



The Strategic Counsel

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**Final Report to
The Competition Bureau**

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

June 2007

(Aussi disponible en français)



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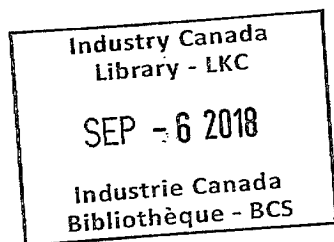
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The Strategic Counsel

I. Research Process





Research Process

A. Introduction

Gregg, Kelly, Sullivan & Woolstencroft: *The Strategic Counsel* is pleased to present to the Competition Bureau the following report of findings from a 2007 tracking study on mass marketing fraud, identity theft and fraud awareness. The principle research objectives were to evaluate the effectiveness of the 2007 Fraud Prevention Month campaign and track key measures related to awareness, message recall and response against findings from 2005 and 2006.

As was the case for 2005 and 2006, the survey gauged public attitudes and experiences with respect to:

- Awareness of mass 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;
- Household victimization and target rates;
- Public response (actual, intended, desired);
- Awareness of PhoneBusters, the Canadian Anti-Fraud Call Centre

B. Methodology

Findings are based on a proportional national telephone survey of 1,000 Canadians, aged 18 years and older, conducted April 5th to April 15th, 2007. 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. Caution should be used when looking at the differences between regions and among particular demographic subgroups, given the higher associated margins of error.



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 and May of 2006. Most questions from all three surveys are identical, with a few exceptions pertaining mainly to the 2005 study. Appendix A contains the record of contact, detailing call dispositions for this survey. The 2007 survey was completed immediately following the advertising campaign on mass marketing fraud and identity theft. By contrast, the 2005 and 2006 surveys were completed after delays of three and five weeks, respectively.



II. Key Findings



Key Findings

A. Mass Marketing Fraud: Perceptions and Self-Reported Incidence of Targeting/Victimization

The vast majority of Canadians across all demographic groups continue to consider mass marketing fraud to be a serious problem. When asked how serious a problem mass marketing fraud was, just over 90 per cent of Canadians said it was either a very serious (40%) or a somewhat serious (50%) problem. This represents an increase over the 2006 result (86%), which was itself an increase over 2005 (83%). While close to nine-in-ten report some level of concern across all demographic groups, younger people aged 18 to 34 are less likely to view mass marketing fraud as a very serious problem (23%), compared to people aged 35 to 54 years old (40%) and those aged 55 years and above (49%). Correspondingly, younger people are much more likely to view mass marketing fraud as only a somewhat serious problem (64%) than those in the 35 to 54 (52%) and 55+ age categories (42%). Regionally, Quebecers are the least likely to think mass marketing fraud is a very serious problem (34%) and the most likely to view it as a somewhat serious problem (52%).

By the same token, most Canadians (82%) believe that mass marketing fraud by phone, regular mail or e-mail is on the rise. This is a larger proportion than was recorded in the previous two years when just over three-quarters of Canadians said they thought mass marketing fraud was on the rise. Similar to the age differences noted for the seriousness of mass marketing fraud, younger Canadians of 18 to 34 years of age (74%) are less likely to consider mass marketing fraud to have increased over the last few years than those in either the 35 to 54 age group (83%) or people of age 55 and above (86%). Across the regions, Quebecers (86%) are the most likely to say that mass marketing fraud has increased in recent years, although, as noted above, they are less likely to see it as a “very serious” problem.

There is a slow rise in the proportion of Canadians who consider different types of mass marketing fraud as serious. The percentage who consider it a serious issue to be asked to donate to fake charities (89%) or to be told that you have won a prize, but only on the condition that you purchase something first (89%), has increased slightly in each of the past two years. Not receiving the product you purchased by phone, internet or mail in a timely fashion is considered to be serious by 79 per cent, while another 86 per cent regard receiving something inferior to what was paid for as serious; this compares to the 84 per cent in 2006 and 82 per cent in 2005 who said not receiving the product or receiving something inferior was serious. Women are slightly more inclined to view each of these problems as serious compared to men. Younger people aged 18 to 34 (38%) are significantly less likely to regard fraud related to prizes as very serious than those in the 35 to 54 age group (55%) while those people of age 55 and above (63%) are significantly more likely to consider this type of fraud as serious. Residents of Quebec are more inclined to say that not receiving the product in a timely fashion is serious.



There is a small increase in the proportion of Canadians who report that either themselves or someone in their household have been a target or victim¹ of mass marketing fraud. The victimization rate slowly rose from 28 per cent in 2005, to 31 per cent in 2006 and finally, 35 per cent in 2007. It is also important to note that two-in-five victims (14 percentage points out of the total of 35) report that the incident(s) have happened within the last six months. Individuals between the ages of 18 and 34 (41%) are more likely to report they, or someone in their household, may have been a victim of mass marketing fraud than those 35 to 54 years of age (36%) or those 55 years and older (29%). This reported level of victimization among younger Canadians is particularly interesting given that it is this group that expressed the lowest level of concern about the seriousness of mass marketing fraud. People with only a high school level of education (27%) are less likely to report being a victim than those who have attended college (40%) or university (37%). Reported levels of victimization increase across the five regions from east to west, with less than three-in-ten (27%) of Atlantic Canadians reporting being a victim of mass marketing fraud and rising to over four-in-ten (41%) of British Columbians.

B. Identity Theft: Self-Reported Incidence of Targeting/Victimization

The percentage of those who say they have either been a target or victim of identity theft is lower compared to the figures for targeting or victimization from mass marketing fraud schemes, with 20 per cent of Canadians reporting an incident affecting at least one person in their immediate household in 2007. Comparable results in 2005 (18%) and 2006 (17%) indicate a fairly stable proportion report having been a victim of identity theft. As with mass marketing fraud, those with an educational attainment of a high school diploma or less (15%) are less likely than those with a college (26%) or university (21%) education to report being a victim of identity theft. Residents of British Columbia (27%) and Ontario (23%) are more likely to say they have been a victim of identity theft than residents of other regions: Atlantic (15%), Quebec (15%), and Prairies (17%).

C. Response to Mass Marketing Fraud and Identity Theft

While fewer people are taking no action in response to mass marketing fraud, it remains the case that most do not make a significant effort to report or resolve an incident. In 2007 three-in-ten (30%) victims of mass marketing fraud said they “did nothing” in response. This is down from 2006 (38%) and 2005 (43%). Hanging-up (7%) and refusing to buy anything (3%) were some of the limited actions taken by other victims. Complaining directly to the company involved was the most common response of 18 per cent of victims. Reporting the incident to their credit card company (7%), their bank (4%), the Better Business Bureau (3%), or PhoneBusters (1%) was less common. More robust actions such as calling the

¹ Note: “Victims” of mass marketing fraud or identity theft include all of those who say they have been a target of mass marketing fraud or identity theft and not only those who say they have actually been defrauded.



police (8%), cancelling their credit card (2%), demanding a refund (2%) or contacting a lawyer (1%) were reported by relatively few. Education level appears to have some level of influence on taking action, with 37% per cent of those with a high school education reporting having taken no action, falling to 35 per cent for those college educated and 24 per cent of those university educated. Complaining directly to the company involved shows the opposite trend with 12, 14 and 24 per cent respectively, indicating they took this 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 the top four most common reasons given for inaction suggest that this is the case:

- The amount of money was not worth reporting (13%);
- Did not think it was worth it (11%);
- Too much effort (8%); and
- Did not care enough or forgot (8%).

When those who have not been victims of mass marketing fraud are asked to consider what actions they might take if they were to receive a fraudulent solicitation, a similar pattern of responses is observed. Again, one-in-five (19%) say they would not take any action if they or someone in their household were defrauded. This proportion is the same as in previous years (21% in both 2005 and 2006). Moreover, 17 per cent say that they would simply hang up and another 9 per cent state that they would just ignore it. The most frequent answer given was that they would contact the local police (30%). These results have been very consistent over the past two years (30% in 2005, 31% in 2006). As in previous years, intentions contrast sharply with actions, when faced with a real or perceived incident of mass marketing fraud. A much smaller proportion of self-identified victims say they did in fact call the police (8%).

Also contrasting with findings among those who have been victimized is the fact that only 4 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 given by the two groups 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.



Younger Canadians aged 18 to 34 (20%) are less likely to consider reporting the incident to the police than those 35 to 54 years of age (35%) or those 55 years and older (30%). Interestingly, those with higher education levels report a greater propensity to take no action. Of non-victims with a high school level of education, 14 per cent say they would “do nothing” compared to 19 per cent of those who have attended college and 22 per cent of university graduates. This is in contrast to the 37 per cent, 35 per cent and 24 per cent of victims in these groups respectively who did nothing in response to an actual or perceived incident.

British Columbia residents (20%) are much more likely to consider reporting an incident to the Better Business Bureau than individuals in other provinces (2%-8%). Again, a benefit effort trade-off appears to be at work here since none of the BC victims actually made a report to the Better Business Bureau.

As was the case for 2005 and 2006, contacting credit card companies is the most common response to identity theft by those who have been victimized. In total, 23 per cent of respondents reported complaining to their credit card company. This is down from 2005 (26%) and 2006 (33%). By contrast, the proportion saying they reported the incident to their bank or financial institution has increased to 20 per cent from 9 per cent in 2005 and 12 per cent in 2006 and is now the second most common action taken in response to a case of identity theft. Sixteen per cent of respondents noted that they would do nothing, consistent with findings from 2005 (18%) and 2006 (15%). Complaints to police have continued a downward trend over the past two years (16% in 2005, 15% in 2006) and are now at 13 per cent. Rounding out the top five actions taken, changing or cancelling banking and credit card information was mentioned by nine per cent of respondents.

D. Awareness of Mass Marketing Fraud and Identity Theft Messaging

Exposure to messages regarding mass marketing fraud and identity theft remains high at 80 per cent. This number is significantly higher than for 2006 (73%) and is a return to the levels observed in 2005 (78%). Once again, there is clear age effect with regards to messaging on mass marketing fraud and identity theft, with only 66% of those between the ages of 18 to 34 having seen, heard or read anything about it, compared to 83% among both those 35 to 54 years of age and 55 years of age and older. Similar differences can be observed for respondents with varying levels of educational attainment, as 71% of those with a high school diploma or less reported seeing, hearing or reading anything about mass marketing fraud and identity theft, compared to 78% for those with a college education and 87% for those with a university degree.



Among those who recall seeing, hearing or reading something about fraud, including mass marketing fraud and identity theft, 16 per cent specifically recall messages on the topic of “Fraud Prevention”. Additionally, 17 per cent recalled messages about identity theft and protecting your identity, and 3 per cent mentioned the need to shred personal information. Many people saw, heard or read information on specific types of fraud such as credit card (17%), debit card (9%), real estate and mortgage (5%) and Internet-based fraud (5%).

More than half (58%) of those who have seen, heard or read something about fraud but did not specifically identify fraud prevention as the key message in their response to the unaided question, agreed that they had seen, heard or read something about fraud prevention when directly asked. Among those who have seen, heard or read something about fraud prevention, nearly half (46%) say it was in news coverage on television, radio or in print. Just over one-third (35%) recall an ad in a magazine or newspaper, and one-in-five (21%) saw a public service announcement (PSA) on television.

When asked to recall the main message of what they had seen, heard or read about fraud prevention, 6 per cent spontaneously recalled the tagline “Fraud: Recognize it. Report it. Stop it.” This compared to no one spontaneously recalling the tagline in 2005 and only 2 per cent remembering it in 2006. The relatively low level of recall of the tagline is likely a factor of respondents’ exposure to messages about fraud prevention via various channels. As noted in the paragraph above, a plurality recall seeing something on the topic in earned media coverage, where there is less likelihood that the tagline may have been prominently featured as part of the coverage versus advertising or PSAs. Other main messages retained included be careful who you trust (23%), be careful/cautious (14%), do not give out personal information (7%) and be careful about telephone solicitation (7%).

When prompted, 23 per cent said that they did remember the tagline “Fraud: Recognize it. Report it. Stop it.”, for a total of 29 per cent when adding the 6 per cent who mentioned the tagline unprompted in response to an earlier question. This is nearly identical to the 28 per cent aided and unaided recall of the tagline in 2006.

The vast majority (86%) of those who remembered the tagline believe that the message was either somewhat (36%) or very (50%) useful. These results are similar to those observed in 2006 where again 86 per cent of those who remembered the tagline that year found the message either somewhat (41%) or very (45%) useful.



E. Response to Messages

Importantly nearly two-thirds (63%) of respondents who recall the tagline “Fraud: Recognize it. Report it. Stop it.” say what they saw, heard or read, has made them change the way they respond to possible mass marketing fraud or identity theft incidents. More than one-in-three (36%) say that their response to possible mass marketing fraud or identity theft has changed “a great deal” and another 27 per cent said it has changed “somewhat”.

When asked which organization they would contact if they wished to report suspicious or fraudulent mass marketing activity or an incident of identity theft, more than half (57%) of Canadians named their local police force, and another 17 per cent mentioned the RCMP; one-in-ten (10%) would contact the Better Business Bureau. These numbers are directly in-line with the findings of 2005 and 2006. Only 2 per cent of Canadians suggested PhoneBusters as an organization to which they would report suspected fraudulent activity. Younger Canadians aged 18 to 43 (49%) are less likely to file a report with local police than those in the 35 to 54 age group (56%) or 55 years of age and older (61%).

F. PhoneBusters

One-in-five Canadians (22%) is aware of the organization PhoneBusters. This represents a small increase in awareness over 2006 (19%) levels. As in previous years, the awareness level is clearly lower in the province of Quebec, where only 10 per cent of respondents have heard of PhoneBusters, and in British Columbia where 18 per cent of residents are aware of the organization.

On the other hand, after hearing a description of the organization and its mandate, 83 per cent (81% in 2005, 84% in 2006) of Canadians said that they were likely to call PhoneBusters if they suspected that they had been a target or victim of mass marketing fraud or identity theft. Importantly, 64 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 mass marketing schemes or possible identity theft.



G. Means of Combating Mass Marketing Fraud and Identity Theft

Public education continues to be considered the most effective way to combat fraud such as mass marketing fraud and identity theft in Canada with three-in-five (59%) holding this view. Better enforcement of current laws (20%) and advertizing (12%) are supported by far fewer people. Only 7 per cent of Canadians feel there no effective way to combat mass marketing fraud. Of note is the fact that people with a high school diploma or less (46%) are significantly less likely to advocate public education as a solution when compared to those with a college (59%) or university (67%) education.



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



Seriousness of Mass Marketing Fraud

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/Very serious problem	83	86	91	89	92	87	92	91	91	92	89
A very serious problem	32	35	40	40	41	23	40	49	43	41	38
A somewhat serious problem	51	51	50	49	51	64	52	42	49	51	51
Not a very serious problem	10	8	6	7	5	9	6	4	4	6	8
Not at all serious	4	2	2	2	1	2	1	2	2	1	2
NET Not a very/Not at all serious problem	14	10	8	9	6	12	7	6	6	6	9
DK/NA/Ref	3	4	2	2	2	2	1	2	3	1	2

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 Mass Marketing Fraud

	2005 (n=1000) %	2006 (n=1000) %	2007					
			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	91	95	86	92	93	89
A very serious problem	32	35	40	47	34	44	41	39
A somewhat serious problem	51	51	50	48	52	49	52	50
Not a very serious problem	10	8	6	4	9	4	5	7
Not at all serious	4	2	2	1	2	2	1	2
NET Not a very/Not at all serious problem	14	10	8	5	12	6	6	8
DK/NA/Ref	3	4	2	-	2	2	1	3

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 Mass Marketing Fraud Over the Last Few Years

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Increased	76	77	82	83	82	74	83	86	81	84	82
Stayed about the same	15	13	13	13	12	19	13	9	12	11	14
Decreased	2	2	2	1	2	4	1	1	2	1	1
DK/NA/Ref	7	8	4	3	4	3	3	4	5	3	3

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Increased	84	86	81	83	77
Stayed about the same	14	11	12	14	14
Decreased	1	1	2	1	3
DK/NA/Ref	-	2	5	2	5

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 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/Very serious	85	87	89	86	92	89	91	89	92	90	88
Very serious	61	57	61	56	66	66	61	60	65	61	59
Somewhat serious	24	30	28	30	26	23	29	29	27	28	28
Not very serious	8	7	7	9	5	8	7	7	4	8	9
Not at all serious	3	3	3	3	2	3	2	3	3	2	2
NET Not very/Not at all serious	11	10	10	13	7	11	9	10	7	10	11
DK/NA/Ref	4	3	1	1	1	-	1	2	1	<1	1

Q.3 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 (n=1000) %	2007					
			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	89	95	90	88	89	88
Very serious	61	57	61	69	58	61	63	61
Somewhat serious	24	30	28	26	32	27	26	27
Not very serious	8	7	7	5	8	7	8	7
Not at all serious	3	3	3	-	2	3	2	5
NET Not very/Not at all serious	11	10	10	5	10	11	10	11
DK/NA/Ref	4	3	1	-	<1	2	1	1

Q.3 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 in a Timely Fashion

	2005* (n=1000) %	2006* (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/Very serious	82	84	79	76	81	81	77	80	79	81	76
Very serious	52	47	37	36	37	34	34	41	39	39	33
Somewhat serious	30	37	42	40	44	47	43	39	40	42	43
Not very serious	8	9	16	17	15	14	19	13	14	13	19
Not at all serious	3	2	3	3	2	5	2	2	4	3	1
NET Not very/Not at all serious	11	11	18	20	16	19	20	15	18	16	20
DK/NA/Ref	7	5	3	3	3	-	3	5	3	3	3

Q.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 very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents

* IMPORTANT NOTE: This question was asked differently in 2005 and 2006, affecting the comparability of the data. The 2005-2006 question read: "Buying and paying for something by phone, Internet or email and not receiving the product or receiving something inferior to what you paid for". In 2007, this question was broken in two separate items (Q.4 and Q.5).



Seriousness of Problem: Buying and Paying for Something by Phone, Internet or Mail and Not Receiving the Product in a Timely Fashion

	2005* (n=1000) %	2006* (n=1000) %	2007					
			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	79	78	90	75	72	77
Very serious	52	47	37	42	45	35	28	33
Somewhat serious	30	37	42	36	45	40	44	43
Not very serious	8	9	16	16	8	18	21	17
Not at all serious	3	2	3	5	<1	4	1	3
NET Not very/Not at all serious	11	11	18	21	9	22	22	20
DK/NA/Ref	7	5	3	1	2	3	7	4

Q.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 very serious, somewhat serious, not very serious or not at all serious? The first is...

Base: All respondents

* IMPORTANT NOTE: This question was asked differently in 2005 and 2006, affecting the comparability of the data. The 2005-2006 question read: "Buying and paying for something by phone, Internet or email and not receiving the product or receiving something inferior to what you paid for". In 2007, this question was broken in two separate items (Q.4 and Q.5).



Seriousness of Problem: Buying and Paying for Something by Phone, Internet or Mail and Receiving Something Inferior to What You Paid for

	2005* (n=1000) %	2006* (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/Very serious	82	84	86	83	88	90	84	86	85	86	85
Very serious	52	47	40	39	42	39	39	43	44	44	35
Somewhat serious	30	37	45	44	46	50	45	43	40	42	50
Not very serious	8	9	10	12	8	8	12	9	8	10	12
Not at all serious	3	2	2	2	2	2	2	3	4	2	1
NET Not very/Not at all serious	11	11	12	14	10	10	13	11	13	12	13
DK/NA/Ref	7	5	2	2	2	-	3	3	3	2	2

Q.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

* IMPORTANT NOTE: This question was asked differently in 2005 and 2006, affecting the comparability of the data. The 2005-2006 question read: "Buying and paying for something by phone, Internet or email and not receiving the product or receiving something inferior to what you paid for". In 2007, this question was broken in two separate items (Q.4 and Q.5).



Seriousness of Problem: Buying and Paying for Something by Phone, Internet or Mail and Receiving Something Inferior to What You Paid for

	2005* (n=1000) %	2006* (n=1000) %	2007					
			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	86	83	88	84	85	86
Very serious	52	47	40	39	39	43	38	39
Somewhat serious	30	37	45	44	49	41	47	47
Not very serious	8	9	10	12	9	11	8	11
Not at all serious	3	2	2	3	1	2	4	2
NET Not very/Not at all serious	11	11	12	14	10	13	12	13
DK/NA/Ref	7	5	2	3	2	2	3	2

Q.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

* IMPORTANT NOTE: This question was asked differently in 2005 and 2006, affecting the comparability of the data. The 2005-2006 question read: "Buying and paying for something by phone, Internet or email and not receiving the product or receiving something inferior to what you paid for". In 2007, this question was broken in two separate items (Q.4 and Q.5).



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 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/Very serious	83	86	89	85	92	75	92	92	89	92	86
Very serious	52	52	55	53	56	38	55	63	57	61	49
Somewhat serious	31	34	34	32	36	37	37	29	32	31	38
Not very serious	9	9	9	11	6	20	7	4	7	6	11
Not at all serious	4	3	2	3	2	4	<1	4	3	2	2
NET Not very/Not at all serious	13	12	11	14	8	25	8	8	10	8	13
DK/NA/Ref	3	2	1	1	-	-	1	1	1	-	1

Q.6 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 (n=1000) %	2007					
			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	89	95	86	88	93	86
Very serious	52	52	55	66	47	56	61	49
Somewhat serious	31	34	34	29	39	32	32	37
Not very serious	9	9	9	4	11	9	5	8
Not at all serious	4	3	2	1	2	2	2	5
NET Not very/Not at all serious	13	12	11	5	13	11	7	13
DK/NA/Ref	3	2	1	-	1	1	-	1

Q.6 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 Mass Marketing Fraud

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Yes, victim	28	31	35	35	35	41	36	29	27	40	37
Within the past six months	6	10	14	13	14	18	15	10	10	16	15
Six months to one year ago	5	5	6	7	6	9	6	4	5	7	6
One to two years ago	6	7	6	6	6	7	6	5	6	6	6
Over two years ago	11	9	9	9	9	7	9	10	6	11	10
Never	71	69	65	66	65	59	64	71	73	60	63
DK/NA/REF	1	1	<1	<1	<1	1	<1	<1	1	-	<1

Q.7 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 Mass Marketing Fraud

	2005 (n=1000) %	2006 (n=1000) %	2007					
			Total (n=1000) %	Region				
				Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes, victim	28	31	35	27	29	36	39	41
Within the past six months	6	10	14	16	9	13	16	20
Six months to one year ago	5	5	6	5	5	7	7	5
One to two years ago	6	7	6	3	8	5	4	8
Over two years ago	11	9	9	4	7	11	12	8
Never	71	69	65	73	71	64	61	59
DK/NA/REF	1	1	<1	-	<1	1	-	-

Q.7 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 (n=315) %	2007								
			Total (n=347) %	Gender		Age			Education		
				Male (n=167) %	Female (n=180) %	18-34 (n=75) %	35-54 (n=162) %	55+ (n=104) %	HS or less (n=76) %	College (n=110) %	Univ. (n=159) %
Complained to the company	17	18	18	14	21	16	17	22	12	14	24
Complained to the local police	7	8	8	7	9	7	7	12	11	6	9
Complained to credit card company	4	4	7	11	4	7	8	8	5	6	9
Hung up	2	6	7	5	8	7	6	9	5	8	6
Complained to bank	1	1	4	5	3	5	6	1	4	5	4
Did not buy anything/refused	4	8	3	2	5	3	3	5	4	1	5
Complained to Better Business Bureau	5	3	3	4	2	1	2	4	1	4	3
Cancelled credit or debit card	1	3	2	2	2	3	2	2	4	1	3
Tried to get refund	4	2	2	2	2	3	2	-	1	2	2
Sent them a letter/email	2	<1	2	1	3	3	2	1	-	1	3
Complained to Competition Bureau	<1	<1	1	2	1	3	1	1	-	2	1
Warned family/friends	1	1	1	1	1	-	2	-	-	3	1

Q.8 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006 (n=315) %	2007								
			Total (n=347) %	Gender		Age			Education		
				Male (n=167) %	Female (n=180) %	18-34 (n=75) %	35-54 (n=162) %	55+ (n=104) %	HS or less (n=76) %	College (n=110) %	Univ. (n=159) %
Called PhoneBusters	n/a	2	1	1	2	-	2	1	1	2	1
Took legal action/called a lawyer	3	1	1	1	1	-	-	4	1	1	1
Complained to phone company	1	-	1	1	1	-	2	-	-	2	1
Contact consumer protection offices (general)	2	<1	1	1	1	1	1	1	1	-	1
Blocked call/didn't answer	1	<1	<1	1	-	1	-	-	-	1	-
Checked to see if it was legitimate/investigated company	2	1	<1	-	1	-	1	-	-	1	-
Bound by contract/charged with fraudulent activity	1	-	-	-	-	-	-	-	-	-	-
Contacted member of parliament (all levels)	1	-	-	-	-	-	-	-	-	-	-
Other	5	5	13	16	11	16	14	12	12	10	16
No action taken/did nothing	43	38	30	32	28	28	32	28	37	35	24
DK/NA/REF	7	4	3	3	3	9	1	3	7	3	2

Q.8 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006 (n=315) %	2007					
			Total (n=347) %	Region				
				Atlantic (n=21) ^C %	Quebec (n=72) %	Ontario (n=136) %	Prairies (n=64) %	British Columbia (n=54) %
Complained to the company	17	18	18	10	19	17	23	15
Complained to the local police	7	8	8	-	8	10	8	7
Complained to credit card company	4	4	7	-	4	10	11	6
Hung up	2	6	7	33	3	4	6	7
Complained to bank	1	1	4	-	6	4	5	4
Did not buy anything/refused	4	8	3	5	6	3	2	4
Complained to Better Business Bureau	5	3	3	-	6	2	3	-
Cancelled credit or debit card	1	3	2	5	1	2	3	2
Tried to get refund	4	2	2	-	3	2	2	-
Sent them a letter/e-mail	2	<1	2	5	4	1	-	-
Complained to Competition Bureau	<1	<1	1	-	4	-	2	-
Warned family/friends	1	1	1	-	1	1	3	-

Q.8 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 mass marketing fraud

C Caution, small base size

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Actions Taken (cont'd)

	2005 (n=289) %	2006 (n=315) %	2007					
			Total (n=347) %	Region				
				Atlantic (n=21) ^C %	Quebec (n=72) %	Ontario (n=136) %	Prairies (n=64) %	British Columbia (n=54) %
Called PhoneBusters	-	2	1	-	-	2	2	-
Took legal action/called a lawyer	3	1	1	-	-	2	2	-
Complained to phone company	1	-	1	5	-	1	2	-
Contact consumer protection (general)/Office de la protection du consommateur	2	<1	1	-	3	1	-	-
Blocked call/didn't answer	1	<1	<1	-	-	-	2	-
Checked to see if it was legitimate/investigated company	2	1	<1	-	-	1	-	-
Bound by contract/charged with fraudulent activity	1	-	-	-	-	-	-	-
Contacted member of parliament (all levels)	1	-	-	-	-	-	-	-
Other	5	5	13	5	18	10	14	17
No action taken/did nothing	43	38	30	29	28	29	30	37
DK/NA/REF	7	4	3	5	1	4	-	7

Q.8 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 mass marketing fraud

C Caution, small base size

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Reasons for Not Taking the Matter Further

	2005 (n=123) %	2006 (n=114) %	2007								
			Total (n=102) %	Gender		Age			Education		
				Male (n=52) %	Female (n=50) %	18-34 (n=21) ^c %	35-54 (n=50) ^c %	55+ (n=28) ^c %	HS or less (n=28) ^c %	College (n=37) ^c %	Univ. (n=36) ^c %
The amount of money involved was not worth reporting	20	12	13	19	6	10	20	4	-	24	11
Didn't think it would be worth it	7	12	11	8	14	14	10	7	14	5	11
Too much effort/difficult to do	7	15	8	8	8	5	8	11	7	8	8
Didn't care enough/forgot/wasn't a big deal	14	10	8	10	6	14	8	4	11	11	3
Didn't know the appropriate authority to report the matter to	6	11	8	6	10	10	8	7	-	5	17
Wasn't a victim/did not pay for it	2	7	8	6	10	10	2	14	4	14	6
Would have taken too long	5	4	5	2	8	10	4	4	11	-	6
Too embarrassed at being defrauded	2	1	5	8	2	5	4	4	7	-	8
Lesson learned/Won't fall for it again	2	-	3	4	2	-	4	4	7	-	3
Didn't believe a crime had been committed	4	4	2	-	4	5	-	4	-	3	3
Legal fees/court costs	2	1	1	2	-	-	-	4	-	-	3
I should have known better	3	1	1	2	-	5	-	-	4	-	-
They stopped contacting me (e.g., calls, e-mails, etc.)	4	1	-	-	-	-	-	-	-	-	-
Other	4	5	19	15	22	10	14	36	25	22	11
No/Don't recall	13	11	9	12	6	5	16	-	11	5	11
DK/NA/Ref	2	4	1	-	2	-	2	-	-	3	-

Q.9 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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Reasons for Not Taking the Matter Further (cont'd)

	2005 (n=123) %	2006 (n=114) %	2007					
			Total (n=102) %	Region				
				Atlantic (n=6) ^c %	Quebec (n=20) ^c %	Ontario (n=37) ^c %	Prairies (n=19) ^c %	British Columbia (n=20) ^c %
The amount of money involved was not worth reporting	20	12	13	17	20	11	-	20
Didn't think it would be worth it	7	12	11	17	5	14	16	5
Too much effort/difficult to do	7	15	8	-	20	5	5	5
Didn't care enough/forgot/wasn't a big deal	14	10	8	-	10	11	11	-
Didn't know the appropriate authority to report the matter to	6	11	8	-	5	14	5	5
Wasn't a victim/did not pay for it	2	7	8	17	5	8	11	5
Would have taken too long	5	4	5	-	-	5	16	-
Too embarrassed at being defrauded	2	1	5	-	5	5	5	5
Lesson learned/Won't fall for it again	2	-	3	-	5	-	5	5
Didn't believe a crime had been committed	4	4	2	-	-	-	-	10
Legal fees/court costs	2	1	1	-	-	-	5	-
I should have known better	3	1	1	-	-	-	5	-
They stopped contacting me (e.g., calls, e-mails, etc.)	4	1	-	-	-	-	-	-
Other	4	5	19	33	10	19	11	30
No/Don't recall	13	11	9	-	15	8	5	10
DK/NA/Ref	2	4	1	17	-	-	-	-

Q.9 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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Non-Victims: Actions Would Take

	2005 (n=731) %	2006 (n=699) %	2007								
			Total (n=664) %	Gender		Age			Education		
				Male (n=325) %	Female (n=339) %	18-34 (n=113) %	35-54 (n=283) %	55+ (n=256) %	HS or less (n=207) %	College (n=170) %	Univ. (n=276) %
Complain to local police	30	31	30	31	29	20	35	30	32	34	28
Hang up/Delete email/Throw mail away	12	18	17	18	16	12	18	18	15	19	17
Ignore it/Would not respond to it	3	8	9	12	6	15	7	8	7	6	12
Complain to Better Business Bureau	7	8	7	5	9	7	6	9	7	8	7
Call the company	3	4	4	4	4	4	6	2	2	5	5
Get company's information	2	3	4	3	5	5	5	2	3	6	3
Warn family/friends	3	2	3	2	4	3	2	4	2	4	3
Complain to RCMP	-	1	3	3	3	1	4	3	2	3	4
Would say "no/not interested"	5	4	3	3	3	5	2	3	2	2	4
Contact authorities	2	3	3	3	3	4	2	3	2	2	4
Contact consumer protection/Office de la protection du consommateur	4	1	3	3	2	4	3	2	1	2	4
Contact media	1	1	2	1	2	-	3	1	2	2	1
Complain to Competition Bureau	1	<1	2	1	2	2	1	2	2	1	1
Complained to credit card company	<1	1	1	1	1	1	2	-	1	2	1

Q.10 If you, or a member of your household, did receive a 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



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

	2005 (n=731) %	2006 (n=699) %	2007								
			Total (n=664) %	Gender		Age			Education		
				Male (n=325) %	Female (n=339) %	18-34 (n=113) %	35-54 (n=283) %	55+ (n=256) %	HS or less (n=207) %	College (n=170) %	Univ. (n=276) %
Go to Internet/website for fraud	1	<1	1	2	<1	1	2	<1	<1	2	1
Call PhoneBusters	1	1	1	2	<1	1	1	1	-	3	1
Call phone company	<1	<1	1	<1	1	2	1	-	<1	1	1
Take legal action/call a lawyer	2	2	1	1	1	2	1	<1	1	1	1
Relative would deal with it	<1	1	<1	<1	1	-	1	<1	-	1	1
Complain to member of parliament (all levels)	1	<1	<1	-	<1	-	-	<1	-	-	<1
Give them a piece of my mind/curse at them	<1	<1	-	-	-	-	-	-	-	-	-
Blocked call/didn't answer	<1	<1	-	-	-	-	-	-	-	-	-
Ask to be removed from the list	1	<1	-	-	-	-	-	-	-	-	-
Other	4	2	8	8	9	10	10	7	8	11	8
Take no action/do nothing	21	21	19	18	19	21	18	20	14	19	22
DK/NA/REF	8	8	7	6	8	10	5	8	14	4	3

Q.10 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



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

	2005 (n=731) %	2006 (n=699) %	2007					
			Total (n=664) %	Region				
				Atlantic (n=57) %	Quebec (n=176) %	Ontario (n=248) %	Prairies (n=101) %	British Columbia (n=82) %
Complain to local police	30	31	30	39	30	31	30	26
Hang up/Delete e-mail/Throw mail away	12	18	17	19	12	19	25	12
Ignore it/Would not respond to it	3	8	9	4	13	10	6	6
Complain to Better Business Bureau	7	8	7	7	2	8	4	20
Call the company	3	4	4	7	6	3	1	6
Get company's information	2	3	4	4	2	6	3	2
Warn family/friends	3	2	3	2	3	2	4	4
Complain to RCMP	-	1	3	5	-	2	6	7
Would say "no/not interested"	5	4	3	4	2	3	3	2
Contact authorities	2	3	3	2	5	2	1	1
Contact consumer protection/Office de la protection du consommateur	4	1	3	2	8	<1	1	-
Contact media	1	1	2	2	2	1	3	2
Complain to Competition Bureau	1	<1	2	-	3	-	2	2
Complained to credit card company	<1	1	1	2	1	1	2	1

Q.10 If you, or a member of your household, did receive a 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



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

	2005 (n=731) %	2006 (n=699) %	2007					
			Total (n=664) %	Region				
				Atlantic (n=57) %	Quebec (n=176) %	Ontario (n=248) %	Prairies (n=101) %	British Columbia (n=82) %
Go to Internet/website for fraud	1	<1	1	2	-	1	2	1
Call PhoneBusters	1	1	1	4	1	1	1	1
Call phone company	<1	<1	1	-	-	2	-	1
Take legal action/call a lawyer	2	2	1	4	1	1	1	1
Relative would deal with it	<1	1	<1	-	-	<1	2	-
Complain to member of parliament (all levels)	1	<1	<1	-	-	<1	-	-
Give them a piece of my mind/curse at them	<1	<1	-	-	-	-	-	-
Blocked call/didn't answer	<1	<1	-	-	-	-	-	-
Ask to be removed from the list	1	<1	-	-	-	-	-	-
Other	4	2	8	7	13	8	7	4
Take no action/do nothing	21	21	19	18	14	19	21	28
DK/NA/REF	8	8	7	5	7	7	7	9

Q.10 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 mass marketing fraud

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Incidence of Identity Theft

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Yes, victim	18	17	20	22	18	19	24	16	15	26	21
Within the past six months	4	4	5	6	4	7	6	3	3	7	6
Six months to one year ago	3	3	3	4	2	2	4	3	1	6	3
One to two years ago	4	4	4	3	4	4	4	3	4	4	3
Over two years ago	7	6	8	9	8	6	10	7	7	9	9
Never	80	83	80	78	81	81	76	83	85	74	79
DK/NA/REF	1	1	<1	1	<1	-	1	<1	-	1	<1

Q.11 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

	2005 (n=1000) %	2006 (n=1000) %	2007					
			Total (n=1000) %	Region				
				Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes, victim	18	17	20	15	15	23	17	27
Within the past six months	4	4	5	4	4	6	4	8
Six months to one year ago	3	3	3	-	2	5	2	5
One to two years ago	4	4	4	1	3	4	2	5
Over two years ago	7	6	8	10	6	8	9	9
Never	80	83	80	83	84	77	82	74
DK/NA/REF	1	1	<1	1	1	-	-	-

Q.11 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) %	2007 (n=200) %
Complained to credit card company	26	33	23
Reported it to financial institution	9	12	20
Complained to local police	16	15	13
Contacted the company/ (complained to)	8	10	9
Changed bank information/ cancelled credit card	6	9	9
Received phone call from credit card company	3	3	4
Complained to Competition Bureau	-	4	3
Contacted authorities/ (Canada Revenue Agency, Government)	2	2	3
Equifax/Credit Bureau	2	2	3
Took legal action/called a lawyer	3	1	2
Researched the company	-	1	1
Called PhoneBusters	-	-	1
Contacted media	-	1	-
Complained to Better Business Bureau	1	-	-
Other	9	7	15
Did nothing	18	15	16
DK/NA/REF	5	3	2

Q.12 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: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Awareness of Information about Mass Marketing Fraud and Identity Theft

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Yes	78	73	80	81	78	66	83	83	71	78	87
No	22	27	20	19	22	34	17	17	29	22	13
DK/NA/REF	<1	<1	-	-	-	-	-	-	-	-	-

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Yes	77	76	81	82	81
No	23	24	19	18	19
DK/NA/REF	-	-	-	-	-

Q.13 Have you seen, heard or read anything lately about fraud, including marketing fraud and identity theft?

Base: All respondents



Specific Recall of Information

	2006	2007
	Total (n=725) %	Total (n=797) %
Fraud prevention	9	16
Winners/Home Sense/TJX data breach	-	9
Credit card theft/fraud	14	17
Identity theft / Protect your identity	21	17
Newspaper or magazine story	12	11
On TV or TV show	13	10
Debit card theft/fraud	7	9
About fraud (general)	3	5
Real estate or mortgage fraud	2	5
Online or internet fraud	6	5
Banking fraud	3	4
Seniors being the target of fraud	5	4
Prize fraud	4	4
On the radio	1	3
Telephone solicitation fraud	3	3
Charity/donation fraud	3	3
Shredding personal information	4	3
Marketing/billing fraud	4	2
Ontario lottery retailers stealing winning tickets	-	2
Online/email alert to be aware of fraud	2	2

Q.14 What specifically have you seen, heard or read? Anything else?

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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Specific Recall of Information (cont'd)

	2006	2007
	Total (n=725) %	Total (n=797) %
Do not give out information/be careful about personal information	2	2
SIN card/Birth certificate being stolen	4	2
Email fraud	3	1
Heard from a friend/relative who was a victim of fraud	2	1
Home renovation fraud	1	1
Nigerian/African fraud	1	1
Police/RCMP actions	1	1
Mail fraud	1	1
Fraud is increasing/becoming more common	5	1
How easily/quickly it can be done	1	1
Door-to-door fraud	1	1
Online/phone purchases not received	1	1
Insurance fraud	1	<1
Warnings from companies I deal with	-	<1
Cheque fraud	-	<1
Corporate crime (Enron etc.)	1	<1
Sponsorship scandal/Gomery inquiry	1	-
Long distance fraud	<1	-
Other	6	12
DK/NA/Ref	7	4

Q.14 What specifically have you seen, heard or read? Anything else?

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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Seen, Heard or Read Anything About Fraud Prevention

	2005 (n=702) %	2006 (n=934) %	2007								
			Total (n=869) %	Gender		Age			Education		
				Male (n=422) %	Female (n=447) %	18-34 (n=166) %	35-54 (n=378) %	55+ (n=309) %	HS or less (n=246) %	College (n=236) %	Univ. (n=376) %
Yes	49	53	58	59	57	45	61	61	51	55	65
No	49	45	41	40	42	55	38	37	49	44	34
DK/NA/Ref	1	2	1	1	1	1	1	2	<1	1	2

	Region				
	Atlantic (n=69) %	Quebec (n=224) %	Ontario (n=320) %	Prairies (n=138) %	British Columbia (n=118) %
Yes	62	56	54	62	64
No	38	42	45	38	36
DK/NA/Ref	-	2	1	1	-

Q.15 Did you recently see, hear or read anything about Fraud Prevention [listed as Fraud Awareness in 2005]?

Base: Those who have not seen, heard or read anything about mass marketing fraud or identity theft based on their answer to Q14.



Source of Information on Fraud Prevention

	2005 (n=645) %	2006 (n=564) %	2007								
			Total (n=634) %	Gender		Age			Education		
				Male (n=313) %	Female (n=321) %	18-34 (n=89) %	35-54 (n=297) %	55+ (n=237) %	HS or less (n=157) %	College (n=171) %	Univ. (n=300) %
News coverage on television, radio, or in print	19	43	46	46	45	43	45	49	57	46	41
Ad in a magazine or newspaper	13	39	35	34	36	24	33	41	32	36	35
Television	53	18	21	19	22	12	23	19	27	20	18
On a Web site	7	12	13	18	8	21	15	7	7	16	14
Radio	13	6	8	8	8	8	8	8	7	9	8
Word of mouth	3	2	4	5	3	6	4	4	3	6	4
E-mail	3	3	3	3	3	1	3	3	3	5	2
An insert included with credit card or other bill	2	4	3	3	3	-	5	1	3	4	3
At/through work	3	4	3	3	3	9	2	1	2	4	3
Community event	1	1	3	3	3	2	4	3	1	2	5
Bank	1	4	2	3	2	2	3	1	1	4	2
Flyers	1	1	2	3	1	3	2	1	1	4	2
Police	1	1	2	1	3	2	2	2	-	5	1
Internet/Internet provider (unspecified)	2	1	1	1	2	1	1	2	1	1	2
Poster	<1	<1	1	2	-	1	1	1	2	-	1
Newspaper (all)	22	<1	<1	<1	-	-	<1	-	-	-	<1
Other	7	6	3	4	2	2	2	4	2	4	3
DK/NA/Ref	1	1	1	1	1	-	1	1	-	1	1

Q.16 And, where did you see, hear or read about Fraud Prevention?

Base: Those who have seen, heard or read something on Fraud Prevention (at Q.14 or Q.15)

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Source of Information on Fraud Prevention (cont'd)

	2005 (n=645) %	Total (n=564) %	2007					
			Total (n=634) %	Region				
				Atlantic (n=51) %	Quebec (n=149) %	Ontario (n=232) %	Prairies (n=112) %	British Columbia (n=90) %
News coverage on television, radio, or in print	19	43	46	33	42	48	45	56
An article in a magazine or newspaper	13	39	35	43	26	35	38	41
Television	53	18	21	25	21	17	26	19
On a Web site	7	12	13	4	16	17	8	7
Radio	13	6	8	10	6	7	8	13
Word of mouth	3	2	4	-	3	5	4	4
Email	3	3	3	2	-	3	6	3
An insert included with credit card or other bill	2	4	3	10	3	2	1	3
At/through work	3	4	3	-	1	4	4	2
Community event	1	1	3	2	1	5	1	4
Bank	1	4	2	4	2	2	3	1
Flyers	1	1	2	-	4	2	1	-
Police	1	1	2	4	1	3	2	1
Internet/Internet provider (unspecified)	2	1	1	-	2	2	1	-
Poster	<1	<1	1	-	1	1	1	-
Newspaper (all)	22	<1	<1	-	1	-	-	-
Other	7	6	3	4	2	3	2	4
DK/NA/Ref	1	1	1	2	-	1	1	1

Q.16 And, where did you see, hear or read about Fraud Prevention?

Base: Those who have seen, heard or read something on Fraud Prevention (Q.14 or Q.15)

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Main Message Recall

	2005 (n=649) %	2006 (n=564) %	2007					
			Total (n=634) %	Region				
				Atlantic (n=51) %	Quebec (n=149) %	Ontario (n=232) %	Prairies (n=112) %	British Columbia (n=90) %
"Fraud: Recognize It. Report It. Stop It."	-	2	6	12	8	5	5	6
Be careful who you trust	6	4	23	33	10	22	31	29
Be careful/cautious	22	25	14	6	14	19	8	12
Don't give out personal info	12	15	7	-	10	8	4	6
Be careful about telephone solicitation	3	2	7	8	8	7	4	6
If suspicious call authorities	2	2	6	10	1	4	10	13
Don't give out credit card info to someone you don't know	13	11	6	8	12	3	4	3
Identify theft is a serious crime	4	6	5	6	1	8	6	2
Shred personal info	3	5	4	4	4	4	5	1
How to defend yourself	1	1	2	-	3	2	-	1
About issues involving seniors	2	1	1	-	3	-	-	-
Investigate the company you are dealing with	3	2	1	-	1	1	-	-
Be careful around bank machines	2	1	<1	-	-	<1	1	-
Fraud is on the rise	2	1	<1	-	-	1	-	-

Q.17 And what was the main message from what you saw, heard or read?

Base: Those who saw, heard or read something about fraud prevention (Q.14 or Q.15)

Note: Unprompted answers, with only one response accepted.



Main Message Recall (cont'd)

	2005 (n=649) %	2006 (n=564) %	2007					
			Total (n=634) %	Region				
				Atlantic (n=51) %	Quebec (n=149) %	Ontario (n=232) %	Prairies (n=112) %	British Columbia (n=90) %
If it's too good to be true, it probably is	2	2	<1	-	1	-	-	1
Check your bank statements	1	1	<1	-	-	<1	-	-
About how easy fraud can occur	1	-	<1	-	1	-	-	-
Internet/email fraud	2	3	-	-	-	-	-	-
About people being scammed	4	-	-	-	-	-	-	-
Be aware of charity fraud	2	1	-	-	-	-	-	-
Be leery about prizes, contests or money you have won	1	1	-	-	-	-	-	-
How serious it is	1	1	-	-	-	-	-	-
Small stores/vendor fraud	1	<1	-	-	-	-	-	-
Have insurance (all)	-	1	-	-	-	-	-	-
Other	1	3	14	8	15	11	15	19
No message recalled	10	1	-	-	-	-	-	-
DK/NA/Ref	1	10	6	6	8	4	7	2

Q.17 And what was the main message from what you saw, heard or read?

Base: Those who saw, heard or read something about fraud prevention (Q.14 or Q.15)

Note: Unprompted answers, with only one response accepted.



Net Recall of Message "Fraud: Recognize it. Report it. Stop it."

	2007									
	2006 (n=564) %	Total (n=634) %	Gender		Age			Education		
			Male (n=313) %	Female (n=321) %	18-34 (n=89) %	35-54 (n=297) %	55+ (n=237) %	HS or less (n=157) %	College (n=171) %	Univ. (n=300) %
Total recall	28	29	29	28	25	29	31	35	31	25
Unaided recall (Q. 14 or Q.17)	2	6	6	7	4	6	7	7	6	6
Aided recall (Yes to Q. 18)	26	23	23	22	20	23	24	28	25	19
No recall of message	71	70	71	70	75	70	69	64	69	74
DK/NA/Ref	3	1	-	2	-	1	<1	1	-	1

	Region				
	Atlantic (n=51) %	Quebec (n=149) %	Ontario (n=232) %	Prairies (n=112) %	British Columbia (n=90) %
Total recall	39	32	26	26	29
Unaided recall (Q. 14 or Q.17)	12	8	5	5	6
Aided recall (Yes to Q. 18)	27	23	22	21	23
No recall of message	59	68	73	73	71
DK/NA/Ref	2	1	1	1	-

Q.18 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 identified the tagline on an unaided basis (Q.14 or Q.15)



Perceived Usefulness of Fraud Prevention Messages

	2005 (n=580) %	2006 (n=155) %	2007								
			Total (n=183) %	Gender		Age			Education		
				Male (n=92) %	Female (n=91) %	18-34 (n=22) ^C %	35-54 (n=86) %	55+ (n=73) %	HS or less (n=55) %	College (n=53) %	Univ. (n=74) %
NET Somewhat/Very useful	90	86	86	84	88	86	87	84	85	91	82
Very useful	56	45	50	50	49	41	52	51	58	57	39
Somewhat useful	34	41	36	34	38	45	35	33	27	34	43
Not too useful	6	8	9	11	7	14	8	8	7	6	12
Not at all useful	4	6	5	5	5	-	5	8	7	4	5
NET Not too/Not at all useful	10	14	14	16	12	14	13	16	15	9	18
DK/NA/Ref	<1	1	-	-	-	-	-	-	-	-	-

Q.19 And how useful did you find this message?

Base: Those respondents who identified the main message "Fraud: Recognize it. Report it. Stop it." (at Q.17 or Q18)

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

C Caution: small base size



Perceived Usefulness of Fraud Prevention Messages

	2005 (n=580) %	2006 (n=155) %	2007					
			Total (n=183) %	Region				
				Atlantic (n=20) ^C %	Quebec (n=47) ^C %	Ontario (n=61) %	Prairies (n=29) ^C %	British Columbia (n=26) ^C %
NET Somewhat/Very useful	90	86	86	85	89	89	76	85
Very useful	56	45	50	35	70	48	34	46
Somewhat useful	34	41	36	50	19	41	41	38
Not too useful	6	8	9	10	9	3	17	12
Not at all useful	4	6	5	5	2	8	7	4
NET Not too/Not at all useful	10	14	14	15	11	11	24	15
DK/NA/Ref	<1	1	-	-	-	-	-	-

Q.19 And how useful did you find this message?

Base: Those respondents who identified the main message "Fraud: Recognize it. Report it. Stop it." (at Q.17 or Q18)

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

C Caution, small base size



Response to Information

	2005 (n=649) %	2006 (n=155) %	2007								
			Total (n=183) %	Gender		Age			Education		
				Male (n=92) %	Female (n=91) %	18-34 (n=22) ^c %	35-54 (n=86) %	55+ (n=73) %	HS or less (n=55) %	College (n=53) %	Univ. (n=74) %
NET Somewhat/A great deal	61	65	63	61	65	68	70	55	62	70	58
A great deal	37	41	36	36	36	41	43	27	40	40	30
Somewhat	24	24	27	25	29	27	27	27	22	30	28
Not very much	14	12	15	15	14	14	13	16	18	13	14
No	25	21	20	21	20	18	16	25	18	15	26
NET Not very much/No	39	33	35	36	34	32	29	41	36	28	39
DK/NA/REF	1	2	2	3	1	-	1	4	2	2	3

Q.20 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: Those respondents who identified the main message "Fraud: Recognize it. Report it. Stop it." (at Q.17 or Q18)

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



Response to Information

	2005 (n=649) %	2006 (n=155) %	2007					
			Total (n=183) %	Region				
				Atlantic (n=20) ^c %	Quebec (n=47) ^c %	Ontario (n=61) %	Prarlies (n=29) ^c %	British Columbia (n=26) ^c %
NET Somewhat/A great deal	61	65	63	85	55	56	79	58
A great deal	37	41	36	40	45	30	41	27
Somewhat	24	24	27	45	11	26	38	31
Not very much	14	12	15	5	17	21	10	8
No	25	21	20	5	23	21	10	35
NET Not very much/No	39	33	35	10	40	43	21	42
DK/NA/REF	1	2	2	5	4	2	-	-

Q.20 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: Those respondents who identified the main message "Fraud: Recognize it. Report it. Stop it." (at Q.17 or Q18)

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



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



Organization Respondents Would Contact to Report Mass Marketing Fraud or Identity Theft

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Local police department	51	59	57	54	59	49	56	61	59	53	58
RCMP	20	17	17	19	15	12	18	18	18	18	15
Better Business Bureau	16	12	10	12	8	8	11	10	6	13	10
Competition Bureau	1	<1	1	2	1	1	1	1	1	1	1
PhoneBusters	1	1	2	2	1	1	2	1	1	2	1
Other	27	26	38	39	38	42	35	40	31	37	44
Bank or financial institution	-	-	13	-	-	-	-	-	-	-	-
Credit card company	-	-	7	-	-	-	-	-	-	-	-
Consumer protection agencies (general mentions)	-	-	4	-	-	-	-	-	-	-	-
Company or organization involved	-	-	3	-	-	-	-	-	-	-	-
Government (all)	-	-	2	-	-	-	-	-	-	-	-
None/Nothing	1	-	-	-	-	-	-	-	-	-	-
DK/NA/Ref	14	14	9	7	11	15	9	6	11	8	8

Q.21 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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



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

	2005 (n=1000) %	2006 (n=1000) %	2007					
			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	57	47	53	65	51	49
RCMP	20	17	17	40	11	6	32	25
Better Business Bureau	16	12	10	17	3	8	12	23
Competition Bureau	1	<1	1	1	2	1	1	2
PhoneBusters	1	1	2	-	1	2	3	-
Other	6	26	38	22	41	41	32	44
Bank or financial institution	-	-	13	-	-	-	-	-
Credit card company	-	-	7	-	-	-	-	-
Consumer protection agencies (general mentions)	-	-	4	-	-	-	-	-
Company or organization involved	-	-	3	-	-	-	-	-
Government (all)	-	-	2	-	-	-	-	-
None/Nothing	1	-	-	-	-	-	-	-
DK/NA/Ref	14	14	9	8	9	10	8	9

Q.21 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

Note: Unprompted answers, with multiple responses accepted. Columns may sum to more than 100%



Net Awareness of PhoneBusters

	2007									
	2006 (n=1000) %	Total (n=1000) %	Gender		Age			Education		
			Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Total awareness of PhoneBusters	19	22	29	16	16	26	20	20	22	23
Unaided awareness (Q. 21)	1	2	2	1	1	2	1	1	2	1
Aided awareness (Yes to Q.22)	18	20	27	15	14	23	20	18	20	22
No awareness of PhoneBusters	80	78	72	84	85	74	80	80	78	77
DK/NA/Ref	1	<1	-	<1	-	<1	-	-	-	<1

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Total awareness of PhoneBusters	40	10	25	28	18
Unaided awareness (Q.21)	-	1	2	3	-
Aided awareness (Yes to Q.22)	40	9	23	25	18
No awareness of PhoneBusters	60	90	75	72	82
DK/NA/Ref	-	-	-	1	-

Q.22 Have you heard of an organization called PhoneBusters?
 Base: All respondents



Likelihood of Calling PhoneBusters

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
NET Somewhat/ Very likely	81	84	83	80	86	86	86	78	82	84	83
Very likely	62	65	64	63	65	58	67	64	64	63	65
Somewhat likely	19	19	19	17	20	28	19	13	18	21	18
Not very likely	9	7	8	9	7	9	7	10	7	9	8
Not at all likely	9	8	9	10	7	5	7	12	10	8	8
NET Not very/Not at all likely	18	15	17	19	14	14	14	22	17	16	16
DK/NA/REF	1	2	1	1	<1	1	<1	1	<1	-	1

Q.23 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? Would you be...

Base: All respondents



Likelihood of Calling PhoneBusters

	2005 (n=1000) %	2006 (n=1000) %	2007					
			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	83	79	75	88	84	86
Very likely	62	65	64	64	52	70	65	70
Somewhat likely	19	19	19	16	23	17	19	16
Not very likely	9	7	8	10	12	6	8	5
Not at all likely	9	8	9	6	13	6	8	9
NET Not very/Not at all likely	18	15	17	17	24	12	16	14
DK/NA/REF	1	2	1	4	1	-	-	-

Q.23 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? Would you be...

Base: All respondents



Most Effective Way to Combat Fraud

	2005 (n=1000) %	2006 (n=1000) %	2007								
			Total (n=1000) %	Gender		Age			Education		
				Male (n=487) %	Female (n=513) %	18-34 (n=181) %	35-54 (n=444) %	55+ (n=357) %	HS or less (n=278) %	College (n=277) %	Univ. (n=432) %
Public Education	51	53	59	60	58	57	59	59	46	59	67
Enforcement of the law	25	20	20	21	19	19	21	19	20	23	18
Advertising	13	15	12	11	13	13	11	11	17	9	10
No effective way to combat mass marketing fraud	7	7	7	6	7	10	6	6	13	8	2
DK/NA/Ref	4	5	3	2	3	1	2	4	5	1	2

	Region				
	Atlantic (n=77) %	Quebec (n=247) %	Ontario (n=379) %	Prairies (n=165) %	British Columbia (n=132) %
Public Education	71	57	57	55	64
Enforcement of the law	12	16	25	21	15
Advertising	5	18	8	14	14
No effective way to combat mass marketing fraud	10	6	8	5	3
DK/NA/Ref	1	2	2	5	4

Q.24 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:	Competition Bureau	
Project Number:		
Field Start Date:	Thursday, April 05, 2007	
Field End Date:	Sunday, April 15, 2007	
	Total #	%
Total Completes	1,002	6.02%
A. Total Numbers Attempted		
Total Call Records	29,683	
Total Unallocated	0	
Quota Full - No Dial	13,039	
Total Numbers Attempted (Net Potential Sample)	16,644	
B. Total Eligible Numbers		
Number Changes / NIS	3,334	20.03%
Business / Fax / Cell Phone / Computer	984	5.91%
Phone Number Problem	27	0.16%
Call Blocked	0	0.00%
Quota Full	191	1.15%
Duplicate Numbers	4	0.02%
Total Invalid Numbers	4,576	27.49%
Total Eligible Numbers (Net Potential Sample - Total Invalid #s)	12,068	72.51%
C. Total Asked		
Call Back: Hard Appointments	153	0.92%
Soft Appointments	1,178	7.08%
Partial Complete	6	0.04%
Not Available Until After Survey	45	0.27%
No Answer	1,400	8.41%
Answering Machine	2,315	13.91%
Busy	100	0.60%
Language Problem: French	315	1.89%
Language Problem: Other	304	1.83%
Respondent Not Available	10	0.06%
Other Problem	46	0.28%
Didn't Dial	30	0.18%
Total Unreachable	5,902	35.46%
Total Asked (Total Eligible Numbers - Total Unreachable)	6,166	37.05%
Refusals		
Upfront	4,763	28.62%
2nd Refusals	6	0.04%
Do Not Call [22]	120	0.72%
Eligible Respondent Refusal	176	1.06%
Middle Refusal	65	0.39%
Total Refusals	5,130	30.82%
D. Cooperative Contacts (Total Asked - Refusals)		
	1,036	
31 NO 18*	19	0.11%
32 WRONG HHDD	10	0.06%
33 OCCUPATION	0	0.00%
34	3	0.02%
35		#VALUE!
36		
37		
No Call Status	2	0.01%
Completed Interviews	1,002	6.02%
Total Cooperative Contacts	1,036	6.22%

Response Rate = Cooperative Contacts / Total Eligible #s	8.58%
Incidence = Completes / Cooperative Contacts	96.72%
Refusal Rate = Total Refusals / Total Asked	83.20%



VI. Appendix B – Questionnaire



Appendix B: Questionnaire

Competition Bureau - Fraud Prevention Tracking 2007

Final as of 2007-04-04

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 Industry Canada, a department of the Government of Canada. This is a voluntary survey which will take about 8 minutes to complete. All of your answers will be treated with the strictest confidence in accordance with the Government of Canada's privacy policy. Copies of the report will be posted on Industry Canada's website following the completion of this study. (For respondents seeking more information: website URL is www.ic.gc.ca)

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)

- 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. Overall, how serious a problem do you think marketing fraud by telephone, e-mail and mail 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

- Thinking back over the last few years, do you think the amount of marketing fraud by phone, email 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.6)

- Being asked to donate to fake charities

- Very serious1
- Somewhat serious2
- Not very serious3
- Not at all serious4



4. Buying and paying for something by phone, Internet or mail and not receiving the product in a timely fashion.
- Very serious1
 Somewhat serious2
 Not very serious3
 Not at all serious4
5. Buying and paying for something by phone, Internet or mail and receiving something inferior to what you paid for
- Very serious1
 Somewhat serious2
 Not very serious3
 Not at all serious4
6. Being told you have won a valuable prize, but must purchase a product or do something in order to claim the prize
- Very serious1
 Somewhat serious2
 Not very serious3
 Not at all serious4
7. 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) or4
 Never (SKIP TO Q. 10)5
 Don't know/don't remember (CONTINUE)9
8. 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.9.....1
 Complained to local police department SKIP TO Q.11.....2
 Complained to Competition Bureau SKIP TO Q. 11..... 3
 Complained to Better Business Bureau SKIP TO Q.114
 Complained to credit card company SKIP TO Q.115
 Complained to the company that caused the problem SKIP TO Q.116
 Called PhoneBusters SKIP TO Q.117
 Other (SPECIFY) SKIP TO Q.118
 Don't know/don't remember SKIP TO Q.10.....9



9. 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 to1
- Too embarrassed at being defrauded2
- The amount of money involved was not worth reporting3
- Didn't believe a crime had been committed4
- Do not recall.....5

10. (ASK ONLY OF THOSE WHO SAID "NEVER" AT Q.7 OR "DON'T KNOW/DON'T REMEMBER" AT Q.8) 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 nothing1
- Complain to local police department2
- Complain to Competition Bureau.....3
- Complain to Better Business Bureau.....4
- Complain to credit card company5
- Complain to the company that caused the problem6
- Call PhoneBusters7
- Other (SPECIFY).....8
- Don't know9

11. (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.13).....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.13)9

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

- Did nothing1
- Complained to Competition Bureau.....2
- Complained to local police department3
- Complained to Better Business Bureau.....4
- Complained to credit card company5
- Complained to the company that caused the problem6
- Called PhoneBusters7
- Other (SPECIFY).....8
- Don't know/don't remember.....9

13. Have you seen, heard or read anything lately about fraud, including marketing fraud and identity



theft?

- Yes (CONTINUE).....1
- No (SKIP TO Q.15).....2
- Don't know/don't remember (SKIP TO Q.14)9

14. 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 Prevention1
- Winners/HomeSense/TJX data breach..... 2

15. (IF "FRAUD PREVENTION" MENTIONED IN Q. 14, GO TO Q. 16) Did you recently see, hear or read anything about Fraud Prevention?

- Yes1
- No (SKIP TO Q.21).....2
- Don't know/don't recall9

16. And, where did you see, hear or read about Fraud Prevention? (DO NOT READ LIST. 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
- Community event.....9
- Other, specifyX

16A. In addition to those you've mentioned, have you seen, heard or read anything about Fraud Prevention in any of the following ... How about ... (PROGRAMMING NOTE: READ ONLY THOSE NOT CHECKED IN Q.16. CHECK ALL THAT 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
- Community event.....9
- Other, specifyX



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

Correct message recall (Skip to Q19)1
Don't know/don't recall (GO TO Q.18).....9

18. (IF "RECOGNIZE, REPORT, STOP IT" OR SOME VARIATION ON THIS MESSAGE NOT MENTIONED IN RESPONSE TO Q.17, 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. 21)2
Don't know/don't recall (Skip to Q21)9

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

Very useful1
Somewhat useful2
Not too useful3
Not at all useful4

20. 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

21. 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, the Canadian Anti-Fraud Call Centre (SKIP TO Q.23)5
Other (SPECIFY)6
Don't know9

22. Have you ever heard of an organization called PhoneBusters?



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

23. (READ ONLY IF "YES" TO 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? Would you be ...

- Very likely1
- Somewhat likely2
- Not very likely3
- Not at all likely.....4

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

- Public education1
- Enforcement of the law2
- Advertising3
- or
- Is there no effective way to combat marketing fraud4

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.

25. What is your year of birth -----
(e.g. 1943, 1931, 1965)

IF REFUSED TO ANSWER, PLEASE READ LIST

- 1 - 18 to 19
- 2 - 20 to 24
- 3 - 25 to 29
- 4 - 30 to 34
- 5 - 35 to 39
- 6 - 40 to 44
- 7 - 45 to 49
- 8 - 50 to 54
- 9 - 55 to 59
- 10- 60 to 64
- 11- 65 to 69
- 12 -70 to 74
- 13- 75+



26. What is the highest level of education you have completed?
READ -CODE ONE ONLY
- 1 Some high school or less
 - 2 Completed high school
 - 3 Some college /CEGEP
 - 4 Completed college/CEGEP
 - 5 Some university
 - 6 Completed undergraduate degree
 - 7 Completed Professional Degree (such as Doctor, Lawyer, Engineer)
 - 8 Some or completed a Post Graduate Degree
- Volunteered
- 9 No schooling
 - 10 Other [SPECIFY]: _____
27. What is your marital status? Are you...?
READ - CODE ONE ONLY
1. Married
 2. Living common law or partnered
 2. Single
 3. Widowed
 4. Divorced or separated
28. Would your annual household income from all sources before taxes be under \$50,000 or \$50,000 or more per year?
- 1 - Under \$50,000 (GO TO Q28a)
 - 2 - \$50,000 or more (SKIP TO 28b)
- 28a. Is that... READ
- 01 - Less than \$5000
 - 02 - \$5000 to just under \$10,000
 - 03 - \$10,000 to just under \$15,000
 - 04 - \$15,000 to just under \$20,000
 - 05 - \$20,000 to just under \$25,000
 - 06 - \$25,000 to just under \$30,000
 - 07 - \$30,000 to just under \$35,000
 - 08 - \$35,000 to just under \$40,000
 - 09 - \$40,000 to just under \$45,000 OR
 - 10 - \$45,000 to just under \$50,000
- 28b. Is that... READ
- 01 - \$50,000 to just under \$55,000
 - 02 - \$55,000 to just under \$60,000
 - 03 - \$60,000 to just under \$65,000
 - 04 - \$65,000 to just under \$70,000
 - 05 - \$70,000 to just under \$75,000
 - 06 - \$75,000 to just under \$80,000
 - 07 - \$80,000 to just under \$85,000



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- 08 - \$85,000 to just under \$90,000
- 09 - \$90,000 to just under \$100,000
- 10 - \$100,000 to just under \$125,000
- 11 - \$125,000 to just under \$150,000
- 12 - \$150,000 to just under \$200,000 OR
- 13 - \$200,000 and over?

- 29. Gender (by observation)
- 30. Region (coded)
- 31. Language (coded)

THANK YOU

