fraud when they become more socially, commercially, and financially active thereby exposing them to a greater number of potentially deceitful transactions.¹

Preventing and prosecuting these crimes depends largely on the information and education the public receives about who the criminals are, how they work, and how people can avoid them and report them to the appropriate authorities. In fact, a 2002 study conducted jointly by AARP and the U.S. Department of Justice demonstrated that consumer education can significantly help lower an individual’s willingness to respond to fraud pitch.² Likewise, strong legislation to protect the public from consumer fraud can serve as an obstacle to those businesses or individuals that engage in deceitful and fraudulent business practices.

Washington has a history of enacting policies and laws to protect consumers from unfair business practices including a tough identity theft law, and there is currently legislation pending that will allow the state to prosecute violators of the Do-Not-Call law rather than bring them to federal court – often a prolonged and costly process. Now, the State Attorney General’s Office and AARP Washington are working together to help educate residents about the different kinds of consumer fraud they may encounter and how they can report an incident and avoid becoming a victim.

The purpose of this report is to describe the consumer experience of Washingtonians age 18 and older and the prevalence of victimization, as well as the support for legislation and what areas of consumer fraud they view as priority issues for the state. This survey yielded 801 completed interviews with Washington residents between September 10 and September 26, 2003. See methodology section at the end of the report.

Findings

Over 1.1 million Washingtonians\(^3\) feel they have been the subject of a consumer swindle or fraud, and 44 percent of them say their bad experience occurred during the past year.

Twenty-six percent of all Washingtonians report feeling swindled or deceived by someone selling something or delivering a service in terms of the quantity or quality of that product or service. Among those Washington residents who feel they have been the subject of a consumer swindle or fraud, over four in ten say their bad experience occurred during the past year. Another quarter indicates their experience occurred two to three years ago, and one in ten say they were the subject of a consumer swindle or fraud four to five years ago. One in five say such an experience happened to them more than five years ago.

Washingtonians' Who Feel They Have Been Subject of Consumer Swindle or Fraud
(N=801)

| No, 69% | Yes, 26% | Not sure, 5% |

Washingtonian Fraud Victims' Reports of When Incident Occurred
(n=212)

<table>
<thead>
<tr>
<th>During past year</th>
<th>44%</th>
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</thead>
<tbody>
<tr>
<td>2-3 years ago</td>
<td>25%</td>
</tr>
<tr>
<td>4-5 years ago</td>
<td>11%</td>
</tr>
<tr>
<td>Over 5 years ago</td>
<td>19%</td>
</tr>
<tr>
<td>Not sure</td>
<td>1%</td>
</tr>
</tbody>
</table>

Washingtonians report being the subject of a wide range of consumer scams.

Those respondents who indicate they were the subject of a consumer swindle or fraud were next asked to describe the product, service, or transaction they believe they were deceived about. Unaided, about one-quarter (28%) described a variety of products, services, or transactions that could not be placed in the categories provided in the survey (see Question 2 in the Annotated Survey in Appendix A). Another quarter (26%) feels they were deceived with respect to the purchase of an automobile, auto parts, auto repairs, or an automobile warranty. About one in ten feel defrauded by either retail products or services from a department or specialty store (10%) or with respect to telephone calls, services, or billing (9%).

Few Washingtonians contact law enforcement offices such as the State Attorney General’s Office as a result of their consumer fraud experience – most take action by telling other people or they stop using the company or product.

As a result of their negative consumer experience, one in five Washingtonians have contacted the Better Business Bureau. Fewer have contacted law enforcement agencies or offices like the State Attorney General’s Office, a government agency like the Federal Trade Commission, a consumer advocacy group, a private attorney, the police, or the fraud department of a major credit bureau.

Basically, most people either don’t seek redress or they try to deal with the problem themselves. Seven in ten say they stopped using the company’s service or products, and about half asked a company for a refund or replacement. But most Washingtonians who feel they were defrauded say they took action by telling other people about the incident so they could prevent it from happening to them.

Similarly, in a recent survey of Americans ages 18 and older, 16 percent complained to the State Attorney General’s Office, and fewer sought other arbitration or complained to a federal agency. Again, in a recent AARP survey of members ages 50 and older, 16 percent or less reported their consumer fraud experience or a either a state government official, a state government agency, contacted a consumer rights group, or called the police.

### Action Taken by Washingtonians As A Result of Experiencing Consumer Swindle or Fraud (n=212)

<table>
<thead>
<tr>
<th>Action Taken</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tell others/prevent reoccurrence</td>
<td>73%</td>
</tr>
<tr>
<td>Stop using company service/product</td>
<td>69%</td>
</tr>
<tr>
<td>Request refund/replacement</td>
<td>47%</td>
</tr>
<tr>
<td>Contact company manager/complaint office</td>
<td>38%</td>
</tr>
<tr>
<td>Contact Better Business Bureau</td>
<td>20%</td>
</tr>
<tr>
<td>Contact Attorney General’s Office</td>
<td>13%</td>
</tr>
<tr>
<td>Contact government agency</td>
<td>8%</td>
</tr>
<tr>
<td>Contact consumer advocacy group</td>
<td>7%</td>
</tr>
<tr>
<td>Contact private attorney</td>
<td>7%</td>
</tr>
<tr>
<td>File police report</td>
<td>5%</td>
</tr>
<tr>
<td>Contact fraud dept. at credit bureau</td>
<td>3%</td>
</tr>
</tbody>
</table>


5 AARP (2002), *AARP Montana Consumer Fraud Survey.*
Nearly two in three Washingtonians have made a donation to a charity or cause in the last 12 months, and half of them have not asked how their donation is allocated.

Most Washingtonians (81%) have received a request by phone, mail, or in person to donate or contribute money to a charity or cause, and nearly two-thirds (63%) have actually made a donation. Of those who have made a donation in the past 12 months, half (52%) report that they have not asked the charity or organization to tell them how much of their donation would go to the person or organization contacting them and how much of their donation goes to the charity itself. This is consistent with a 1999 AARP survey of attitudes toward fundraising where 57 percent of respondents nationwide reported they did not ask the caller to tell them how their money would be spent.6

Most Washingtonians strongly support a state-wide Do-Not-Call law. 7

Next, residents were told that Washington is considering implementing a state-based Do-Not-Call registry and that this registry would allow them to place their name on a Do-Not-Call list maintained by the state, and that it would close some of the loopholes left open by the national law8. They were also informed that a state-wide Do-Not-Call law would allow state regulators to investigate and enforce the law on a state level. Seven in ten Washingtonians say they would strongly support, and one in ten say they would somewhat support, a state wide Do-Not-Call law. Not surprisingly, these findings are congruous with those of other AARP surveys that have found high support among consumers for telemarketing laws and statewide Do-Not-Call lists.9

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6 AARP Baseline Survey of Attitudes Toward Fundraising Requests For Charitable Donations. AARP (1999).
7 This survey was fielded before September 25, 2003, the day a federal judge in Oklahoma ruled that the Federal Trade Commission overstepped its authority in creating a national Do-Not-Call telephone registry. Approximately 760 respondents had completed interviews for this project before that day.
8 Due to changes in the regulations of the national “Do-Not-Call” law promulgated by the FCC in mid-summer, 2003, question 9 is now inaccurate and the results are not discussed in the body of this report.
9 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).
Washingtonians indicate identity theft, investment scams, and charity fraud as top three priority consumer fraud issues in the state.

Nine in ten Washingtonians say that identity theft should be a top or high priority for the state in terms of consumer protection issues. Three in four view investment scams as a top or high priority consumer protection issue for the state, and nearly half view it as a high priority issue. Washingtonians rank charity fraud third among the list of top or high consumer protection issues tested in the survey, and roughly three in five Washingtonians say either Internet scams, estate planning fraud, or telemarketing fraud should be top or high priority consumer issues for the state. One-half view sweepstakes and lottery scams as a top or high priority consumer protection issue for the state.

Most Washingtonians strongly agree that the penalty or punishment for consumer fraud scams should be increased for someone who knowingly targets those less able to defend themselves.

Three-quarters of Washingtonians strongly agree that for those individuals who target the most vulnerable people or groups for consumer fraud scams, the penalty or punishment should be greater or increased. In contrast only six percent say they somewhat or strongly disagree that the penalty should be increased for someone who knowingly targets more vulnerable people or populations.

Interestingly, in a recent survey conducted by National White Collar Crime Center, 10 over one-third of the respondents said that both a robber and someone who commits a fraud should receive equal punishment.

Conclusions

Consumer fraud is an issue Washingtonians are concerned about and need protection from. Over 1.1 million Washington residents age 18 and older feel they have been the victim of a consumer swindle or fraud – and just under half of these residents indicate their consumer experience occurred within the past year. Based on this survey’s findings, there is a clear need for state-wide consumer education, information, and legislation to help Washingtonians identify those transactions that could be financially harmful. Like many Americans, Washingtonians do not inquire about the allocation of a donation when asked to contribute money to an organization or cause. Furthermore, most Washingtonians are less inclined to report a consumer fraud incident to authorities such as the State Attorney General’s Office and many victims choose to deal directly with the company selling the product or service or where the transaction took place. Interestingly, national studies of consumer fraud and behavior found low rates of reporting and suggest that the victims perception of the crime, the blame they place on themselves, their perceptions of “relative” financial loss, their connection to the offender, and their experience with the legal process all play a part in whether they report the incident or not and if they believe they have been a victim.

The findings from this survey clearly suggest that Washington residents will support initiatives designed to help prevent fraudulent businesses from approaching them with obscure offers and poor quality products or services. Washington has very strong support from residents to pass a state-wide Do-Not-Call law that will allow the state to prosecute violators on a state level. In addition, the findings indicate a need in Washington for state-wide and community campaigns to educate and inform consumers about the types of fraud they may encounter in the marketplace or at home or on the Internet and where they can turn to for help. Campaigns such as these could be an essential tool in decreasing the incidence of consumer fraud crimes.

Methodology

In September 2003, AARP commissioned Alan Newman Research (ANR) to conduct a research study among residents of Washington state on issues related to consumer protection laws and experiences of consumer fraud. ANR completed 801 interviews with adults, aged 18 and older, living in Washington state from September 10 through September 26, 2003.

In order to ensure a representative sample, four geographic regions were identified by county and used in a post-stratification procedure. These regions are as follows:

- **Puget Sound/Tri-County Region** (Region 1): King, Pierce, and Snohomish counties
- **Western Region** (Region 2): Callam, Clark, Cowlitz, Grays Harbor, Island, Jefferson, Kitsap, Lewis, Mason, Pacific, San Juan, Skagit, Skamania, Thurston, Wahkiakum, and Whatcom counties
- **Central Region** (Region 3): Benton, Chelan, Douglas, Grant, Kittitas, Klickitat, Okanogan, and Yakima counties
- **East Region** (Region 4): Adams, Asotin, Columbia, Ferry, Franklin, Garfield, Lincoln, Pend Oreille, Spokane, Stevens, Walla Walla, and Whitman counties

The total sample of 801 respondents yields a response rate of 19 percent and a cooperation rate of 31 percent and has a maximum statistical error of ±3.5% at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone in the population been interviewed. Data were weighted to reflect the actual distribution of age, gender and region of residence for the population. Percentages of some questions may exceed 100% due to the rounding.
INTRODUCTION/SCREENER

Hello, my name is __________. I’m calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study with Washington residents to find out their opinions on some important issues facing the state. For this study, I’d like to speak with the person in your household who is at least 18 years of age AND who had the last birthday. Are you this person?

[INTERVIEWERS -- IF NECESSARY USE ANY OF THE FOLLOWING:
My name is __________.
I’m calling from Alan Newman Research, a national opinion research firm located in Richmond, Virginia.
Let me assure you, this is NOT a sales call and you will NOT be asked to buy anything either now or later. We are NOT telemarketers.
You will not be asked to buy anything either now or later.
All of your responses are kept entirely confidential.
The survey should only take a few minutes (8 minutes) of your time depending on your answers.
We ask to speak to the person who had the last birthday in order to make our survey more representative of the Washington population. Because of patterns in how people answer the phone, it is important that we randomly pick one person in each household to interview. Asking for the person who had the last birthday is an easy way to pick someone at random.]

1) Yes, Person on Phone had Last Birthday
2) No, Person Coming to Phone
3) No, Person with Last Birthday is Not Available Right NOW
4) No, Person with Last Birthday NEVER Available
8) DON’T KNOW / NOT SURE
9) REFUSED
**Respondent Selection**

**S1.** RECORD GENDER OF PERSON WHO ANSWERED PHONE:
1) Male
2) Female

**S2.** [IF INTRO = 1, SKIP TO S6; IF INTRO = 2, SKIP TO S3; IF INTRO = 4, CODE AS “NEVER AVAILABLE”; IF INTRO = 8, SKIP TO S5; IF INTRO = 9, CODE AS “IMMEDIATE REFUSAL”]
When would be the BEST time for me to try and reach him or her? [INTERVIEWERS: ASK FOR AND RECORD CALL BACK PERSON’S FIRST NAME]
1) SCHEDULE CALLBACK  ➔ [CALLBACK, TIME ARRANGED]
8) DON’T KNOW / NOT SURE  ➔ [CALLBACK, NON-SPECIFIC]
9) REFUSED  ➔ [TERMINATE]

**S3.** Hello, my name is__________. I’m calling on behalf of Alan Newman Research, a public opinion research firm. We are conducting a study with Washington residents to find out their opinions on some important issues facing the state. For this study, we are looking for the person in your household who is at least 18 years of age AND who had the last birthday. Are you this person?
1) Yes, Person on Phone had Last Birthday  ➔ [SKIP TO S6]
2) No, Person Coming to Phone  ➔ [SKIP TO S3]
3) No, Person with Last Birthday is Not Available Right Now
4) No, Person with Last Birthday NEVER Available  ➔ [CODE AS “NEVER AVAILABLE”]
8) DON’T KNOW / NOT SURE  ➔ [SKIP TO S5]
9) REFUSED  ➔ [SKIP TO S5]

**S4.** When would be the BEST time for me to try and reach him or her?
[INTERVIEWERS: ASK FOR AND RECORD CALL BACK PERSON’S FIRST NAME]
1) SCHEDULE CALLBACK  ➔ [CALLBACK, TIME ARRANGED]
8) DON’T KNOW / NOT SURE  ➔ [CALLBACK, NON-SPECIFIC]
9) REFUSED  ➔ [TERMINATE]

**S5.** Is there someone else I could speak to who would know which person in your household is at least 18 years of age AND had the last birthday?
1) Yes, Coming to the phone  ➔ [SKIP TO S3]
2) Yes, but Person Not Available Right Now  ➔ [SKIP TO S4]
3) No  ➔ [CODE AS “UNKNOWN ELIGIBILITY”]
8) DON’T KNOW / NOT SURE  ➔ [CODE AS “UNKNOWN ELIGIBILITY”]
9) REFUSED  ➔ [CODE AS “UNKNOWN ELIGIBILITY”]

**S6.** In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are aged 50 or older, or are you under 50? [PROGRAMMERS: WE NEED AT LEAST 320 RESPONDENTS 50 OR OLDER.]
1) Age 50 or older
2) Under 50
8) DON’T KNOW / NOT SURE
9) REFUSED
Consumer Fraud

Q1. To begin, I’d like to ask you a few questions about your experiences as a consumer in Washington. We realize not everyone will know the answers to all of these questions, so if you don’t know, please tell me so.

Thinking about all the bad experiences you have EVER had when purchasing products or services, was there ever a time you felt you were the subject of a consumer swindle or fraud. In other words, has someone – when selling something to you or delivering a service – deceived you in terms of quantity or quality of a product or a service?

26% Yes  
69% No ➔ [SKIP TO Q6]  
5% DON’T KNOW / NOT SURE ➔ [SKIP TO Q6]  
* REFUSED ➔ [SKIP TO Q6]

Q2. What was the product, service, or transaction you were deceived about?  
[INTERVIEWER: CODE RESPONSE USING CATEGORIES BELOW]  
[READ CATEGORIES ONLY IF NECESSARY] (n=212)

2% Insurance products or services  
26% Auto purchase, parts or repairs and warranties  
3% Your bank accounts  
6% Home repairs or construction  
6% Mail order products  
3% Healthcare services, products, charges  
0% The lottery  
2% A travel and vacation business/agency  
1% A home-shopping TV program  
0% Investment and securities  
3% Your credit card(s) or credit card number(s)  
4% Home financing or a mortgage loan  
0% A warranty (other than auto related) for a product or service  
10% Retail products and services (from a specialty or department store)  
0% Your Social Security number  
9% Telephone calls, service, or billing  
0% Charity organizations and donations  
28% Other

Q3. In what way do you feel you were cheated or deceived?

___________________________________  
___________________________________  
___________________________________  
___________________________________
Q4. When did this happen? Would you say…[IF MORE THAN ONE EXPERIENCE ASK, “When did your most recent experience happen?”] (n=212)

44% During the past year,
25% Two to three years ago,
11% Four to five years ago, OR
19% Did this happen to you more than five years ago?
1% DON’T KNOW / NOT SURE
* REFUSED

Q5. And which of the following actions did you take, if any, as a result of this incident? Did you…[INSERT EACH ITEM ONE AT A TIME] [RANDOMIZE ORDER] (n=212)

5a. Contact or wrote to a company manager or company complaint office

38% Yes
49% No
1% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
12% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
* DON’T KNOW / NOT SURE
* REFUSED

5b. Contact a private attorney

7% Yes
80% No
2% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
11% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
0% DON’T KNOW / NOT SURE
0% REFUSED

5c. Stop using company service or products

69% Yes
17% No
2% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
10% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
2% DON’T KNOW / NOT SURE
0% REFUSED

5d. Ask for refund or replacement

47% Yes
39% No
1% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
11% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
2% DON’T KNOW / NOT SURE
0% REFUSED
### 5e. Contact the Better Business Bureau

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>20%</td>
</tr>
<tr>
<td>No</td>
<td>66%</td>
</tr>
<tr>
<td>[VOLUNTEERED]</td>
<td>2%</td>
</tr>
<tr>
<td>[ITEM NOT ASKED]</td>
<td>12%</td>
</tr>
<tr>
<td>DON’T KNOW / NOT SURE</td>
<td>1%</td>
</tr>
<tr>
<td>REFUSED</td>
<td>0%</td>
</tr>
</tbody>
</table>

### 5f. Filed a report with the police

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>5%</td>
</tr>
<tr>
<td>No</td>
<td>83%</td>
</tr>
<tr>
<td>[VOLUNTEERED]</td>
<td>2%</td>
</tr>
<tr>
<td>[ITEM NOT ASKED]</td>
<td>11%</td>
</tr>
<tr>
<td>DON’T KNOW / NOT SURE</td>
<td>0%</td>
</tr>
<tr>
<td>REFUSED</td>
<td>0%</td>
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### 5g. Contact a consumer rights or advocacy group or agency

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>7%</td>
</tr>
<tr>
<td>No</td>
<td>79%</td>
</tr>
<tr>
<td>[VOLUNTEERED]</td>
<td>1%</td>
</tr>
<tr>
<td>[ITEM NOT ASKED]</td>
<td>12%</td>
</tr>
<tr>
<td>DON’T KNOW / NOT SURE</td>
<td>0%</td>
</tr>
<tr>
<td>REFUSED</td>
<td>0%</td>
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</table>

### 5h. Tell other people so they wouldn’t encounter the same problem

<table>
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<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>73%</td>
</tr>
<tr>
<td>No</td>
<td>13%</td>
</tr>
<tr>
<td>[VOLUNTEERED]</td>
<td>1%</td>
</tr>
<tr>
<td>[ITEM NOT ASKED]</td>
<td>13%</td>
</tr>
<tr>
<td>DON’T KNOW / NOT SURE</td>
<td>1%</td>
</tr>
<tr>
<td>REFUSED</td>
<td>0%</td>
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</table>

### 5i. Contact a government agency like the Social Security Administration or the Federal Trade Commission.

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>8%</td>
</tr>
<tr>
<td>No</td>
<td>80%</td>
</tr>
<tr>
<td>[VOLUNTEERED]</td>
<td>12%</td>
</tr>
<tr>
<td>[ITEM NOT ASKED]</td>
<td>0%</td>
</tr>
<tr>
<td>DON’T KNOW / NOT SURE</td>
<td>0%</td>
</tr>
<tr>
<td>REFUSED</td>
<td>0%</td>
</tr>
</tbody>
</table>
5j. Contact the fraud department in a major credit bureau

- 3% Yes
- 83% No
- 2% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
- 11% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
- 0% DON’T KNOW / NOT SURE
- 0% REFUSED

5k. Contact your State Attorney General

- 13% Yes
- 74% No
- 0% DID NOT DO ANYTHING [VOLUNTEERED] ➔ [SKIP TO Q6]
- 13% DID NOT DO ANYTHING [ITEM NOT ASKED] ➔ [SKIP TO Q6]
- 1% DON’T KNOW / NOT SURE
- 0% REFUSED

### Charitable Contributions

Q6. Next we want to ask you about your experience with charitable organizations. In the last 12 months, have you received any requests to donate or contribute money to a charity or cause either by phone, or mail, or by a door-to-door solicitor?

- 81% Yes
- 18% No
- 1% DON’T KNOW / NOT SURE
- 0% REFUSED

Q7. In the last 12 months have you made a donation to a charity or cause, including any that is sponsored by religious organizations?

- 63% Yes
- 36% No ➔ [SKIP TO Q9]
- 1% DON’T KNOW / NOT SURE ➔ [SKIP TO Q9]
- 0% REFUSED ➔ [SKIP TO Q9]

Q8. Before agreeing to give a donation, have you ever asked the charity or organization to tell you how much of your donation would go to the person or organization calling or writing you for the donation and how much would go to the charity itself? (n=502)

- 47% Yes
- 52% No
- 1% DON’T KNOW / NOT SURE
- 0% REFUSED
Do Not Call Lists

Q9. Next we are also interested in the issue of “Do Not Call” lists. Presently, 30 states have passed a state-wide Do Not Call law. Washington is not one of them. This law would allow resident’s more protection from people or companies that make telemarketing calls than just the national law. It would give residents the option of placing their name and phone number on a state “Do Not Call” list so that telemarketers who are not included under the national law, such as in-state callers, telephone companies, banks, and credit card companies, would be restricted from calling those on the list.

Would you support or oppose a “Do Not Call” law in Washington that would give you the option of placing your name on a statewide list so that additional telemarketers would be prohibited from calling you?

92% Support ➔ [SKIP TO Q9b]
5% Oppose
3% DON’T KNOW / NOT SURE/ REFUSED

9a. And would you strongly oppose or only somewhat oppose this “Do Not Call” law?

3% Strongly ➔ [SKIP TO Q10]
2% Somewhat ➔ [SKIP TO Q10]
* DON’T KNOW / NOT SURE / REFUSED ➔ [SKIP TO Q10]

9b. And would you strongly support or only somewhat support this “Do Not Call” law?

79% Strongly
12% Somewhat
* DON’T KNOW / NOT SURE / REFUSED

Q10. Right now, states like Washington that do not have a “Do Not Call” registry in place cannot prosecute people or companies that violate the Do Not Call law in state courts. Complaints or reports of violating the national law must be directed to national offices, namely the Federal Trade Commission or the Federal Communications Commission. However, the FTC cannot take legal action on calls made inside the state, and the FCC (which can), often does not have the resources to do so. Therefore, in addition to prohibiting calls from telemarketers, a state Do Not Call law in Washington would enable state regulators to investigate and enforce the law on a state level.

Would you support or oppose a state “Do Not Call” law in Washington that will enable state regulators to investigate and enforce the law in state courts?

85% Support ➔ [SKIP TO Q10b]
8% Oppose
7% DON’T KNOW / NOT SURE / REFUSED
10a. And would you strongly oppose or only somewhat oppose this “Do Not Call” law?
   4% Strongly ➔ [SKIP TO Q11]
   4% Somewhat ➔ [SKIP TO Q11]
   * DON’T KNOW / NOT SURE / REFUSED ➔ [SKIP TO Q11]

10b. And would you strongly support or only somewhat support this “Do Not Call” law?
   72% Strongly
   13% Somewhat
   1% DON’T KNOW / NOT SURE / REFUSED

Q11. Next I’m going to read you a short list of consumer protection issues. For each one, please
tell me whether it should be the top priority, a high priority, a medium priority, a low
priority, or not a priority at all for the state of Washington. The first [next] one is
…..[RANDOMIZE LIST AND INSERT EACH ITEM ONE AT A TIME]?

Do you think this should be the top priority for the state of Washington, a high priority, a
medium priority, a low priority or should it not be a priority at all for the state of Washington?

11a. Identity Theft
   51% Top Priority
   40% High Priority
   7% Medium Priority
   2% Low Priority
   1% Not a Priority At All
   1% DON’T KNOW / NOT SURE
   0% REFUSED

11b. Telemarketing fraud
   25% Top Priority
   39% High Priority
   28% Medium Priority
   6% Low Priority
   1% Not a Priority At All
   2% DON’T KNOW / NOT SURE
   0% REFUSED

11c. Sweepstakes or lottery scams
   18% Top Priority
   31% High Priority
   33% Medium Priority
   13% Low Priority
   3% Not a Priority At All
   4% DON’T KNOW / NOT SURE
   0% REFUSED
Q11. Do you think this should be the top priority for the state of Washington, a high priority, a medium priority, a low priority or should it not be a priority at all for the state of Washington? (continued)

11d. Charity Fraud
   27% Top Priority
   41% High Priority
   23% Medium Priority
   6% Low Priority
   2% Not a Priority At All
   2% DON’T KNOW / NOT SURE
   0% REFUSED

11e. Internet scams
   26% Top Priority
   39% High Priority
   21% Medium Priority
   7% Low Priority
   3% Not a Priority At All
   4% DON’T KNOW / NOT SURE
   0% REFUSED

11f. Investment scams
   28% Top Priority
   48% High Priority
   17% Medium Priority
   5% Low Priority
   2% Not a Priority At All
   2% DON’T KNOW / NOT SURE
   0% REFUSED

11g. Fraud related to Estate planning or living trust
   26% Top Priority
   37% High Priority
   24% Medium Priority
   5% Low Priority
   2% Not a Priority At All
   6% DON’T KNOW / NOT SURE
   * REFUSED
Q12. Do you agree or disagree the penalty or punishment for consumer fraud scams should be increased for someone who knowingly targets vulnerable people, such as those less able to defend themselves?

89% Agree  
6% Disagree 
6% DON’T KNOW / NOT SURE / REFUSED

12a. And would you strongly disagree or only somewhat disagree this “Do Not Call” law?
2% Strongly  
4% Somewhat  
1% DON’T KNOW / NOT SURE / REFUSED

12b. And would you strongly agree or only somewhat agree this “Do Not Call” law?
74% Strongly 
11% Somewhat  
4% DON’T KNOW / NOT SURE / REFUSED

Demographics

D1. My last few questions are for classification purposes only! What is your current marital status? Are you currently…..

53% Married,  
13% Divorced,  
3% Separated,  
6% Widowed,  
22% Or have you never been married? 
1% Living with partner [VOLUNTEERED]  
* DON’T KNOW / NOT SURE  
2% REFUSED

D2. What is your age as of your last birthday? [RECORD IN YEARS]

D3. [ASK ONLY IF (D2 > 49 AND S6 = 2) OR (D2 < 50 AND S6 = 1)] Earlier in the survey I recorded that you were [INSERT ANSWER FROM S6] and now I have your age as being [INSERT ANSWER FROM D2]. Am I correct that you said you are currently [INSERT ANSWER FROM D2] years old?

39% Yes
61% No  
0% DON’T KNOW / NOT SURE
0% REFUSED
D4. [ASK ONLY IF D2 >49] Are you or your spouse a member of A-A-R-P? [IF NECESSARY: “This organization was formerly known as the American Association of Retired Persons.”] [IF NOT “MARRIED” ASK, “Are you a member of…”] (N=321)

51% Yes
48% No
1% DON’T KNOW / NOT SURE
1% REFUSED

D5. Do you consider yourself to be…[READ]

33% Very religious or spiritual,
42% Somewhat religious or spiritual,
10% Not very religious or spiritual,
10% OR do you not consider yourself religious or spiritual at all?
3% DON’T KNOW / NOT SURE
3% REFUSED

D6. What is the highest level of education you have completed? (READ)

3% Less than high school
15% High school graduate or equivalent
35% Some college or technical training beyond high school
27% College graduate
18% or, Post-graduate or professional degree?
0% DON’T KNOW / NOT SURE
1% REFUSED

D7. What is your race or ethnicity?

83% White
2% African America
2% Asian
3% Native American
6% Some Other Race [Specify: _______________]
1% DON’T KNOW / NOT SURE
4% REFUSED
D8. Now, for statistical purposes only, please stop me when I get to the category that includes your household’s income before taxes in 2002. Was it… (READ)

- 8% Less than $10,000
- 9% $10,000 but less than $20,000
- 10% $20,000 but less than $30,000
- 11% $30,000 but less than $40,000
- 9% $40,000 but less than $50,000
- 14% $50,000 but less than $75,000
- 19% or was your income $75,000 or more
- 5% DON’T KNOW
- 15% REFUSED

D9. What is your 5-digit zipcode? __ __ __ __ __

D10. And, finally, may I verify that I reached you at: (____)__________________

D11. That was our last question. Thank you for taking the time to help us out with this study. Have a great night!

RECORD GENDER OF RESPONDENT:
1) Male
2) Female

RECORD DATE AND TIME OF INTERVIEW COMPLETION

Interviewer name: ________________________
Interviewer gender: ________________________
Interviewer race: _________________________
Interviewer ID #: _________________________
AARP
Knowledge Management
For more information please contact Jennifer Sauer (202) 434-6207