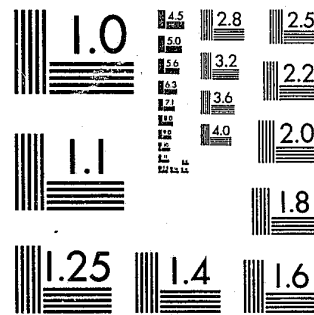


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COMMUNICATING CONSUMER PROTECTION AND ANTI-FRAUD  
INFORMATION TO THE ELDERLY

PREPARED FOR THE ADMINISTRATION ON AGING  
OFFICE OF HUMAN DEVELOPMENT  
U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

BATTELLE LAW AND JUSTICE STUDY CENTER

NOVEMBER, 1978

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U.S. Department of Justice  
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## COMMUNICATING CONSUMER PROTECTION AND ANTI-FRAUD INFORMATION TO THE ELDERLY

PREPARED BY

BATTELLE LAW AND JUSTICE STUDY CENTER

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NOVEMBER, 1978

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## FOREWORD AND ACKNOWLEDGMENTS

Protection of the elderly from fraud and consumer abuse, and the delivery of remedies to them if they have been victimized, largely depends on providing senior citizens with information. Such information must cover areas such as the character and modus operandi of fraudulent and abusive practices, and the remedies which are provided by private and public agencies. This report was prepared to help agencies meet this need.

Many people contributed in different ways to its preparation, within Battelle and outside our organization. The data gathering and writing of the first draft were largely the work of Deborah Berger, a Battelle Research Specialist. Subsequent revisions and additions were supervised and prepared by Bert H. Hoff, a Battelle Research Scientist. Other Battelle staff who contributed were Brenna Louzin of our library staff, and Ingrid McCormack who typed and assembled the manuscripts. We owe special thanks also to those who reviewed our earlier drafts and whose suggestions and comments were of great value: Mareatha Counts, Consumer Education Specialist, Consumer Protection and Anti-Trust Division of the Office of the Attorney General; Elizabeth Garlich, Senior Information and Assistance Program Director, Senior Services and Centers, Seattle, Washington; Patricia Rebo, Senior Consumer Specialist and Supervisor, Consumer Services, Washington State Department of Agriculture; and Alan Rhone, Chief, Communication Branch, National Cancer Institute, National Institutes of Health. We thank them all.

Herbert Edelhertz  
Project Director

## I. INTRODUCTION

A. Purpose, Scope, and Audience

This report discusses methods of educating the senior citizen consumer about consumer problems and the help available to resolve them. The goals of consumer education should be to give potential victims a base of knowledge which will help them to avoid being victimized, and to know where to turn if they are victimized in order to obtain restitution or other redress. Achieving these goals in educating the elderly consumer can be difficult, in view of some of the problems faced by this segment of the population. In order to provide some insight into how public education efforts can reach the elderly, this report draws on a national survey of consumer protection organizations as to their elderly consumer education programs and on surveys and site studies in consumer protection units in Genesee County (Flint), Michigan, and King County (Seattle), Washington.

This report is intended for those agencies and organizations responsible for educating elderly consumers. There potential users are a broad and diverse group, as is pointed out in a companion report.<sup>1/</sup> They include consumer protection agencies and organizations, who are expert at resolution of consumer problems but who may have difficulty in recognizing and coping with the particular problems of the elderly. They also include prosecutors' offices or attorneys general consumer fraud units, as well as senior citizen associations, projects, and organizations. These groups

may be more familiar with the problems of the elderly and better able to assist them, but may lack expertise in handling consumer problems. More generally, social and welfare agencies, in the public or private sector, who seek to aid the "total client" and employ caseworkers who refer clients to a diverse range of services, are included in this group. As the service-delivery report noted earlier observes, each of these types of organizations has unique advantages in reaching the elderly consumer. A comprehensive service-delivery network must include them all.

This report is also intended for policy-makers, funding authorities, and other officials responsible for design, oversight, technical assistance, and other assistance to agencies or organizations offering direct services to elderly consumers. This audience includes the Administration on Aging of the Department of Health, Education and Welfare, and national counterparts to local organizations and agencies mentioned earlier. These include, for example, retired persons' associations and action groups, state and regional offices on aging, professional associations whose memberships are interested in problems of the consumer or the elderly, and federal and state funding officials whose programs include concerns for the elderly or the consumer.

The balance of this first chapter of this report is devoted to a discussion of factors which make elderly consumers vulnerable and a review of surveys and other research germane to the issue of public education programs for elderly consumers. Conclusions are reached, following this review, as to the appropriate focus of consumer education programs for the elderly.

The second chapter of this report is devoted to a discussion of factors relating to elderly consumers' access to consumer education materials and programs.

Chapter III discusses various methods that can be employed to make consumer information available, with special emphasis on the adaptability of these methods to the needs of senior citizens.

Chapter IV examines the appearance and style of consumer education materials, particularly in relation to the audience of older americans.

Chapter V discusses the content of consumer education materials, with special attention to subjects that may be of particular interest to the elderly.

#### B. Factors Affecting the Vulnerability of Elderly Consumers

Most consumer protection agencies are designed to serve the public at large. As such they may feel constrained from producing materials that appeal to one audience with the possible exclusion of others. Nevertheless, an agency that has as its defined population "everyone," may find itself in a difficult situation. It is expected to produce consumer education materials for "everyone," which in some cases may mean no identifiable audience. Agencies generally try to appeal to the young and the old, the affluent and the non-affluent, the educated and the non-educated. In designing their appeals, agencies must recognize that much of their audience will consist of people to whom different sources of information are credible. Even within a limited geographical area, demographic differences in the audience may make different sources credible to different segments of the community. In attempting to reach all these varied audiences,



it is easy to see how some groups of people may fall "between the cracks" of consumer education programs.

Those designing consumer education programs should recognize the aged as an important part of their audience. It should be taken into account, for example, that the senior citizen population is large and can be expected to continue to grow.<sup>2/</sup> In 1975, there were 22.4 million men and women over 65 in the United States, constituting about 10 percent of our total population.<sup>3/</sup>

In addition, the aged as a group share some characteristics which many believe make them particularly vulnerable to consumer fraud and abuse. Some of the most important of these characteristics are discussed in the following paragraphs. These characteristics relate to the vulnerability of the elderly but should not be read as an affirmation of the commonly accepted belief that the elderly are more vulnerable than the nonelderly in any overall sense. There is no reliable body of evidence to convincingly demonstrate that the elderly are specially vulnerable; in fact a companion report in this study strongly indicates that they may not be differentially vulnerable, though secondary impacts of fraud and consumer abuse on the elderly may well have extra dimensions.<sup>4/</sup>

Perhaps Robert Butler said it best when he noted that "Grief is the constant companion of old age."<sup>5/</sup> The aged person is frequently confronted with an increasing isolation from significant others--spouse, friends, and children--as they die or move away. This isolation can be a significant factor where consumer problems are concerned. The elderly person is more likely to be alone when dealing with an unscrupulous merchant, which means there is no one to critically evaluate or question what is being offered. There is no one to turn to for advice, assistance, or simple reinforcement when the elderly person desires time to "think it over." When a problem does occur, there is no one close and familiar to answer or support the quest for help.

Closely tied to the isolation which is part of many seniors' lives is loneliness. Loneliness can create depression and a sense of hopelessness. It can also make the individual vulnerable to schemes designed to alleviate it. A lonely person may be susceptible to ads which promise new friends at a dance studio or even a new life, if only he or she will sign a contract for lessons. Dating clubs are in business to combat loneliness, and may take advantage of the senior citizen by making false promises, charging exorbitant rates, or simply failing to deliver any services whatsoever. The con artist who becomes a "friend" or "companion" can form a binding personal tie with an elderly person--for which the senior citizen pays a high price. In addition, loneliness can simply make an aged person more susceptible to a salesperson's "pitch": an elderly person may be so hungry for company that he or she agrees to buy things that are not needed and/or are overpriced simply because of the social benefits of talking with the salesperson.

In many aspects of American life today, the elderly are excluded from a meaningful role in our society. They are often denied employment and social opportunities.<sup>6/</sup> This lack of a satisfying role may make the elderly vulnerable to schemes that will increase their status, for example by providing an opportunity to be an "independent businessman." By being denied a recognized place in our society, the elderly person may be forced into a passive role--allowed to be a recipient of services but prevented from taking an active part in adding to society. Forcing the elderly into a passive role can lead to a lack of assertiveness. Making the same mistakes that younger people make, the elderly may find themselves labeled "senile". Prevalent attitudes in society may make them feel cut off from society, thus adversely affecting their willingness to report abuses.

For many women in particular, growing into old age is accompanied by widowhood. In 1975 there were almost 50 percent more women than men over the age of 65. In addition,

men over 65 often have younger wives.<sup>7/</sup> Elderly women are confronted by a change in the role of women. Many were brought up in a time when females did not usually become involved in business transactions. Some never even wrote out a check.<sup>8/</sup> Once they are widowed, they may be vulnerable to those who would use their lack of knowledge and experience to take advantage of them.

The change in the values of our society can also contribute to the vulnerability of the aged to consumer problems. Older persons were brought up in a time when great stress was placed on self-reliance, paying bills on time, and meeting obligations promptly. The aged may expect that others will function with the same sense of honesty and integrity that they do. Having been brought up in a time when face-to-face contact was a more common feature of the marketplace, and when a verbal promise was considered by some to be as good as a written one, the aged may be particularly vulnerable to those less creditable than they are. If a problem does arise, the elderly consumer may be reluctant to report it, seeing it as a failure in judgment on his or her part. (Implications of these points for the design of consumer education programs and materials are discussed in greater detail in Chapter V.)

The education level of many seniors is another factor which some speculate contributes to the vulnerability of this population. The median level of education for citizens 65 years and older is 9.5 years. This is considerably lower than the national median for all citizens 14 years and older.<sup>9/</sup> In addition, one source indicates that about 20 percent of those 65 and older are functionally illiterate.<sup>10/</sup> Those who feel themselves limited in this area may be taken advantage of because they do not understand "technical terms" and are inhibited from inquiring. They may also be more easily intimidated by "big words" which are given to "answer" questions. This is not to say that persons with higher levels of education are not victimized; Battelle's studies of elderly complainants to consumer protection agencies in Flint and Seattle revealed a substantial number of these people with

high levels of formal education who were victimized. These data suggest that the relationship between low educational levels and victimization may not be as strong as the literature suggests.<sup>11/</sup> Nevertheless, consumer educators should make sure their own materials are useable by persons who are poorly educated or illiterate. (This issue is discussed in detail in Chapter III of this report.)

One study, which drew on a population of middle and upper middle class elderly<sup>12/</sup> found that a high percentage of the respondents did not have information on the extent of coverage provided by their health insurance policies. This is especially striking, since older people have a greater likelihood of being hospitalized, stay longer in the hospital once they are there, and use visual and hearing aids far more than the rest of the population.<sup>13/</sup>

Lack of economic security is a fact of life for many older Americans. In 1974, about 3.3 million persons 65 and older had incomes below the poverty level. More than one third of all elderly blacks were poor; one out of every seven elderly white persons was in the same situation. Further, those living alone or with non-relatives are more likely to be poor.<sup>14/</sup> Not only are those citizens who have had low incomes all their lives poor; many others become poor as they outlive their meager savings, or as illness takes its toll on limited resources. Economic hardship can make the aged vulnerable to fraudulent schemes; in addition, faced with restricted assets and inflation, even those elderly persons who do not suffer from severe economic problems may nonetheless feel financially insecure. This insecurity makes the aged vulnerable to opportunities (such as investment schemes and franchise operations) that promise to "increase" their limited incomes.

The "nest egg" is another facet of the senior citizens' economic vulnerability to consumer fraud. More than two thirds of the aged own their residences.<sup>15/</sup> This home



represents a "nest egg" to the aged person. To the unscrupulous, however, it may represent an attractive, vulnerable asset. Often, too, this home is likely to be an older home, which may need repairs and increase the vulnerability of its owners to home repair and improvement fraud victimization. In addition, seniors may have bank accounts--however small--which constitute their life savings. Size of this "nest egg" is not the most relevant characteristic. Rather, from the fraud artist's perspective, the "nest egg" is important because it is money or property owned free and clear, capable of being stolen with a minimum of interference from outside parties. Keeping the elderly person divorced from other sources of information or questions can be important to the successful completion of a fraud.

The loss of a "nest egg" can have a far-reaching and dramatic life impact on the older person. Once the "nest egg" is gone, there is little or no chance for the aged person to recoup the loss. Unlike younger persons, senior citizens most often do not have the option of going to work and saving again; that "nest egg" was their final hedge against economic insecurity. The successful completion of such a fraud not only destroys the senior's economic security, it can severely damage the person emotionally as well.<sup>16/</sup>

Decreased mobility is another fact of life for many senior citizens. Problems in getting around may be due to physical disabilities. Figures for 1972, for example, indicate that about 18 percent of those 76 and older had some difficulty with mobility as a result of physical problems.<sup>17/</sup> This difficulty may be aggravated further by problems with transportation. Inadequate or unavailable transportation is a serious problem for many senior citizens who otherwise might be able to get around. Decreased mobility is likely to affect the purchasing practices of older persons, thus affecting their exposure to dishonest consumer situations.

Ordering through the mail or buying from a door-to-door salesperson, for example, may be the only option open to those

for whom mobility is difficult, painful, or impossible. Such purchase situations are often fraught with problems for the consumer, not the least of which is the difficulty of having a complaint addressed or righting a wrong. (Implications of decreased mobility for consumer education are discussed in Chapter III of this report.)

A final characteristic of the elderly which relates to their vulnerability is that they are more likely to require medical devices and aids such as eyeglasses, hearing aids, and walkers. More than 90 percent of those 65 and older wear eyeglasses or contact lens; 5 percent use hearing aids.<sup>18/</sup> Not only does this mean they are vulnerable to abuses when purchasing or repairing these products (a commonly reported area of consumer fraud), it also means that their visual and hearing impairments, if any, can be used to discredit them if they do complain or report abuses.

These factors affecting the vulnerability of the elderly to consumer abuse should be taken into account in planning a consumer education program focused toward them. This should be done in a way which does not patronize the elderly. Findings of surveys and other research into elderly consumer education and related issues, which are discussed in the next section of this report, list other factors related to use by elderly consumers of consumer and consumer-education services. These indicate that consumer education needs of the elderly differ from the needs of other consumers not because of the nature of their victimization, but rather because of how they respond to such victimization. The elderly seem less prone to consult a consumer protection office or other source of information prior to a consumer transaction, and less likely to report consumer victimization. This suggests that a consumer education program for the elderly need not differ materially in substance from a general consumer education program, but should tailor the method and style of delivery of the consumer

message to specifically ensure that the needs of the elderly consumer are met. These factors just discussed, which are associated with the victimization of older consumers should be taken into account in the design of education programs.

Increasing loneliness and isolation from others, for example, can be combatted to some extent by using many of the senior citizen-oriented outreach organizations and programs as dissemination avenues. These include senior citizens' centers and clubs, "meals on wheels" and "community-kitchen" programs, and household help and companionship programs. These are all valuable potential allies in consumer-education and consumer assistance programs, as is pointed out in Battelle's companion report on service delivery for the elderly consumer.<sup>19/</sup> That report describes ways of involving these and other important resources in a comprehensive service-delivery network.

Many guidelines and cautions for elderly consumer education can be derived from a good common sense attitude of dignity and respect for the elderly. For example, precisely because the lonely victim is vulnerable to socially-oriented consumer frauds, tact must be used to ensure that the consumer message is not insulting or demeaning in reflecting attitudes that the victim was "weak," "lonely" or "vulnerable."

The increased isolation from significant others, loneliness, and lack of a satisfying role experienced by some elderly suggest that consumer programs must take extra steps not only to encourage the elderly to report abuse and encourage them to seek information before undertaking consumer transactions, but also to maintain contact with elderly consumers, by following up on those who have been in touch with the consumer protection offices---even if these agency clients do not come back on their own.

#### C. Surveys and Research on Elderly Consumer Education

The results of several surveys were reviewed to determine what insight they might provide into the effectiveness of various strategies of public education for the elderly

consumer. A survey of consumer protection organizations, described in the following paragraph, was undertaken as part of this study. Battelle also conducted community surveys of the aged and studies of elderly complainants in Flint, Michigan and Seattle, Washington. Use is also made of a survey of 1,481 elderly and 864 non-elderly consumers conducted by the Elderly Consumer Project at the University of Pittsburgh.<sup>20/</sup> In these surveys, consumer protection agencies and consumers were asked to indicate the most effective means of public education for the elderly consumer. Agencies were also asked to indicate which public education strategies they used. Consumers were asked how they came to hear of the consumer protection office and, for comparison, how they came to hear of the party against whom they were complaining. In both the Pittsburgh survey and the Battelle study of elderly and non-elderly complainants in Flint and Seattle, consumers were asked to indicate the sources of information on which they relied to find out about a product or service. The Flint and Seattle samples were also asked where they would turn if they had a consumer problem.

In order to learn what activities agencies in the consumer protection field found effective in the area of consumer education, Battelle sent questionnaires to:

- offices of the attorneys general of all states (52 mailed);
- offices of prosecuting attorneys in counties with populations in excess of 400,000 (95 mailed);
- all Better Business Bureaus in the United States (146 mailed);
- selected city and county consumer protection agencies<sup>21/</sup> (26 mailed);
- selected crime prevention programs for senior citizens<sup>22/</sup> (46 mailed); and
- certain other consumer and senior citizen organizations (2 mailed).

Some 367 questionnaires were mailed, 14 of which were returned by the post office. Some of the agencies receiving questionnaires passed them on to groups or organizations they thought would want to participate.

The survey was not intended to be a comprehensive study of the practices and opinions of all consumer educators in operational agencies. Rather, one purpose was to provide a sense of the consumer education activities of these agencies. Another purpose was to learn about the perceptions of agency consumer educators as to the effectiveness of these activities for the senior citizen audience. Responses were received from 154 (42.0%) of the agencies and organizations surveyed. The responses to this survey give us some indications of the approaches used by a diverse range of agencies to reach senior citizens with their consumer education message and agency perceptions as to problems in reaching this group.

These agencies and organizations were asked to indicate what they perceived to be the most effective methods of reaching senior citizens in their consumer-education efforts. Their responses are listed in Table 1, below. Many agencies gave multiple responses; others left the item blank. There was a total of 173 responses from the 154 respondents.

Agencies in the consumer protection field were polled as to what, in their opinion, were the major problems in responding to senior citizens' consumer complaints. Their responses are displayed in Table 2. There were 401 responses from the 154 respondents.

The respondents were also asked to indicate the consumer education strategies that they actually used. The 154 respondents indicated that they used 756 types of consumer education activities, or an average of about 4.9 strategies per agency. Their responses are shown in Table 3. Written materials, least cited by agencies as being the most effective means of reaching the elderly (see Table 1) were used by these agencies second-most frequently.

The data in Table 3 can be re-organized to indicate the percentage of responding agencies using each of the various strategies. This is done in Table 4.

TABLE 1  
METHODS OF REACHING SENIOR CITIZENS VIEWED AS  
MOST EFFECTIVE, BY AGENCY  
N = 154

Type of Agency	Type of Method						
	Written Materials	Speakers Before Groups	PSAs* on Radio	PSAs* on TV	TV/Radio Appearances by Staff	Press Coverage	Other
BBBs	8	27	12	9	7	6	4
Attorneys General	0	4	4	2	3	3	0
Prosecuting Attorneys	1	12	1	1	3	7	1
Police/Sheriff's Department	0	3	1	1	0	0	1
Consumer Protection Bureaus/Offices	3	7	3	4	3	2	1
Unknown	4	14	0	2	4	3	2
TOTAL	16	67	21	19	20	21	9

(9.2%) (38.7%) (12.1%) (11.0%) (11.6%) (12.1%) (5.2%)

\*Public Service Announcements

(Total of responses exceed N of 154 because of multiple responses.)

TABLE 2

AGENCY PERCEPTIONS: GREATEST PROBLEMS IN RESPONDING TO  
SENIOR CITIZENS WITH CONSUMER OR OTHER FRAUD PROBLEMS  
N = 154

<u>Problem</u>	<u>No. of Agencies Reporting Problem</u>
Reluctance of senior citizens to make complaints	101
Senior citizens unaware of specific nature of situation reported	80
Unavailability of necessary documentation (e.g., copies of papers signed, letters)	58
Restricted mobility: lack transportation	50
Restricted mobility: physical handicap	43
Lack of applicable laws	20
Absence of other agencies to which to refer clients	14
Other	<u>35</u>
Total	401*

\*Total exceeds N of 154 because of multiple responses.

TABLE 3

COMMUNITY EDUCATION ACTIVITIES  
OF AGENCIES, BY ACTIVITY TYPE  
N = 154

<u>Activity</u>	<u>Agencies</u>	
	<u>Per- cent</u>	<u>No.</u>
Speakers before groups	19.3%	(146)
Written materials (brochures, pamphlets)	18.7%	(141)
Press coverage of important cases	18.0%	(136)
Television or radio appearance by staff	16.7%	(126)
Public Service Announcements: - television	12.6%	( 95)
- radio	8.6%	( 65)
Other	6.2%	( 47)
TOTAL	100.1%	(756)*

\*Total exceeds N of 154 because of multiple responses.

TABLE 4

PERCENTAGE OF AGENCIES ENGAGING  
IN SPECIFIED TYPES OF CONSUMER  
EDUCATION STRATEGIES

<u>Strategy</u>	N = 154	Percentage of Agencies
Speakers before groups		94.8%
Written material		91.6%
Press coverage		88.3%
Television or radio appearance by staff		81.8%
Public Service Announcements: - television		61.7%
Public Services Announcements: - radio		42.2%
Other		30.5%

Respondents in this national survey were also asked to state where they placed their written consumer education material for distribution to consumers. The 154 respondents listed a total of 383 types of locations, averaging about 2.5 types of locations for each agency. The responses are displayed in Table 5.

TABLE 5  
AGENCY PLACEMENTS OF WRITTEN  
CONSUMER EDUCATION MATERIALS  
N = 154

Type of Agency	Where Agencies Reported Placing Written Materials					
	In Office	By Mail	In Stores	In Hospitals Human Service Facilities	Meetings with a Speaker from the Office	Other
Better Business Bureau	62	61	12	6	50	7
Attorneys General	12	11	0	4	11	2
Prosecuting Attorneys	24	20	1	3	18	0
Police/Sheriff's Depts.	6	7	3	2	7	3
Consumer Protection Bureaus/Offices	14	14	3	3	13	4
TOTAL	118	113	19	18	99	16

Public education strategies reported in this survey can be compared to the strategies used by field units participating in the National District Attorneys association Victim-Witness Project. Battelle recently conducted a survey of these prosecutorial victim-witness units at a unit meeting in Memphis, Tennessee in September, 1978. Thirty-four of the 40 attendees

completed the self-administered questionnaire. (There are 80 units affiliated with the NDAA project.) Victim-witness units provide special services for the victims of crime and work to facilitate and ease the burdens of their subsequent involvement in the criminal justice system. The units' public awareness problems are similar to those of the consumer fraud units; that is, they need to make their services widely known so that victims will turn to them for assistance. Indeed, the similarity is closer than that. Two of the victim-witness projects are specifically concerned with elderly victims (under grants for programs for the elderly), and one is a consumer fraud unit. It would appear from Table 6, which reports the public relations strategies of victim-witness units, that they use similar strategies, with about the same frequency, as do the consumer protection agencies and organizations polled in the national survey.

The Memphis conference attendees also reported significant efforts to obtain citizen input. Their responses are discussed here because collecting citizens' ideas and suggestions may be an effective part of a public education campaign, both to design an effective public education campaign, and, more broadly, to make the programs more responsive to the public they seek to serve.

Seventy-six percent of the prosecutorial victim-witness units advised that they had methods for collecting citizens' ideas, and suggestions, to assist in the development of better and more responsive services. The methods reported are both formal and informal, and range from the use of a suggestion box to extensive in-house evaluations. The following list provides a cross section of citizen feedback methods employed by the units:

- routinely requesting ideas each time a client is contacted;
- advisory board composed of a cross section of community leaders and volunteer advocates;



TABLE 6  
 COMPARISON OF FREQUENCY AND TYPE OF PROSECUTOR VICTIM-WITNESS UNIT  
 PUBLIC SERVICE/COMMUNITY AWARENESS ACTIVITIES WITH PUBLIC EDUCATION STRATEGIES  
 OF CONSUMER PROTECTION AGENCIES

Kind of Unit Activity	Frequency (N = 37)				Ever	CONSUMER ED. STRATEGIES Summary of TABLE 3 (N=154)
	Regularly	Occasion- ally	Once or Twice	Never		
Radio/TV spots	12% ( 4)	41% (14)	26% ( 9)	18% ( 6)	82%	TV 61.7% Radio 30.5%
Newspaper articles	24 ( 8)	53 (18)	18 ( 6)	6 ( 2)	94%	Press 88.3%
Presentations at community meetings	44 (15)	35 (12)	12 ( 4)	9 ( 3)	91%	94.8%
Organize community meetings	12 ( 4)	26 ( 9)	29 (10)	32 (11)	68%	↓ No equivalent
Meet with social service agencies	32 (11)	35 (12)	24 ( 8)	21 ( 3)	79%	
Letters to community groups	18 ( 6)	41 (14)	21 ( 7)	21 ( 7)	79%	
Use of pamphlets, brochures, etc.	76 (26)	12 ( 4)	6 ( 2)	6 ( 2)	94%	91.6%

\*Community education activities of national sample, consumer agencies

SOURCE: Battelle Program Review of National District Attorneys Association Commission on Victim-Witness Assistance, September 29, 1978. Table II.

- questionnaires, by postcard or included in mailings to witnesses;
- inviting comments and suggestions at presentations and talks with citizens;
- telephone follow up (in one office, as part of an extensive evaluation of the project);
- regular citizen/community dialogue meetings with the District Attorney;
- comments received back from an ombudsman program which stations assistants in various districts one evening per month; and
- regular meetings with a university, Department of Social Services, rape Counseling Service, services for abused females, child abuse counsel and victim advocacy coalition.

Citizens have been surprisingly influential in shaping the direction of victim assistance units, if the Memphis questionnaire responses are typical. Over half of the units indicated that citizen ideas had resulted in policy changes, new services, changes in emphasis, or modification of procedures. In one unit, citizens suggested what type of information should be contained in informational materials and assisted in their design. Several units reported that a change in emphasis in the services provided had occurred as a result of citizen input.

In sum, representatives of prosecutorial victim-witness units surveyed at the Memphis conference used public education strategies similar to those employed by the consumer agencies polled in Battelle's nation-wide survey. The victim-witness units also developed and used a number of simple, yet effective methods to obtain citizens' ideas and suggestions, and a number of these have been incorporated into victim-witness unit operations. This would suggest that the public-education efforts of consumer agencies could profitably include mechanisms for obtaining citizen input and modifying their programs to reflect this input.

It is interesting to compare consumer agency perceptions of the most effective methods of reaching the elderly (Table 1, supra) with the opinions of the elderly themselves. As part of Battelle's study of complainants in the Flint, Michigan, consumer protection office, older consumers who were followed up in telephone interviews were asked to state what they thought to be the best way to reach the elderly to help them. The 32 responses received are set forth in Table 7.

TABLE 7  
VIEWS OF FLINT ELDERLY: BEST WAY TO  
REACH ELDERLY TO HELP THEM (N=32)

Method	Respondents Percent Numbers
On the radio	34.4% (11)
Have a well-publicized telephone number	21.9% ( 7)
In newspapers	18.8% ( 6)
Speaker at functions for elderly	9.4% ( 3)
On television	3.1% ( 1)
Other	9.4% ( 3)
Don't know	3.1% ( 1)

Agencies, it will be recalled from Table 1, listed "speakers before groups" most frequently when asked what they viewed as the most effective methods of reaching senior citizens; it was mentioned 36.8% of the time. By contrast, the elderly listed it only 9.4% of the time. (Of course, one of the ways to "have a well-publicized telephone number," listed 21.9% of the time by the Flint elderly, could be to speak at senior citizen groups.) Other categories of responses are not readily comparable, between Table 1 and Table 6, because different response categories were used in the two surveys.

To gain further perspective on the effectiveness of public education efforts, elderly complainants to consumer protection agencies in Flint, Michigan, and Seattle, Washington were asked to indicate how they had heard of their local consumer protection office. Their responses are set forth in Table 8.

TABLE 8

HOW REPORTING ELDERLY HEARD OF CONSUMER PROTECTION OFFICE

<u>Source of Information</u>	<u>Number of Respondents</u>		
	<u>Total</u>	<u>Seattle</u>	<u>Flint</u>
Other agencies	30	18	12
Friend	28	12	16
Newspaper	28	11	17
Not sure--just know	18	9	9
Relative	15	6	9
Radio	10	3	7
Radio and newspaper	10	3	7
Television	8	6	2
Attorney	5	2	3
Professional (non-attorney)	5	2	3
Radio and television	4	0	4
Television and newspaper	4	1	3
"Someone told me about it"	3	3	0
Telephone book	2	0	2
Friend and television	2	1	1
Relative and newspaper	1	0	1
Relative and other agency	1	1	0
Radio and other agency	1	0	1
Other	2	2	0
Don't remember	2	1	1
No response	2	1	1

Word of mouth seems to be the most frequent source of referral. A relative, a friend, or "someone" was mentioned 50 times, out of 181 responses. (Dual-response items which mention a relative or friend and another source are counted under both sources in this paragraph.) Newspapers were mentioned 43 times. Other agency referrals were cited 32 times, ahead of radio (25 responses) or television (18 responses). Thus, newspaper stories and ads and other written material would seem to be more fruitful public education media than radio or television campaigns.

Similarly, elderly complainants interviewed in Flint and Seattle indicated their preference for written public service announcements over radio and television commercials as means of finding out about a product or service. Their responses to the question of what types of advertisements they rely upon are displayed in Table 9.

TABLE 9  
TYPES OF ADVERTISEMENTS RELIED ON BY ELDERLY

<u>Type of Advertisement</u>	<u>Number of Respondents</u>			
	<u>Flint</u>	<u>Seattle</u>	<u>Total</u>	
Newspaper	15	15	30	40.0%
Don't pay much attention to advertisements	17	9	26	34.7%
Television	1	3	4	5.3%
Magazines	0	1	1	1.3%
Other	8	5	13	17.3%
No response	0	1	1	1.3%

The Flint and Seattle respondents were also asked to indicate on what or whom do they rely for information on a product or service. Family and friends or neighbors are the most significant sources of information when information is used (accounting for 38.6% of the responses), but almost as frequently the complainant relies on no one (29.3% of the responses). Other

sources were listed by 20 respondents (26.7%). Three relied on the person in the store, two on advertisements, and one on news articles.

Similar responses were received when the Flint and Seattle respondents were asked how they came to hear of the party against whom they filed a complaint. (There were 181 responses to this question, the same number as answered the last question.) Someone recommended the party to the complainant in 37 cases. Newspapers were mentioned 27 times, to which could be added mailed advertisements (7) and magazine advertisements (6), to indicate that in some 40 cases the printed media was at least one of the means by which the complainant came to hear of the person or organization alleged to have cheated him or her.

The relationship between victims' knowledge of consumer protection organizations and their willingness to report a consumer abuse to such an agency was explored in the community surveys of the aged in Flint and Seattle. These data, presented in Table 10, fail to show a relationship between awareness of consumer agencies offering remedies and the victim's decision to report an abuse to a public agency or consumer service organization. This suggests that the goal of consumer education efforts for the elderly--and the non-elderly as well--should be not simply to make the consumer aware of the service but to actively persuade him or her to report the abuses that occur.

Complainants who reported abuses to the public agencies studied in Flint and Seattle were also asked where they would turn for help if they were dissatisfied with a product or service. The results are shown in Table 11. Not surprisingly, the vast majority of the elderly are inclined to seek their own remedy from the provider of the product or service with which he or she is dissatisfied, at least in the first instance.

Further inquiry was made as to where, other than to a relative or friend, elderly complainants would turn to discuss a consumer problem. Table 12 provides their responses.

TABLE 10

RELATIONSHIPS BETWEEN ELDERLY CONSUMERS' KNOWLEDGE OF CONSUMER ORGANIZATIONS,  
VICTIMIZATION EXPERIENCE, AND RESPONSE TO VICTIMIZATION (N=851)

No. of Organizations with which res- pondent familiar		VICTIMIZATION EXPERIENCE				
		Respondent NOT Victimized	Response to Victimization			
			Respondent WAS VICTIMIZED and:			
Site: FLINT			Took NO ACTION	Sought Private Remedy	Reported to Public Agency	% Reporting to Agency
	0	4	--	1	--	
	1	19	3	2	--	
	2	36	8	15	4	14.8
	3	69	22	31	3	5.4
	4	73	18	44	10	13.9
	5	16	8	22	2	6.3
	6	14	2	5	2	22.2
	7	3	--	3	--	0
Site: SEATTLE						
	0	1	--	3	--	0
	1	3	--	2	--	0
	2	2	1	2	1	2.5
	3	8	2	2	--	0
	4	9	--	11	1	8.3
	5	15	7	17	2	7.7
	6	21	13	23	6	14.3
	7	24	7	26	2	5.7
	8	41	15	38	3	5.4
	9	24	7	40	2	4.1
	10	8	7	14	2	8.7
TOTAL		390 (45.8%)	120 (74.1%)	301 (75.4%)	40 (4.7%)	

Complainants were more likely to take their grievances to attorneys than to a consumer protection unit; and as likely to go somewhere else for help as to go to a consumer protection unit.

Source for Help	Number of Respondents			
	Flint	Seattle	Total	
Store/source of product/ service	34	26	60	80.0%
Family member	1	1	2	2.7%
Neighbor	0	1	1	1.3%
Wouldn't know	1	0	1	1.3%
Other	5	6	11	14.6%

One thrust of a public education effort is to stress prevention by urging consumers to consult with a consumer protection agency before engaging in a significant consumer transaction. Some information on this was provided in our studies of complainants to public agencies in Flint and Seattle. In Seattle particularly, younger consumers were more likely to use the consumer protection office as a source of information,

Source for Discussion	Number of Respondents			
	Flint	Seattle	Total	
Attorney	12	8	20	26.7%
Consumer Protection Office	14	2	16	21.3%
Clergyman	5	7	12	16.0%
Other	9	7	16	21.3%
Don't know	1	8	9	12.0%
No response	0	2	2	2.7%

either prior to a consumer transaction or in order to report an abuse which they themselves were resolving, than were elderly complainants.\*

This finding is similar to that reached by the Elderly Consumer Project at the Graduate School of Business, University of Pittsburgh.<sup>23/</sup> In a survey of 1,481 elderly consumers and a control group of 864 consumers under age 65, elderly consumers were found to use virtually every source of information less frequently than their younger counterparts. (The one exception was in seeking the advice of a lawyer, doctor, or other appropriate expert; here the groups were virtually identical.) The Pittsburgh survey results are presented in Table 13. The Pittsburgh researchers suggest that additional effort is necessary to urge and aid the elderly of consumer information sources prior to major purchases. They suggest that the differences reported may be due to a number of factors, including:

- a reduced number of social contacts by the elderly;
- physical inability of elderly to obtain or use information; and
- a general lack of the availability of information.

The Pittsburgh researchers explored further the role reduced social contacts might play in limiting the sources of information consulted before making a purchase. Respondents were categorized by their degree of social integration and by the number of sources consulted prior to making purchases. Those who used no sources were placed in the "low" category, users of one or two sources in the "moderate" category, and those who used more in the "high" category. The results are shown in Tables 14, 15, and 16. The researchers stated that the data clearly suggest that as the degree of social integration increases, the number of information sources used increases as well. This would tend to confirm their earlier finding that reduced social contacts are at least one of the reasons why elderly consult information about potential purchases less frequently.

\*See Table 17 and accompanying text in companion Descriptive Report cited in note 11 of this report.



TABLE 13

SOURCES CONSULTED BEFORE MAKING MAJOR PURCHASES

Source	Percentage Consulting Source	
	Under 65 %	65 and Over %
Price (incl. watching for sales and coupons) . . . . .	92.2	82.6
Advertising . . . . .	53.8	49.2
Advice of friends . . . . .	46.2	35.4
Label or instruction book information . . . . .	31.0	21.2
Characteristics of salesperson (dress, honesty, courtesy, experience) . . . . .	27.5	25.6
Own past experience . . . . .	82.4	63.3
Advice of Consumer Protection Agency or Better Business Bureau . . . . .	31.6	26.0
General articles or books on how to buy wisely . . . . .	15.4	11.1
Advice of appropriate expert (doctor for drugs, lawyer for real estate, etc.) . . . . .	36.2	36.3
Brand name quality or company reputation . . . . .	78.5	72.5
Product ratings published in consumer magazines . . . . .	35.8	26.2

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, Research Notes, Series II.

TABLE 14

SOCIAL INTEGRATION AND USE OF MARKETER-DOMINATED SOURCES OF INFORMATION

Use of Marketer-Dominated Sources of Information

Social Integration	Low	Moderate	High	
Low	28.1	42.9	29.0	100% (n=370)
Medium	18.7	39.0	42.3	100% (n=1,041)
High	15.8	33.6	50.6	100% (n=360)

20.1% (n=356) 38.7% (n=686) 41.2% (n=729)

X<sup>2</sup> significant beyond the .01 level (.0000)

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, Research Notes, Series II.

TABLE 15

SOCIAL INTEGRATION AND USE OF CONSUMER-DOMINATED SOURCES OF INFORMATION

Use of Consumer-Dominated Sources of Information

Social Integration	Low	Moderate	High	
Low	35.9	40.6	23.5	100% (n=370)
Medium	24.4	39.0	36.6	100% (n=1,041)
High	21.9	35.8	42.3	100% (n=360)

26% (n=466) 38.7% (n=685) 35% (n=620)

X<sup>2</sup> significant beyond the .01 level (.0000)

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, Research Notes, Series II.

TABLE 16

SOCIAL INTEGRATION AND USE OF SEVERAL SOURCES OF INFORMATION

Social Integration	Marketer-Dominated Source of Information					Consumer-Dominated Source of Information						
	Price	Advertising	Label or Instruction Book	Sales Person	Brand Name or Company Reputation	Friends	Family	Past Experience	Consumer Protection Agency	General Articles	Ratings	Experts
Low (n=291)	76.6	41.6	16.2	19.6	60.1	28.5	30.6	49.1	23.0	6.9	19.9	31.3
Moderate (n=881)	83.3	49.4	21.5	26.1	74.1	35.4	42.0	67.0	25.3	12.7	24.6	36.8
High (n=309)	86.4	55.7	24.6	29.8	79.3	42.1	44.7	66.0	30.7	10.4	36.6	39.8
	82.6	49.2	21.1	25.6	72.5	35.4	40.3	63.3	26.0	11.1	26.2	36.3
	(n=1224)	(n=728)	(n=312)	(n=379)	(n=1073)	(n=525)	(n=597)	(n=937)	(n=385)	(n=164)	(n=388)	(n=538)
	p<.01	p<.01	p>.01 (p<.03)	p<.01	p<.01	p<.01	p<.01	p<.01	p>.01 (p<.07)	p>.01 (p<.02)	p<.01	p>.01 (p<.08)

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, Research Notes, Series II.

One finding derived from the studies of elderly and non-elderly persons who complained to consumer protection units in Flint and Seattle was that the proportional representation of older complainants in these offices for the period studied was smaller than the representation of the aged in the population at large. In the Flint office, 7.7 percent of the complaints filed in the studied period were registered by persons aged 55 and older, while this age group represents 13.6 percent of the Genesee County population. In Seattle, 2.7 percent of the complaints received were from the aged 55 and older, despite the fact that this age group comprises 16.9 percent of the Seattle-Everett SMSA. Two explanations are possible. One is that the elderly are victimized less. The other is that their victimization rate is similar but they are less prone to report consumer abuse to consumer protection agencies.

Regarding the first explanation, that the elderly are victimized less, one could speculate that elderly persons who own their homes, live more modest and quiet life styles and live on fixed incomes may be less frequently in positions to be victimized. One might expect, then, that those elderly who meet these criteria would be the better educated elderly who were working at or retired from higher level occupations, who would be less likely to be victimized. The ones more likely to be victimized, then, would be those who did not meet those criteria. If the demographic characteristics of those who complained to consumer protection agencies in these two cities are any indicator, however, elderly who do meet these criteria are being victimized. Results of the community surveys of the elderly in Flint and Seattle, as well, indicate that these people are being victimized at significant rates. In each site, the community surveys indicated that an elderly person is as likely to suffer as he or she is to be a victim of a street crime. This level of consumer abuse victimization suggests that the small number of elderly in Battelle's sample of complainants to consumer protection offices in Flint and Seattle is more likely to be due to under-reporting of abuses by elderly victims than it is to their not being victimized.

Findings of the University of Pittsburgh national consumer panel survey cited earlier confirm that the impression of many of those actively involved in helping the elderly with consumer problems, that elderly people are victimized but are reluctant to report this.<sup>24/</sup> The Pittsburgh group's review of the literature revealed little of direct bearing on the issue of whether the elderly are less likely to report consumer abuse. They found existing literature on the relationship between age and reporting behavior to be contradictory. The Pittsburgh group did cite one seemingly contradictory study. Wall, Dickey and Telarzyk found that dissatisfaction and experiencing a consumer problem were not related to a consumer's likelihood to complain, but found that "younger consumers were more likely to be non-communicators of complaints."<sup>25/</sup> The Pittsburgh group observed that "this finding was not, according to the authors, a particularly strong one."

One of the goals of the Pittsburgh group's own research efforts was to introduce a new factor, whether or not the complainants perceived particular practices to be unfair or deceptive. One explanation for non-reporting of fraud might be that the consumer does not even recognize that he or she has been defrauded. They explored awareness of unfair or deceptive practices at the pre-purchase, purchase and post-purchase stages of consumer transactions, and correlated this with both age and propensity to complain. They found a positive correlation between awareness of deceptive or unfair practices and propensity to complain, overall and at each of the stages of the consumer transaction. They specifically found that the elderly were less aware of unfair or deceptive practices and less likely to register a complaint. These findings are reproduced in Tables 17 and 18. Lack of awareness of a deceptive or unfair practice, they found, was more pronounced at the post-purchase stage than at or before the time of purchase among the elderly. The relationship between age and propensity to complain was found to be pronounced. As age increases, the propensity to complain clearly decreases.

TABLE 17					
AGE AND UNFAIRNESS AWARENESS					
Unfairness Awareness Across All Stages					
Age	Low	Medium	High		Total
25-34	8.4	50.2	41.4	100%	(n = 227)
35-64	16.2	42.3	41.5	100%	(n = 810)
65 and older	29.4	37.5	33.1	100%	(n = 1,771)
p < .01					

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, "Perceptions of Unfair Marketing Practices: Consumerism Implications." Working Paper 226 (Zaltman, Srivasrava, and Deshpande; June, 1977).

TABLE 18				
RELATIONSHIP BETWEEN AGE AND PROPENSITY TO COMPLAIN				
Propensity to Complain				
Age	Low	Medium	High	Total
25-34	25.1	30.8	44.1	100% (n = 227)
35-64	34.6	35.6	29.9	100% (n = 810)
65 and older	53.9	30.7	15.5	100% (n = 1,771)
p < .01				

SOURCE: University of Pittsburgh Elderly Consumer Project. National Consumer Panel Survey, "Perceptions of Unfair Marketing Practices: Consumerism Implications." Working Paper 226 (Zaltman, Srivasrava, and Deshpande; June, 1977).

#### D. Conclusions from Survey and Research Data

A number of generalizations may be made on the basis of the survey and research data just discussed:

- Elderly consumers are not any less likely to be victimized than are younger consumers, but they appear to be less likely to recognize abusive situations and more reluctant to report abuse to a consumer protection agency. Consumer protection agencies report that the reluctance of older consumers to complain is the most frequent problem encountered in dealing with the elderly. This suggests that consumer education for the elderly should encourage them to recognize consumer abuse, and more importantly, to report it.
- Elderly consumers reporting their offenses are not victimized in any significantly different pattern than are younger consumers who report, with the exception of health-care, construction (including home repairs and improvements) and mobile home problems. Their complaints most frequently involved merchandise and automobiles, as did those of their younger counterparts. There were not a large number of funeral plot, mobile home, dance studio, or lonely hearts club problems reported. This suggests that elderly consumer education efforts need not be different in content from other consumer education efforts, but should be directed at making the consumer message more accessible to and more effective for the elderly population.
- Written materials would appear to have more influence on elderly consumers than radio or television spots, or agency speaker appearances before groups of elderly, although the latter are used more frequently. (Contrast Table 1 with Tables 7, 8, and 9.)
- Elderly complainants are likely to turn first to a friend or relative for assistance with a consumer matter (Table 11) and are likely to be referred to a consumer protection unit by word-of-mouth (Table 8). Therefore, high agency visibility and a reputation for prompt, efficient and effective service are important elements of any effective public education campaign directed toward the elderly. Such visibility and such a reputation will increase the chances that the "advisors" to whom a victim turns for help will think to refer the victim to the consumer agency.

- Elderly consumers appear to be less prone to consult sources of information before making a major purchase (Table 13) and less likely to consult a consumer protection office in a preventative manner, to find out more about a product or vendor before entering into a transaction.<sup>27/</sup> Therefore, consumer education for the elderly, especially, should encourage the consumer to investigate a transaction before entering into it, and to consult a consumer protection office if there is any doubt.

In discussing and reviewing the programs of many consumer protection agencies, general guidelines to be kept in mind regarding the "audience" were suggested. These are listed below as a checklist against which planned or contemplated programs might be compared. The checklist exemplifies these guidelines as they might be used in reviewing a program planned for a senior citizen audience.

## II. ACCESSIBILITY TO INFORMATION

### A. Dimensions of Accessibility

One requirement for an effective consumer education effort is that the information first be made accessible to the consumer. Access involves several factors, including:

- Awareness. Consumers need to know of the existence of consumer education programs, materials, speakers and such.
- Availability (physical accessibility). A consumer needs to be able to hold the brochure in order to read it (which may be difficult for some handicapped consumers); to get to the meeting to hear the speaker; to have a radio to turn on to hear the program; to be able to hear without difficulty, etc.
- Useability, credibility, and relevance. This is probably the most fundamental and the most frequently overlooked dimension of accessibility. Material has to be presented in a way that keeps the consumer's interest, stimulates thought, is understandable, and appears relevant to his or her life. The information needs to come from a source credible to the consumer; this will vary among audiences: for example, a television personality may be a credible source for one age group, yet perceived as distinctly unreliable by another. Persons who share attributes with the audience--age, sex, race, use of certain colloquialisms--may also be more readily accepted.

Good accessibility, then, is a function of how well the target audience is defined, and how successful consumer educators are in responding to the characteristics of this audience.

The first two issues in accessibility outlined above, awareness and availability, were addressed in the national survey of consumer protection agencies, agencies serving senior citizens, the Better Business Bureaus, and similar organizations, discussed earlier.

The most popular methods of consumer education cited by responding agencies were providing speakers to groups (146 out of 154 respondents used this method) and the use of written materials (141 out of 154 respondents used this method). Television and radio appearances by staff were cited by 126

respondents, and more than 90 respondents indicated that public service announcements on one or both of these media were used for consumer education. A large number of respondents (67) agreed that the most effective way to reach senior citizens was through personal appearances of speakers before groups. Responses indicated that other methods are perceived by fewer agencies as effective in reaching the aged.

The method which the responding agencies considered most effective in reaching seniors--providing speakers to groups--is the one consumer education activity cited by the largest number of respondents: 146 out of 154, or 94.8 percent of all responding agencies provide this service. The method cited least frequently as being most effective in this regard--providing written materials--was the second most frequently cited consumer education activity--141 or 91.5 percent of the total responding agencies provide some written materials. Senior citizens themselves, as discussed, tend to rely more on written materials than on radio or television methods. But word of mouth seems to be the most frequent source of agency referral, and elderly consumers are most likely to turn first to a friend or relative for help with a consumer problem.

These findings are especially noteworthy because those citizens most in need of education (e.g., most isolated, most vulnerable) may be least likely to attend meetings or to request information directly from agencies. In addition, information available at the time or place of a transaction (for example, in a store) may be more relevant to consumers than that which is presented in purely educational or informational settings.

#### B. Barriers to Access

Barriers to accessibility exist for all groups of people. Some attributes which make seniors vulnerable to consumer problems have already been identified. Many

of these which function to make seniors vulnerable to fraud also act as barriers for the aged needing consumer information or services.

In their excellent book, Aging and Communication, the Drs. Oyer identify several barriers to communication with older people, all of which are relevant to those designing consumer education programs for the elderly.<sup>29/</sup> The fact that ours is a youth-oriented society means that those who are no longer young may feel isolation. Other elements of physical isolation, sensory loss, and diminished power also particularly affect the aged. These may make the elderly more easily intimidated by those who would take advantage of them. They may be harassed by verbal abuse and by threats of physical harm. All these factors may also influence the elderly to regard society's structure as one which will not be responsive to their need for assistance.

From a philosophical perspective, the values of the elderly, different from those younger, may contribute to isolation; and from a physical one, lack of transportation represents a serious problem for many seniors.<sup>30/</sup> Mandatory retirement clauses, as well as the Social Security benefit system, discourage the aged from employment, cut them off from work opportunities, and also, incidentally, from co-workers who might be a source of information and support and a reference point for consumer problems.\*

There are effective ways to reach the elderly. Setting up a table in a bank in Detroit that served a low income minority population at which Social Security information could be provided was apparently successful.<sup>31/</sup> One can speculate as to the reasons for this success: the information was provided in a setting where business was transacted, thus tying the financial information to a location already in use for such purposes.

\*If recent judicial and administrative strictures against mandatory retirement can be effectively enforced, this factor will be less significant. It will be difficult, however, to alter deeply entrenched policies in this area.



Further, a bank can be an established part of the community: a reassuring place to obtain information.

Others have used television and radio to increase ease of access. Many studies have shown that the elderly watch a great deal of television.<sup>32/</sup> Consumer information could be incorporated into those time slots most popular with senior viewers. It has been suggested that the plots of soap operas could include consumer information (for example, a character becomes the victim of a Pigeon Drop) and accompanying public service announcements would advise viewers where to seek help in their community. New technological developments in audience participation with television are being tested currently. These developments could lead to the day when television could serve as a device for "town meetings." Consumer educators might then be able to use this medium to directly involve home-bound citizens in consumer education efforts.

### III. METHODS USED IN CONSUMER EDUCATION

The ease or difficulty of physical access to consumer education material is an important factor in making the message more or less accessible to the elderly consumer in any real sense. The decision to use means of delivery which affect the elderly's access to this information should be strategic, not inadvertent.

Some of the most common approaches to consumer education are described below, and their impact on the elderly discussed. A detailed discussion of the merits and applicability of each to the senior citizen audience follows.

#### A. Use of the Mass Media

Television, radio and newspapers are available means for consumer education. Newspapers, magazines and other written materials appear to be relied on more often by the elderly, but any message which makes the agency's telephone number well known can only be helpful. Education can take the form of brief, public service announcements (PSAs), although some suggest that these may be too short and speedy for clear

comprehension.<sup>33/</sup> Programs on television and radio, ranging from consumer call in to documentary to situation comedy formats, can all help to accomplish goals if utilized as part of a total consumer education package.

1. Newspapers. Many studies have documented the high number of the aged who read a newspaper regularly.<sup>34/</sup> Our studies and others suggest that the aged view newspapers as more credible sources of information than television or radio, even though studies indicate that they watch much television. In any case, it seems clear that newspapers represent a very good method of making consumer information available and accessible to senior citizens.

Newspapers can inform consumers by providing a "help" column which responds to readers' problems; by running articles on specific cases; by covering consumer issues in a regular column; or by devoting Sunday supplements to the needs of certain populations (for example, the elderly). Cartoons can also be effective--on the editorial page or in the "strip" section.

Note that "newspapers" does not mean only high circulation, large, metropolitan dailies; the weekly, small circulation newspaper may be a highly credible source of information within a given community, or within a given segment of the community. Indeed, there is some evidence to suggest that in some non-urban areas, information carried in the local newspaper and printed materials made available in local shops results in more citizen response than does promotional material carried on television, radio, or other "big city" avenues of communication.<sup>35/</sup>

Those who live in communities with foreign-language newspapers can also utilize this resource to reach consumers who might otherwise be excluded from receiving information.

The newspaper does not reach everyone, of course. Those with visual handicaps may find newspapers difficult or

impossible to read. Some elderly people simply cannot afford the cost of a daily newspaper.<sup>36/</sup> And some may be unaccustomed to reading a newspaper and not inclined to change their habits.

Consumer educators also should remember that there are indications that about 20 percent of the population 65 years and older is functionally illiterate.<sup>37/</sup> These people, perhaps most in need of consumer information, will not be able to obtain it by reading.

2. Television. There is much evidence to suggest that television is a good way to reach senior citizens. Senior citizens, especially after retirement, spend a sizeable portion of their leisure time watching television.<sup>38/</sup> In addition, senior citizens say that they want informational programs--and this desire is not being satisfied at present.<sup>39/</sup> Indeed, as one author notes:

What opportunity has an older audience to have communicated to them information about Social Security, Medicare, recreation availability and so forth? A Sesame Street may give four-year old viewers some valuable tools for living. Where is a Sunset Street to give similar tools to a 74-year old?<sup>40/</sup>

Although both the aged and children are often effectively excluded from decision making in our society, one can certainly argue with other merits of such a comparison, and with the suggested title of such a program.

Clearly, however, a consumer-oriented program, properly designed, could supply much needed information to the elderly. A relatively new program "Over-Easy," aimed at the older adult, is currently being broadcast on public television stations. This half-hour program includes consumer information on a wide variety of topics. Programs of this type should be strongly encouraged.

Obviously television has some significant drawbacks. For one, a program aired only on public television is likely to be seen by a restricted audience,<sup>41/</sup> since the elderly, like most of the viewing public, may be more likely to watch commercial stations. For those who are visually handicapped, television may be ineffective or unuseable. For those with hearing impairments, television may also be inaccessible. (The addition of a hearing sign translator, still a rarity, would help to overcome this obstacle.)

Even with these drawbacks, television represents a good method of access to large numbers of consumers, including (and perhaps in particular) the elderly. The availability of time on cable television (for example, for public service announcements), as well as on regular commercial and public stations, is a subject worth exploration by consumer educators.

3. Radio. Radio is another effective way to reach senior citizens. Although some studies indicate radio listening is significantly less popular than television,<sup>42/</sup> radio listening is still an activity of the elderly.<sup>43/</sup>

Some consumer protection offices have utilized radio extensively, and with demonstrably good results. For example, staff members of the Genesee County Prosecutor's Office in Flint, Michigan, participate regularly in a weekly two-hour radio call-in program. Agency personnel find this increases access to their office and also makes listeners aware of new schemes or practices against which they should be on their guard. The call-in format also permits the citizen to control access to information--when he has a problem or question, he calls. This helps to ensure the relevancy of the information to the listener, an important point in retention of information.

However, it is important to remember that radio stations design their programming to attract certain segments of the audience. Some stations appeal primarily to different ethnic groups; some, such as an "all news" station, aim for educated portions of the general population; and others, such as "rock" stations, are designed for the "youth market."<sup>44/</sup> The use of a variety of stations, all appealing to different segments of the senior citizen audience, will help to ensure that the message gets through.

Here again, those with hearing impairments will be denied access.

#### B. Consumer Education Classes

The advantages of consumer education classes are several: the audience is likely to be interested in the material, the personal format permits individual involvement, and the teacher or discussion leader is available for questions and immediate feedback. Training sessions can be based on the concept of senior citizens learning from one another, as they examine different consumer issues and problems.<sup>45/</sup> From the agency viewpoint, classes have much to offer since they provide an opportunity for agency personnel to learn where citizens' interests and needs lie in consumer education.

However, it is also true that, for an agency which desires to reach large numbers of people with its consumer education program, classes have distinct drawbacks. The number of people who can or are motivated to attend is limited. Many suggest that those who come to such classes are already motivated and aware, and probably less in need of information than others. Classes also tend to vest consumer information with the mantle of "education"--this can function as a barrier to those who perceive themselves as having no need for further education, who associate education with a formal, structured learning process that ends at a

certain point, who feel "unqualified" to participate in such a class, or for whom education is a word with negative connotations.

Transportation problems, the type of facility in which the class is held, and the time of day when the class meets are all significant factors for senior citizens.<sup>46/</sup> Agencies considering classes for seniors would do well to:

- make sure the classes are held in the daytime;
- hold the classes in a residential or senior citizen center;
- choose a site that is conveniently located (easily accessible by public transportation, for example); and
- try to provide the classes free of charge.

In general, classes would appear to be a good approach when an agency is directing its efforts toward a very limited, specialized, and particularly motivated portion of the elderly population.

#### C. Speakers before Groups

This method offers many of the advantages of classes, without many of the drawbacks. It enables an agency to provide information and answer questions in a personalized fashion; however, the type and size of audience reached is also limited, though not nearly so much as in the case of classes.

The factors listed above under Classes (timing, location, and economics) also apply to this method.

#### D. Written Materials

Judging by the response to surveys of consumer agencies, discussed in Chapter I, in which more than nine out of every 10 responding agencies said they produce written materials (pamphlets, brochures, and such) for their audiences, this is one of the most popular methods for disseminating information.

Written materials offer several advantages:

- Something can belong to the consumer. The consumer can take it home, read it, keep it for future reference, and save the phone number of the agency.

- In some cases, printed materials may provide the consumer with ammunition in a dispute over a business transaction. For example, a tenant may prevail in a dispute by showing his or her landlord a clear statement of the local landlord-tenant law.
- Written materials can spread information easily; one brochure can serve an entire household.
- Brochures, pamphlets and such are often the cheapest and easiest method of communication.
- Written materials can be mailed, thus made accessible to shut-ins and those with transportation or other mobility problems.
- Written materials can be placed in a wide variety of places, including stores, hospitals, banks, and senior centers.
- Placed in certain locations, written materials can provide important information relevant to the business the consumer is transacting at the time. For example, bookmark-type flyers warn bank customers not to give their money to strangers, and alert them to the confidence game dangers to which the elderly may be especially vulnerable. (See Appendix 2.) <sup>47</sup> Similar materials have been used in other locales.

However, written materials also have several serious drawbacks:

- Many seniors have vision problems. Written materials, even those produced with vision handicaps in mind, may be inaccessible to them.
- Written materials too often make legalistic, text-book-type, dry, and uninteresting reading. The consumer who has read brochures with these characteristics may come to even the best-produced material with prejudice which prevents him or her from utilizing it.
- Written materials may not answer consumers' questions and may be perceived as yet another impersonal approach in an increasingly impersonal world. This may be especially true for senior citizens who remember "the way things used to be."
- As noted before, there is a sizeable number of senior citizens who are illiterate and will not be able to use written materials.

In addition, it should be noted only a little more than 26 percent of the consumer agencies responding to Battelle's nationwide survey routinely make written materials available in

stores, hospitals, or other human services facilities. This is especially important, since citizens most in need of consumer information may be least likely to call or visit a consumer protection office. They may not realize such an agency exists, or the relevance of the information it could provide. Even if they do know about the agency, they can be inhibited from contact for reasons already

#### E. Telephone Access Lines

In both health and consumer education, there exists an ever-growing mass of technical information which is frequently changing and needing to be brought up to date. Both health and consumer educators try to inform citizens who are directly affected in their daily lives by the accessibility of such information.

The Tel-Med system, which began in 1972,<sup>48/</sup> is a system of taped messages providing information on health matters. Access to the system is by calling a single, widely publicized telephone number. The consumer is connected to an operator who plugs in the requested tape, and who can also help the consumer decide which tape is most appropriate for his or her needs. The system enables a single operator to provide information on as many as 15 lines at a time.

Currently the system is used in many areas for health education, and its applicability to the legal field is being explored in certain locales.<sup>49/</sup> As yet, it has not been used on a widespread basis in consumer education.

This type of program offers some distinct advantages. The material can be easily and inexpensively updated, unlike, for example, printed brochures. Accessibility is by means of a telephone, and this line can be toll free. Note that, while costly, a telephone is something most aged will "afford," in order to keep in instant touch with the world. The tapes, if developed in an innovative fashion, can stimulate continued use by large numbers of people. In addition, the consumer can control the use of the system. When information

is desired, it can be readily available, even at night and during the weekend. This aspect of the system helps to ensure relevance; consumer education which is not immediately relevant has been shown to have little effectiveness.<sup>50/</sup>

Like other methods of communication, however, the telephone access information system does have some drawbacks:

- It is not feasible for use by those with hearing impairments.
- The taped messages need to be carefully developed, with emphasis on content that is easy to understand, and a style that encourages listening.

#### F. Senior Citizens as Consumer Educators

All of the methods discussed above have their advantages and their drawbacks. Even with the most optimal use, each method may reach only certain segments of the audience. However, the effectiveness of each method can be expanded by the use of senior citizens themselves as educators.

In almost every community, senior citizens represent a valuable pool of talented volunteers. They have been effective in community crime prevention programs which focus on "street crimes": inspecting houses for burglar-proofing, checking the houses of vacationers to help ensure the absence of break ins, and similar duties.<sup>51/</sup> In the area of consumer education, they can also function to meet the needs not only of the aged population, but of the community as a whole. They can produce and distribute brochures, give speeches, teach classes, handle consumer complaints, and design and produce consumer education programs which span the whole gamut of methods listed.

Older citizens can bridge the gap which often exists between the educational and service programs of consumer

protection agencies and the elderly. Seniors can and should be a vital and integral part of any consumer education program.

#### G. Methods: A Summary

It is clear that selection of appropriate methods for consumer education follows from a clear definition and understanding of the target audience. As might be expected, there is no single method that is the answer for all populations, or for all of the elderly. However, a combination of methods, designed and produced as a total communications package, will help to ensure that many different audiences have access to consumer education programs.

Since the character and needs of the population may change over time, target audiences, agency goals, and consumer communication programs should be re-defined and re-evaluated on a regular basis.

#### IV. APPEARANCE AND STYLE OF CONSUMER EDUCATION MATERIALS

Compare these examples:

If the complaint is without basis or is not actionable by this agency, the complainant will be referred to other possible sources of assistance.

If we can't help you, we will give you the names and telephone numbers of other agencies that may be able to assist you. If you want, we can help you get in touch with them.

All too often consumer protection agencies, like many other governmental and private organizations, write in a style that is unnecessarily formal and bureaucratic. They use terms the average person is not familiar with. They use terms which, to them, carry a neutral or descriptive connotation but, to the reader, carry a negative one.

Battelle staff encountered this problem with terminology when designing the community survey instruments described in Chapter I. The word "complain," as in "Did you complain to anyone?," was used; what was meant, of course, was



"Did you report this to anyone?" Someone outside of the consumer protection and law enforcement field pointed out the negative meaning many people associate with the word "complain." Senior citizens, in particular, may feel that complaining is like "whining."

"Consumer" is another word that may not be well understood or uniformly defined by all citizens. In one survey, 23 percent of the respondents did not know what the word "consumerism" meant; 20 percent said they did not know what the term "the consumer movement" meant.<sup>52/</sup>

Because most of the consumer materials reviewed involved the use of the written word, and because written materials were found to be particularly effective with elderly consumers, according to surveys discussed in Chapter I, most of the discussion here concentrates on style in printed materials. Many of the points made, however, are relevant to other forms of consumer education.

It is not enough to have important information for the public. In addition one must be able to grasp a person's attention and, then, to keep the person's interest. For the average person, a legal textbook will not do this. Many would not read one even if it were given to him or her. By the same token, whether or not the overall effect of the material is to entice the reader to read further and to use it will depend upon:

- the use of artwork;
- format: the way words and art are arranged on the page;
- type face;
- color; and
- the style of the writing: the way in which information is communicated.

Each of these is discussed below, and special factors concerning the elderly are noted.

● Artwork. Artwork can add immensely to the humor and attractiveness of written materials. It breaks up the page. It illustrates points being made in the text. It is an easy and often inexpensive way (using local talent) to keep the reader's interest. (Examples of clever and effective use of artwork and graphics are included in Appendix 3.)

However, artwork can inadvertently reinforce some of the common stereotypes about fraud. For example, in what are perhaps humorous attempts, some agencies depict con artists as "shady characters" in their materials. Such a character may look like a real smoothie, complete with thin mustache, grease on his hair, and a loud sports-jacket. If con artists looked so disreputable, few of us would be defrauded. The real fraud operator is rarely so cooperative in his appearance. Humorous approaches can be highly successful without relying on stereotypes which may unintentionally reinforce the reader's false sense of security based on the appearance of a salesman or fraud operator.

● Format. Use of large type, contrasting colors between type and background, headings, and underlining can all help to make material easy to read and follow, and can help to keep the readers' interest. For lengthy brochures a table of contents, clearly identified and placed in the front, is indispensable.

Some of the materials reviewed in the course of our survey of such material reflected little attention to format. Others showed real care and thoughtfulness in this area. (An example of an attractive format is given in Appendix 4.)

● Type Face. Like format, type face is important in the appearance of the material. Many agencies produced otherwise excellent materials that were difficult to read for someone with near-normal vision, and would definitely



pose a problem for many senior citizens and other persons who need large type. Many brochures, however, were produced with large type, large sub-headings and good contrast between type face and background paper. (Examples of material with especially readable type are provided in Appendix 5.)

- Color. Color can attract or repel. Many brochures used contrasting colors effectively to attract the consumer's eye and maintain interest.

- Style of Writing. Writing style of the materials reviewed varied immensely. Points of special interest are noted below:

- (1) Humor. Humor was frequently used effectively. An example of such use is included in Appendix 6. Much of the humor derives from the juxtaposition of clever artwork with the writing. The artwork in itself can be humorous, as the Ohio "lemon" demonstrates.

However, as noted above, the producers of the material need to be sure their humor does not inadvertently reinforce readers' misconceptions, and offend readers' sensibilities. Fundamentally, fraud is not funny. Humorous efforts should be reviewed carefully for possible counter-productive effect.

- (2) Use of Words and Style That Demean the Victim. In the interest of attracting the readers' attention, agencies sometimes used slogans that could have undesirable side effects. For example, "Don't be a sucker" is an unfortunate choice of words. The implication is that readers who have been victimized should also consider themselves "suckers." Being taken is humiliation enough.
- (3) Use of Words and Style Which Attribute A Negative Quality to the Victim. This may reinforce the victim's inclination to not report abuses. (For example, "Vanity can cost you money or health.") Con artists often claim their victims are gullible, greedy, vain, etc. Do consumer protection agencies want to reinforce these stereotypes, and, in so doing, lay guilt on the victim rather than the fraud operator?

Style-related issues extend beyond a sensitivity to words and language. Writers must consider the audience for which they are producing material. Many brochures contained too much information: thoroughness is commendable, but it can also be overwhelming and therefore counter-productive. Agencies should consider the feasibility of producing different levels of consumer materials. For example, general information can be included in a one or two-page foldover pamphlet, which can also be inexpensively reproduced. For those who desire more detailed information on one or more subjects, another brochure or series of brochures can be made available by the agency.

A crucial factor frequently overlooked in consumer education is the overall impression the material makes on the audience. Agencies often present the consumer with thick booklets containing many pages of fine print and big words similar to those in the contracts about which consumers are warned. Too often the educational material has many of the same characteristics as that printed matter which we warn consumers to treat with care and suspicion. This is true in appearance, format, and style.

Many agencies have succeeded in presenting material in a style which is useable without being simplistic; humorous and not offensive; and written in language devoid of unnecessary formality. Examples from a well-written brochure are given in Appendix 7.

The problems agencies encounter in producing consumer education programs and materials can be reduced by imaginative searches for specialized assistance. Local people in such fields as advertising and communications may be willing to donate their services for nothing, or work for a nominal fee.

Agencies should consider soliciting the help of elderly citizens in the review of drafts of consumer protection written materials, prior to publication and distribution; advisory panels could be used for this purpose. Such a panel could include representatives from social service agencies, consumer groups, as well as consumers from different demographic and geographic segments of the community. Members of such a panel would read material produced by the agency with a fresh eye: they could function as a "test" audience for the agency.

#### V. THE CONTENT OF CONSUMER EDUCATION MATERIALS

The subject matter presented in consumer education materials may vary greatly. Here the stress is on the content of written materials, but the principles are applicable to other efforts as well. One approach to consumer education is to focus on specific consumer topics. Such materials may deal with services used by consumers (for example, auto repair), or they may address the types of transactions which occur in the marketplace (for example, mail order sales). Another approach may be a more general focus on rules or guidelines applicable to a variety of situations, for example, by advising consumers not to sign anything until they have read it. Another approach often not covered in consumer education materials is to confront and attempt to correct many of the illusions consumers bring to the marketplace which increase their vulnerability to abuse. These varied approaches to content are discussed in more detail below.

This chapter will therefore look, first, at the prevalent illusions which are appropriate subjects for consumer education materials; and, second, specific types of services and transactions that have been identified by service providers as most relevant to the elderly.

#### A. Illusions: Immunity and Guilt

The illusion of immunity creates in the consumer a false sense of security. This sense of immunity from possible victimization may be based on:

- Personal characteristics. ("I'm too smart and too aware, to be ripped off.")
- A sense of belonging to a special class of people. ("Nobody would try to rip off a smart businessman, lawyer, or police officer.")
- Geography. ("Things like that don't happen around here; they only happen in \_\_\_\_\_."--a place considered not part of the speaker's neighborhood, whether geographically proximate or not.)
- Past experience. Senior citizens, in particular, may remember when the marketplace was more personal and perhaps, for an individual consumer, safer. Suppositions based on past experience may lead to habits of trust which may increase the vulnerability of the elderly.

In addition, consumer education material which emphasizes that "most businesses are reputable" may confuse the consumer. Unintentionally conflicting messages may result in the consumer feeling that his or her chances of getting ripped off are really quite remote.

Regardless of the foundation on which an illusion of immunity is based, it is an important factor in both the consumer's vulnerability to problems and his or her initial receptivity to consumer education. The sense of immunity may prevent the consumer from seeing the relevance of the educational material to his or her life.

The illusion of immunity can be directly addressed in consumer education. For example, one midwestern consumer educator challenged geographical immunity by providing examples of consumer fraud which occurred in the same kinds of locations as those from which the audience came. This educator thought that nationwide consumer education materials, such as a brochure, would be ineffective, because they would not challenge the illusion

of geographical immunity held by consumers in her area. Local examples have been successfully used by other consumer educators.

A sense of immunity based on personal characteristics or sense of belonging to a special class of people appears to be somewhat harder to overcome, but it can effectively be addressed by providing examples of "intelligent," "aware" consumers who nonetheless found themselves with problems. Too often, written materials reflect the image of the "foolish" consumer. Not only does this prevent victims from coming forward with their problems, it also reinforces the same illusion of immunity for the population which has not--yet--suffered similar problems.

This illusion can be confronted directly. The literature can explain that there are steps to take to protect oneself, which will decrease one's chances of being ripped off, but that many, many people nevertheless have problems and are defrauded. In speeches consumer educators can begin by telling of the times they themselves have had problems, or been ripped off.

A sense of immunity stemming from past experience can be counteracted in a like manner, by providing examples of persons with similar characteristics who have been victimized. For example, a senior citizen victim may be an ideal speaker for a senior citizen audience.

Guilt is frequently a result of this sense of immunity. When the illusion of immunity is shattered by a bad experience, the victim often feels guilty. The victim's former sense of immunity has been shown to be unfounded; with this comes a sense of guilt and helplessness. "How could I have allowed myself to be taken in?" thinks the consumer. "How could I sign a

contract without reading it?" Examples of this kind of behavior are endless, and they are not limited to the elderly; accountants, attorneys, and even prosecutors have their sad experiences to relate. The result of this sense of guilt can be a great reluctance to place oneself in the position of possibly being humiliated by reporting the incident to anyone. This reluctance can be quite strong, even taking precedence over a strong need for assistance, or a desire to see matters put right.

Guilt can lead to non-reporting of events, which increases the victimization chances for all members of the community. It acts as an inhibitor of behavior which will help consumer protection agencies maintain their ties to the community, and enable them to better serve their public.

For the senior citizen, particularly, guilt may be reinforced by society's stereotyped image of the elderly as forgetful, out of touch, or unable to care for themselves. An elderly person who hears the assertion that all fraud could have been prevented--if people had been on their toes--is likely to feel even more guilty.

Consumer education materials can deal with the guilt problem by noting that everyone is vulnerable at one time or another in their life and that many famous and intelligent people have gotten ripped off. Newspapers may be able to provide recent local examples. Taking care to be sure that consumer education materials do not ascribe such negative qualities as greed, stupidity or foolishness to victims will help to decrease guilt. In addition, all consumer education programs and materials can emphasize one important community benefit that stems from the reporting of abuses, that by reporting a consumer is doing his neighbors a service.

The community involvement approach has been effective mobilizing support for neighborhood street crime programs. It may also work in dealing with consumer problems. For example, neighbors have been formed into "block watch" clubs in which citizens are encouraged to be on the alert for break-ins and burglaries in their communities and to notify their neighbors when they will be away from home for extended periods of time. Senior citizen volunteers trained by the Washington State Attorney General's Office check homes for security against break-ins, and also provide consumer information. Similar roles for elderly consumers could be designed to be part of consumer education efforts.

B. Subject Matter

The printed consumer education materials reviewed in the course of this study dealt with a wide variety of subjects. Some brochures dealt only with a single topic, for example, funerals. Others were attempts, with varying degrees of effectiveness, to be comprehensive. These dealt with a wide variety of consumer issues, including bunco schemes, types of ploys the consumers might be subjected to (for example, bait and switch), and consumer abuses associated with particular types of products or services (for example, auto repair and home improvement). Some brochures avoided specific subject areas almost entirely, discussing such basic principles as, "Don't allow yourself to be rushed; a good deal will be there tomorrow." and "Don't sign anything without reading it." This approach can be quite effective, since it uses a slogan to convey a basic principle. However, the prevalence of "don'ts" in some materials was a little overwhelming. One must consider the consequences of an approach based largely on such negative messages, unrelieved by more affirmative approaches.

Personnel of agencies and organizations surveyed by Battelle did identify certain subject areas as being of particular

relevance to senior citizens. Funeral frauds, home improvement frauds, repair frauds, and door-to-door sales headed the list. Charity/religious frauds, insurance frauds, work-at-home schemes, and investment frauds were also cited as being important areas to take up in senior citizen consumer education. Land fraud, Medicare/Medicaid frauds, and the pigeon drop scheme were also listed by service providers as areas needing attention. These responses were received from agencies all across the country. Clearly, local agencies must make their own assessments of the most critical subjects for consumers in their areas.

Apart from written materials designed for distribution to the public, Battelle staff also reviewed some educational packages developed for presentation to groups. One excellent learning module, Consumer Frauds and Deceptions,<sup>53/</sup> includes information on different con schemes (for example, the pigeon drop scheme and bank examiner con) as well as information on mail order frauds, door-to-door sales, medical quackery, and others. This training model was particularly noteworthy since it included notes for the speaker designed to highlight sensitivity to the experiences and concerns of senior citizens. For example, the authors explain that the elderly may already be uncertain in the marketplace because of many important changes which have taken place in the last few years.

This module was also unusual in another, more fundamental aspect. The authors define the purpose of consumer education as "not to dispense information. . . but to act upon that information in the marketplace."<sup>54/</sup> People act "not according to what they know, but according to how they feel about what they know."<sup>55/</sup> Therefore, consumer education needs to be sensitive to the

feelings of the consumer. This sensitivity can be reflected by the use of positive messages as opposed to uniformly negative ones, by listening to audiences for an understanding of their needs and problems, and by adapting the educational materials and methods to the special concerns of each particular audience.

The Consumer Frauds and Deceptions module presents material in a positive fashion. For example, the trainer and the audience are reminded that older persons have already coped with many things in their lives, and that these skills can serve them well in learning. The seniors' experiences can give them a sense of confidence.

At the end of each section, the specific topics are bolstered by "tips for prevention" (for example, "Buy from someone YOU choose; someone you know or who works for a company or store you trust."; "Always ask for identification if ever approached by a so-called 'inspector'....") which are applicable to many kinds of transactions.

## VI. CONCLUSION

Consumer education seeks to provide citizens with information that is relevant to their decisions in the marketplace, and, in the case of a problem, with information that will acquaint them with available services. Consumer protection agencies, like other agencies that serve the public, are concerned that this information be widely and easily accessible to the citizens they serve. Establishing links with other kinds of agencies and organizations, such as those providing health and social services, can result in consumer information being more accessible to a broader spectrum of the public.

The use of incidental contact--contact which occurs for a purpose other than consumer education--remains an area worthy of intensive exploration by many consumer protection agencies. For example, many seniors (like the rest of us) use health care facilities, and it is not uncommon to spend time waiting in these places. Attractively designed consumer protection material could help to pass the time, and readers might be particularly receptive to consumer information related to their health needs and concerns, such as information on fraudulent medical devices. The same principle can be applied to a wide variety of settings such as banks, churches, and stores: any place where people congregate in the course of their daily lives.

Careful attention should be paid to exploring the specific areas of consumer abuse to which the elderly are most frequently subject. Surveys and research discussed earlier suggest that, with the exception of construction (including home repair and improvements), mobile home and health care problems, elderly consumers are not significantly more prone or less prone to particular types of abuse. Educational efforts for the elderly, thus, need not differ in substance from more general consumer education efforts. Rather, care should be taken to ensure that the methods used to deliver the consumer message to the elderly are suited to this audience.

High visibility and a reputation for fast, efficient and effective service are important aspects of the consumer education effort, especially for the elderly, since they most frequently turn first to a friend or relative for advice on a consumer problem and most frequently are referred to a consumer protection agency by word of mouth.



Elderly persons appear to use consumer protection offices less frequently for information about a contemplated consumer transaction, and are less likely to report a consumer abuse to such an office. Consumer education programs for the elderly should encourage the elderly to use these offices for these purposes.

Newspapers and written materials appear to be more effective with the elderly than radio or television messages, although such messages can help to make the consumer protection office's telephone number well known; yet it is quite clear from the Flint, Michigan, experience reported above that the radio or television approach, if persistent, continuous, and imaginative, can develop substantial consumer attention.

Written materials must be placed in locations where they are easily accessible to the consumer and must use a format and style which are effective with this audience.

Particular strategies for accomplishing these goals are detailed in Chapters II through V of this report, and examples are contained in appendices.

ENDNOTES

CHAPTER I. INTRODUCTION

1. Battelle Law and Justice Study Center, Providing Consumer Protection and Anti-Fraud Services to the Elderly (Seattle: Battelle, 1978). Hereinafter "Service Delivery Report".
2. Butler, Robert N., M.D. Why Survive? Being Old in America (New York: Harper and Row, 1975, p. xi.
3. Facts about Older Americans: 1976. U.S. Department of Health, Education, and Welfare, Office of Human Development, Administration on Aging, National Clearing House on Aging, DHEW Publication No. (OHD) 77-20006. Hereinafter cited as Facts About Older Americans.
4. Battelle Law and Justice Study Center, The Impact of Fraud and Consumer Abuse on the Elderly (Seattle: Battelle, 1978). Hereinafter, "Impact Report".
5. Butler, Robert N., M.D. "Why Are Older Consumers So Susceptible?" Geriatrics, December, 1968, p. 84.
6. Waddell, Fred E., ed. The Elderly Consumer (Columbia, MD: The Human Ecology Center, Antioch College, 1976), p. 6. Waddell notes:

Elderly consumers have demonstrated that they are at least as capable of change and adaptation as anyone else. Who among us could adjust so readily to the frequent, if not instantaneous, changes demanded of the elderly? Work-related roles, friendships, and status disappear with dramatic suddenness, income is cut in half immediately upon retirement, and rampant inflation insidiously cuts the purchasing power of even this reduced income.

7. Facts About Older Americans. More than one-third of older married men had wives who were less than 65 years of age.
8. Advisory panel meeting discussion. Local advisory panels were formed in Flint and in Seattle to provide community ties and information from a variety of local resources. This point was made during one of the Seattle meetings.
9. Census figures as of 1977. Median education level for all citizens 14 years plus was 12.3 in 1977. (U.S. Census figure.)
10. Hiemstra, Roger P. "Continuing Education for the Aged: A Survey of Needs and Interests of Older People," Adult Education 22, 1972, p. 103, citing Riley, Matilda White and Foner, Anne. An Inventory of Research Findings, Vol. 1 of Aging and Society, under the direction of Matilda White Riley, 3 vols. (New York: Russell Sage Foundation, 1968-69).
11. Battelle Law and Justice Study Center, Descriptive Report on the Elderly as Victims of Fraud and Consumer Abuse: The Flint and Seattle Experience (Seattle: Battelle, 1978). Hereinafter, "Descriptive Report".
12. Samli, A. Coskun and Feliksas, Palubinskas. "Some Lesser Known Aspects of the Senior Citizen Market--A California Study," Akron Business and Economic Review, Winter, 1972, p. 51.
13. Facts About Older Americans.
14. Facts About Older Americans.
15. Census figures indicate that in 1975, 71.3 percent of those 65 and older owned their homes.

16. U.S. Congress, House Select Committee on Aging, Subcommittee on Federal, State, and Community Services. Confidence Games Against the Elderly. Hearing, 94th Congress, 2nd Session. (Washington: U.S. Government Printing Office, 1976.) See the testimony of Mr. Murphy regarding an elderly victim, p. 14.

"If you want to see a horror story, when we get a victim down at the office, a victim in her seventies, she comes in and she will sit there. First of all she has tremendous shame she was conned. It is almost like a crime of rape. She will sit down and start telling the story and she is embarrassed and shaken. When you realize they just lost their life savings or that crutch that helped them stave off poverty; when you see the realization hitting them that they are going to have to move; the few extra measures they are getting they are going to lose; they have nothing to leave to their grandchildren; things like that -- you can see a dead person in front of you, as brutal as it sounds.

"We had a woman last week who lost like \$33,000. That is a lot of money but she is not a wealthy woman. Her life savings, insurance payments when her husband died, things like that. She sat there and we had to shake her by the shoulders to question her. She stared into nothing. I asked her is she had somebody to go home to that night, somebody we could call. I was afraid this poor woman was going out of a window. She did not, but I was afraid she would get sick. I think they die more quickly when they've lost their pride."

For an excellent description of how con artists who seek out the aged operate, see pp. 15-16.

17. Facts About Older Americans. In 1972 eighteen percent of those 65 plus were adversely affected in their mobility due to chronic conditions.
18. Facts About Older Americans (1971 figures).
19. Service Delivery Report, cit. supra at note 1.



20. See Gerald Zaltman, Rajendra K. Srivastava and Rohit Deshpande, Perceptions of Unfair Marketing Practices: Consumerism Implications. (Pittsburgh, Pa.: Graduate School of Business, University of Pittsburgh, June, 1977) (Working Paper #226) and (anonymous), Research Notes, Series II (undated) from the same project. This study was supported by the Administration on Aging, U.S. Department of Health, Education and Welfare, under Grant No. 5-38131.
21. As listed in Consumers Union Report on New City and County Consumer Protection Agencies (Mt. Vernon, N.Y.: Consumers Union of U.S., Inc., 1972).
22. As listed on p. 21, The Police Chief, February, 1977.
23. See note 19, supra.
24. Ibid.
25. Marjorie Wall, Lois E. Dickey and W. Wayne Talarzyk, "Predicting and Profiling Consumer Satisfaction and Propensity to Complain," paper presented at the "Research Symposium on Consumer Satisfaction/Dissatisfaction and Complaining Behavior," University of Indiana, Bloomington, IN, April 20-22, 1977. Cited in Zaltman et. al., cit. supra, at p. 3.
26. Battelle Law and Justice Study Center, Descriptive Report on Fraud and Consumer Abuse as it Affects the Elderly: The Flint and Seattle Experience. (Seattle: Battelle, 1978). Hereinafter, "Descriptive Report".
27. Decriptive Report, cit. supra, at note 26.

## CHAPTER II. ACCESSIBILITY TO INFORMATION

29. Herbert J. Oyer, Ph.D., and Jane E. Oyer, Ph.D., eds. Aging and Communication (Baltimore, Md.: University Park Press, 1976).
30. Ibid., pp. 11-12.
31. Natalie P. Trager, Ph.D., "Available Communication Networks for the Aged in the Community," in Oyer, cit. supra, at p. 77.
32. Jane E. Oyer, Ph.D., "Summary, Chapter 17," in Oyer, cit. supra, at p. 292: "Studies reveal that older people spend more time watching television each day than they devote to any other activity other than sleep." Also see Note 18, supra. and Table 9, this report.

## CHAPTER III. METHODS USED IN CONSUMER EDUCATION

33. Advisory panel meeting, Seattle.
34. Oyer, op. cit., p. 103. In fact, one study, conducted by the American Newspaper Publishers Association in 1973 indicates that older citizens are more likely to read newspapers than younger persons.
35. Gregg S. Wilkinson, Ph.D., et. al., "Measuring Response to a Cancer Information Telephone Facility: Can Dial," American Journal of Public Health 66, April, 1976, pp. 370-371.
36. Personal communication with Elizabeth Garlichs, Project Director of Senior Information and Assistance Service, Seattle, Washington.
37. Roger P. Hiemstra, "Continuing Education for the Aged: A Survey of Needs and Interests of Older People," Adult Education 22:100-109, 1972, at p. 103.

38. See Note 28, supra.
39. Davis, cit. supra, at Note 28.
40. Ibid., p. 159.
41. Adult Consumer Education in the Community (Mount Vernon, N.Y.: Consumers Union of the U.S., Inc., 1973), p. 28, citing Bower, K. Television and the Public (New York: Holt, Rinehart and Winston, 1973). Also Oyer, op. cit., p. 102.
42. Oyer, op. cit., pp. 101-102. Several studies are cited here.
43. Oyer, Ibid.
44. National High Blood Pressure Education Program. The 120/80 Notebook for Consumer Education on High Blood Pressure (Washington: U.S. Department of Health, Education, and Welfare, National Institutes of Health), p. 10.
45. Personal communication with Mareatha Counts, Consumer Education Specialist, Consumer Protection Division, Office of the Washington State Attorney General.
46. Holding classes in the daytime was stressed by many sources. See Waddell, Fred E., et. al. Consumer Frauds and Deceptions. Blacksburg, VA: Virginia Polytechnic Institute and State University, p. 4.
47. See The Police Chief, February, 1977, p. 10.
48. Letter from William P. Beaver of Teletronix Information Systems, Redlands, California. See also Teletronix Information System, Technical Requirements, Telephone Information System.

49. For example, the Pierce County Bar Association in Washington state has instituted a Tel-Law program.
50. Joseph G. Bonnice, "Examining the Implications of Recent Research in Consumer Education", Business Education World, January-February, 1977. Bonnice refers to several studies.
51. A recent news release by the Law Enforcement Assistance Administration, U.S. Department of Justice, discusses several communities that have seniors involved in crime prevention programs. (Sunday, January 8, 1978, news release.)

#### CHAPTER IV. APPEARANCE AND STYLE OF CONSUMER EDUCATION

52. Sentry Insurance. Consumerism at the Crossroads. (Conducted for Sentry Insurance by Louis Harris and Associates, Inc., and Marketing Science Institute), p. 35.

#### CHAPTER V. CONTENT

53. Fred E. Waddell, et al. Consumer Frauds and Deceptions (Blacksburg, VA: Virginia Polytechnic Institute and State University).
54. Waddell, Ibid., p. 3.
55. Waddell, Ibid.

APPENDICES

- Appendix 1: Copy of Questionnaire, (#2) National Survey of Consumer Agencies Re. Consumer Education
- Appendix 2: Copy of Bank Book Mark Flyer
- Appendix 3: Examples of clever and effective use of artwork
- Appendix 4: Example of attractive format
- Appendix 5: Examples of especially readable type
- Appendix 6: Examples of appropriate uses of humor
- Appendix 7: Examples of clear and informative writing
- Appendix 8: Agency Consumer Education Checklist

CONSUMER EDUCATION FOR THE ELDERLY QUESTIONNAIRE

Please feel free to use the reverse side of this form for any additional comments.  
\*\*\*\*\*

Name of person filling out this form \_\_\_\_\_

Title \_\_\_\_\_

Agency/Organization Name \_\_\_\_\_

Agency/Organization Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Agency/Organization Phone: Area Code \_\_\_\_\_ Number \_\_\_\_\_

\*\*\*\*\*

1. Activities of your agency/organization: please check all the means utilized by your agency for consumer education activities to any audience(s).

- written materials (brochures, pamphlets)
- speakers before groups
- Public Service Announcements on the radio
- Public Service Announcements on television
- television or radio appearances by staff
- press coverage (newspaper, TV, radio) of important cases
- other - what? \_\_\_\_\_

2. Which of the above methods do you consider most effective in reaching senior citizens? (Please circle the answer in Item #1.)

3. If your agency distributes written materials, please check all means by which these are usually made available to consumers.

- available in office
- available by mail, by request of individuals or groups
- available in stores
- available in hospitals, clinics, and other human service facilities
- available at meetings where there is a speaker from the office/agency
- other - what? \_\_\_\_\_

4. Are there any restrictions placed upon your agency with respect to consumer education activities?

- Yes - what? \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- No

5. Please check items which present your agency with the greatest problems in responding to senior citizens with consumer or other fraud problems.

Please circle those which occur most frequently.

- reluctance of senior citizens to make complaints about what happens to them
- senior citizens not being aware of the specific nature of the situation they are reporting
- availability of necessary documentation (copies of papers signed, letters, etc.)
- restricted mobility of senior citizens due to physical handicaps
- lack of applicable laws to deal with matters complained of
- absence of other agencies where they can be referred when our agency cannot provide remedies
- restricted mobility of senior citizens due to lack of transportation
- other - what? \_\_\_\_\_

6. What special remedies (such as new procedures or laws) do you think would improve your ability to meet the needs of senior citizens with consumer or other fraud problems?

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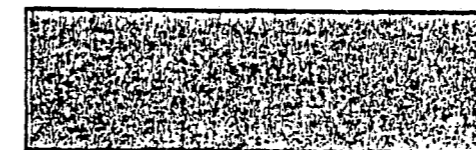
7. Below are listed some types of agencies. Please check those agencies which routinely refer senior citizens who have consumer or other fraud problems to your agency.

Please circle those agencies which have had your services publicized (through printed materials, speakers, etc.).

- housing programs for the elderly
- state departments of aging
- senior citizen public interest groups
- associations of retirees
- meal programs for senior citizens
- church groups
- legal services programs
- other - what? \_\_\_\_\_

Thank you for your assistance. Please return this questionnaire to:

Battelle Law and Justice Study Center  
 4000 N.E. 41st Street  
 P. O. Box 5795  
 Seattle, Washington 98105

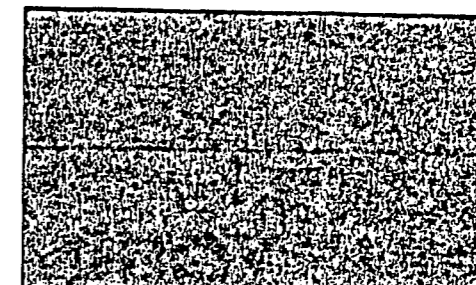


# DON'T GIVE YOUR MONEY TO STRANGERS!

Genesee Bank warns you that if any stranger approaches you with some "Found Money" or other get rich quick schemes, don't give them any money. Ask yourself why a perfect stranger would want to share new-found riches with you. These people are professional swindlers, and they only want to separate you from your money.

It is impossible to list every confidence game that is being operated today but here are a few of the most common ones.

- A stranger shows you a bundle of money he has found and offers to share it with you. All you have to do is show "good faith" by putting up some money of your own.



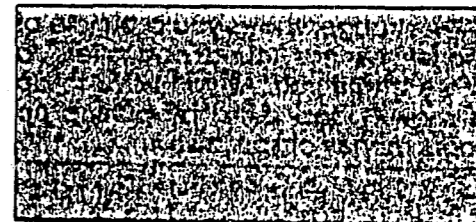
- A person tells you by visit or telephone that he is an auditor, or some other authority on the trail of a crooked bank employee. He asks your cooperation in trapping the guilty bank employee by withdrawing money from your account.

- Someone offers to perform some ritual that will cause your money to double in value.

- A person offers you a chance to get "something for nothing" or get rich quick simply by showing good faith and putting up money of your own.

**Remember these are confidence games.**

**Don't withdraw your money!**



The impact of this handout is increased by the use of large type and the use of color (the second paragraph is printed in red and bands of color at top and bottom are bright red). The message is clear and unequivocal.

# The OLDER CONSUMER

PUBLISHED BY THE DELAWARE DIVISION OF AGING

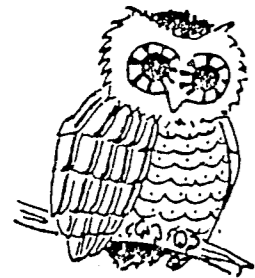
VOL. III, NO. 1

MARCH, 1977

## "FAST BUCK" ARTISTS

We have constantly stressed the fact that perfect strangers do NOT give you "Something for Nothing." No Way! Nor do they offer legitimate bargains which are so tempting that Seniors grab for them.

There are many under handed ways to part you from your hard earned money. Some of them are illustrated inside.



### BEWARE!



Study them well and keep this issue handy. If there is any doubt whatever.....

# DON'T!

Note that this artwork does not reinforce the stereotypes of the gullible victim and the slick, smooth con artist.

### PRE-PAID FUNERALS



- Design funeral to fit your own beliefs
- Demand written estimates of services and prices
- Shop around
- Consider joining a memorial society. For information, write:

Continental Memorial Society  
Suite 1100  
1828 - 11th Street, N.W.  
Washington, D.C. 20036

### HOME REPAIRS



If someone comes to your door and wants to fix up your home, be suspicious. Don't sign anything until you do these things:

- Make sure repairs are needed
- Get other estimates
- Make sure salesman is legitimate
- Check with the Better Business Bureau

If you do sign a contract, READ IT ALL! Make sure you are not mortgaging your home for a few dollars worth of repairs.

### UNORDERED MERCHANDISE IS A GIFT



Under Section 3009 of the Postal Reorganization Act of 1970, you do not have to pay for any unordered merchandise, and it is illegal for the person or firm sending it to bill you for it.

### "EASY MONEY"



Before signing anything or investing any money:

- Investigate the reliability of the company through the Better Business Bureau or the State Office of Consumer Protection
- Make certain that all obligations are spelled out in writing and that you understand fully your rights and responsibilities





# HOW TO SOLVE YOUR OWN TENANT/LANDLORD DISPUTE

This pamphlet was produced by the Metropolitan District  
Attorney's Consumer Office, Denver, Colorado.

## SENIOR CITIZEN— THE TARGET IS YOU

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From: Senior Citizen The Target Is YOU! Hennepin County  
Attorney, Minneapolis, Minnesota

While the type for this Table of Contents is not especially  
large, the bold-face headings are helpful. The booklet was a  
thick document and a Table of Contents makes it easier to use.

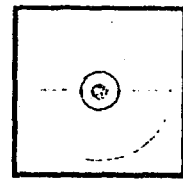
APPENDIX 5 - EXAMPLE OF ESPECIALLY READABLE TYPE

From: Don't be an Easy Target! "Crime prevention tips for the older person" from the Louisville Division of Police, Crime Prevention Unit and the Office of Crime Prevention, Kentucky Department of Justice.



Frequently, criminals regard older persons as easy targets for many kinds of crimes. Following are some of the most prevalent crimes committed against the elderly. Every older person should be aware of these crimes and how to prevent them.

**Don't be an  
easy  
target!**

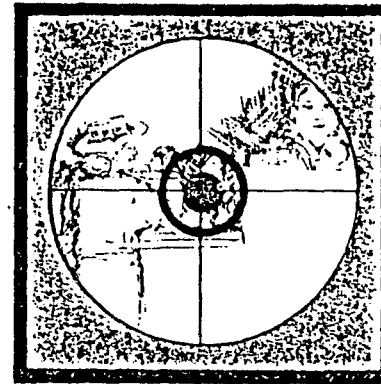


### con games and sweet talk crimes

5-11

Pigeon Drop. This scheme accounts for more than half of the con games reported to the police! The swindlers claim to have found a large sum of money and offer to "share" it with you, but request you to withdraw "good faith" money from the bank. The swindlers take your good faith money, then give you a phoney address where you are to collect your share of the found money.

Bank Examiner. This is another con game most often directed against the older person. A phoney bank examiner contacts you and asks for your help in



catching a dishonest bank employee. He asks you to withdraw a specified amount of cash from your account and turn it over to him so he may check the serial numbers. After turning over your money to the examiner, you never hear from him again.

Door-to-Door Sales Shams. Many door-to-door sales are not legitimate. Kentucky law protects you against quick sales at your door—You have three business days to cancel any contract for \$25 or more; magazine subscription salespersons must be registered with the county clerk.

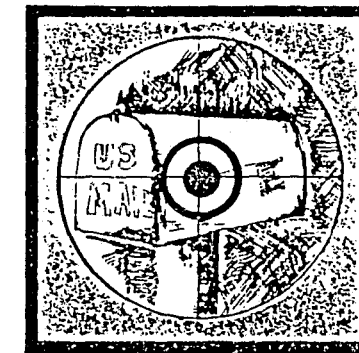
### mail fraud schemes

Consumer Frauds. Beware of fake contests which require you to put up money to win— even if there is a guarantee that you'll be a winner.

Home Improvement Offers made through the mail (or on-the-spot) are a popular type of swindle.

Chain-referral Schemes offer a commission for buying one item and selling additional ones to friends. The product is usually over-priced and impossible to sell.

Debt Consolidation. Legitimate banks do offer debt consolidation for people who request it. Mail offers, however, can include heavier financial burdens than you now have.



Retirement Estates offered at ridiculously low prices to "lucky" individuals are usually rip-offs.

Business Opportunities. Phoney business opportunities and work-at-home schemes which promise high profits after a substantial investment or registration fee are often fraudulent.

Medical Frauds, including fake laboratory tests, miracle cures and mail order clinics are other ways you can be bilked. Legitimate doctors and hospitals do not advertise through the mail.

## BE SMART

*anything you sign  
might be a Contract*



1. BE SURE you need what you are signing for.
2. Read EVERY WORD - even the small print.
3. If you don't UNDERSTAND, DON'T SIGN. Get help from someone you TRUST. Ask a legal aid agency.
4. Don't be rushed - smart people take their time - Remember, it's your money.
5. BE SURE all the seller's promises are written in the contract.
6. Carefully consider purchases "ADDED ON" an old contract. If you fail to pay you may LOSE EVERYTHING you bought.

**Never** SIGN A CONTRACT WITH BLANK SPACES.

**Never** SIGN A PAPER TO GET RID OF A SALESMAN.

**Never** SIGN A CONTRACT WITHOUT GETTING A COPY.

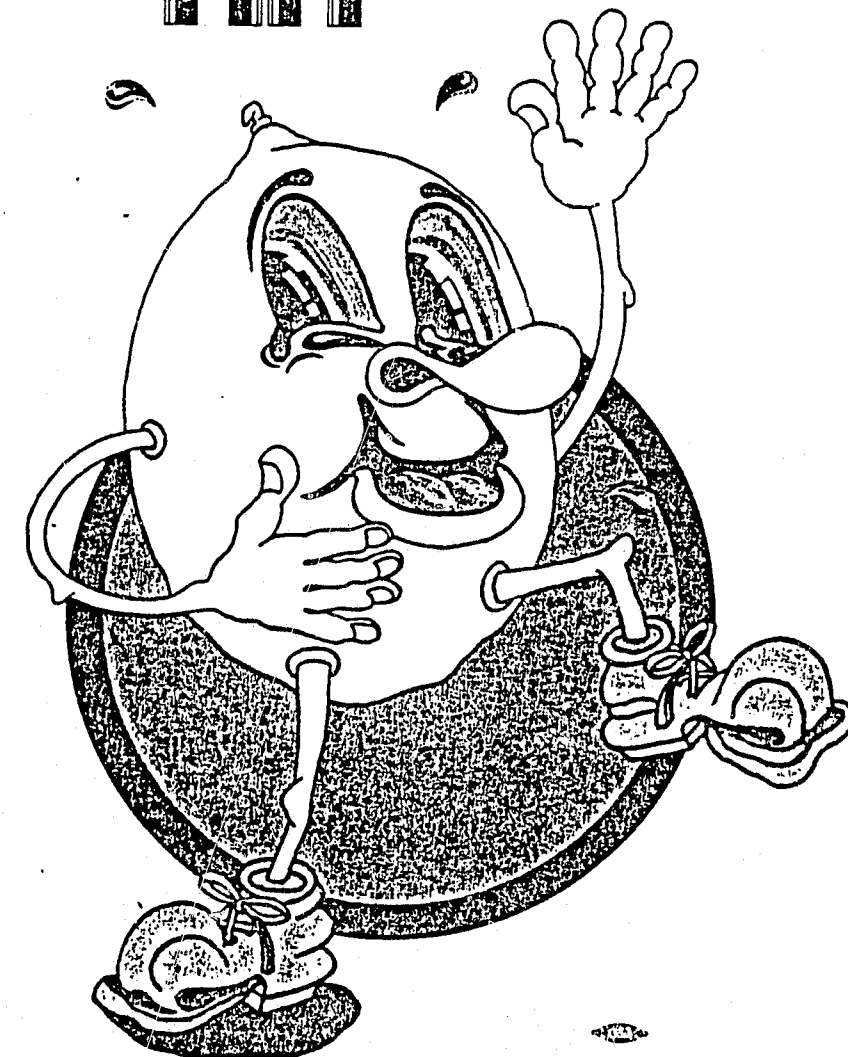
**Never** SIGN A CONTRACT UNLESS YOU KNOW THE TOTAL COST.

From: Be sure before you sign! Distributed by the Division of Consumer Affairs, Department of Law and Public Safety, Newark, New Jersey. Reprinted with permission of the Office of Consumer Affairs, Washington, D. C.

## Is your Lemon laughing at you?

Let your Ohio Commerce Department help you get the "last laugh" with this . . .

# CONSUMER PROTECTION KIT



## DOOR-TO-DOOR SALES

The pleasant-looking young fellow said he was working his way through college and helping to pay medical bills for his elderly father.

So Mrs. Wilson let him come in to show her the magazines he was selling. An hour later, he was still urging her to subscribe to an expensive car magazine she didn't want.

Because she was anxious to finish her housework, Mrs. Wilson finally signed up for a three-year subscription, even though she didn't know a tachometer from a thumb tack.

Sometimes a door-to-door salesman will try to gain entrance to your home by playing on your sympathy with this or a similar hard luck story. Be wary of such ploys.

- \*If you do allow a salesman into your home, don't let him put you on the defensive with a high-pressure sales pitch
- \*And remember, if you agree to buy certain merchandise or services for more than \$25 from a door-to-door salesman, you have three days to change your mind
- \*You must send written notice to the salesman or his firm stating your intention, however, and it must be mailed before midnight of the third business day after the sale. It's best to send a telegram or registered letter
- \*Keep in mind, too, that your contract must be written in the same language the salesman used for his pitch. In other words, if he spoke Spanish, the contract must also be in Spanish

From: A Practical Primer for the Texas Consumer. Attorney General of Texas.

The language is clear and devoid of jargon; examples of "real people" are provided, which enables the reader to see the relevance of the information to his/her own life.

## FALSE OR DECEPTIVE ADVERTISING

"Just answer this simple question, Mrs. Garcia, and you win a *FREE* 8 x 10 oil portrait."

"This is *your* lucky day, sir! You're our jackpot winner—come on in and pick up your *FREE* gift!"

"*FREE* vacation!!"

Watch out for these words, because the "free gift" is usually *not* free and *not* a gift.

There are many ways an unprincipled merchant can get you to pay for your "gift" . . . maybe it's a \$50 frame for the portrait . . . or a service policy for that "free" sewing machine.

Such "come-ons" are types of false or deceptive advertising.

Remember—if you win a prize or receive a free gift, it should never cost you money to collect it.

From: A Practical Primer for the Texas Consumer. Attorney General of Texas.

The language is clear and devoid of jargon; examples of "real people" are provided, which enables the reader to see the relevance of the information to his/her own life.

APPENDIX 8 - AGENCY CONSUMER EDUCATION CHECKLIST

I. PLANNING QUESTIONS

Agencies designing consumer education programs should ask themselves:

1. What does the agency wish to accomplish by its consumer education program? For example, an agency's goals may be one or more of the following:

- to alert the public as to specific guidelines to be followed in making purchases or obtaining services;
- to encourage the consumer to use such sources of information on goods and services as the Better Business Bureau;
- to inform the public about specific schemes;
- to enable the consumer to recognize if he or she has been--or is about to be--victimized;
- to encourage the reporting of violations;
- to inform the audience of remedies available and how to obtain them;
- to acquaint a target audience with its services; and
- to educate the public on the implications of legislation.

The elderly, as mentioned, need to be encouraged to use the office as a source of information as well as to report consumer abuse.

2. What is the target audience the agency is attempting to reach in its consumer communication and education program? The aged audience may be defined geographically as well as demographically. (e.g., the inner city vs. the rural aged, those in insular ethnic communities, those isolated by illness or loneliness.)
3. What sources of information are credible to the target audience based on its characteristics and needs? Earlier discussions of the vulnerability

of the elderly, their consumer behavior, and their reporting behavior are germane to this issue.

4. What credible sources of information are presently widely used by the target audience and what new sources, if any, stand a good chance of being used by the target audience? For the elderly, research discussed earlier seems to suggest that effectively written materials are particularly valuable. Other research suggests that the elderly watch television in the evening hours, and that they desire more documentary and public service-type programming.
5. What barriers prevent the use of consumer education materials by the target audience? The elderly are more likely to have hearing and vision problems which necessitate special considerations in the development of materials. Most agencies serving the blind make materials available in Braille; but it is surprising how many agencies ignore the vision problems of many citizens by producing material that is difficult to read, even for someone with adequate vision.
6. What special considerations (length of program, material, time of day information is available, etc.) will make the information more accessible and attractive to the audience? For example, what time of day do many seniors watch television? How long should a program be? The answers to these questions will help to define the format and delivery plan for the intended audience of elderly consumers.

## II. PLANNING STEPS

1. Definition and description of the target audience\*  
(For example, citizens over 60 within a certain service area)
2. Needs assessment of the target audience
  - What subjects should receive special emphasis?  
(For an audience with a large percentage of homeowners, home improvement frauds; for elderly widows, the pigeon drop, etc.)
  - What methods are most appropriate for this audience? (Habits, disabilities and transportation problems should be considered here.)
  - What stylistic approaches are likely to be most acceptable to this audience? (What does the audience respond to favorably in other contexts, such as entertainment?)
3. Agency goals for the consumer information program
  - Based on the needs of the target audience and the functions of the agency. For example, an agency with broad legal powers may want to stress the reporting of violations; an agency with fewer legal powers may want to emphasize good buying habits.

## III. IMPLEMENTATION STEPS

1. Establishing ties to the community as a whole, and the target audience in particular, through:
  - Use of volunteers
  - Local advisory panel for review of materials and programs, and to provide linkage with various community groups and agencies

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\*Agencies may find it easier and more efficient to map out goals and plans for each target audience separately, and to consolidate them into one package for implementation.

- Use of local talent to develop materials and programs

## 2. Selection of methods, content, and style

- Focus on the audience can help to ensure appropriate selections

## 3. Production of materials and programs

## IV. EVALUATION

On a regular basis, agency goals and target audience(s) should be re-examined and re-defined, with appropriate changes and adjustments in the agency's consumer education programs.