

**FEDERAL TRADE COMMISSION****Agency Information Collection Activities; Proposed Collection; Comment Request**

**AGENCY:** Federal Trade Commission (FTC).

**ACTION:** Notice.

**SUMMARY:** The FTC intends to conduct a survey of consumers to advance its understanding of the incidence of consumer fraud and allow it to better serve people who experience it. Before gathering this information, the FTC is seeking public comments on its proposed consumer research. Comments will be considered before the FTC submits a request for Office of Management and Budget (OMB) review under the Paperwork Reduction Act (PRA).

**DATES:** Comments must be submitted on or before February 3, 2003.

**ADDRESSES:** Send written comments to Secretary, Federal Trade Commission, Room H-159, 600 Pennsylvania Avenue, NW., Washington, DC 20580, or by e-mail to [consumersurvey@ftc.gov](mailto:consumersurvey@ftc.gov) as prescribed below. The submissions should include the submitter's name, address, telephone number and, if available, FAX number and e-mail address. All submissions should be captioned "Consumer Fraud Survey—FTC File No. P014412."

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be addressed to Nat Wood, Assistant Director, Officer of Consumer and Business Education, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580. Telephone: (202) 326-3407; e-mail [consumersurvey@ftc.gov](mailto:consumersurvey@ftc.gov).

**SUPPLEMENTARY INFORMATION:** The FTC invites comments on: (1) Whether the proposed collections of information are necessary for the proper performance of the functions of the FTC, including whether the information will have practical utility; (2) the accuracy of the FTC's estimate of the burden of the proposed collections of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of collecting information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses. The FTC will submit the proposed information collection requirements to OMB for review, as required by the PRA (44 U.S.C. Chapter 35, as amended).

If a comment contains nonpublic information, it must be filed in paper form, and the first page of the document must be clearly labeled "confidential." Comments that do not contain any nonpublic information may instead be filed in electronic form (in ASCII format, WordPerfect, or Microsoft Word) as part of or as an attachment to email messages directed to the following e-mail box: [consumersurvey@ftc.gov](mailto:consumersurvey@ftc.gov). Such comments will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with section 4.9(b)(6)(ii) of the Commission's rules of practice, 16 CFR section 4.9(b)(6)(ii).

### 1. Description of the Collection of Information and Proposed Use

The FTC proposes to survey approximately 3,000 consumers in order

to gather specific information on the incidence of consumer fraud in the general population. This information will be collected on a voluntary basis, and the identities of the consumers will remain confidential. The FTC has contracted with a consumer research firm to identify consumers and conduct the survey. The results will assist the FTC in determining whether the type and frequency of consumer frauds collected in its Consumer Sentinel database of fraud complaints representatively reflect the incidence of consumer fraud in the general population and will inform the FTC about how best to combat consumer fraud.

### 2. Estimated Hours Burden

The FTC will pretest the survey on approximately 100 respondents to ensure that all questions are easily understood. This pretest will take approximately 15 minutes per person and 25 hours as a whole (100 respondents × 15 minutes each). Answering the consumer survey will require approximately 15 minutes per respondent and 750 hours as a whole (3,000 respondents × 15 minutes each). Thus, cumulative total hours attributable to the consumer research will approximate 775 hours.

### 3. Estimated Cost Burden

The cost per respondent should be negligible. Participation is voluntary and will not require start-up, capital, or labor expenditures by respondents.

By direction of the Commission.

**Benjamin I. Berman,**

*Acting Secretary.*

# Attachment B

**FTC NATIONAL SURVEY**  
FINAL DRAFT October 4, 2002

*Project #*  
*Public Opinion Strategies*  
*Alexandria, Virginia*

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Hello, I'm \_\_\_\_\_ of \_\_\_\_\_, a national research firm. We're talking with people around the country today, and would like to ask you a few questions on a confidential basis. We are not calling to sell anything nor will this call result in any future sales calls. We are simply speaking to people for research purposes only.

A. First, are you at least 18 years of age or older?

1. YES (CONTINUE TO QUESTION 1)

IF NO THEN ASK: May I please speak to someone in your household who is 18 years of age or older?

**(REPEAT QUESTION A WITH NEW RESPONDENT)**

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The first few questions are about some experiences you personally might have as a consumer...

1. Have you, yourself, received a telemarketing phone call in the past year?

1. YES

2. NO

3. DON'T KNOW/REFUSED (**DO NOT READ**)

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Now, please tell me whether, yes or no, you have done any of the following in the past YEAR.

In the past YEAR have you...(RANDOMIZE AND INSERT Q2-Q6 STATEMENTS)

YES	NO	(DO NOT READ) DK/REF
1	2	3

(IF YES, ASK:) And how many such (purchases/contributions) would you estimate that you have made in the last year? (RECORD EXACT NUMBER)

(IF Q1:1, ASK Q2)

2. Purchased something in response to a telemarketing call from a company with whom you have not previously done business

(IF Q1:1, ASK Q3)

3. Contributed to a charity in response to a telemarketing call, to which you have not previously donated
4. Purchased something from an internet web site
5. Placed an order for a product by phone, internet, or mail after seeing a television advertisement or infomercial
6. Placed an order for a product by phone, internet, or mail after receiving an unsolicited piece of mail from a company with whom you have not previously done business
-

7. And, whether or not you purchase products and services via the Internet or the World Wide Web, how concerned are you about the security of sending your credit card number over the Internet or the World Wide Web **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)** — very concerned, somewhat concerned, not very concerned, or not concerned at all?

- 1 VERY CONCERNED
  - 2 SOMEWHAT CONCERNED
  - 3 NOT VERY CONCERNED
  - 4 NOT CONCERNED AT ALL
  - 5 DON'T KNOW/REFUSED **(DO NOT READ)**
- 

**(ASK SAMPLE A)**

- 8a. In general, thinking about how your close friends or family would be most likely to describe the way you deal with people you do NOT know, would they be more likely to describe you as being... **(ROTATE PUNCHES 1-2)**

- 1 Trusting and Friendly  
...or...
  - 2 Cautious and Suspicious
  - 3 BOTH **(DO NOT READ)**
  - 4 NEITHER **(DO NOT READ)**
  - 5 DON'T KNOW/REFUSED **(DO NOT READ)**
- 

**(ASK SAMPLE B)**

- 8b. In general, thinking about how your close friends or family would be most likely to describe the way you deal with salespeople, would they be more likely to describe you as being... **(ROTATE PUNCHES 1-2)**

- 1 Trusting and Friendly  
...or...
  - 2 Cautious and Suspicious
  - 3 BOTH **(DO NOT READ)**
  - 4 NEITHER **(DO NOT READ)**
  - 5 DON'T KNOW/REFUSED **(DO NOT READ)**
-

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9. Now, thinking about YOUR experiences as a consumer, was there ever a time you felt you were the subject of a consumer fraud?

- 1 YES  
2 NO  
3 DON'T KNOW/REFUSED (DO NOT READ)
- 

**(IF Q9:1, ASK)**

10. When was the last time this happened? (DO NOT READ LIST, OPEN-END PRE-CODE)

- 1 During the past year  
2 One to two years ago  
3 Two to three years ago  
4 Three to five years ago  
5 More than five years ago  
6 DON'T KNOW/REFUSED
- 

**(IF Q10:1, ASK)**

**(ASK 1/4 OF SAMPLE)**

11. Can you BRIEFLY tell me what kind of fraud it was? And can you tell me anything else you can think of that is important about that experience?

**RECORD RESPONSE VERBATIM**

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**(ASK SAMPLE A ONLY)**

12. Now if you learned there was a federal government web site or a toll free number that provides consumers with information on how to recognize and avoid fraudulent or deceptive offers and how to avoid becoming a victim of identity theft...How likely would you be to visit this web site or call the toll free number? Would you be...(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)...

- 1 VERY LIKELY  
 2 SOMEWHAT LIKELY  
 3 NOT TOO LIKELY  
 4 NOT LIKELY AT ALL

...to visit this website or call the toll free number?

5. DON'T KNOW/REFUSED (DO NOT READ)

**(ASK SAMPLE B ONLY)**

Now if you learned there was a federal government web site or a toll-free number where you could file a complaint about a fraud or identity theft...How likely would you be to visit this web site or call the toll-free number to file a complaint if you were a...(ROTATE)

Would you be (ROTATE TOP TO BOTTOM, BOTTOM TO TOP) — Very Likely, Somewhat Likely, Not too Likely, or Not at all Likely to visit this web site or call the toll-free number to file a complaint?

- |                     |                     |                        |                           |                      |
|---------------------|---------------------|------------------------|---------------------------|----------------------|
| VERY<br>LIKELY<br>1 | SMWT<br>LIKELY<br>2 | NOT TOO<br>LIKELY<br>3 | NOT AT ALL<br>LIKELY<br>4 | (DNR)<br>DK/REF<br>5 |
|---------------------|---------------------|------------------------|---------------------------|----------------------|

13. Victim of consumer fraud?  
 14. Victim of identity theft?

Now we would like to ask you about some types of fraud that happen to consumers. Since there are a lot of ways in which a consumer might be cheated or be a victim of fraud, I am going to read you descriptions of some ways in which consumers are sometimes cheated or become victims of fraud. Please tell me which of these things, if any, have happened to YOU in the past YEAR.

**(RANDOMIZE AS BLOCKS: Q15-Q19, Q20-Q28B, Q29-Q35, AND Q36-Q40)**

- A. In the past YEAR, have you paid money to anyone who promised or guaranteed...(RANDOMIZE)
- B. **(IF YES, ASK:)** How many times has this happened to you in the past year?

<u>HAPPENED</u>			<u>NUMBER OF TIMES</u>				<u>(DNR)</u>
<u>YES</u>	<u>NO</u>	<u>DK/REF (DNR)</u>	<u>Once</u>	<u>Twice</u>	<u>Three</u>	<u>Four +</u>	<u>Don't Know/Ref</u>
1	2	3	1	2	3	4	5

15. To remove negative, but true, information from your credit record, but failed to get the information removed
16. To provide information to help you create a new identity or new credit record
17. To provide insurance to protect you against the unauthorized use of your credit cards
18. To provide you with a credit card or loan, other than a mortgage loan, but required you pay a fee before receiving the credit card or loan  
**(IF Q18A:1, ASK Q19 AFTER Q18B BUT BEFORE CONTINUING WITH REST OF SERIES)**

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**(IF Q18A:1, ASK)**

**(IF Q18B:2-5, READ:)** Thinking now about the most recent time this happened to you...

19. Did you actually receive the promised loan or credit card?
- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED **(DO NOT READ)**
-



**(RANDOMIZE AS BLOCKS: Q15-Q19, Q20-Q28B, Q29-Q35, AND Q36-Q40)**

20. In the past year, have you been billed for a product or service which you did not agree to purchase or were you billed for an amount that was substantially more than you expected to pay?

- 1 YES
- 2 NO (SKIP TO Q27)
- 3 DON'T KNOW/REFUSED (DO NOT READ)(SKIP TO Q27)

**(IF Q20:1, ASK Q21A-Q24B:)**

A. Did you have this experience while purchasing...(RANDOMIZE Q21A-Q23A)

B. (IF YES, ASK:) How many times has this happened to you in the past year?

<u>HAPPENED</u>			<u>NUMBER OF TIMES</u>				<u>(DNR)</u>
<u>YES</u>	<u>NO</u>	<u>DK/REF (DNR)</u>	<u>Once</u>	<u>Twice</u>	<u>Three</u>	<u>Four +</u>	<u>Don't Know/Ref</u>
1	2	3	1	2	3	4	5

21. Internet-related services, such as internet access or a web-site (IF Q21A:1 ASK Q27 & Q27B AFTER Q21B BUT BEFORE CONTINUING WITH REST OF SERIES)
22. Information services, such as adult entertainment, gambling or psychic services either delivered over the telephone through 900 pay-per-call services or via the internet (IF Q22A:1 ASK Q27 & Q27B AFTER Q22B BUT BEFORE CONTINUING WITH REST OF SERIES)
23. A publication or membership in a club that the seller told you would allow you to purchase something for a lower price than is generally available (IF Q23A:1, ASK Q25-Q27b AFTER Q23B BUT BEFORE CONTINUING WITH REST OF SERIES)

**(ALWAYS ASK LAST)**

24. Some other product or service

(IF Q24A:1, ASK:)

(IF Q24B:2-5 READ:) Thinking now about the most recent time this happened to you...

24c. What was the product or service?

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**RECORD VERBATIM RESPONSES**

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(IF Q23A:1, ASK)

(IF Q23B:2-5, READ) Thinking now about the most recent time this happened to you...

25. Did the membership or the information in the publication enable you to purchase something for a lower price as you had been promised?

1. YES
2. NO
3. DON'T KNOW/REFUSED (**DO NOT READ**)

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(IF Q23A:1, ASK)

26. And what kinds of products were you supposed to be able to purchase at a reduced price?  
(**DO NOT READ**)(**OPEN-END PRE-CODE**)

1. Automobiles that had been seized by the government or had been repossessed.
  2. Houses where the owner had fallen behind on their mortgage payments and the mortgage holder had foreclosed
  3. Travel services
  4. Medical goods and services, such as dental care, eye care, or prescription drugs
  5. Entertainment, such as restaurant meals or movie tickets
  6. General Merchandise, like food or household products
  7. **OTHER (SPECIFY)** \_\_\_\_\_
  8. Don't know/refused
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**(IF Q21A:1, Q22A:1, 23A:1 OR Q24A:1, ASK)**

**(IF Q21B:2-5 OR Q22B:2-5, READ:)** Thinking now about the most recent time this happened to you...

27. Did you try to get the seller to give you a refund or otherwise make an adjustment?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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**(IF Q27:1, ASK)**

27b. And was the seller willing to provide a refund, or otherwise make an adjustment that satisfied you?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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28. And in the past year, has your long distance telephone service been switched to another company without your knowledge or consent?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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**(IF Q28:1, ASK:)**

28b. How many times has this happened to you in the past year?

- 1 ONCE
  - 2 TWICE
  - 3 THREE TIMES
  - 4 FOUR OR MORE TIMES
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
-

**(RANDOMIZE AS BLOCKS: Q15-Q19, Q20-Q28B, Q29-Q35, AND Q36-Q40)**

- A. In the past year, have you paid anyone...(RANDOMIZE)
- B. **(IF YES, ASK:)** How many times has this happened to you in the past year?

<u>HAPPENED</u>			<u>NUMBER OF TIMES</u>				<u>(DNR)</u>
<u>YES</u>	<u>NO</u>	<u>DK/REF (DNR)</u>	<u>Once</u>	<u>Twice</u>	<u>Three</u>	<u>Four +</u>	<u>Don't Know/Ref</u>
<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>

29. For an opportunity to operate your own business, such as a work-at-home plan, a business opportunity or a franchise?

**(IF Q29A:1, ASK Q31-Q34 AFTER Q29B BUT BEFORE CONTINUING WITH REST OF SERIES)**

30. Who promised that you would obtain a job at the U.S. Postal Service or another branch of state or federal government?

**(IF Q30A:1, ASK Q35, AFTER Q30B BUT BEFORE CONTINUING WITH SERIES)**

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**(IF Q29A:1, ASK)**

**(IF Q29B:2-5, READ:)** Thinking now about the most recent time this happened to you...

31. Were you led to believe that most of the money you earned from this business would be from recruiting others to join the business, rather than from the sale of products?

- 1 YES  
 2 NO  
 3 DON'T KNOW/REFUSED **(DO NOT READ)**

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**(IF Q29A:1, ASK)**

32. And was the business to be operated out of your home?

- 1 YES  
 2 NO  
 3 DON'T KNOW/REFUSED **(DO NOT READ)**
-

**(IF Q29A:1, ASK)**

33. Were you led to believe that you would earn a certain amount of income or profit from this business?

**(IF YES ASK:) Did you earn at least roughly as much money as you had been led to expect?**

- 1 YES - No earnings promises were made
  - 2 YES - Promised level of earnings was realized
  - 3 YES - Promised level of earnings was NOT realized
  - 4 NO
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q29A:1, ASK)**

34. Were you promised help in locating customers who would use your services or allow you to sell your products from their premises?

**(IF YES ASK:) Did you obtain the promised assistance?**

- 1 YES - No assistance was promised
  - 2 YES - Promised assistance was provided
  - 3 YES - Promised assistance was NOT provided
  - 4 NO
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q31:1, Q33:3 OR Q34:3, ASK:)**

- 34b. And how many months ago did you purchase this business?

\_\_\_\_\_ **RECORD NUMBER OF MONTHS**

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**(IF Q30A:1, ASK)**

**(IF Q30B:2-5, READ:) Thinking now about the most recent time this happened to you...**

35. Did you get the job that was promised?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
-

**(RANDOMIZE AS BLOCKS: Q15-Q19, Q20-Q28B, Q29-Q35, AND Q36-Q40)**

36. In the past year, has anyone told you that you had won a prize or been selected to receive an award such as money, a free vacation, or other product or service?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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**(IF Q36:1, ASK:)**

37. Were you told that you had to pay something, purchase a good or service, or attend a sales presentation in order to receive your prize or award?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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**(IF Q37:1, ASK:)**

38. Did you make the required payment or purchase or did you attend the required sales presentation?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED (**DO NOT READ**)

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**(IF Q38:1, ASK:)**

38b. How many times has this happened to you in the past year?

- 1 ONCE
  - 2 TWICE
  - 3 THREE TIMES
  - 4 FOUR OR MORE TIMES
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
-

**(IF Q38:1, ASK)****(IF Q38B:2-5, READ:)** Thinking now about the most recent time this happened to you...

39. Did you ever receive the prize or award?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q39:1, ASK)**

40. And was the prize or award essentially what had been described to you?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
-

**(ROTATE AS A BLOCK Q41-Q44 WITH Q45-Q49)**

41. Other than the things we have already discussed, in the past year have you purchased something which you paid for but NEVER received?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q41:1, ASK:)**

41b. How many times has this happened to you in the past year?

- 1 ONCE
  - 2 TWICE
  - 3 THREE TIMES
  - 4 FOUR OR MORE TIMES
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q41:1, ASK)**

**(IF Q41B:2-5, READ:)** Thinking now about the most recent time this happened to you...

42. Did you try to get the seller to give you a refund or otherwise make an adjustment?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q42:1, ASK)**

43. And was the seller willing to provide a refund or otherwise make an adjustment that satisfied you?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
-



**(IFQ41:1, ASK)**

44. What was the item that you purchased? **(DO NOT READ LIST (OPEN-END PRE-CODE))**

- 1 Business opportunities / franchises / distributorships / work-at-home plans
  - 2 Buyers clubs
  - 3 Cameras (including digital cameras and camcorders)
  - 4 CDs / video tapes / DVDs
  - 5 Computers: equipment or software
  - 6 Health care products and services
  - 7 Information such as psychic or adult entertainment services delivered over the internet
  - 8 Internet access services
  - 9 Internet web site design / advertising on the internet
  - 10 Investments
  - 11 Magazines
  - 12 Office supplies
  - 13 Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
  - 14 Real estate (including timeshares)
  - 15 Travel services / vacations
  - 16 Other **(SPECIFY)** \_\_\_\_\_
  - 17 DON'T KNOW/REFUSED
-

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**(ROTATE AS A BLOCK Q41-Q44 WITH Q45-Q49)**

45. Other than the things we have already discussed, in the past year have you purchased something where the item you received turned out to be of substantially lower quality than what was originally represented to you?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q45:1, ASK:)**

45b. How many times has this happened to you in the past year?

- 1 ONCE
  - 2 TWICE
  - 3 THREE TIMES
  - 4 FOUR OR MORE TIMES
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q45:1, ASK)**

**(IF Q45B:2-5, READ:)** Thinking now about the most recent time this happened to you...

46. Did you try to return the item or seek to get the seller to make some other kind of an adjustment?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q46:1, ASK)**

47. And was the seller willing to take the item back or otherwise make an adjustment that satisfied you?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
-

**(IF Q45:1, ASK)**

48. What was the item that you purchased? **(DO NOT READ LIST) (OPEN-END PRE-CODE)**

- 1 Business opportunities / franchises / distributorships / work-at-home plans
  - 2 Buyers clubs
  - 3 Cameras (including digital cameras and camcorders)
  - 4 CDs / video tapes / DVDs
  - 5 Computers: equipment or software
  - 6 Health care products and services
  - 7 Information such as psychic or adult entertainment services delivered over the internet
  - 8 Internet access services
  - 9 Internet web site design / advertising on the internet
  - 10 Investments
  - 11 Magazines
  - 12 Office supplies
  - 13 Pay-per-call and information services such as adult entertainment, gambling or psychic services delivered over the telephone or internet
  - 14 Real estate (including timeshares)
  - 15 Travel services / vacations
  - 16 Other **(SPECIFY)** \_\_\_\_\_
  - 17 DON'T KNOW/REFUSED
- 

**(IF Q48:1-16, ASK)**

49. Could you please briefly describe how the item differed from what you expected?

**RECORD RESPONSE VERBATIM**

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50. In the past year, has anyone misused your credit card or credit card number that had either been lost or stolen and placed charges on your account?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

51. And other than the misuse of your credit card we just discussed, in the past year, have you been the victim of Identity Theft. That is, has anyone used your personal information without your permission, to obtain credit in your name, to run up debts in your name or otherwise commit fraud or theft?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

52. Now, we've been talking about some SPECIFIC ways in which you might have been cheated or defrauded in the last year. Now I'd like to know if there were any other occasions in the past year that you felt a person or company cheated you out of money or property?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q52:1, ASK:)**

52b. How many times has this happened to you in the past year?

- 1 ONCE
  - 2 TWICE
  - 3 THREE TIMES
  - 4 FOUR OR MORE TIMES
  - 5 DON'T KNOW/REFUSED (**DO NOT READ**)
- 

**(IF Q52:1, ASK)**

**(IF Q52B:2-5, READ:)** Thinking now about the most recent time this happened to you...

53. Can you briefly tell me what happened? And can you tell me anything else you can think of that is important about that experience?

**RECORD RESPONSE VERBATIM**

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**GENERAL FOLLOW-UP QUESTIONS (Q54-Q62) WILL EITHER BE ASKED AFTER EACH INSTANCE OF FRAUD REPORTED BY A RESPONDENT IN Q15-Q49 OR WILL BE ASKED FOR A MAXIMUM OF THREE INSTANCES OF FRAUD REPORTED BY A RESPONDENT IN Q15-Q49. THIS WILL BE DETERMINED BY A PRE-TEST SURVEY.**

**(IF Q15:1, Q16:1, Q17:1, Q18:1, Q21:1, Q22:1, Q23:1, Q24:1, Q28:1, Q31:1, Q33:3, Q34:3, Q35:2, Q39:2, Q40:2, Q43:2, Q47:2, ASK:)**

54. How did you first learn about [Insert language describing the product or service involved in the fraud]? **(RANDOMIZE)**

- 1 through an internet auction site
  - 2 from an internet web site, other than an auction site
  - 3 from an unsolicited email
  - 4 from a television advertisement or infomercial
  - 5 from a mail advertisement or solicitation, including from a catalog
  - 6 from a telemarketer
  - 7 from a store you visited
  - 8 from someone who came to your home
  - 9 other **(SPECIFY)** \_\_\_\_\_
  - 10 **DON'T KNOW/REFUSED (DO NOT READ)**
-

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**(IF Q54:4-5, ASK)**55. And how did you purchase this product **(RANDOMIZE)**?

- 1 VISITED A STORE
- 2 ORDERED ON THE TELEPHONE
- 3 MAILED IN AN ORDER
- 4 ORDERED FROM INTERNET SITE
- 5 OTHER **(SPECIFY)** \_\_\_\_\_
- 6 DON'T KNOW/REFUSED **(DO NOT READ)**

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**(IF Q15:1, Q16:1, Q17:1, Q18:1, Q21:1, Q22:1, Q23:1, Q24:1, Q28:1, Q31:1, Q33:3, Q34:3, Q35:2, Q39:2, Q40:2, Q43:2, Q47:2, ASK:)**

56. How much money did you pay or lose as a result of the person or company who defrauded you?

PAID \_\_\_\_\_ **(RECORD EXACT AMOUNT, 9999999 FOR DK/REF)**  
LOST \_\_\_\_\_ **(RECORD EXACT AMOUNT, 9999999 FOR DK/REF)**

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**(IF PAID MONEY ON Q56, ASK)**

57. And how did you pay for this transaction?

- 1 Credit Card
  - 2 Cash
  - 3 Check
  - 4 On-line payment system like PayPal,
  - 5 Seller took money directly from my checking account
  - 6 Charged to my telephone bill
  - 7 Other **(SPECIFY)** \_\_\_\_\_
  - 8 DON'T KNOW/REFUSED **(DO NOT READ)**
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(IF Q15:1, Q16:1, Q17:1, Q18:1, Q21:1, Q22:1, Q23:1, Q24:1, Q28:1, Q31:1, Q33:3, Q34:3, Q35:2, Q39:2, Q40:2, Q43:2, Q47:2, ASK:)

58. What actions, if any, did you take in attempting to resolve this incident?(**DO NOT READ, OPEN-END PRE-CODE) (PROBE FOR MULTIPLE RESPONSES by following up with "Anything else?"**)

- 1 Did nothing
  - 2 Asked for a refund or replacement
  - 3 Stopped payment or refused to pay
  - 4 Stopped buying from the company
  - 5 Consulted a lawyer or other professional
  - 6 Complained to family or friends / told family or friends not to buy from the seller
  - 7 Complained to salesperson, manager or owner of the company that sold the product
  - 8 Complained to the product manufacturer
  - 9 Complained to the Better Business Bureau
  - 10 Complained to a bank
  - 11 Complained to a credit card company
  - 12 Complained to a local consumer agency
  - 13 Complained to the local police department
  - 14 Complained to the Department of Motor Vehicles
  - 15 Complained to a local consumer help line
  - 16 Complained to the state Attorney General or state consumer agency
  - 17 Complained to the FTC
  - 18 Complained to another federal agency (specify)
  - 19 Other (**SPECIFY**) \_\_\_\_\_
  - 20 DON'T KNOW/REFUSED
-

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**(IF Q58:1-6, 19-20 ONLY, ASK)**

59. And, did you report your experience to anyone?

- 1 YES
- 2 NO
- 3 DON'T KNOW/REFUSED **(DO NOT READ)**

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**(IF Q59:1, ASK)**

60. To whom did you report your experience?

**(DO NOT READ OPEN-END PRE-CODE) (PROBE FOR MULTIPLE RESPONSES  
by following up with "Anything else?")**

- 1 Family or friends / tell family or friends not to buy from the seller
  - 2 Salesperson, manager or owner of the company that sold the product
  - 3 The product manufacturer
  - 4 The Better Business Bureau
  - 5 A bank
  - 6 A credit card company
  - 7 A local consumer agency
  - 8 The local police department
  - 9 The Department of Motor Vehicles
  - 10 A local consumer help line
  - 11 The state Attorney General or state consumer agency
  - 12 The FTC
  - 13 Another federal agency **(SPECIFY)** \_\_\_\_\_
  - 14 Other **(SPECIFY)** \_\_\_\_\_
  - 15 DON'T KNOW/REFUSED
-



**(IF Q58:7-18 OR Q60:2-14, ASK)**

61. How satisfied were you with the result of your report of your experience with **(INSERT FIRST PUNCH FROM Q58 OR Q60)?...(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)** — Very Satisfied, Somewhat Satisfied, Not Too Satisfied, or Not at all satisfied?

- 1 VERY SATISFIED
  - 2 SOMEWHAT SATISFIED
  - 3 NOT TOO SATISFIED
  - 4 NOT AT ALL SATISFIED
  - 5 DON'T KNOW/REFUSED **(DO NOT READ)**
- 

**(IF MORE THAN ONE PUNCH ON Q58:7-18 OR Q60:2-14, ASK)**

62. How satisfied were you with the result of your report of your experience with **(INSERT SECOND PUNCH FROM Q58 OR Q60)?...(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)** — Very Satisfied, Somewhat Satisfied, Not Too Satisfied, or Not at all satisfied?

- 1 VERY SATISFIED
  - 2 SOMEWHAT SATISFIED
  - 3 NOT TOO SATISFIED
  - 4 NOT AT ALL SATISFIED
  - 5 DON'T KNOW/REFUSED **(DO NOT READ)**
-

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Changing Topics and thinking some more about you...

63. Do you ever go online to access the Internet or World Wide Web?

- 1 YES
  - 2 NO
- 

**(IF Q63:1, ASK)**

64. How many hours EACH WEEK would you say you spend on the Internet either at work OR at home ?

**RECORD EXACT NUMBER OF HOURS, ENTER 999 FOR DK/REF**

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And for statistical purposes only...

65. In what year were you born?

\_\_\_\_\_ (9999 = DK/REFUSED)

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66. Are you married, widowed, separated, divorced or have you never been married?

- 1 MARRIED
  - 2 WIDOWED
  - 3 SEPARATED
  - 4 DIVORCED
  - 5 NEVER BEEN MARRIED (**DO NOT READ**)
  - 6 NOT SURE/REFUSED (**DO NOT READ**)
-

- 
67. And what was the last grade you completed in school? **(DO NOT READ CATEGORIES)**
- 1 SOME GRADE SCHOOL (1-8)
  - 2 SOME HIGH SCHOOL (9-11)
  - 3 GRADUATED HIGH SCHOOL (completed 9-12)
  - 4 TECHNICAL OR VOCATIONAL SCHOOL (12)
  - 5 SOME COLLEGE (13-15)
  - 6 GRADUATED COLLEGE (16)
  - 7 GRADUATE/PROFESSIONAL SCHOOL (16+)
  
  - 8 REFUSED **(DO NOT READ)**
- 

68. Are you or is anyone in your household a military veteran?

**(IF YES, ASK:)** And is that you or someone else?

- 1 YES, SELF
  - 2 YES, OTHER
  - 3 YES, BOTH
  - 4 NO
  - 5 REFUSED/DON'T KNOW **(DO NOT READ)**
- 

69. Is English the primary language spoken in your home, or do you generally speak another language at home? **(IF NOT ENGLISH, ASK: What other language do you generally speak?)**

- 1 PRIMARILY ENGLISH
  - 2 PRIMARILY SPANISH
  - 3 OTHER **(SPECIFY)** \_\_\_\_\_
  - 4 DO NOT KNOW/REFUSED **(DO NOT READ)**
-

- 
70. And for statistical purposes only...is your total annual HOUSEHOLD income greater or less than \$60,000 dollars?

**(IF LESS THAN \$60,000, ASK:) Is it...**

**(ROTATE FROM TOP TO BOTTOM/BOTTOM TO TOP)**

- 1 UNDER \$20,000
- 2 BETWEEN \$20,000 - \$40,000
- 3 OVER \$40,000

**(IF GREATER THAN \$60,000, ASK:) Is it...**

**(ROTATE FROM TOP TO BOTTOM/BOTTOM TO TOP)**

- 4 UNDER \$80,000
- 5 BETWEEN \$80,000 - \$100,000
- 6 OVER \$100,000
  
- 7 REFUSED **(DO NOT READ)**

- 
71. Thinking ahead to three years from now, how do you think your income will compare to your income today? Do you think it will be **(ROTATE TOP TO BOTTOM, BOTTOM TO TOP)...**?

- 1 MUCH LOWER
  - 2 SLIGHTLY LOWER
  - 3 ABOUT THE SAME
  - 4 SLIGHTLY HIGHER
  - 5 MUCH HIGHER
  - 6 DON'T KNOW/REFUSED **(DO NOT READ)**
-

72. And thinking for a moment about your personal debt on which you currently make interest payments. I am talking about your debts you partially pay-off each month for things like mortgages, credit cards, personal loans or car loans. Would you say the amount of debt you currently have is...(DO NOT ROTATE)

- 1 More than you can handle financially
  - 2 About as much as you can handle financially  
...or...
  - 3 You could handle more debt than you currently have
  - 4 Do not have any personal debt (DO NOT READ)
  - 5 DON'T KNOW/REFUSED (DO NOT READ)
- 

73. Do you personally own any stock market investments, such as stocks, bonds, mutual funds, or have a retirement account, such as a 401K (FOUR-O-ONE-K) or other pension plan?

- 1 YES
  - 2 NO
  - 3 DON'T KNOW/REFUSED (DO NOT READ)
- 

74. What would be your estimate of the total value of your household's savings and investments. By savings and investments I mean things such as savings and money market accounts, stocks, bonds, mutual funds, government securities, CDs, bank accounts, IRAs, Keoghs, (KEY OHS) 401Ks (FOUR-O-ONE KS) and 403bs (FOUR-O-THREE-BEES). Please do NOT include in your answer any real estate investments or company-sponsored pension plans that are fully funded by your employer. Would you say that your total investments are (READ LIST)

- 1 Less than \$25,000
  - 2 Between \$25,000 and \$50,000
  - 3 Between \$50,000 and \$100,000
  - 4 More than \$100,000
  
  - 5 DON'T KNOW (DO NOT READ)
  - 6 REFUSED (DO NOT READ)
-

75. And other than being an American, what is your main racial or ethnic heritage? Is it...  
(**READ LIST SLOWLY BEFORE ACCEPTING ANSWER, THEN ACCEPT ONE RESPONSE ONLY.**)

- 1 CAUCASIAN OR WHITE
- 2 AFRICAN-AMERICAN OR BLACK
- 3 HISPANIC-AMERICAN OR LATINO
- 4 ASIAN-AMERICAN
- 5 NATIVE AMERICAN
- 6 **OTHER (DO NOT READ) (IF PUNCH, ASK:)** Now I realize you just said your main ethnic or racial heritage doesn't fall into any of the categories I just mentioned...but if you had to choose JUST ONE of these categories, which ONE would you choose?
- 7 **REFUSED (DO NOT READ)**

76. **GENDER (BY OBSERVATION, BUT ASK EVERYONE)** Are you employed outside of the home, are you a homemaker, or are you retired?

- 1 MALE/EMPLOYED
- 2 MALE/HOMEMAKER
- 3 MALE/RETIRED
- 4 MALE/NOT IN LABOR FORCE
- 5 MALE/REFUSED
- 6 FEMALE/EMPLOYED
- 7 FEMALE/HOMEMAKER
- 8 FEMALE/RETIRED
- 9 FEMALE/NOT IN LABOR FORCE
- 10 FEMALE/REFUSED

[FR Doc. 02-30653 Filed 12-3-02; 8:45 am]  
BILLING CODE 6750-01-M

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Notice of Availability of Medical Reserve Corps—A Guide for Local Leaders

**AGENCY:** Department of Health and Human Services; Office of the Secretary, Office of Public Health and Science, Office of the Surgeon General.

**ACTION:** Notice of availability.

**SUMMARY:** The Department of Health and Human Services is announcing the availability of a guidance document entitled Medical Reserve Corps—A Guide for Local Leaders. This guidance document is intended to assist communities in the establishment of

local citizen volunteer Medical Reserve Corps (MRC) units under the umbrella of the Citizen Corps, USA Freedom Corps.

Medical Reserve Corps—A Guide for Local Leaders provides background on the Citizen Corps and Medical Reserve Corps, helpful information on how to plan the establishment of a local citizen volunteer MRC unit, volunteer standards, managing a local MRC unit, education and training resources, legal considerations, and other related federal programs.

**ADDRESSES:** Electronic versions of the guide may be accessed, downloaded, and printed at the following worldwide Web site: <http://www.medicalreservecorps.gov>. A printed, single copy may be obtained by submitting a written request for: Medical Reserve Corps—A Guide for Local Leaders to the Office of the Surgeon General, Room 18-66, 5600

Fishers Lane, Rockville, MD 20857. Send one self-addressed adhesive label to assist the office in processing your request.

**FOR FURTHER INFORMATION CONTACT:** MRC Staff, Office of the Surgeon General, 5600 Fishers Lane, Room 18-66, Rockville, MD 20857, 301-443-4000.

**SUPPLEMENTARY INFORMATION:** During his 2002 State of the Union address, President Bush called on all Americans to volunteer at least two years of their lives—the equivalent of 4,000 hours—to serve others. President Bush created the USA Freedom Corps to help Americans answer his call to service and to foster an American culture of service, citizenship, and responsibility.

The Medical Reserve Corps is a component of the Citizen Corps, USA Freedom Corps. The medical Reserve Corps is envisioned as a nationwide