

CHAPTER III

METHODOLOGY

This study was designed to gather information from older consumers about their experiences with door-to-door offers for home repair. The participants were older consumers living in, and owning, their home. The participants were obtained from senior groups throughout the county. The questions were both open- and closed-ended questions that allowed for a greater understanding of these offers and the decision-making process used to accept or reject the offer. The telephone interviews were conducted by the researcher.

Research questions

The following research questions were used to direct the proposed study and interview questions.

1. What experiences have older consumers had with home repair services?
2. What types of home repair services are being offered door-to-door to older consumers?
3. What have the older consumers done to report negative experiences with home repair?
4. What information sources are being used by older consumers and how do they prefer to get information?
5. How do older consumers like to learn new things?

Data collection method

This was an exploratory study designed to gain information about the home repair experiences of older consumers in this county. Due to the nature of the subject being studied, telephone interviews were used. Telephone interviews may be the best option for the older consumer because of the security issue raised with a personal interview in their home. (Friedman & Wasserman, 1978). The interview technique is more appropriate for older consumers

because of the possibility of trouble with reading or writing that may occur (Burton & Hennon, 1980). Participants in this study were asked if they had been approached by people coming to the door to offer them services and to tell about those experiences if they had occurred. Also, the participants provided the researcher with information about their experience with the home repair services. It was more likely that appropriate data was obtained with an interview rather than from a written survey.

Selection of Sample

The sample for this study was a convenience sample of older consumers who were members of senior groups in Montgomery County, Virginia. Montgomery County was used as the area from which the sample was drawn because of the diverse population living here and the proximity to the researcher for later consumer education programs. According to the U.S. Census Bureau, there are 6,787 people over the age of 65 residing in Montgomery County (1996). Montgomery County is located in southwest Virginia and is part of the New River Valley planning district. The county includes a major university with approximately 25,000 students.

Convenience sampling was used for this study because a list of senior group participants could not be obtained. Research indicates that there are no differences of consumer concerns among participants in senior groups and those who are not participants (Burton & Hennon, 1980). Participants in the study were asked to refer other people who may have had a home repair experience that is of interest to the researcher. There was a maximum of 40 subjects for this study.

The participants for this project were recruited through a variety of senior programs in the county. The researcher attended senior meetings and personally asked older consumers at senior group meetings to be participants in the study.

Participants were asked for their names and phone numbers, along with the best days and times to be reached for the interview. They also were asked to complete an informed consent form at the time that they volunteered for the study.

Confidentiality will be ensured for the subjects in this study. The responses of the individual participants will remain confidential. Two separate lists were kept by the researcher. One list contains the names and phone numbers of the participants. The second list contains the phone numbers and the assigned participant number and was used in case the participant needed to be contacted for further information and to ensure that all participants had been contacted. The surveys were numbered with the assigned participant number. Due to the sensitivity of this subject, at no time will the name or phone number of the participant be associated with the responses to the telephone interview. The only people who will have access to the names and phone numbers of the participants are the researcher and her faculty advisor. All telephone surveys were completed in the privacy of the researcher's home with no one else present.

Development of the instrument

The interview instrument for this study was created by the researcher and was based on previous research on the topic of home repair fraud, other types of fraud and on conversations with experts on the subject of home repair fraud. Knowledge about the persons who perform the home repair frauds was also used. Local agencies, including Adult Protective Services and law enforcement agencies were contacted to gain a better idea about what is known about home repair fraud in this area. Kathi Lee, Prevention Specialist, in the Virginia Department of Agriculture and Consumer Services, Office of Consumer Affairs, was interviewed about the subject and provided information on home repair

complaints that have been filed by consumers at the Office of Consumer Affairs during 1997.

The interview included a question about the participant's familiarity with the Virginia Consumer Protection Hotline. The consumer protection hotline for the state of Virginia is housed in the Office of Consumer Affairs in Richmond. There is a toll-free number that citizens of the state can call when they have problems with consumer purchases. The hotline is staffed by full time employees and volunteers. Their job is to assist citizens with consumer questions and refer consumers to where their complaints can best be addressed.

The state also has a complaint form that consumers can complete and mail to the Office of Consumer Affairs when they have problems with a product or service purchased from a company and they would like to make a formal complaint. By making a formal complaint, the Office of Consumer Affairs (OCA) will investigate the consumer's problem. After the complaint is received, the Office of Consumer Affairs reviews and logs it. Then a number is assigned to the complaint. The OCA will then either respond to it or refer it to the local, state, or federal agency with specific jurisdiction. The person who makes the complaint will then be notified by mail what course of action has been taken for their complaint.

Procedure for data collection

Each person who volunteered to be called for the study was asked to complete a telephone interview. The questions asked the participants about home repair services that had been offered to them during the past three years. Questions also were asked about their use of the media. A number of demographic questions also were asked. The time period of three years was used because this is a reasonable amount of time for the older consumers to remember. This also is the limit on the amount of time that a

person has to make a regulatory complaint in the state of Virginia (investigator, personal communication, March 23, 1998). See Appendix B for a copy of the interview instrument.

Calls were made weekdays between the hours of 9 a.m. and 8 p.m., unless it was indicated that the participant would prefer to be called at times other than these. All persons who volunteered to be interviewed were called and asked two screening questions. This was used to identify individuals who did not fit the criteria of living in and owning a home and also residing in Montgomery County. Those who were not eligible for the study were asked questions about their use of the media and how they prefer to gain information, as well as the demographic questions. This was done so that they would feel that they were a part of the study and that their time was valued.

The time needed for the completion of the telephone interview was estimated to be 15 to 20 minutes. Participants were asked questions regarding their experiences with home repair services that had been offered to them at their home. If they accepted the offer of the person at the door, they were asked if they were satisfied with the outcome and were asked to describe their experience. If it was determined that they were not satisfied and fraud was suspected, the subject was provided with phone numbers that they could call to report the incident. They were given this information over the telephone, or if they provided the researcher with their address, a copy of the information about what they could do and the phone numbers were provided to them through the mail. The addresses were kept separate from the interview responses to ensure confidentiality.

The interview questions were pre-tested with two people from the population to be studied. Telephone interviews were conducted and feedback on the questions was obtained to verify that the questions were appropriate for the population to be studied. Permission for research with human subjects was

obtained from the Institutional Review Board at Virginia Polytechnic Institute and State University before the study was conducted with the participants.

Data analysis

Descriptive data were analyzed by using the Statistical Package for Social Sciences (SPSS) program. Demographic data was reported through frequencies and percentages. The descriptive statistics were compared to the state consumer protection hotline statistics on the reports of home repair incidents to determine if there was a relationship between the sample and the reports of complaints to the state consumer protection hotline for this county. A content analysis was conducted on information from the open-ended questions to determine if there were any common themes among the answers given by the participants.

Summary

This study will add to the research on home repair fraud. This study asked older consumers in Montgomery County, Virginia about their experiences with home repair offers at their door. The questions ask about how they made their decision to accept or reject the offer, as well as their satisfaction with the repair if the offer was accepted. Information gained during the study will be used to create a consumer education program for older consumers.