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**A Report to
The Competition Bureau**

**Findings from a Survey of Canadians: Post-Test of
the Fraud Prevention Campaign**

June 2006

(Aussi disponible en français, sur demande)



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I. Research Process



Research Process

A. Introduction

Gregg, Kelly, Sullivan & Woolstencroft: *The Strategic Counsel* is pleased to present to the Competition Bureau and its partners within the Fraud Prevention Forum the following report of findings from a 2006 tracking study on marketing fraud, identity theft and fraud awareness. The principle research objectives were to evaluate the effectiveness of the 2006 campaign and track key measures related to awareness, message recall and response against findings from 2005, recognizing that the 2005 and 2006 campaigns were not carried out in an identical fashion (e.g. some components of the campaign varied from year to year).

The survey gauged public attitudes/experiences with respect to:

- Awareness of marketing fraud and identity theft;
- Awareness of activities intended to focus public attention on the issue of fraud and fraud prevention;
- Perceived seriousness of various fraudulent marketing/solicitation activities;
- Victimization rates;
- Public response (actual, intended, desired);
- Awareness of PhoneBusters

B. Methodology

Findings are based on a proportional national telephone survey of 1,000 Canadians, aged 18 years and older, conducted May 8th to 14th, 2006. At the national level, findings have an associated margin of error of +/-3.1%, 19 times out of 20. Margins of error will be higher at the regional level, as shown in the table below, and for demographic breakdowns.



Research Process

National and Regional Margins of Error

Region	Sample Size	Margin of Error (19 times out of 20, or 95%)
Canada	1,000	+/- 3.1%
Atlantic	77	+/- 11.3%
Quebec	247	+/- 6.3%
Ontario	379	+/- 5.0%
Prairies	165	+/- 7.7%
B.C.	132	+/- 8.6%

The results are tracked against the survey of 1,000 respondents conducted in March of 2005. Most questions from the 2006 survey have been reproduced from those of the 2005 study, with a few exceptions.

The reader should note that the 2006 evaluation was undertaken a full five to six weeks following completion of the campaign which ran through the month of March. By contrast, the 2005 results reflect findings from a survey that was undertaken three weeks following the completion of the campaign. The lag time between the end of the campaign and the commencement of the survey will undoubtedly have some effect on the level of recall of the campaign and of key messages.



II. Key Findings



Key Findings

A. Marketing Fraud: Perceptions and Victimization

The vast majority of Canadians across all demographic groups consider marketing fraud to be a serious problem. When asked how serious a problem marketing fraud was, 86 per cent of Canadians said it was either a very serious (35%) or a somewhat serious (51%) problem. These results are slightly higher than for 2005, when 84 per cent of Canadians said the same. Women (90%) are a little more concerned about it than men (83%), while younger people of ages 18 to 34 (80%) are less likely than people 35 to 54 years old (89%) and 55 years and older (88%) to say that marketing fraud is a serious problem.

By the same token, most Canadians (77%) believe that marketing fraud by phone, regular mail or e-mail is on the rise. The results are consistent with the 2005 survey, in which 76 per cent also said that marketing fraud was on the way up. While all demographic groups share this belief, women (81%) are once again slightly more likely to say so than men (74%). Contrasting with the age differences noted for the seriousness of marketing fraud, people of age 55 and above (72%) are less likely to say it is on the rise than those in either the 35 to 54 age group (83%) or those between 18 and 34 years of age (78%). Also noticeable is the fact that residents of Quebec are more inclined to say that marketing fraud is on the rise, with 85% per cent suggesting the trend is toward an increase, despite the fact that those from Quebec reported the lowest incidence of being victims of marketing fraud.

Canadians are also very consistent from year to year in their views on the seriousness of different types of marketing fraud. Indeed, 87 per cent say that being asked to donate to fake charities is a serious problem. This compares with similar numbers (86%) who say that being told that they have won a prize, but only on the condition that they purchase something in return, is also a serious problem and 84 per cent who believe that paying for a product and not receiving it is a serious problem. Once again, these results are nearly identical to the 2005 figures, which stood at 85, 84 and 82 per cent respectively. Demographic and regional differences are also noticeable with respect to perceptions of the seriousness of these three issues, with women being somewhat more likely to rate the issues as serious compared to men and younger people being slightly less likely than older individuals to do so, while younger individuals are less likely to be concerned with marketing fraud in general and with fraud related to prizes or awards. Residents of Quebec are also more inclined to say that these issues are serious compared to those living in other parts of the country. However, none of the gaps in opinion are larger than 10 percentage points.



Key Findings

The victimization rate for 2006 is basically unchanged from 2005 when considering the margin of error (+/- 3.1%) of the surveys, with 31 per cent of Canadians claiming that either themselves or someone in their household have been a victim of marketing fraud in 2006, compared to 28 per cent in 2005. Interestingly, there is once again an age effect visible for this question, with younger Canadians being more likely to say they have themselves or someone in their household has been victimized compared to older Canadians. It is also important to note that one-third (10 percentage points out of the total of 30) report that the incident(s) have happened within the last six months. Nearly twice as many individuals between the ages of 18 and 34 (44%) have been victimized compared to people of either 35 to 54 years of age (32%) or those 55 years and older (23%). This reported level of victimization among younger Canadians is particularly interesting given that it is this group that also expresses a somewhat lower level of concern about the seriousness of marketing fraud.

B. Identity Theft: Victimization

Figures for victimization from identity theft are lower than those of marketing fraud, with 17 per cent of Canadians reporting having been victimized themselves or an incident occurring among someone in their immediate household in 2006. Figures in 2005 (19%) indicate a fairly stable proportion of those reporting having been a victim of identity theft over the last two years. University graduates are more likely than any other educational grouping to report having been victimized. Just over one-quarter (26%) of university graduates report having been a victim compared to only 10 per cent among those with a high school diploma or less and 13 per cent among those with a college education. Residents of the Atlantic region (10%) are also less likely than residents of other provinces to say they have been a victim of identity theft.

C. Response to Marketing Fraud and Identity Theft

It remains the case that few people make a significant effort to report or resolve an incident of marketing fraud. As was the case in 2005 (43%), four-in-ten (38%) respondents say that they “did nothing” in attempting to resolve a marketing fraud incident. Accordingly, very few reported the incident to the local police (8% in Canada as a whole and only 2% in Quebec), while three per cent reported having contacted the Better Business Bureau, another two per cent contacted PhoneBusters and less than one per cent contacted the Competition Bureau. A more likely type of response from Canadians is to try to solve the problem on their own by either contacting the company involved (18%), stopping payments or refusing to pay (8%), changing their banking information (3%) or trying to get a refund (2%). Once again, age affects the type of responses taken by individuals,



Key Findings

as younger people are more likely to take matters into their own hands by phoning the company directly, with 25 per cent of those between the ages of 18 and 34 years of age having done so, compared to 18 per cent among those 35 to 54 years of age and only 11 per cent among Canadians 55 years of age and older. On the other hand, older individuals are more likely than those in other age groups to simply stop payments or refuse to pay for items sold to them fraudulently, with 14 per cent of them choosing this course of action.

The reasons given for not taking any action reflect Canadians' concerns about the level of effort required to follow up and a general sense that the trade-off between effort/time and payoff does not favour pursuing the matter. Indeed, four of the five most common reasons given for inaction suggest that this is the case:

- Too much effort (15%);
- The amount of money was not worth reporting (12%);
- Did not think it was worth it (12%); and
- Did not care enough or forgot (10%).

A similar pattern emerges for those who have not been victimized but who were asked what their likely response would be. The second most common answer to a question asking them what they would do if they or a member of their household were defrauded was that they would not take any action (21%). Moreover, 18 per cent say that they would simply hang up and another eight per cent state that they would just ignore it. However, the most frequent answer given was that they would contact the local police, with 31 per cent saying so (30% in 2005). This sharply contrasts with the much smaller proportion of actual victims who have indeed phoned the police (8%) in response to an actual or perceived incident. Also contrasting with findings among those who have been victimized is the fact that only four per cent of non-victims say that they would phone the company directly, while 18 per cent of victims took this course of action. This contrast between the responses to the two questions indicates that Canadians, while suggesting that they would take a certain action, in reality are clearly reluctant to do so because they do not believe it is worth the effort. Age is again a factor in deciding what course of action an individual would take if they found themselves in this situation. While 22 per cent of those between the ages of 18 to 34 would contact the police, we note an increase to 29 per cent among those between the ages of 35 to 54 who would take this course of action and a further increase to 38 per cent for people over the age of 54. Also of note is the fact that younger people (15%) are more



Key Findings

likely to indicate “don’t know,” fail to provide an answer to this question or suggest that they wouldn’t know what to do compared to older age groups (7% and 6% respectively for those 35-54 and 55 and above).

As was the case for 2005, contacting credit card companies is the most common response to identity theft by those who have been victimized or live with someone who has been victimized. In total, 33 per cent of respondents reported complaining to their credit card company, compared to 26 per cent in 2005. Complaints to the local police come a distant second, at 15 per cent (16 per cent in 2005), followed by reporting the case to their financial institutions at 12 per cent (9 per cent in both 2003 and 2005). Interestingly, the proportion of those who did nothing has dropped somewhat over the past two years, declining from 18 per cent in 2005 and finally, 15 per cent in 2006.

D. Awareness of Marketing Fraud and Identity Theft Messaging

Exposure to messages regarding marketing fraud and identity theft remains high at 73 per cent. This number is somewhat lower than it was in 2005 (78%). Once again, there is clear age effect with regards to messaging on marketing fraud and identity theft messaging, with only 59 per cent of those between the ages of 18 to 34 having seen, heard or read anything about it, compared to 78 per cent and 75 per cent respectively among those 35 to 54 years of age and 55 years of age and older. Similar gaps can be observed for educational levels, as 63 per cent of those with a high school diploma or less reported seeing, hearing or reading anything about marketing fraud and identity theft, compared to 78 per cent for those with a college education and 80 per cent for those with a university degree.

Correct message recall is on the rise relative to 2005. Message retention or comprehension varies with 20 per cent saying they recalled a message related to the importance of protecting your identity, while another 14 per cent said that the messaging was about credit card fraud and nine per cent gave specific examples of fraud prevention issues. Two per cent spontaneously remembered the tagline “Fraud: Recognize it. Report it. Stop it.” When all appropriate answers are added up, including those who recalled the exact tagline without being prompted as well as those who recalled that the messaging was about fraud prevention in response to an earlier question, 81 per cent of all respondents are shown to remember the general messaging, compared to 70 per cent in 2005. The reader should note that the 2006 survey contained an additional level of prompting, thus allowing respondents one more opportunity, compared to the 2005 survey, to indicate whether they did or did not recall elements of the campaign. It is also



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important to note that the time lag between campaign completion and fielding of the survey was slightly longer in 2006 when compared to 2005.

About half (53%) of those who had not identified fraud prevention as the key message based on their response to the unaided questions on campaign awareness and message recall did subsequently say that they had seen, heard or read something when they were asked more explicitly (e.g. on an aided basis) about having seen, heard or read something pertaining to fraud prevention. The results are consistent with those of 2005, when 49 per cent remembered the messaging about fraud awareness. Once more, younger Canadians are less likely to be aware of such messages, with 39 per cent of those between the ages of 18 and 34 saying they recall something, compared to 59 per cent for those between the ages of 35 and 54 and 55 per cent among people 55 years of age and above.

The most important sources of information cited, for those who recall messages related to fraud prevention, are news coverage on television, radio or in print (43%), followed closely by articles in magazines or newspapers (39%). Another 18 per cent mentioned television in general, while another 12 per cent said they had seen something on a Web site and six per cent said that they have heard something on the radio.¹

As was the case in 2005, a total of 89 per cent of respondents gave a description of the messaging they have seen, heard or read. The main message retained from the information they received was essentially to be careful (25% in 2006 and 22% in 2005), followed by not giving out their personal information (15% in 2006 and 12% in 2005) and to not give out their credit card information to someone they do not know (11% in 2006 and 13% in 2005). Most other answers relate to the need to be cautious in some way in order to protect oneself.

When prompted, 26 per cent said that they did remember the tagline “Fraud: Recognize it. Report it. Stop it.”, for a total of 28 per cent when adding the two per cent who mentioned the tagline unprompted in response to an earlier question.

¹ The question for 2005 was asked differently, making it invalid to compare the results directly.



Key Findings

The vast majority (86%) of those who remembered the tagline believe that the message was either somewhat (41%) or very (45%) useful. However, it should be noted that despite the fact that the overall results for usefulness are in line with those from 2005 (90% finding the main message useful in 2005) the proportion of people saying that the message was “very” useful dropped by 11 percentage points from 56 per cent recorded in 2005. The drop in the level of intensity with respect to responses to this question suggests that additional efforts to sustain anti-fraud or fraud prevention messaging may be required in order to maintain public interest, educate Canadians and affect a stronger public response.

E. Response to Messages

Very importantly, 65 per cent of respondents who have seen, heard or read something about marketing fraud or identity theft say that what they saw did make them change the way they did (or would) respond to a possible marketing fraud or identity theft incident. Of those, 41 per cent said that their response has (or would) changed “a great deal” and 24 per cent said it has (or would) changed “somewhat”. The proportion of those who changed their behaviour is also on the rise, having increased from 61 per cent in 2005 to 65 per cent in 2006. Noticeably, respondents from all age groups share the same views, demonstrating that younger people may be less worried and less aware about marketing fraud in general, but are still influenced in the same way older age groups are when they do see, hear or read about marketing fraud and identity theft.

F. PhoneBusters

Awareness of PhoneBusters remains the same as in 2005, with 18 per cent indicating that they have heard of the organization, compared to 17 per cent in 2005. The awareness level is clearly lower in the province of Quebec, where only seven per cent of respondents have heard of PhoneBusters. Another two per cent reported having contacted PhoneBusters as a result of a suspected marketing fraud or identity theft incident. Residents of British Columbia (17%) are also less aware of the organization.

Nonetheless, 84 per cent (81% in 2005) of all respondents said that they were likely to call PhoneBusters once having been presented with summary information about the organization. More importantly, 65 per cent said that they were “very likely” to call, compared to only 19 per cent stating that they were “somewhat likely” to do the same. This in turn indicates that an increase in awareness could potentially make a big difference in Canadians’ behaviour when faced with suspicious marketing schemes or possible identity theft.



Key Findings

G. Means of Combating Marketing Fraud and Identity Theft

Views on the means to combat marketing fraud and identity theft are relatively unchanged from 2005. Public education (53%) remains the favoured course of action, followed by tougher law enforcement (20%) and advertising (15%). Results for 2005 were nearly identical, at 51, 25 and 13 per cent respectively. In both years, another seven per cent stated that there was no effective way to combat marketing fraud.

Of note is the fact that people with a high school diploma or less (39%) are much less likely to advocate public education as a solution when compared to those with a college (55%) or university (65%) education. In this instance, age is not an important factor in views on the best means of combating marketing fraud and identity theft.



III. Marketing Fraud and Identity Theft: Awareness, Incidence, Perceptions and Response



Seriousness of Marketing Fraud

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
NET Somewhat/ Very serious problem	83	86	83	90	80	89	87	88	89	84
A very serious problem	32	35	29	41	18	36	43	38	40	28
A somewhat serious problem	51	51	54	49	62	53	44	50	49	56
Not a very serious problem	10	8	10	5	13	6	6	7	4	10
Not at all serious	4	2	3	1	2	1	3	2	2	3
NET Not a very/Not at all serious problem	14	10	13	6	15	7	9	9	6	13
DK/NA/Ref	3	4	4	4	5	4	4	3	5	4

Q.1 Overall, how serious a problem do you think marketing fraud is in Canada? Would you say it is...?

Base: All respondents



Seriousness of Marketing Fraud

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
NET Somewhat/ Very serious problem	83	86	90	90	87	82	82
A very serious problem	32	35	39	30	40	33	31
A somewhat serious problem	51	51	51	60	47	49	51
Not a very serious problem	10	8	6	7	7	9	8
Not at all serious	4	2	4	<1	3	3	2
NET Not a very/Not at all serious problem	14	10	10	7	10	12	10
DK/NA/Ref	3	4	-	2	3	7	8

Q.1 Overall, how serious a problem do you think marketing fraud is in Canada? Would you say it is...?

Base: All respondents



Increase/Decrease in Marketing Fraud Over the Last Few Years

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Increased	76	77	74	81	78	83	72	73	81	80
Stayed about the same	15	13	15	10	15	10	14	15	11	11
Decreased	2	2	2	2	3	2	2	2	1	3
DK/NA/Ref	7	8	8	8	4	5	12	10	6	6

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Increased	75	85	75	76	72
Stayed about the same	16	10	14	15	10
Decreased	4	<1	3	3	2
DK/NA/Ref	5	5	8	6	16

Q.2 Thinking back over the last few years, do you think the amount of marketing fraud by phone, e-mail or regular mail has...?

Base: All respondents



Seriousness of Problem: Being Asked to Donate to Fake Charities

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
NET Somewhat/Very serious	85	87	82	92	85	91	84	86	92	85
Very serious	61	57	49	66	60	61	51	52	63	57
Somewhat serious	24	30	33	26	25	30	33	34	29	28
Not very serious	8	7	9	5	9	6	7	6	6	9
Not at all serious	3	3	4	1	4	2	3	4	1	3
NET Not very/Not at all serious	11	10	13	6	13	8	10	10	7	12
DK/NA/Ref	4	3	4	2	2	1	6	4	1	4

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents



Seriousness of Problem: Being Asked to Donate to Fake Charities

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
NET Somewhat/Very serious	85	87	91	92	85	84	85
Very serious	61	57	62	59	54	57	59
Somewhat serious	24	30	29	33	31	27	26
Not very serious	8	7	4	5	8	10	10
Not at all serious	3	3	5	2	3	2	2
NET Not very/Not at all serious	11	10	9	6	11	12	12
DK/NA/Ref	4	3	-	2	5	4	3

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents



Seriousness of Problem: Buying and Paying for Something by Phone, Internet or Mail and Not Receiving the Product or Receiving Something Inferior to What You Paid for

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
NET Somewhat/Very serious	82	84	80	87	88	87	78	80	91	83
Very serious	52	47	41	53	49	51	42	45	56	44
Somewhat serious	30	37	39	34	39	36	36	35	35	39
Not very serious	8	9	12	6	10	10	8	10	5	12
Not at all serious	3	2	13	1	2	1	4	3	2	1
NET Not very/Not at all serious	11	11	15	7	11	11	12	13	7	13
DK/NA/Ref	7	5	5	6	1	2	10	7	2	5

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents



Seriousness of Problem: Buying and Paying for Something by Phone, Internet or Mail and Not Receiving the Product or Receiving Something Inferior to What You Paid for

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
NET Somewhat/Very serious	82	84	81	93	80	84	79
Very serious	52	47	54	49	47	48	41
Somewhat serious	30	37	27	44	33	36	38
Not very serious	8	9	11	5	12	5	12
Not at all serious	3	2	3	1	3	3	3
NET Not very/Not at all serious	11	11	14	6	15	8	15
DK/NA/Ref	7	5	5	2	6	8	6

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents



Seriousness of Problem: Being Told You Have Won a Valuable Prize, but Must Purchase a Product or do Something in Order to Claim the Prize

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
NET Somewhat/Very serious	83	86	83	88	81	88	87	84	92	84
Very serious	52	52	47	57	41	53	57	53	52	51
Somewhat serious	31	34	36	31	40	35	30	31	40	33
Not very serious	9	9	11	8	15	11	5	11	6	12
Not at all serious	4	3	4	1	3	1	4	2	1	4
NET Not very/Not at all serious	13	12	15	9	18	12	9	13	7	16
DK/NA/Ref	3	2	2	2	2	<1	4	3	1	1

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not a very serious or not at all serious? The first is...

Base: All respondents



Seriousness of Problem: Being Told You Have Won a Valuable Prize, but Must Purchase a Product or do Something in Order to Claim the Prize

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
NET Somewhat/Very serious	83	86	86	87	86	84	88
Very serious	52	52	55	43	54	59	56
Somewhat serious	31	34	31	44	32	25	32
Not very serious	9	9	7	12	9	9	9
Not at all serious	4	3	5	1	3	5	2
NET Not very/Not at all serious	13	12	12	13	12	14	11
DK/NA/Ref	3	2	3	1	3	2	2

Q.3-5 Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be very serious, somewhat serious, not a very serious or not at all serious? The first is...

Base: All respondents



Victimization: Most Recent Experience of Marketing Fraud

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Yes, victim	28	31	30	32	44	32	23	26	35	33
Within the past six months	6	10	10	10	18	10	6	9	12	10
Six months to one year ago	5	5	5	5	10	5	3	3	6	6
One to two years ago	6	7	7	7	10	8	4	6	6	9
Over two years ago	11	9	8	10	6	9	10	8	11	8
Never	71	69	69	68	56	68	76	74	65	67
DK/NA/REF	1	1	1	1	1	1	1	1	-	1

Q.6 To the best of your recollection, when, if ever, was the last time that you personally, or someone in your household, may have been a victim of marketing fraud? Was this...?

Base: All respondents



Victimization: Most Recent Experience of Marketing Fraud

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes, victim	28	31	30	25	32	31	32
Within the past six months	6	10	10	9	11	6	13
Six months to one year ago	5	5	8	4	4	6	9
One to two years ago	6	7	5	5	8	6	10
Over two years ago	11	9	7	7	9	13	10
Never	71	69	70	75	67	70	58
DK/NA/REF	1	1	-	1	1	-	1

Q.6 To the best of your recollection, when, if ever, was the last time that you personally, or someone in your household, may have been a victim of marketing fraud? Was this...?

Base: All respondents



Actions Taken

	2005 (n=289) %	2006								
		Total (n=315) %	Gender		Age			Education		
			Male (n=154) %	Female (n=161) %	18-34 (n=83) %	35-54 (n=131) %	55+ (n=91) %	HS or less (n=89) %	College (n=88) %	Univ. (n=122) %
Called the company	17	18	18	17	25	18	11	20	17	16
Complained to the local police	7	8	7	9	5	8	11	8	10	6
Stopped payments/refused to buy/cancelled order	4	8	6	10	2	7	14	6	3	12
Hung up	2	6	5	7	5	5	7	6	9	3
Complained to credit card company	4	4	5	4	6	3	6	5	5	5
Complained to Better Business Bureau	5	3	5	1	2	2	4	3	3	2
Changed bank information/cancelled credit card	1	3	3	3	2	2	6	-	5	4
Called PhoneBusters	n/a	2	-	3	1	2	1	-	1	3
Tried to get refund	4	2	1	3	-	4	1	-	2	3
Took legal action/called a lawyer	3	1	1	1	-	-	2	2	-	-
Checked to see if it was legitimate/investigated company	2	1	1	1	-	1	2	-	2	1
Warned family/friends	1	1	1	1	1	1	2	-	1	3

Q.7 What actions, if any, did you or the member of your household take in attempting to resolve the incident? Did you do anything else?

Base: Respondents who may have been a victim of telemarketing/marketing fraud

Note: Multiple responses accepted, columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006								
		Total (n=315) %	Gender		Age			Education		
			Male (n=154) %	Female (n=161) %	18-34 (n=83) %	35-54 (n=131) %	55+ (n=91) %	HS or less (n=89) %	College (n=88) %	Univ. (n=122) %
Complained to bank	1	1	-	1	1	1	-	-	1	1
Blocked call/didn't answer	1	<1	1	-	-	1	-	1	-	-
Contact Consumer Affairs Office	2	<1	1	-	1	-	-	1	-	-
Sent them a letter/e-mail	2	<1	-	1	-	-	1	1	-	-
Said not interested in offer (didn't buy)	4	-	-	-	-	-	-	-	-	-
Complained to Competition Bureau	<1	<1	-	1	-	1	-	-	-	1
Asked to not be contacted again/taken off list	-	-	-	-	-	-	-	-	-	-
Complained to phone company	1	-	-	-	-	-	-	-	-	-
Bound by contract/charged with fraudulent activity	1	-	-	-	-	-	-	-	-	-
MP or MPP	1	-	-	-	-	-	-	-	-	-
Other	5	5	7	4	7	6	3	7	3	7
No action taken/did nothing	43	38	41	35	36	40	36	40	33	40
DK/NA/REF	7	4	5	4	4	4	6	7	6	2

Q.7 What actions, if any, did you or the member of your household take in attempting to resolve the incident? Did you do anything else?

Base: Respondents who may have been a victim of telemarketing/marketing fraud

Note: Multiple responses accepted, columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006					
		Total (n=315) %	Region				
			Atlantic (n=23) ^C %	Quebec (n=61) %	Ontario (n=125) %	Prairies (n=50) %	British Columbia (n=56) %
Called the company	17	18		21	19	16	13
Complained to the local police	7	8		2	9	8	11
Stopped payments/refused to buy/cancelled order	4	8		10	8	14	4
Hung up	2	6	Base	-	6	6	9
Complained to credit card company	4	4	Size	7	5	6	2
Complained to Better Business Bureau	5	3	Too	-	2	-	11
Tried to get refund	4	2	Small	2	2	4	2
Changed bank information/cancelled credit card	1	3		-	4	-	4
Called PhoneBusters	n/a	2		-	-	4	5
Checked to see if it was legitimate/investigated company	2	1		-	2	-	2
Took legal action/called a lawyer	3	1		2	1	-	-
Complained to RCMP	-	-		-	-	-	-
Blocked call/didn't answer	1	<1		-	1	-	-

Q.7 What actions, if any, did you or the member of your household take in attempting to resolve the incident? Did you do anything else?

Base: Respondents who may have been a victim of telemarketing fraud

C Caution, small base size

Note: Multiple responses accepted, columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006					
		Total (n=315) %	Region				
			Atlantic (n=23) ^C %	Quebec (n=61) %	Ontario (n=125) %	Prairies (n=50) %	British Columbia (n=56) %
Warned family/friends	1	1	-	-	2	-	2
Complained to bank	1	1	Base	-	1	2	-
Complained to Competition Bureau	<1	<1	Size	-	-	2	-
Contact Consumer Affairs Office	2	<1	Too	2	-	-	-
Sent them a letter/e-mail	2	<1	Small	-	-	-	2
Said not interested in offer/didn't buy	4	-	-	-	-	-	-
Asked to not be contacted again/taken off list	-	-	-	-	-	-	-
Other	5	5	-	16	2	6	2
No action taken/did nothing	43	38	-	36	42	28	34
DK/NA/REF	7	4	-	5	2	6	9

Q.7 What actions, if any, did you or the member of your household take in attempting to resolve the incident? Did you do anything else?

Base: Respondents who may have been a victim of telemarketing fraud

C Caution, small base size

Note: Multiple responses accepted, columns may sum to more than 100%



Reasons for Not Taking the Matter Further

	2005 (n=123) %	2006								
		Total (n=114) %	Gender		Age			Education		
			Male (n=62) %	Female (n=52) %	18-34 (n=30) ^C %	35-54 (n=48) ^C %	55+ (n=33) ^C %	HS or less (n=36) ^C %	College (n=29) ^C %	Univ. (n=44) ^C %
Too much effort/difficult to do	7	15	13	17	20	17	9			
The amount of money involved was not worth reporting	20	12	10	15	13	10	12			
Didn't think it would be worth it	7	12	13	12	13	10	12		Base	
Didn't know the appropriate authority to report the matter to	6	11	5	17	7	8	18		Size	
Didn't care enough/forgot/wasn't a big deal	14	10	11	8	7	13	9		Too	
Would have taken too long	5	4	3	6	3	8	-		Small	
They stopped contacting me (e.g., calls, e-mails, etc.)	4	1	2	-	-	-	3			
I should have known better	3	1	2	-	-	2	-			
Legal fees/court costs	2	1	2	-	-	-	3			
Too embarrassed at being defrauded	2	1	2	-	-	-	3			
Other	4	5	7	4	3	6	3			
Didn't believe a crime had been committed	4	4	5	4	7	2	6			
No/Don't recall	13	11	11	10	13	13	6			
DK/NA/Ref	2	4	5	2	3	4	3			

Q.8 Do you recall why you chose not to take the matter further?

Base: Those who did not take any action to attempt to resolve the incident

C Caution, small base size



Reasons for Not Taking the Matter Further

	2005 (n=123) %	Total (n=114) %	2006				
			Region				
			Atlantic (n=12) ^C %	Quebec (n=22) ^C %	Ontario (n=49) ^C %	Prairies (n=12) ^C %	British Columbia (n=19) ^C %
Too much effort/difficult to do	7	15					
The amount of money involved was not worth reporting	20	12					
Didn't think it would be worth it	7	12					
Didn't know the appropriate authority to report the matter to	6	11					
Didn't care enough/forgot/wasn't a big deal	14	10			Base		
Would have taken too long	5	4			Size		
They stopped contacting me (e.g., calls, e-mails, etc.)	4	1			Too		
I should have known better	3	1			Small		
Legal fees/court costs	2	1					
Too embarrassed at being defrauded	2	1					
Other	4	5					
Didn't believe a crime had been committed	4	4					
No/Don't recall	13	11					
DK/NA/Ref	2	4					

Q.8 Do you recall why you chose not to take the matter further?

Base: Those who did not take any action to attempt to resolve the incident

C Caution, small base size



Non-Victims: Actions Would Take

	2006									
	2005 (n=731) %	Total (n=699) %	Gender		Age			Education		
			Male (n=353) %	Female (n=346) %	18-34 (n=107) %	35-54 (n=279) %	55+ (n=298) %	HS or less (n=254) %	College (n=169) %	Univ. (n=244) %
Complain to local police	30	31	29	34	22	29	38	32	36	29
Hang up	12	18	20	17	19	19	18	19	20	16
Complain to Better Business Bureau	7	8	9	8	2	9	10	7	8	11
Ignore them	3	8	9	7	8	10	6	7	7	9
Would say "no/not interested"	5	4	5	4	3	3	5	2	4	6
Call the company	3	4	3	4	4	6	2	2	3	7
Contact authorities	2	3	4	3	6	3	3	4	1	5
Get company's information	2	3	2	4	2	3	3	4	2	3
Warn family/friends	3	2	3	3	6	4	2	2	5	3
Take legal action/call a lawyer	2	2	1	2	2	1	1	2	2	1
Call PhoneBusters	1-	1	1	<1	-	<1	1	1	-	1
Complain to RCMP	-	1	1	2	1	1	1	1	1	1
Check to see if company is legitimate	-	-	-	-	-	-	-	-	-	-
Give them a piece of my mind/curse at them	<1-	<1	-	1	1	<1	-	-	-	1
Blocked call/didn't answer	<1	<1	<1	<1	-	<1	<1	-	1	<1

Q.9 If you, or a member of your household, did receive a marketing call, e-mail or regular mail solicitation that appeared fraudulent, what action, if any, would you or that member of your household take?

Base: Respondents who have not been a victim of telemarketing fraud

Notes: "Other" includes mentions of 1% or less

Multiple responses accepted, columns may sum to more than 100%



Non-Victims: Actions Would Take (cont'd)

	2005 (n=731) %	2006								
		Total (n=699) %	Gender		Age			Education		
			Male (n=353) %	Female (n=346) %	18-34 (n=107) %	35-54 (n=279) %	55+ (n=298) %	HS or less (n=254) %	College (n=169) %	Univ. (n=244) %
Contact Consumer Protection	4	1	1	1	2	3	<1	1	1	1
Contact media	1	1	1	1	1	1	1	1	2	1
Complain to Competition Bureau	1	<1	<1	<1	-	-	<1	-	-	<1
Go to Internet/website for fraud	1	<1	1	<1	-	-	1	<1	1	-
Complain to MP or MPP	1	<1	<1	1	-	-	1	-	-	1
Ask to be removed from the list	1	<1	<1	<1	1	<1	-	-	1	<1
Call phone company	<1	<1	<1	-	-	-	<1	-	-	-
Other	4	2	3	2	-	3	2	3	2	2
Take no action/do nothing	21	21	22	20	23	19	21	20	18	24
DK/NA/REF	8	8	6	9	15	7	6	11	10	3

Q.9 If you, or a member of your household, did receive a marketing call, e-mail or regular mail solicitation that appeared fraudulent, what action, if any, would you or that member of your household take?

Base: Respondents who have not been a victim of telemarketing fraud

Notes: "Other" includes mentions of 1% or less

Multiple responses accepted, columns may sum to more than 100%



Incidence of Identity Theft

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Yes, victim	18	17	17	16	20	19	14	11	12	26
Within the past six months	4	4	4	4	6	4	3	2	2	7
Six months to one year ago	3	3	4	3	6	4	2	2	2	6
One to two years ago	4	4	4	3	6	4	3	2	2	7
Over two years ago	7	6	5	6	2	7	6	5	6	6
Never	80	83	81	84	79	81	86	89	87	75
DK/NA/REF	1	1	1	<1	1	1	1-	1	<1	<1

Q.10 To the best of your recollection, when, if ever, was the last time that you or a member of your household may have been the victim of identity theft? That is, the unauthorized collection and use of personal identification, such as name, date of birth, address, credit card information, or Social Insurance Number.

Base: All respondents



Victimization: Most Recent Experience of Identity Theft

	2006						
	2005 (n=1000) %	Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes, victim	18	17	10	15	20		18
Within the past six months	4	4	1	5	5	3	4
Six months to one year ago	3	3	1	3	4	3	5
One to two years ago	4	4	7	2	3	5	5
Over two years ago	7	6	1	5	8	5	4
Never	80	83	90	84	80	84	81
DK/NA/REF	1	1	-	1	<1	-	1

Q.10 To the best of your recollection, when, if ever, was the last time that you or a member of your household may have been the victim of identity theft? That is, the unauthorized collection and use of personal identification, such as name, date of birth, address, credit card information, or Social Insurance Number.

Base: All respondents



Actions Taken

	2005 (n=201) %	2006 (n=169) %
Complained to credit card company	26	33
Complained to local police	16	15
Reported it to F.I.	9	12
Contacted the company/ (complained to)	8	10
Changed bank information/ cancelled credit card	6	9
Complained to Competition Bureau	-	4
Received phone call from credit card company	3	3
Contacted authorities/ (Rev. Can., Government)	2	2
Equifax/Credit Bureau	2	2
Researched the company	-	1
Contacted media	-	1
Took legal action/called a lawyer	3	1
Complained to Better Business Bureau	1	-
Called PhoneBusters	-	-
Other	9	7
Did nothing	18	15
DK/NA/REF	5	3

Q.11 What actions, if any, did you or the member of your household take in attempting to resolve the incident?

Base: Respondents who may have been a victim of identity theft

Note: Multiple responses accepted, columns may sum to more than 100%



Awareness of Information About Marketing Fraud and Identity Theft

	2006									
	2005 (n=1000) %	Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Yes	78	73	73	72	59	78	75	63	78	80
No	22	27	26	28	40	22	25	37	22	19
DK/NA/REF	<1	<1	1	<1	1	-	1	1	<1	1

	2006				
	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes	75	70	70	75	78
No	24	30	29	24	22
DK/NA/REF	1	-	1	1	-

Q.12 Have you seen, heard or read anything lately about fraud, including marketing fraud and identity theft?

Base: All respondents



Specific Recall of Information

	2006
	Total (n=725) %
Identity theft, protecting your identity	20
Credit Card Fraud	14
On television shows	12
Newspaper or magazine story	11
Fraud Prevention (Specific examples)	9
Debit Card Theft	6
Fraud on the rise	5
Online or Internet fraud	5
Seniors as fraud target	5
False prizes claim	4
Marketing/billing fraud	4
SIN number/birth certificate being stolen	3
Charities fraud	3
Bank fraud	3
Shredding personal info	3
About frauds	3
Telephone solicitation	3
E-mail fraud	3
Real estate or mortgage fraud	2
Hear it from friend or relative that was victimized	2
Remember tagline of “Fraud: Recognize it. Report it. Stop it.”	2

Q.13 What specifically have you seen, heard or read? Anything else?

Base: Respondents who have seen, heard, or read anything about fraud, including marketing fraud and identity theft

Notes: “Other” includes mentions of less than 1%

Multiple responses accepted, columns may sum to more than 100%



Specific Recall of Information (cont'd)

	2006
	Total (n=725) %
E-mail alerts to be vigilant	2
Do not give out info/be careful	2
Heard on radio	1
Online or phone purchase	1
Sponsorship scandal	1
Home renovation fraud	1
Corporate crime	1
Insurance fraud	1
How easy it can be done	1
Door to door sales	1
Other	6
DK/NA/Ref	2

Q.13 What specifically have you seen, heard or read? Anything else?

Base: Respondents who have heard, read or seen anything about fraud, including marketing fraud and identity theft

Notes: "Other" includes mentions of less than 1%

Multiple responses accepted, columns may sum to more than 100%



Seen, Heard or Read Anything About Fraud Prevention

	2005 (n=702) %	2006								
		Total (n=934) %	Gender		Age			Education		
			Male (n=468) %	Female (n=466) %	18-34 (n=179) %	35-54 (n=377) %	55+ (n=356) %	HS or less (n=319) %	College (n=236) %	Univ. (n=334) %
Yes	49	53	54	53	39	59	55	49	58	56
No	49	45	44	46	59	41	42	50	41	43
DK/NA/Ref	1	2	2	1	2	<1	3	2	1	2

	Region				
	Atlantic (n=74) %	Quebec (n=223) %	Ontario (n=352) %	Prairies (n=158) %	British Columbia (n=127) %
Yes	50	61	51	54	49
No	50	39	47	43	51
DK/NA/Ref	-	-	3	3	-

Q.14 Did you recently see, hear or read anything about Fraud Prevention [Awareness in 2005]?

Base: Those who have not seen, heard or read anything about marketing fraud or identity theft based on their answer to Q13.



Source of Information on Fraud Prevention

	2005 (n=645) %	2006								
		Total (n=564) %	Gender		Age			Education		
			Male (n=284) %	Female (n=280) %	18-34 (n=78) %	35-54 (n=250) %	55+ (n=224) %	HS or less (n=173) %	College (n=153) %	Univ. (n=217) %
News coverage on television, radio, or in print	19	43	43	43	35	44	45	46	44	40
An article in a magazine or newspaper	13	39	40	38	23	36	49	38	34	43
Television	53	18	16	20	19	14	21	22	20	13
On a website	7	12	16	9	17	14	8	7	14	15
Radio	13	6	6	5	9	5	5	6	3	7
At/through work	3	4	3	4	5	4	3	2	6	4
An insert included with credit card or other bill	2	4	3	5	5	5	2	3	6	4
Bank	1	4	4	4	9	5	2	5	4	5
E-mail	3	3	3	3	4	4	1	1	6	2
Word of mouth	3	2	2	2	4	2	2	3	3	1
Internet/Internet provider (unspecified)	2	1	1	<1	1	1	1	-	1	2
Flyers	1	1	2	1	-	2	1	3	1	1
Newspaper (all)	22	<1	-	<1	-	-	<1	-	1	-
Poster	<1	<1	<1	<1	3	-	-	-	1	-
Other	7	6	4	7	4	2	10	6	2	6
DK/NA/Ref	1	1	1	1	3	2	<1	2	1	1

Q.15 And, where did you see, hear or read about Fraud Awareness

Base: Those who have seen, heard or read something on Fraud Awareness (at Q.13 or Q.14)



Source of Information on Fraud Awareness (cont'd)

	2005 (n=645) %	2006					
		Total (n=564) %	Region				
			Atlantic (n=40) ^C %	Quebec (n=159) %	Ontario (n=205) %	Prairies (n=93) %	British Columbia (n=67) %
News coverage on television, radio, or in print	19	43	38	48	45	36	42
An article in a magazine or newspaper	13	39	50	18	46	47	52
Television	53	18	10	20	17	23	13
On a website	7	12	10	11	13	11	15
Radio	13	6	5	4	6	5	8
At/through work	3	4	3	5	3	2	5
Bank	1	4	3	4	3	8	5
An insert included with credit card or other bill	2	4	-	6	3	4	3
E-mail	3	3	8	3	2	1	3
Word of mouth	3	2	3	2	2	2	3
Internet/Internet provider (unspecified)	2	1	-	-	1	2	2
Flyers	1	1	-	1	2	2	2
Poster	<1	<1	-	1	1	-	-
Newspaper (all)	22	<1	-	-	-	1	-
Other	7	6	13	3	5	9	6
DK/NA/Ref	1	1	3	2	1	1	2

Q.15 And, where did you see, hear or read about Fraud Awareness

Base: Those who have seen, heard or read something on Fraud Awareness

C Caution, small base size



Main Message Recall (cont'd)

	2005 (n=649) %	2006					
		Total (n=564) %	Region				
			Atlantic (n=40) ^C %	Quebec (n=159) %	Ontario (n=205) %	Prairies (n=93) %	British Columbia (n=67) %
Correct combined message recall*	70	81	-	-	-	-	-
Message Recall – Total	89	89	92	82	93	90	92
Be careful/cautious	22	25	23	20	27	26	31
Don't give out personal info	12	15	13	11	16	18	18
Don't give out credit card info to someone you don't know	13	11	8	18	9	9	6
Identity theft is a serious crime	4	6	3	3	6	10	8
Shred personal info	3	5	-	4	3	11	5
Be careful who you trust	6	4	5	-	5	5	9
Internet/e-mail fraud	2	3	-	6	2	-	3
If suspicious call authorities	2	2	3	-	3	4	2
If it's too good to be true, it probably is	2	2	8	-	3	2	2
About people being scammed	4	-	-	-	-	-	-
Be careful about telephone solicitation	3	2	8	3	3	-	-
Investigate the company you are dealing with	3	2	-	4	1	1	2
Be aware of charity fraud	2	1	3	1	-	-	2
About issues involving seniors	2	1	-	-	1	2	-
Be careful around bank machines	2	1	3	2	2	-	-
Fraud is on the rise	2	1	3	1	2	-	2

Q.16 And what was the main message from what you saw, heard or read?

Base: Those who saw, heard or read something about fraud awareness



* Sum of all answers that related to the messaging of the advertising in this question, plus individuals who identified fraud prevention or tagline on q13.



Main Message Recall (cont'd)

	2005 (n=649) %	2006					
		Total (n=564) %	Region				
			Atlantic (n=40) ^C %	Quebec (n=159) %	Ontario (n=205) %	Prairies (n=93) %	British Columbia (n=67) %
Be leery about prizes, contests or money you have won	1	1	3	1	-	-	2
How serious it is	1	1	-	-	2	-	-
Small stores/vendor fraud	1	<1	3	-	-	-	-
How to defend yourself	1	1	5	1	1	-	-
About how easy fraud can occur	1	-	-	-	-	-	-
Check your bank statements	1	1	-	3	2	-	-
Have insurance (all)	-	1	-	1	2	-	2
Other	1	3	3	5	2	-	3
No message recalled	10	1	3	-	1	1	2
DK/NA/Ref	1	10	5	18	6	9	6

Q.16 And what was the main message from what you saw, heard or read?

Base: Those who saw, heard or read something about fraud awareness



Net Recall of Message “Fraud: Recognize it. Report it. Stop it.”

	2006								
	Total (n=564) %	Gender		Age			Education		
		Male (n=284) %	Female (n=280) %	18-34 (n=78) %	35-54 (n=250) %	55+ (n=224) %	HS or less (n=173) %	College (n=153) %	Univ. (n=217) %
Total recall	28	25	30	24	24	33	28	29	24
Unaided recall (Q.13)	2	1	4	1	3	2	4	1	2
Aided recall (Yes to Q.17)	26	24	27	23	21	31	24	28	22
No recall of message	71	73	66	74	73	63	68	69	73
DK/NA/Ref	3	3	4	1	3	4	4	3	3

	Region				
	Atlantic (n=40) %	Quebec (n=159) %	Ontario (n=205) %	Prairies (n=93) %	British Columbia (n=67) %
Total recall		16	36	28	28
Unaided recall (Q.13)	Base	1	3	2	-
Aided recall (Yes to Q.17)	size	15	32	26	28
No recall of message	too small	82	61	69	67
DK/NA/Ref		1	3	3	5

Q.17 Do you remember seeing, hearing or reading anything about fraud that contained the message “Fraud: Recognize it. Report it. Stop it.”?

Base: Those who have not seen, heard or read something about fraud prevention (Q.13 or Q.14)



Perceived Usefulness of Fraud Awareness Messages

	2005 (n=580) %	2006								
		Total (n=155) %	Gender		Age			Education		
			Male (n=70) %	Female (n=85) %	18-34 (n=19) ^C %	35-54 (n=59) %	55+ (n=74) %	HS or less (n=48) ^C %	College (n=44) ^C %	Univ. (n=53) %
NET Somewhat/Very useful	90	86	86	86	89	83	88	88	87	85
Very useful	56	45	39	51	26	42	51	50	46	36
Somewhat useful	34	41	47	35	63	41	37	38	41	49
Not too useful	6	8	6	9	11	7	7	8	5	9
Not at all useful	4	6	7	5	-	9	5	4	9	6
NET Not too/Not at all useful	10	14	13	14	11	16	12	12	14	15
DK/NA/Ref	<1	1	1	-	-	2	-	-	-	-

Q.18 And how useful did you find this message?

Base: Those respondents who understood the main message

C Caution: small base size



Perceived Usefulness of Fraud Awareness Messages

	2005 (n=580) %	2006					
		Total (n=155) %	Region				
			Atlantic (n=11) ^C %	Quebec (n=26) ^C %	Ontario (n=73) %	Prairies (n=26) ^C %	British Columbia (n=19) ^C %
NET Somewhat/Very useful	90	86	91	81	89	89	74
Very useful	56	45	36	31	49	58	37
Somewhat useful	34	41	55	50	40	31	37
Not too useful	6	8	-	15	6	8	11
Not at all useful	4	6	9	4	6	4	11
NET Not too/Not at all useful	10	14	9	19	12	12	22
DK/NA/Ref	<1	1	-	-	-	-	5

Q.18 And how useful did you find this message?

Base: Those respondents who understood the main message

C Caution, small base size



Response to Information

	2005 (n=649) %	2006								
		Total (n=155) %	Gender		Age			Education		
			Male (n=70) %	Female (n=85) %	18-34 (n=19) ^c %	35-54 (n=59) %	55+ (n=74) %	HS or less (n=48) ^c %	College (n=44) ^c %	Univ. (n=53) %
NET Somewhat/A great deal	61	65	64	66	64	68	64	59	61	76
A great deal	37	41	37	45	32	44	41	40	43	40
Somewhat	24	24	27	21	32	24	23	19	18	36
Not very much	14	12	16	9	16	12	11	10	14	13
No	25	21	19	22	16	19	24	31	18	11
NET Not very much/No	39	33	35	31	32	31	35	41	32	24
DK/NA/REF	1	2	1	2	5	2	1	-	7	-

Q.19 Has what you have seen, heard or read changed the way in which you respond to these types of calls, e-mails or regular mail solicitations or to instances where you believe you may have been a victim of identity theft? IF YES, would that be ...?

Base: Respondents who have heard, read or seen information about telemarketing fraud or identity theft.

Note: In 2005, all respondents who had seen, heard or read something about marketing fraud or identity theft were included, explaining the larger base size.



Response to Information

	2005 (n=649) %	2006					
		Total (n=155) %	Region				
			Atlantic (n=11) ^c %	Quebec (n=26) ^c %	Ontario (n=73) %	Prairies (n=26) ^c %	British Columbia (n=19) ^c %
NET Somewhat/A great deal	61	65	63	62	66	65	68
A great deal	37	41	36	31	45	42	42
Somewhat	24	24	27	31	21	23	26
Not very much	14	12	18	19	14	8	-
No	25	21	18	15	18	27	32
NET Not very much/No	39	33	36	34	32	35	32
DK/NA/REF	1	2	-	4	3	-	-

Q.19 Has what you have seen, heard or read changed the way in which you respond to these types of calls, e-mails or regular mail solicitations or to instances where you believe you may have been a victim of identity theft? IF YES, would that be ...?

Base: Respondents who have heard, read or seen information about telemarketing fraud



IV. Combating Marketing Fraud and Identity Theft: PhoneBusters and Other Means



Organization Respondents Would Contact to Report Marketing Fraud or Identity Theft

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Local police department	51	59	58	59	48	57	64	55	64	58
RCMP	20	17	19	15	11	18	19	19	16	15
Better Business Bureau	16	12	12	11	10	13	12	9	14	13
Competition Bureau	1	<1	<1	<1	-	1	-	<1	<1	<1
PhoneBusters	1	1	1	1	1	1	1	1	<1	1
Other	6	26	25	27	28	27	23	21	22	31
None/Nothing	1	-	-	-	-	-	-	-	-	-
DK/NA/Ref	14	14	12	15	23	12	12	17	12	12

Q.20 Which organization or organizations would you contact if you wished to report suspicious or fraudulent marketing activity or an incident of identity theft?

Base: All respondents



Organization Respondents Would Contact to Report Marketing Fraud or Identity Theft (cont'd)

	2006						
	2005 (n=1000) %	Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Local police department	51	59	33	61	65	58	52
RCMP	20	17	43	4	10	29	30
Better Business Bureau	16	12	20	2	10	16	24
Competition Bureau	1	<1	1	<1	-	-	-
PhoneBusters	1	1	-	1	2	-	-
Other	6	26	17	32	25	18	30
None/Nothing	1	-	-	-	-	-	-
DK/NA/Ref	14	14	12	18	13	13	8

Q.20 Which organization or organizations would you contact if you wished to report suspicious or fraudulent marketing activity or an incident of identity theft?

Base: All respondents



Aided Awareness of PhoneBusters

	2006									
	2005 (n=994) %	Total (n=991) %	Gender		Age			Education		
			Male (n=494) %	Female (n=497) %	18-34 (n=185) %	35-54 (n=402) %	55+ (n=381) %	HS or less (n=335) %	College (n=251) %	Univ. (n=359) %
Yes	17	18	19	17	14	18	20	17	17	20
No	82	81	80	82	87	80	79	82	82	80
DK/NA/REF	1	1	1	1	-	2	1	2	1	1

	2006				
	Region				
	Atlantic (n=77) %	Quebec (n=244) %	Ontario (n=373) %	Prairies (n=165) %	British Columbia (n=132) %
Yes	23	7	22	24	17
No	74	93	77	75	83
DK/NA/REF	3	<1	1	1	-

Q.21 Have you heard of an organization called PhoneBusters?

Base: Those who are not aware of PhoneBusters on an unaided basis



Likelihood of Calling PhoneBusters

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
NET Somewhat/ Very likely	81	84	81	86	87	88	79	83	85	86
Very likely	62	65	61	68	64	73	59	59	69	69
Somewhat likely	19	19	20	17	23	15	20	24	16	17
Not very likely	9	7	8	5	5	7	8	7	7	6
Not at all likely	9	8	9	7	8	5	9	7	8	6
NET Not very/Not at all likely	18	15	17	12	13	12	17	14	15	12
DK/NA/REF	1	2	2	2	1	1	3	3	<1	1

Q.22 You may already be aware of this, but *PhoneBusters* is the Canadian national deceptive telemarketing and identity theft call centre, operated by the Ontario Provincial Police, the RCMP and the Government of Canada. *PhoneBusters* is the central agency that collects information on telemarketing and identity theft complaints throughout Canada and sends this information to the appropriate enforcement agency. How likely would you be to call *PhoneBusters* if you suspected that you had been a target or victim of phone fraud or identity theft?

Base: All respondents



Likelihood of Calling PhoneBusters

	2005 (n=1000) %	2006					
		Total (n=1000) %	Region				
			Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
NET Somewhat/ Very likely	81	84	84	79	88	87	80
Very likely	62	65	64	49	74	69	67
Somewhat likely	19	19	20	30	14	18	13
Not very likely	9	7	7	11	5	4	8
Not at all likely	9	8	9	8	6	9	11
NET Not very/Not at all likely	18	15	16	19	11	13	19
DK/NA/REF	1	2	1	2	2	1	2

Q.22 You may already be aware of this, but *PhoneBusters* is the Canadian national deceptive telemarketing and identity theft call centre, operated by the Ontario Provincial Police, the RCMP and the Government of Canada. *PhoneBusters* is the central agency that collects information on telemarketing and identity theft complaints throughout Canada and sends this information to the appropriate enforcement agency. How likely would you be to call *PhoneBusters* if you suspected that you had been a target or victim of phone fraud or identity theft?

Base: All respondents



Most Effective Way to Combat Fraud

	2005 (n=1000) %	2006								
		Total (n=1000) %	Gender		Age			Education		
			Male (n=500) %	Female (n=500) %	18-34 (n=187) %	35-54 (n=405) %	55+ (n=384) %	HS or less (n=337) %	College (n=252) %	Univ. (n=364) %
Public Education	51	53	50	55	52	56	50	39	55	65
Enforcement of the law	25	20	22	18	20	20	20	25	19	16
Advertising	13	15	15	16	13	16	16	21	16	11
No effective way to combat marketing fraud	7	7	8	6	11	6	7	9	7	6
DK/NA/Ref	4	5	5	5	4	3	8	7	4	3

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Public Education	58	47	54	55	53
Enforcement of the law	12	17	24	19	21
Advertising	17	23	11	13	16
No effective way to combat marketing fraud	7	11	6	7	5
DK/NA/Ref	7	2	6	6	6

Q.23 In your view, which one of the following is the most effective way to combat fraud such as marketing fraud and identify theft in Canada? Is it best combated through ...?

Base: All respondents



V. Appendix A – Record of Contact



Appendix A – Record of Contact

Record Of Contact		
Project Name: Fraud Protection	Call Centre(s)	
Project Number: STRA693FRAUD	Toronto <input type="checkbox"/>	
Field Start Date: May 8, 2006	Moncton <input checked="" type="checkbox"/>	
Field End Date: May 14, 2006	Montreal <input checked="" type="checkbox"/>	
	Total #	%
Total Completes	1,001	7.95%
A. Total Numbers Attempted		
Total Call Records	30,000	
Total Unallocated		
Quota Full - No Dial	17,403	
Total Numbers Attempted (Net Potential Sample)	12,597	
B. Total Eligible Numbers		
Number Changes / NIS	1,766	14.02%
Business / Fax / Cell Phone / Computer	336	2.67%
Phone Number Problem		
Call Blocked		
Quota Full	210	1.67%
Duplicate Numbers		
Total Invalid Numbers	2,312	18.35%
Total Eligible Numbers (Net Potential Sample - Total Invalid)	10,285	81.65%
C. Total Asked		
Call Back: Hard Appointments	207	1.64%
Soft Appointments	731	5.80%
Partial Complete	3	0.02%
Not Available Until After Survey	168	1.33%
No Answer	1,588	12.61%
Answering Machine	2,742	21.77%
Busy	195	1.55%
Language Problem: French	34	0.27%
Language Problem: Other	244	1.94%
Respondent Not Available	106	0.84%
Other Problem	15	0.12%
Didn't Dial	33	0.26%
Total Unreachable	6,066	48.15%
Total Asked (Total Eligible Numbers - Total Unreachable)	4,219	33.49%
Refusals		
Upfront	3,061	24.30%
2nd Refusals	60	0.48%
Do Not Call [22]		
Eligible Respondent Refusal	26	0.21%
Middle Refusal	23	0.18%
Total Refusals	3,170	25.16%
D. Cooperative Contacts (Total Asked - Refusals) 1,049		
31] Age refusal	18	0.14%
32] 2nd rsp age refusal	25	0.20%
33] Work in industry	1	0.01%
34]		
35] Disqualified 5	1	0.01%
Disqualified Reason 36		
Disqualified Reason 37		
Disqualified Reason 38		
Disqualified Reason 39		
Disqualified Reason 10		
Disqualified Reason 11		
Disqualified Reason 12		
Disqualified Reason 13		
Disqualified Reason 14		
Disqualified Reason 15		
No Call Status	3	0.02%
Completed Interviews	1,001	7.95%
Total Cooperative Contacts	1,049	8.33%

Response Rate = Cooperative Contacts / Total Eligible #s	10.20%
Incidence = Completes / Cooperative Contacts	95.42%
Refusal Rate = Total Refusals / Total Asked	75.14%

Maudits	Number	%
Total Number of Maudits	100	9.99%
Interview Length		
Average Interview Length (minutes)	Actual: 7.92	Targeted: 5.00

Dialing
Quantime Predictive Dialer <input type="checkbox"/>
Dash Manual Dialing <input checked="" type="checkbox"/>

Supervisor Hours as % of Interviewing Hours:	
Misc. Hours as % of Interviewing Hours:	



VI. Appendix B – Questionnaire



Appendix B: Questionnaire

Draft as at May 4, 2006

Hello, this is _____ calling from *The Strategic Counsel*. We're a professional public opinion research company. Today we're talking to a random sample of Canadians about marketing fraud. The study is sponsored by the Government of Canada and all of your responses would be held strictly confidential. I'd like to assure you that we're not trying to sell you anything. This survey is registered with the national survey registration system. (For respondents seeking more information: The registration system has been created by the Canadian survey research industry to allow the public to verify that a survey is legitimate, get information about the survey industry or register a complaint. The registration system 's toll-free telephone number is 1-800-554-9996.)

I'd like to speak to the person in your household who is 18 years of age or older, and who celebrated the most recent birthday. Is that you? (STAY ON THIS SCREEN IF THEY HAVE TO GET A NEW PERSON)

New Introduction

1. Marketing fraud is fraud committed over communication media, namely: telephone, mail and Internet. Some of the more common schemes used to defraud victims are: fraudulent prize and lottery schemes, charity scams, fraudulent loan offers, and credit card schemes.

Old Q3

Overall, how serious a problem do you think marketing fraud is in Canada? Would you say it is... (READ LIST)

- A very serious problem1
- A somewhat serious problem2
- Not a very serious problem.....3
- Not serious at all4

Old Q4

2. Thinking back over the last few years, do you think the amount of marketing fraud by phone, e mail or regular mail has...(READ LIST)

- Increased1
- Stayed about the same, or2
- Decreased3
- Don't know/no answer.....4

Now, I'd like to know how serious a problem you consider each of the following types of marketing fraud, that is do you consider it to be a very serious, somewhat serious, not very serious or not serious at all? The first is... (READ AND ROTATE Q.3 TO Q.5)

Old Q5

3. Being asked to donate to fake charities

- Very serious1
- Somewhat serious2



The Strategic Counsel

Not very serious	3
Not at all serious	4

Old Q6

4. Buying and paying for something by phone, internet or mail and not receiving the product or receiving something inferior to what you paid for

Very serious	1
Somewhat serious	2
Not very serious	3
Not at all serious	4

Old Q7

5. Being told you have won a valuable prize, but must purchase a product or do something in order to claim the prize

Very serious	1
Somewhat serious	2
Not very serious	3
Not at all serious	4

Old Q8

6. To the best of your recollection, when, if ever, was the last time that you personally, or someone in your household, may have been a victim of marketing fraud? Was this (READ LIST)

Within the past six months (CONTINUE)	1
Six months to one year ago (CONTINUE).....	2
One to two years ago (CONTINUE)	3
Over two years ago (CONTINUE) or	4
Never (SKIP TO Q. 9)	5
Don't know/don't remember (CONTINUE)	9

Old Q9

7. What actions, if any, did you or the member of your household take in attempting to resolve the incident? Did you do anything else? (DO NOT READ RESPONSES... ACCEPT UP TO THREE RESPONSES)

Did nothing ASK Q.8.....	1
Complained to local police department SKIP TO Q.10	2
Complained to Competition Bureau SKIP TO Q. 10.....	3
Complained to Better Business Bureau SKIP TO Q.10.....	4
Complained to credit card company SKIP TO Q.10	5
Complained to the company that caused the problem SKIP TO Q.10	6
Called PhoneBusters SKIP TO Q.10	7
Other (SPECIFY) SKIP TO Q.10	8
Don't know/don't remember SKIP TO Q.9.....	9

Old Q10

8. Do you recall why you chose not to take the matter further? (DO NOT READ LIST)

Didn't know the appropriate authority to report the matter to	1
Too embarrassed at being defrauded	2
The amount of money involved was not worth reporting	3
Didn't believe a crime had been committed	4



Old Q11

9. (ASK ONLY OF THOSE WHO SAID "NEVER" AT Q.6 OR "DON'T KNOW/DON'T REMEMBER" AT Q.7) If you, or a member of your household, did receive a marketing call, e-mail or regular mail solicitation that appeared fraudulent, what action, if any, would you or that member of your household take? (DO NOT READ RESPONSES)

Do nothing	1
Complain to local police department	2
Complain to Competition Bureau.....	3
Complain to Better Business Bureau.....	4
Complain to credit card company	5
Complain to the company that caused the problem	6
Call PhoneBusters	7
Other (SPECIFY).....	8
Don't know	9

Old Q12

10. (ASK ALL) To the best of your recollection, when, if ever, was the last time that you or a member of your household may have been the victim of identity theft? That is, the unauthorized collection and use of personal identification, such as name, date of birth, address, credit card information, or Social Insurance Number.

Never (SKIP TO Q.12).....	1
Within the past six months (CONTINUE)	2
Six months to one year ago (CONTINUE).....	3
One to two years ago (CONTINUE)	4
Over two years ago (CONTINUE)	5
Don't know/don't remember (SKIP TO Q.12)	9

Old Q13

11. What actions, if any, did you or the member of your household take in attempting to resolve the incident? (DO NOT READ RESPONSES)

Did nothing	1
Complained to Competition Bureau.....	2
Complained to local police department	3
Complained to Better Business Bureau.....	4
Complained to credit card company	5
Complained to the company that caused the problem	6
Called PhoneBusters.....	7
Other (SPECIFY).....	8
Don't know/don't remember.....	9

Old Q14

12. Have you seen, heard or read anything lately about fraud, including marketing fraud and identify theft?

Yes (CONTINUE).....	1
No (SKIP TO Q.14).....	2
Don't know/don't remember (SKIP TO Q.14)	9



Old Q15

13. What specifically have you seen, heard or read? Anything else? (PROBE: ALLOW UP TO THREE MENTIONS) (DO NOT READ) (PLEASE CHECK HOW THIS WAS SET UP LAST WAVE)

Fraud Prevention 1

Old Q16

14. (IF "FRAUD PREVENTION" MENTIONED IN Q. 13, GO TO Q. 15) Did you recently see, hear or read anything about Fraud Prevention?

Yes1
No (SKIP TO Q.20)2
Don't know/don't recall9

Old Q17

15. And, where did you see, hear or read about Fraud Prevention? (CHECK AS MANY AS APPLY)

An ad in a magazine or newspaper1
An insert included with your credit card or other bill2
On a Web site3
Television Public Service Announcement4
Radio Public Service Announcement6
Poster7
News coverage on television, radio, or in print.....8
Other, specify9

16. And, what was the main message from what you saw, heard or read? (ACCEPT ONE RESPONSE ONLY)

No message (Skip to Q. 20)2
Don't know/don't recall (GO TO Q.17).....9



17. (IF “RECOGNIZE, REPORT, STOP IT” OR SOME VARIATION ON THIS MESSAGE **NOT MENTIONED** IN RESPONSE TO Q.16, ASK) Do you remember seeing, hearing or reading anything recently about fraud that contained the message “Fraud: Recognize it. Report it. Stop it.”

- Yes1
- No (SKIP TO Q. 20)2
- Don't know/don't recall9

Old Q19

18. And how useful did you find this message? Was it ... (READ LIST)

- Very useful1
- Somewhat useful2
- Not too useful3
- Not at all useful4

Old Q20

19. Has what you have seen, heard or read changed the way in which you respond to these types of calls, e-mails or regular mail solicitations or to instances where you believe you may have been a victim of identity theft? IF YES, would that be ...READ LIST

- A great deal (CONTINUE)1
- Somewhat (CONTINUE)2
- Not very much (CONTINUE)3
- No4

Old Q21

20. Which organization or organizations would you contact if you wished to report suspicious or fraudulent marketing activity or an incident of identity theft? DO NOT READ LIST. ACCEPT AS MANY AS OFFERED

- RCMP1
- Competition Bureau2
- Local police department.....3
- Better Business Bureau.....4
- PhoneBusters (SKIP TO Q.22).....5
- Other (SPECIFY).....6
- Don't know9

Old Q22

21. Have you ever heard of an organization called *PhoneBusters*?

- Yes1
- No2
- Don't know/don't remember9



Old Q23

22. You may already be aware of this, but *PhoneBusters* is the Canadian national deceptive telemarketing and identity theft call centre, operated by the Ontario Provincial Police, the RCMP and the Government of Canada. *PhoneBusters* is the central agency that collects information on telemarketing and identity theft complaints throughout Canada and sends this information to the appropriate enforcement agency. How likely would you be to call *PhoneBusters* if you suspected that you had been a target or victim of phone fraud or identity theft?

- Very likely 1
 - Somewhat likely 2
 - Not very likely 3
 - Not at all likely..... 4
-

Old Q24

23. In your view, which **one** of the following is the most effective way to combat fraud such as marketing fraud and identify theft in Canada? Is it best combated through ... (READ LIST. ACCEPT ONE RESPONSE ONLY)

- Public education 1
- Enforcement of the law 2
- Advertising 3
- or
- Is there no effective way to combat marketing fraud 4

Demographics

In order to help us group your answers with those of other people in this survey, we would like to ask you some general questions. Please be assured that all responses will remain completely anonymous and absolutely confidential.

- 24. Age
- 25. Education
- 26. Household income for year ending 2005
- 27. Gender (by observation)
- 28. Region (coded)
- 29. Language (coded)

THANK YOU