

NEW PROGRAMS HELP PROTECT ELDERLY CONSUMERS

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Remember the age-old warning: "Caveat Emptor -- let the buyer beware"?

By learning to protect themselves in the marketplace, millions of elderly consumers are now saying: "Caveat Vender -- let the seller beware"!

For years, this nation's older citizens have been the most likely target for consumer fraud, deceptive advertising and other unethical business practices. Thousands of them have been the tragic victims of lonely hearts clubs, cure-all medicines, "low-cost" real estate, and a host of other schemes devised by those who would turn the desperate needs of the elderly to their own advantage.

And when consumer problems have been caused by legitimate product defects, clerical errors, cut-offs from credit strictly because of age, and so forth, most elderly consumer have had no idea of where to go for help.

All this is changing, however. The nation's twenty million older citizens have joined the consumer movement. And the 5.6 million members of the National Retired Teachers Association and the American Association of Retired Persons, the largest combined organization of older Americans in the country are offering their members a variety of consumer protection programs.

NRTA and AARP have entered the consumer protection field on four fronts -- Nationally directed and locally operated consumer offices in carefully selected areas of the United States, a National Consumer Referral Center, Consumer Workshops and Consumer Research and Education programs.

Each of these services is designed with a common purpose -- to inform the elderly consumer of his rights, protect him against fraud or error, and assist him in securing proper channels for recourse.

Since their inception in 1970, the National Consumer Offices, termed "Consumer Information Desks", have been successful in gaining the return of large and small sums of moneys to the consumer for merchandise ordered but not received, faulty warranties, guarantees and contracts, inter-state moving grievances, defective mobil home and fraudulent land sales and rentals. The CID offices have been successful in having defective TV's, refrigerators and other large appliances replaced by dealers and pushed for honest and quality work on repairs on new and used automobiles.

The Consumer Information Desk Offices are on-going, grass roots community service efforts. The CID objective is to make available consumer protection, referral to local, state or Federal agencies, and act as a clearinghouse for information on consumer affairs. An all volunteer free service, developed and operated by retired professionals who are members of NRTA-AARP, these consumer offices are presently in the following areas: Waukegan, Illinois, located in a church; Hendersonville, North Carolina, in a bank; Cape Cod, Massachusetts, in a bank; St. Petersburg and Clearwater, Florida, in an office provided by the Junior Chamber of Commerce; Austin, Texas, in a Savings and Loan; Fresno, California in a Savings and Loan; and in Banning, California in an office provided by the Sheriff of San Bernardino. In preparation for operating CID offices, volunteers are given a 20-hour training program. A group of consultants are enlisted to train volunteers for service on the Desk. These consultants included university faculty members, consumer protection experts, local bankers and businessmen, and representatives of various regulatory agencies.

The training covered such subjects as the rights and responsibilities of the consumer, the purchasing power and buying objectives of the consumer, personal money management, and credit. Trainees were briefed about guarantees, warranties, investments, social security, consumer, protection, tax considerations, safety education, regulatory bodies, and public and private resource agencies. (After six months, and additional training course was given, and continuing In-service Training Programs are offered.)

At no time are the volunteers allowed to advise and assist in any consumer problem already in litigation. Furthermore, in any case which appears to warrant legal assistance, the CID office makes a referral to legal assistance or suggests that the consumer contact a lawyer of his own choosing.

Volunteer leadership within the CID structure, guide and develop the program administration with direction from a national staff member. Financial support to the CID offices comes from NRTA-AARP to the co-sponsoring group offering free space with office equipment and furnishings.

Although each consumer grievance processed by the consumer offices is different, all are handled in similar, and usually successful fashions. First, the validity of the grievance is established. Once the problem is deemed justifies, documentation is prepared and the CID office takes the first step -- contacting the source of the problem. And in a large percentage of the cases, the grievance is satisfied there.

Why would a call or letter from the CID office resolve the problem when numerous phone calls and visits or letter to the store by the consumer himself have not? In some cases, the owner of the establishment is unaware of the case -- the grievance may have been handled by an impatient, shortsighted clerk with no interest in serving the customer. In other cases, the retailer

is not fully cognizant of the actual facts -- an irate customer's emotional grievance may provide only an incomplete picture of the problem. And some unscrupulous merchants turn deaf ears to consumer grievances in hopes that the customer will give up trying after weeks or months of frustration.

When the retailer is contacted by the CID office, however, he immediately realizes:

- * That the grievance has been validated and documented;
- * That he is no longer dealing with an individual but with an organization of 5.6 million members; and
- * That if he refuses to cooperate, the grievance will be pursued at higher levels.

Therefore, in order to satisfy the consumer (or in some cases to save himself embarrassment), the businessman will normally make every attempt to rectify the problem forthwith.

Sometimes, of course, this first step is not enough. At this point, the manufacturer's regional representative, the regional manager, or the manufacturer himself may be contacted. If this does not work, the CID office will contact the Office of the State Attorney General's Federal or local regulatory agency or urge the consumer to do so.

The response to this project has been highly favorable. In California, for instance, the States Attorney General's Office included CID volunteers. And the National Council of Better Business Bureau's has been so impressed with the work of retired volunteers in this field that it has asked NRTA-AARP members to serve on Better Business Bureau Consumer Councils in St. Louis, Detroit, Seattle, Oakland, and Hartford.

The National Consumer Referral Desk, located at NRTA-AARP Headquarters in Washington, D.C., handles a steady stream of complaints from member consumers throughout the nation. The staff works closely with the office of Virginia Knauer, Special Assistant to the President for Consumer Affairs, consumer advocate Ralph Nader, and others in the consumer field to provide a constant interchange of information and assistance.

In an effort to provide NRTA and AARP members with a working knowledge of consumer affairs in general and the Associations' consumer programs in particular, a series of consumer workshops are being held throughout the country. Speakers prominent in the field of consumer protection -- for instance, representatives of state Consumer Protection Office, Federal regulatory agencies, business organizations, and other specialists in consumer affairs--conduct these workshops.

A fourth facet of the NRTA-AARP Consumer effort is the Consumer Research and Education program. This program develops and distributes reports based on the experience of members and other older

citizens who have been defrauded, swindled and misled in the marketplace. These reports are designed to inform the public about defective merchandise, deceptive advertising and other unethical business practices. The theory here is that an informed customer is the one least likely to be defrauded or misled and that educating the consumer is the best method of reducing consumer complaints.

The benefits of the NRTA-AARP Consumer Program are highly visible in terms of satisfaction of consumer complaints. Equally important, however, are the benefits to those retired Americans who are serving as volunteers in all phases of the program. For the status and prestige too often lost upon retirement but so necessary to an individual's feeling of fulfillment are regained when he becomes a welcome community resource. Involvement in the community in a worthwhile service role provides the motivation and impetus for the older citizen to remain in the mainstream of life.