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SPECIAL COMMITTEE ON AGING

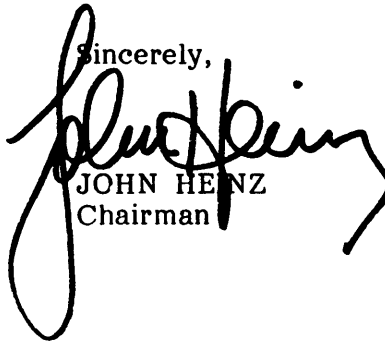
WASHINGTON, D.C. 20510

QUESTIONNAIRE ON CONSUMER PROBLEMS OF AND ECONOMIC FRAUDS AGAINST THE ELDERLY

This questionnaire asks for your opinions and experiences regarding the way elderly people are victimized by consumer problems and economic frauds. We would greatly appreciate your responding by sharing your experience with us. We are particularly interested in learning about the major frauds that occur, how to avoid them, and the most effective steps that can be taken if a person has been defrauded. The information you provide will be summarized into a report for the Congress. The report will provide a way of identifying some of the most effective remedies that have been used around the Nation.

Thank you very much for your help.

Sincerely,



JOHN HEINZ
Chairman

Prepared with the Co-operation of the
U.S. Office of Consumer Affairs

KEY PERSONNEL IN THE CONSUMER FRAUD AREAS

Please use this page to list the names, addresses and telephone numbers of the key people in your agency or department who are responsible for the consumer fraud or bunco area:

1. PERSON COMPLETING THIS QUESTIONNAIRE

NAME _____
MAILING ADDRESS _____
CITY _____, STATE _____ ZIP CODE _____
PHONE NUMBER (INCLUDE AREA CODE) _____ - _____ - _____

2. OTHER KEY PEOPLE

NAME _____
MAILING ADDRESS _____
CITY _____, STATE _____ ZIP CODE _____
PHONE NUMBER (INCLUDE AREA CODE) _____ - _____ - _____

NAME _____
MAILING ADDRESS _____
CITY _____, STATE _____ ZIP CODE _____
PHONE NUMBER (INCLUDE AREA CODE) _____ - _____ - _____

3. If you would like to receive a copy of the report of this survey's results, please circle: SEND ME A COPY

QUESTIONNAIRE ON CONSUMER PROBLEMS OF THE ELDERLY

First, we would like some information about your general experience with consumer complaints.

Q-1. During 1978, 1979 and 1980 how many consumer complaints did your office receive? (For the purposes of this questionnaire, a consumer complaint is defined as: a written or oral complaint on behalf of or by a victim involving economic fraud or deception (for example schemes and deceptive sales practices.)) Write the number of complaints or your best estimate.

1978 _____ 1979 _____ 1980 _____ (5-13)

Q-2. In your opinion, what percentage of complaints received by your office in 1980 were valid? A complaint may be valid although specific action may not have been taken. _____% (14-15)

Q-3. In your judgement, are the number of consumer complaints increasing, decreasing, or remaining the same? (Circle your answer.)

1. INCREASING RAPIDLY
2. INCREASING SLIGHTLY
3. STAYING THE SAME
4. DECREASING SLIGHTLY
5. DECREASING RAPIDLY
6. NOT SURE

(16)

Q-4. Some consumer abuses and bunco schemes appear with greater frequency during particular times of year. In your opinion what are the three most common seasonally related consumer abuses and bunco schemes occurring during each season?

	SPRING	SUMMER	WINTER	FALL	
1.	_____	_____	_____	_____	(17-24)
2.	_____	_____	_____	_____	(25-32)
3.	_____	_____	_____	_____	(33-40)

Next, we would like some information about consumer complaints you receive that involve the elderly.

Q-5. In your experience are the elderly or younger age groups more frequently victims of consumer abuse and bunco schemes or are these groups victimized at about the same rate? (Circle one)

1. THE ELDERLY ARE MORE FREQUENTLY VICTIMIZED THAN YOUNGER AGE GROUPS
2. YOUNGER AGE GROUPS ARE MORE FREQUENTLY VICTIMIZED THAN OLDER AGE GROUPS
3. BOTH GROUPS ARE VICTIMIZED AT ABOUT THE SAME RATE (41)

Q-6. To the best of your knowledge, which of the following areas most frequently create problems for the elderly?
(Put a number from the list on the right in each of the boxes on the left).

Most Frequent
(42-43)

Second Most
Frequent
(44-45)

Third Most
Frequent
(46-47)

Fourth Most
Frequent
(48-49)

Fifth Most
Frequent
(50-51)

1. Aging Cures
2. Appliances
3. Automobiles
4. Bunco Schemes (pigeon drop, bank examiner, etc.)
5. Business Opportunity (work-at-home, franchise, etc.)
6. Charity
7. Companionship (lonely-hearts club, dance studios, etc.)
8. Credit and Loans
9. Funerals
10. Home Furnishings
11. Home Repairs
12. Hospitals
13. Housing (including land and housing sales and rental)
14. Insurance (health, life, etc.)
15. Mail Order Sales
16. Medical Aids (hearing aids, eyeglasses, dentures, etc.)
17. Medical Quackery (phony arthritis and cancer cures, etc.)
18. Medical Services
19. Nursing and Boarding Homes
20. Pension
21. Pharmacy
22. Professional Services (legal, accounting, etc.)
23. Travel
24. Vanity (wrinkle creams, balding
25. Other (explain _____)
26. Other (explain _____)
27. Other (explain _____)
28. Other (explain _____)

Q-7. To the best of your knowledge, which of the following areas create the most severe financial, emotional or physical suffering among the elderly? (Put a number from the list on the right in each of the boxes on the left).

☐ Greatest Harm
☐ (52-53)

☐ Second Greatest
☐ Harm (54-55)

☐ Third Greatest
☐ Harm (56-57)

☐ Fourth Greatest
☐ Harm (58-59)

☐ Fifth Greatest
☐ Harm (60-61)

1. Aging Cures
2. Appliances (purchase and repair)
3. Automobiles (purchase and repair)
4. Bunco Schemes (pigeon drop, bank examiner, etc.)
5. Business Opportunity (work-at-home, franchise, ect.)
6. Charity
7. Companionship (lonely-hearts club, dance studios, etc.)
8. Credit
9. Funerals
10. Home Furnishings
11. Home Repair
12. Hospitals
13. Housing (including land and housing sales and rental)
14. Insurance (health, life, etc.)
15. Mail Order Sales
16. Medical Aids (hearing aids, eyeglasses, dentures, etc.)
17. Medical Quackery (phony arthritis and cancer cures, etc.)
18. Medical Services
19. Nursing and Boarding Homes
20. Pension
21. Pharmacy
22. Professional Services (legal, accounting, etc.)
23. Travel
24. Vanity (wrinkle creams, balding cures, ect.)
25. Other (explain_____)
26. Other (explain_____)
27. Other (explain_____)
28. Other (explain_____)

Q-8. In your judgement, how are contacts with the elderly victim most frequently made? (Put a number from the list on the right in the box on the left).

☐ Most Frequent
☐ (62)

1. By Telephone
2. Through Radio or TV Advertising
3. Through Magazine or Newspaper Advertising
4. By Direct Mail Solicitation
5. Other (explain_____)
6. Other (explain_____)
7. Other (explain_____)

Q-9. In your judgement, where are contacts with the elderly victim most frequently made? (Put a number from the list on the right in the box on the left).

☐ Most Frequent
(63)

1. In a public place
2. In a place of business
3. At home
4. Other (explain _____)
5. Other (explain _____)
6. Other (explain _____)

Q-10. In your judgment, which bunco schemes most frequently occur against the elderly? (Put a number from the list on the right in each of the boxes on the left).

☐ Most Frequent
(64)

1. Bank Examiner
2. Phony Official Investigator
3. Pigeon Drop
4. Other (explain _____)
5. Other (explain _____)
6. Other (explain _____)

☐ Second Most
Frequent
(65)

☐ Third Most
Frequent
(66)

Q-11. Do you agree or disagree with the following statements concerning victimization of the elderly?

	Do you agree or disagree? (Circle your answer)		
1. The elderly have more difficulty recovering <u>financially</u> than younger age groups.....	AGREE	DISAGREE	NO OPINION (67)
2. The elderly have more difficulty recovering <u>emotionally</u> than younger age groups.....	AGREE	DISAGREE	NO OPINION (68)
3. The elderly have more difficulty recovering <u>physically</u> than younger age groups.....	AGREE	DISAGREE	NO OPINION (69)
4. The elderly register consumer complaints less frequently than younger age groups.....	AGREE	DISAGREE	NO OPINION (70)

Q-12. Have you noticed any evidence of defrauders exchanging information on "easy marks" or "soft touches"?

1. NO

2. YES

(71)

If yes, please describe how this is done?

In the next section we would appreciate your giving us some examples of the kinds of problems elderly people face in the area of consumer problems and economic fraud. We would also like to know about solutions that work.

Q-13. In your experience, what are the most effective steps the elderly can take to avoid being victimized?

Q-14. In your opinion, what are the most effective steps an elderly consumer fraud victim can take after they have been victimized?

Q-15. Please describe any preventive measures your state or community has adopted that other areas might use?

Q-16. Please describe any state or local laws that you have effectively used to prevent or prosecute consumer problems and related crimes against the elderly.

Q-17. Have you worked with local or state aging organizations or area agencies on aging. (Circle your answer)

1. NO

2. YES:

If yes: Please describe examples of useful cooperative efforts.

(72)

Q-18. What recommendations do you have for the Senate Committee on Aging and the United States Office of Consumer Affairs to combat consumer problems and economic frauds against the elderly?

Q-19. In your opinion, what are the three most important problems in regard to consumer abuse and bunco schemes and the elderly today?

1. _____ (73-74)
2. _____ (75-76)
3. _____ (77-78)

Q-20. Is the budget of your department for the current fiscal year larger, smaller or the same as the previous fiscal year IN CONSTANT DOLLARS?
(Circle your answer)

1. LARGER
2. THE SAME
3. SMALLER (79)

Q-21. Has your ability to tabulate and resolve consumer complaints, as well as conduct consumer education, been affected by a budget change?
(Circle your answer)

1. NO
2. YES:

If yes: What impact has this had? (80)

1. BUDGET CUTS HAVE REDUCED OUR ABILITY TO TABULATE AND RESOLVE CONSUMER COMPLAINTS.
2. BUDGET INCREASES HAVE MADE IT EASIER TO TABULATE AND RESOLVE CONSUMER COMPLAINTS. (81)

Q-22. We would appreciate hearing any other comments, reports, case histories, or examples that you feel are pertinent to, or illustrate consumer problems and economic frauds against the elderly.

Thank you very much for your help

Please return to:

John Heinz, Chairman
U.S. Senate Special Committee on Aging
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Dirksen Senate Office Building
Washington, D.C. 20050