

# CAUGHT IN THE SCAMMER'S NET:

## RISK FACTORS THAT MAY LEAD TO BECOMING AN INTERNET FRAUD VICTIM

AARP SURVEY OF AMERICAN ADULTS  
AGE 18 AND OLDER

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**FRAUD  
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## KEY SURVEY FINDINGS

A new AARP survey finds there are 15 particular behaviors, life experiences, and knowledge attributes that may make a person more vulnerable to online fraud. Data from this national and multi-state survey of over 11,000 online users also shows that Americans are very concerned about online fraud, yet many avoid taking basic precautions to protect themselves.

➤ Key risk factors to becoming a victim of online fraud include:

✓ **Behaviors**

- Clicking on pop-ups
- Opening email from unknown sources
- Selling products on online auction sites
- Signing up for free-limited-time-trial offers
- Downloading apps
- Purchasing through an online payment transfer site
- Visiting a website that required them to read a privacy policy;
- Visiting a website that required them to read a terms of agreement statement
- Being impulsive

✓ **Life Experiences**

- Feeling isolated/lonely
- Loss of a job
- Negative change in financial status
- Being concerned about debt

✓ **Knowledge**

- Being unaware that banks do not send emails to their customers asking them to click on a link to verify personal information
- Being unaware that a privacy policy does not always mean the website will not share their information with other companies

- Nearly one in five Americans (19%) who use the internet, or as many as 34.1 million people, engage in at least 7 of the 15 behaviors or experience life events that may put them at increased risk of being victimized by online fraud.
- Two-thirds of Americans (65%) who use the Internet, or as many as 116 million, people received at least one online scam offer in 2013.<sup>1</sup>
- Nearly eight in ten (79%) Americans who use the Internet are concerned about being scammed on the Internet.

<sup>1</sup> Source: 2012 CPS October Supplement. Prepared by AARP Research Center. This number reflects individuals in the U.S. age 18+ who access the internet from some location. This is not a household number.

## **Background**

According to the Federal Trade Commission, reports of consumer fraud have increased by over 60 percent since 2008<sup>2</sup> and online scams doubled from just over 20 percent of all fraud in 2007 to nearly 40 percent of all fraud in 2011.<sup>3</sup> Likewise, the Internet Crime Complaint Center (IC3), funded by the Federal Bureau of Investigation and National White Collar Crime Center, reports receiving 289,874 Internet fraud complaints in 2012, with total reported dollar losses in excess of \$525 million.<sup>4</sup>

While previous studies have profiled victims of scams such as investment<sup>5</sup> and lottery fraud<sup>6</sup>, and some have looked at similarities across victim types<sup>7</sup>, few studies have attempted to profile online fraud victims. The present study surveyed 11,741 individuals age 18 and older nationally and in 12 state oversamples. The survey sought to answer the following questions:

- Are there behaviors and life experiences that may increase a person's risk of becoming a victim of online fraud?
- What proportion of individuals nationally, and in particular target states may be at risk of being victimized by online fraud?
- How concerned are Americans about online fraud and what if any steps are they taking to protect themselves?

This report is divided into two sections. The first section describes how victims of online fraud differ from non-victims and which behaviors, life experiences, and knowledge attributes may increase susceptibility to online fraud. The second section describes Americans' concerns about Internet fraud, the preventative measures they take to avoid being scammed and how much they know about Internet safety and security. AARP conducted the survey as part of our work to help Americans safeguard against ID theft and fraud and our founding principle of protecting the financial security of older Americans and their families.

The GfK Group (GfK, formerly Knowledge Networks) fielded this survey on behalf of AARP. This Internet-based survey was conducted using sample from GfK's KnowledgePanel® as well as a supplement panel for some state-specific targets. A total of 11,741 surveys were completed from November 23, 2013 through December 30, 2013. While 8,150 were from KnowledgePanel® (KP), 3,591 were from an off-panel sample to supplement the state oversamples to ensure a minimum of at least 800 completions per state with the exception of South Dakota. The KnowledgePanel® completed 1,539 national sample surveys. This national survey has a completion rate of 51.3 percent and a margin of error of 3.1 percent. Due to differences in recruitment, panel composition and design effect, response rates can only be calculated for the KnowledgePanel®. See page 16 for more information on the response rates and methodology of this study.

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<sup>2</sup> Federal Trade Commission, Consumer Sentinel Network Data Book, 2012, p. 5. <http://www.ftc.gov/reports/consumer-sentinel-network-data-book-january-december-2012>

<sup>3</sup> Keith Anderson, Consumer Fraud in the United States: The Third FTC Survey, (Washington DC, FTC, 2013). <http://www.ftc.gov/reports/consumer-fraud-united-states-2011-third-ftc-survey>

<sup>4</sup> Internet Crime Complaint Center, Annual Report, 2013, page 4, [http://www.ic3.gov/media/annualreport/2012\\_IC3Report.pdf](http://www.ic3.gov/media/annualreport/2012_IC3Report.pdf)

<sup>5</sup> FINRA Investor Education Foundation, *Investor Fraud Study, Final Report, 2006*, <http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p118422.pdf>

<sup>6</sup> AARP Foundation and U.S. Department of Justice, *Off the Hook: Reducing Participation in Telemarketing Fraud.*, 2003 [http://assets.aarp.org/rgcenter/consume/d17812\\_fraud.pdf](http://assets.aarp.org/rgcenter/consume/d17812_fraud.pdf)

<sup>7</sup> Karla Pak and Doug Shadel, *National Victim Profiling Study*, AARP Foundation, 2011, p. 25, <http://www.aarp.org/money/scams-fraud/info-03-2011/fraud-victims-11.html>

## SECTION ONE: HOW ARE VICTIMS DIFFERENT FROM NON-VICTIMS?

For many years, researchers have sought to better understand why some people fall for scams and others do not. This section focuses on this question by analyzing how victims of online scams differ from non-victims. A national sample of 1,458 individuals was pooled together with twelve state samples and then reweighted to reflect the adult population of the U.S. (n=11,271). Respondents were asked a series of questions including if they had received one of 16 different types of fraud offers that had been previously reported to the Federal Trade Commission (see p.12 for a description of the online scams). For purposes of analysis, respondents were then divided **into four groups**:

1. Those who **lost money** (victims) (n=233),
2. Those who **responded to a fraud offer but did not lose money** (at-risk users) (n=762)
3. Those who **did not respond to a fraud offer** (non-victims) (n=6,581)
4. Those who **never received a fraud offer** (non-receivers) (n=3,695).

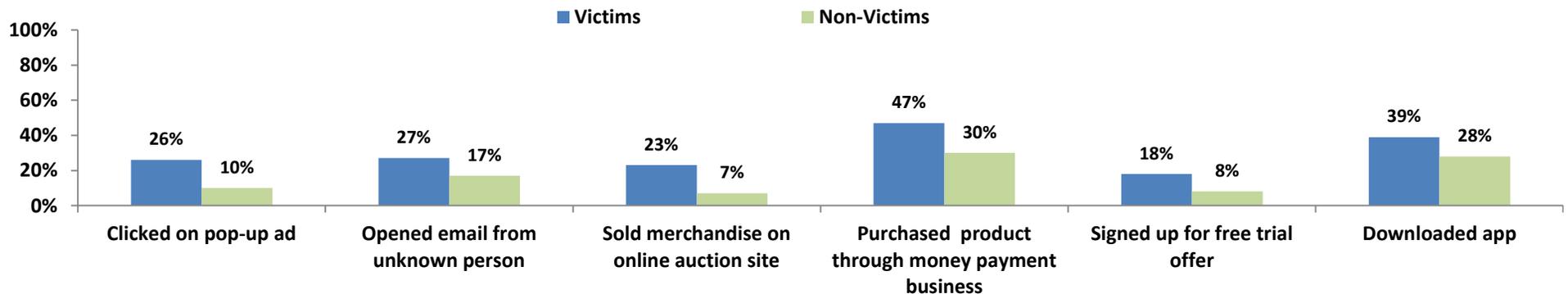
This report focuses on comparisons between the victims (those who lost money) and non-victims (those who received a scam offer but didn't respond). While individuals who responded to an online offer (but didn't lose money) clearly are at a higher risk of victimization than those who do not respond, we have chosen not to include that group in our analysis since we do not know how they responded. Further analysis of all four groups will be completed in future reports.

### BEHAVIORS

#### **Victims Are More Active Online**

More victims reported engaging in a variety of online activities than non-victims such as clicking on pop-up ads, opening email from unknown persons, selling merchandise online, buying merchandise online, signing up for free trial offers and downloading apps. While these activities do not necessarily cause victimization, they increase exposure to scammers, which may increase the chance of becoming a victim.

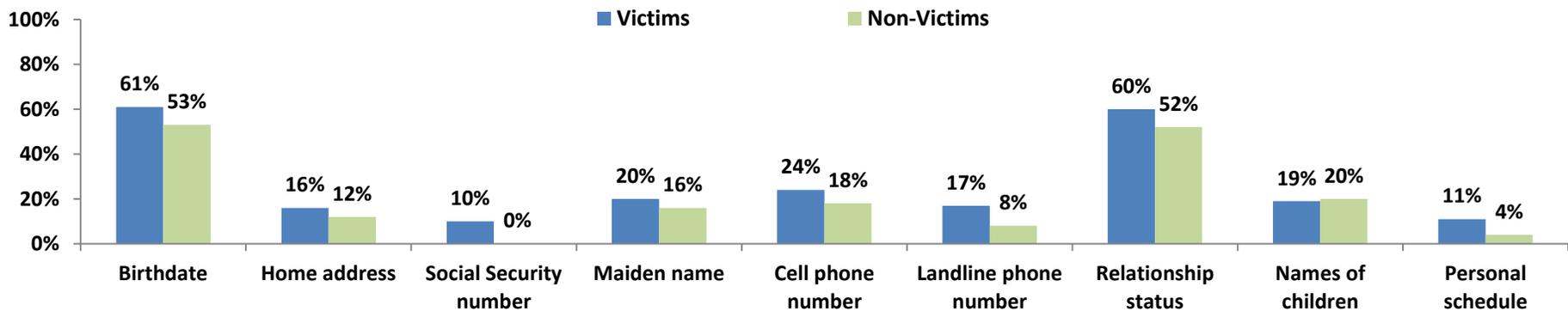
**Online Activities in Past 7 Days Among Victims and Non-victims of Online Fraud**



### Victims Post More Personal Information Online

Victims are more likely than non-victims to provide certain pieces of information on their social media sites and overall, they are more likely to provide a higher number of different pieces of information than non-victims. While a small number of online victims did provide their Social Security number on social media websites (10%), they were significantly more likely than non-victims to do so. Providing one's Social Security number to an online website clearly increases the risk of identity theft. Additionally, victims were more likely to provide a landline telephone number (17%) than non-victims (8%) and their personal schedule or calendar (victims: 11%; non-victims, 4%). On average, victims reported providing 2.4 individual items on social media websites compared to 1.8 individual items provided by non-victims.

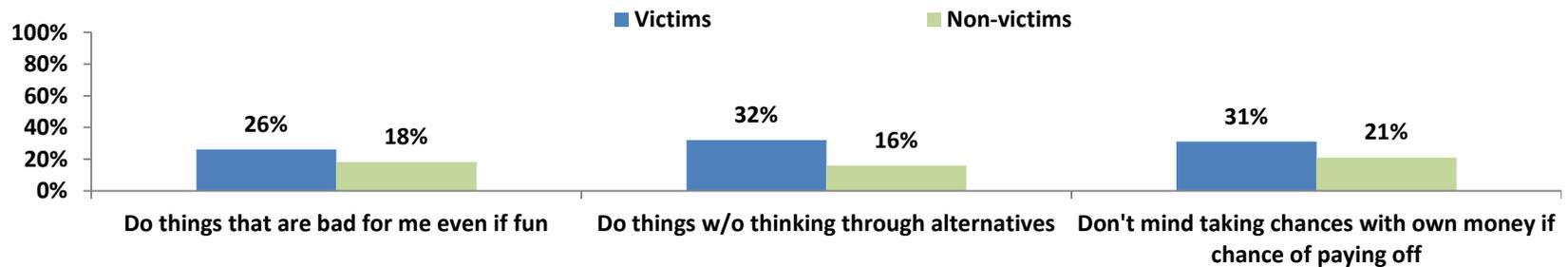
**Personal Information Provided by Victims and Non-Victims of Online Fraud in Their Social Media Accounts**



### Victims Score Higher on Impulsivity Measures

Previous research has found a correlation between fraud victimization and impulsivity<sup>8</sup>. In this survey, victims scored significantly higher on questions that predict impulsivity such as, “I do things that are bad for me, even if they are fun,” and “I often do things without thinking through all of the alternatives.” More victims also agreed with the statement, “I don’t mind taking chances with my money, as long as I think there’s a chance it might pay off”.

**Impulsivity and Risk-taking Behavior Between Victims and Non-victims of Online Fraud**

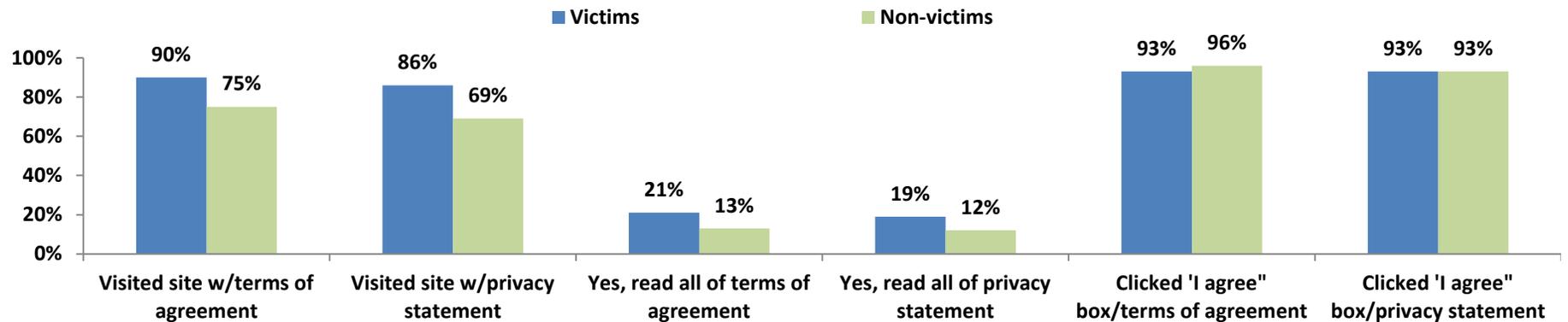


<sup>8</sup> K. Holtfreter, M.D. Resig, and T.C. Pratt, “Low Self-Control, Routine Activities, and Fraud Victimization,” *Criminology*, 46 (2008). No. 1.

### Victims Go To More Sites That Require Signing a Privacy Statement

Victims are more likely than non-victims to report going to Internet sites that require them to agree with a privacy policy or internet sites that require them to click on a terms of agreement statement. This is significant because sites that require you to sign a privacy statement are more likely to be asking for personal information from customers. While few in either group report reading all of the agreement or privacy statement, victims are more likely than non-victims to read all of the privacy policy or all of the terms of agreement. However, the majority in both groups indicate clicking the 'I agree' box at the end of either the privacy policy or the terms of agreement statement.

Terms of Agreement and Privacy Statement Actions Taken by Victims and Non-victims of Online Fraud



### LIFE EXPERIENCES

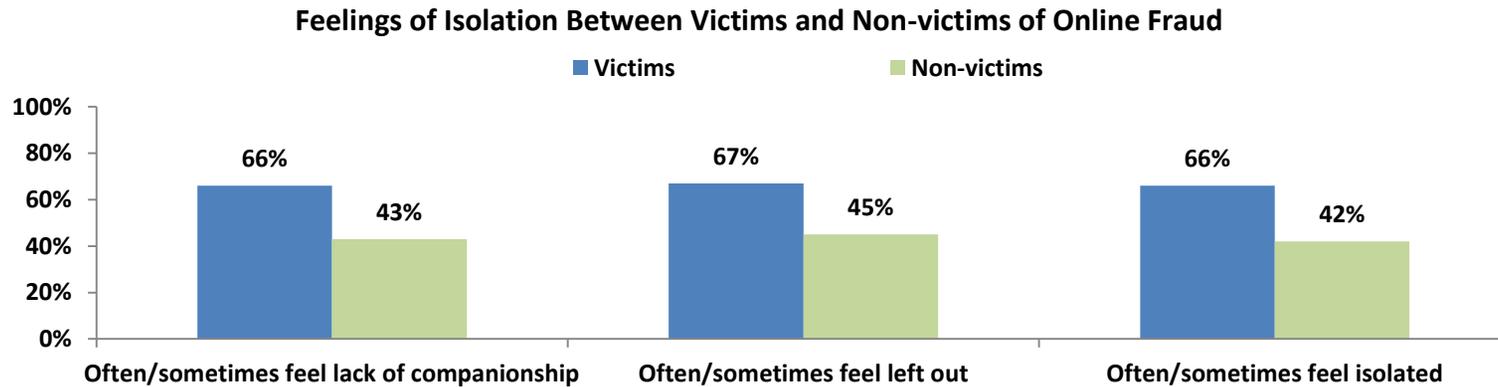
#### Victims Worry about Debt

Another risk factor that was addressed in the survey relates to how worried respondents are about their current levels of personal debt. A 2013 study by the Federal Trade Commission found individuals who were worried about debt were more likely to report being a fraud victim.<sup>9</sup> In the present study, this finding was replicated. More victims report they have as much debt or more than they can handle (69%) compared to non-victims (57%).

<sup>9</sup> Anderson, Consumer Fraud in the United States, FTC, 2013.

## Victims Feel More Isolated

In considering the victim and non-victim groups, data from this survey suggest that victims have a weaker-social network than non-victims. Victims are significantly more likely than non-victims to report *often or sometimes* feeling a lack of companionship or feeling ‘left out’ or isolated. In addition, fewer victims than non-victims report using Facebook to keep in touch with current friends, neighbors, and colleagues (Victims (V): 54%; Non-Victims (NV): 71%).



## Victims Experience More Negative Life Events

Experiencing negative life events has been previously correlated to fraud victimization.<sup>10</sup> In the present study, victims are more likely than non-victims to report experiencing a variety of negative life events. This table shows each life event and the percentage of victims and non-victims who experienced each. Those descriptions with an asterisk \* indicate a significant difference between victims and non-victims.

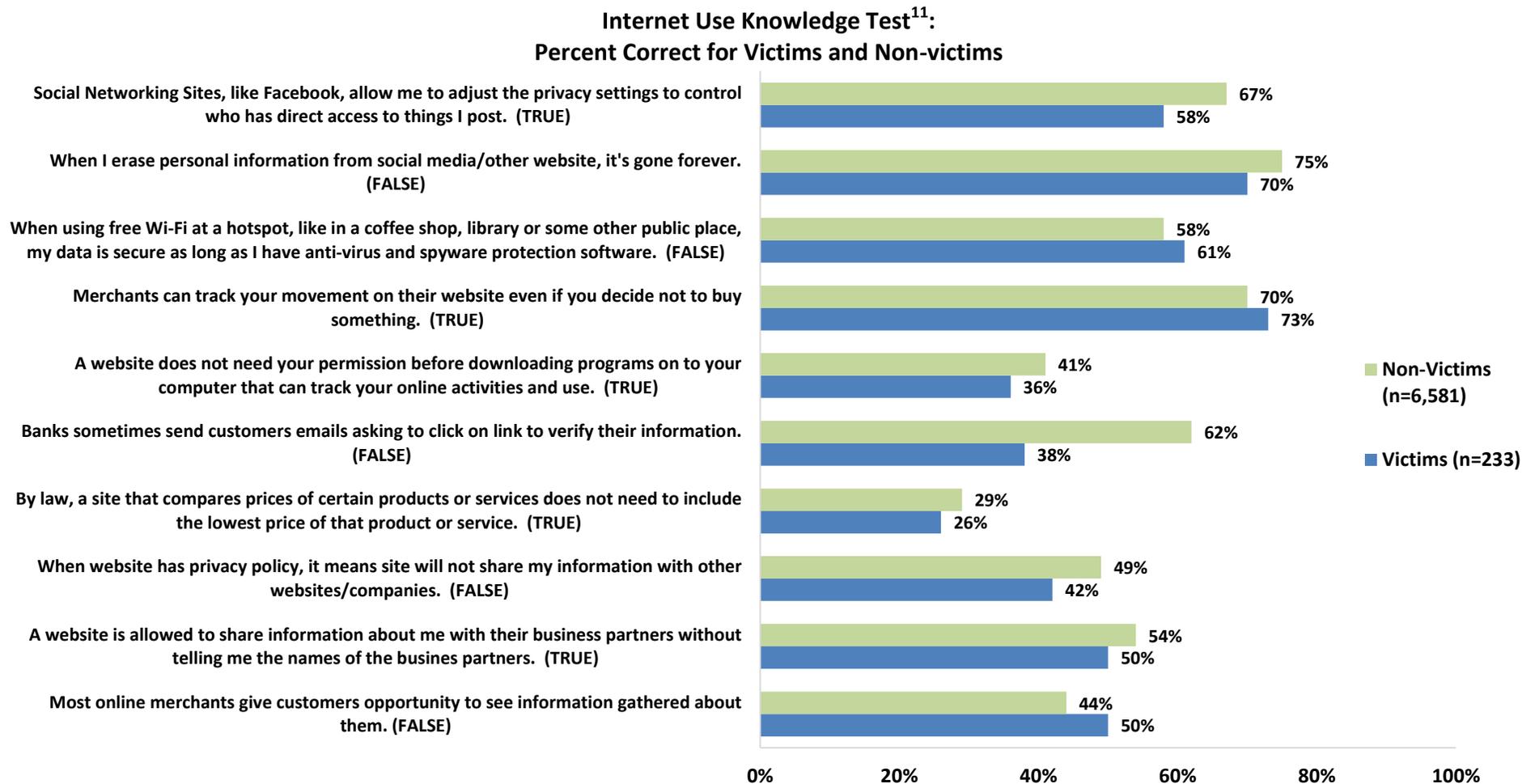
Life Event	Victims	Non-victims
Loss of a job*	23%	10%
A negative change in financial status*	44%	23%
Stress associated with moving*	19%	11%
Concerns about being lonely*	24%	14%
Divorce*	6%	2%
Death of a spouse or partner	2%	1%
Death of a close friend or family member	31%	29%
A serious injury or illness yourself*	23%	14%
A serious injury or illness in the family	18%	18%
Family or relationship problems	32%	24%
<b>MEAN number of events experienced*</b>	<b>2.22</b>	<b>1.45</b>

<sup>10</sup> Anderson, Consumer Fraud in the United States, FTC, 2013.

## KNOWLEDGE

### Neither Victims nor Non-Victims Score Well on an Internet Safety Test

When asked a series of questions about Internet safety, neither victims nor non-victims scored particularly well. Victims got an average of 5 answers correct; non-victims got 5.5 answers correct. Below are the percentages of each group answering correctly.



While the overall scores were similar, there were two specific questions where victims were significantly less likely to answer correctly than non-victims. Nearly half of non-victims, but only four in ten victims, correctly identified the statement, *'When a website has a privacy policy, it means the site will not share my information with other websites or companies,'* as False. Likewise, more than six in ten non-victims but less than four in ten victims correctly identified the statement, *'Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information,'* as False.

<sup>11</sup> Question 39j was eliminated from analysis because there was some ambiguity about whether the statement was true or false.

### Who is At Risk of Becoming an Online Fraud Victim?

While many differences were identified between victims and non-victims on the full range of behaviors, life experiences and knowledge previously discussed, a scale of 15 questions was developed to determine how many adults are at risk of becoming victims of an online scam. The questions selected were based on those areas where there was the greatest difference between victims' and non-victims' responses and/or where previous studies had found a correlation to victimization. Also, while there were many questions where the two groups were significantly different, some questions were highly related to one another, and in those cases, one representative question was chosen. The questions included in the risk scale are:

Question 12a	Answering 'yes' to clicking on a pop-up in the past 7 days
Question 12b	Answering 'yes' to opening an email from an unknown source in the past 7 days
Question 12C	Answering 'yes' to selling merchandise on an online auction site in the past 7 days
Question 12d	Answering 'yes' to purchasing items online through a payment transfer site in the past 7 days
Question 12e	Answering 'yes' to signing up for a free trial offer in the past 7 days
Question 13	Answering 'yes' to visiting a website that required them to read a Privacy Policy
Question 15	Answering 'yes' to visiting a website that required them to read a Terms of Agreement Statement
Question 36	Answering 'yes' to downloading an app in the past 7 days
Question 39	Not being able to answer correctly that a privacy policy does not mean a website will not share information with other companies
Question 39e	Not being able to answer correctly that banks do not send emails asking someone to click a link to verify personal information
Question 46a	Answering 'yes' to experiencing a loss of job in the past 2 years
Question 46b	Answering 'yes' to experiencing a negative change in financial status in the past 2 years
Question 47a	Saying they somewhat or strongly agree with the statement that, "I do things that are bad for me, even if they are fun."
Question 48c	Saying that they sometimes or often feel isolated from other people
Question 51	Saying I have as much debt as I can handle or more than I can handle.

## Victims Score Significantly Higher on the Fraud Risk Scale

In order to evaluate the usefulness of these questions as a potential online fraud risk scale, an analysis was done to see how victims and non-victims scored on these questions. Scores for a third group – those who responded to an online offer but didn't lose money – were also compared since responding to such offers may increase the risk of victimization. Victims reported doing significantly more of the risk scale items (7.05) than those who responded to an online scam, but did not lose money (5.93) and non-victims (4.80). Below is the distribution of scores by online user type:

Comparison of victims, respondents and non-victims by risk category			
Risk Category	Victims	Responded	Non-Victims
7 or more risk behaviors	50%	36%	21%
4-6 risk behaviors	40%	52%	49%
0-3 risk behaviors	5%	12%	30%

Based on the distribution of respondents in these three groups, three levels of risk were identified:

- » **High Risk (7 or more)** – Those who do 7 or more risk factors are at a high risk of victimization. Half of the victims (50%), about a third of those who responded to an online scam (36%), and less than a quarter of non-victims (21%) fall into the highest risk category,
- » **Moderate Risk (4-6)** - Those who do 4 to 6 of these risk factors are at a medium risk for becoming victims of online fraud. About 4-in-10 victims (40%), over half of respondents (52%), and about half of the non-victims (49%), fall into this category.
- » **Low Risk (0-3)** - Those respondents who do three or less of the risk factors are at a low risk for becoming victims of online fraud. Very few victims (5%), slightly more respondents (12%) and nearly a third (30%) of the non-victims fall into this category.

When combining the entire national sample (n=11,271), nineteen percent (19%) of the respondents scored at least 7 or higher on the risk quiz. This suggests that as many as 34 million American adults may be at an elevated risk of being defrauded online now or in the future.

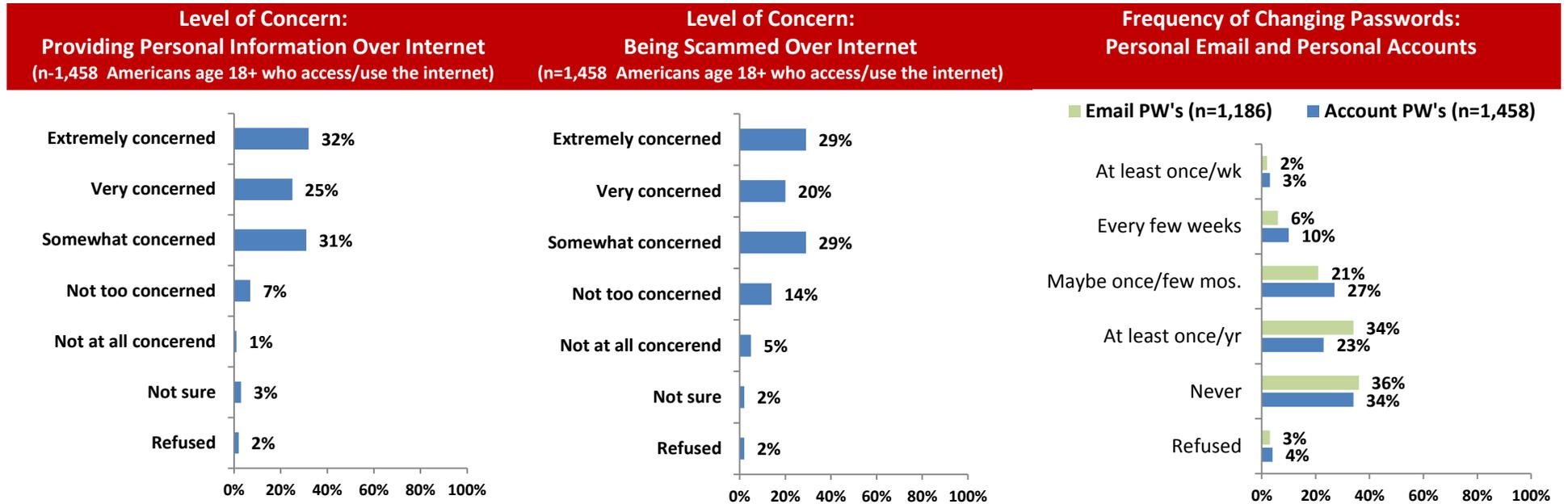
Distribution of Total National Sample By Risk Category	
Risk Category	Total National Sample
High Risk – 7 or more risk behaviors	19%
Medium Risk - 4-6 risk behaviors	47%
Low Risk – 0-3 Risk Behaviors	33%

NOTE ON RISK SCALE: This online fraud risk scale does not guarantee that someone who engages in any or all of these behaviors will be victimized. Rather, it suggests that the more of these behaviors one does, the greater the risk of being scammed. More research is needed to explain why certain behaviors put people at greater risk of online fraud.

## SECTION TWO: AMERICANS' ATTITUDES, BEHAVIORS AND KNOWLEDGE OF ONLINE FRAUD

### AMERICANS ARE CONCERNED ABOUT INTERNET FRAUD, IDENTITY THEFT, AND LOSS OF PRIVACY

Americans are concerned about providing personal information over the Internet and about being scammed. Yet despite this high level of concern about Internet fraud, over one-third of all Americans say they never change their password for accounts that include sensitive information like online banking or bill payments. Likewise, over one-third of those who have personal email accounts say they have never changed their password for those/those account.

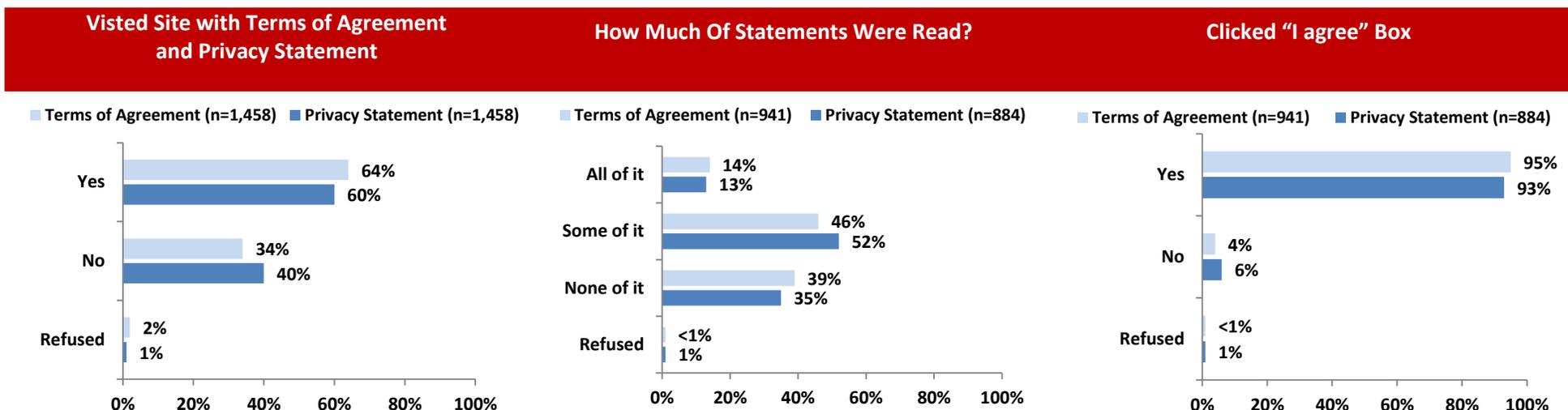


When asked about concerns when purchasing a product or service online, about half of all respondents were extremely or very concerned about the risk of identity theft or credit card abuse. Over four in ten are extremely or very concerned about loss of privacy. About a third indicates they are somewhat concerned about each of these three factors.

Concerns When Purchasing Product or Service (n=1,458 Americans age 18+ who access/use the internet)	Extremely Concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned
The risk of identity theft	28%	22%	32%	12%	4%
The risk of credit card abuse	27%	21%	28%	16%	7%
The risk of loss of privacy	24%	20%	32%	17%	4%
Purchasing a poor quality product or service	22%	22%	32%	18%	4%
Not getting credited for a return	18%	18%	29%	25%	8%

## **ONLINE USERS CLICK “I AGREE” BEFORE READING ONLINE DISCLOSURE STATEMENTS**

Many online users are asked to read and agree to a privacy statement or a “terms of agreement” statement when they log onto a website before using it. These agreements are important to understand because they outline commitments made by a company to protect customers’ privacy and other terms of service. The survey found that at least six in ten Americans have visited one or more Internet sites with privacy or terms of agreement statement. Despite the importance of understanding these agreements, few indicate they read the entire statement. Most say they read some or none of it and most say they clicked the box indicating they agreed to the privacy statement or the terms or agreement.



## **ONLINE USERS POST PERSONAL INFORMATION ONLINE**

When protecting one’s privacy, it is important to be judicious about how much personal information one puts on social media or other Internet websites. The survey asked respondents to think about all of their social media accounts including Facebook, Twitter, LinkedIn or others and the type of personal information they may have provided. Almost all Americans who use the Internet say they have provided their birthdate or relationship status. Just 1 percent says they have provided their Social Security number. Below is a list of different types of information and the percentage of Americans who have put that type of information on social media websites.

- » Birthdate (50%)
- » Relationship status (48%)
- » Names of related children (19%)
- » Cell phone number (17%)
- » Maiden name (15%)
- » Home address (11%)
- » Landline phone number (7%)
- » Personal schedule or calendar (4%)

## **NEARLY TWO THIRDS OF AMERICANS RECEIVED AN ONLINE SCAM OFFER**

The data show that sixty five percent (65%) of all respondents reported receiving at least one or more of these fraudulent online offers in the past 12 months. The survey asked about the following scams:

### **SELECT ONLINE SCAMS TESTED IN SURVEY**

<b>419 Scams</b>	<i>These are emails that usually come from Nigeria, or some other foreign country. They describe a scenario where the person writing the email is an official of the government or member of a royal family. They have funds coming to them but need your help to deposit the money in an American bank. They ask you for good faith money and you don't hear from them again.</i>
<b>Advance fees for credit cards</b>	<i>This scam starts with an email telling you that you have been pre-approved for a credit card and you cannot be turned down even if you have bad credit. In order to get this card, you have to pay an advance fee to receive it. You never receive the credit card and your advance fee is lost.</i>
<b>Advance fee for jobs</b>	<i>This involves receiving an email or other communication saying that there is a job available with a well-known company and all you need to do to get the job is to pay a fee. Once you pay the fee, you never hear from them again.</i>
<b>Secret Shoppers</b>	<i>This involves you receiving an email that says you can earn hundreds of dollars a week by secretly shopping at major chain stores to see how they treat their customers. The scammer gets you to provide bank account and other personal information and sends a false check for payment.</i>
<b>Foreign Lottery</b>	<i>This involves you receiving an email that says you have won a large lottery worth millions of dollars. In order to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings.</i>
<b>Sweepstakes offer</b>	<i>This involves you receiving an email that says you may have won a large prize, but you have to enter a drawing to determine if you have won. In order to enter, you must pay a fee or buy a product. After paying the fee or purchasing a product, you do not receive any prizes. While there are legal sweepstakes offers, anything that requires you to buy a product or send money to determine your winnings is illegal.</i>
<b>Phishing Emails</b>	<i>In this scam you receive an email claiming to be from your bank. The email says that there has been some security breach or other problem with your account and you need to verify your information by clicking on a link. It looks like a link to your bank, but it's actually a link to a fake website where you are asked to enter your ID and login information. Once you do that, the scammers can access your account.</i>
<b>The Fake Check Scam</b>	<i>This involves an item you listed for sale on the internet. The scammer responds to your ad by offering to pay more for it than you are asking. You are asked to cash the check and then send the item for sale and a portion of the overpayment to the scammer. In the end, the check is fake and you are left without your item or the money that was to pay for it.</i>
<b>Travel Scams</b>	<i>This involves an email telling you about a free trip you have won or another amazing promotion that provides free airfare. Once you sign up for the free trip, you discover there are hidden fees or requirements to buy overpriced hotel rooms.</i>
<b>Something wrong with your computer</b>	<i>This involves you receiving a telephone call, email or pop-up screen from someone claiming to work for Microsoft or another large computer company. They say there is something wrong with your computer and if you let them take over your computer via the internet, for a small fee they will fix it right away. They end up putting a virus onto your computer and taking the money. They may steal additional personal information from you while they have taken over your computer.</i>
<b>Relative in Distress</b>	<i>This involves receiving a communication through email or social media, like Facebook, from someone purporting to be a friend or relative who is supposedly in a foreign country and has been robbed or some other story of distress. They ask you to wire money. In reality, it is someone who has hacked into your friend's account and any money you wire is lost to a scammer.</i>
<b>Romance Scams</b>	<i>This occurs when someone poses as another person and attempts to get you into a romantic relationship. The relationship can start on a dating site, chat room, or via email. After exchanging personal messages for some time, the person starts talking about wanting to visit, however they need money to be able to make the trip or they need the money for another emergency purpose. Eventually, you quit hearing from the person and are out all the money you sent.</i>
<b>Miracle Cures</b>	<i>This involves you receiving an email or seeing an online ad that says they have found a miracle cure for something like arthritis, cancer, weight loss, pain relief, etc. All you have to do is pay a fee and they will send you the cure. The 'miracle' cure turns out to be fake, is not FDA approved, does not work at all, and you lost your money.</i>

<b>Debt Relief Scams</b>	<i>This involves an offer you receive to help get you out of debt. You pay a fee to a company and often the company either takes your money and vanishes or simply does not do what they said they would do.</i>
<b>Time Share Condo Resale</b>	<i>This involves an email from a company that claims to specialize in reselling time-share interests. Some claim they have hundreds of consumers ready to buy hard-to-sell time-shares; others claim to have large corporate clients that need the units for their executives and VIP guests. Either way, you pay an advance fee to be able to sell and it never happens.</i>
<b>The Prescription drug scam Scam</b>	<i>This is where you receive an email suggesting that if you join a prescription drug buying club, you can save about 30-50% off the cost of your prescription drugs. The cost to join is usually about \$200-\$400. After paying to join, you discover that you can't really save the amount of money they claimed.</i>

### **INTERNET USERS DO POORLY ON ONLINE LITERACY TESTS**

When asked a series of statements regarding website or online practices, most Americans respond incorrectly or indicate they are not sure for half of the statements.” On average, people got 4.66 right (out of 10). For example, close to six in ten are either incorrect or not sure that most online merchants give customers the opportunity to see information they gather about them, and over half are incorrect or not sure that when a website has a privacy policy, it means the site will not share their information with other websites or companies.

<b>Statement About Online Services or Websites (n=1,458)</b>	<b>True</b>	<b>False</b>	<b>Not sure</b>	<b>Incorrect/ Not sure</b>
<b>Most online merchants give customers the opportunity to see information they gather about them.</b>	17%	39%	41%	58%
<b>A website is allowed to share information about me with their business partners without telling me the names of the business partners.</b>	49%	16%	31%	47%
<b>When a website has a privacy policy, it means the site will not share my information with other websites or companies.</b>	25%	44%	28%	53%
<b>By law, a site that compares prices of certain products or services does not need to include the lowest price of that product or service.</b>	27%	13%	57%	70%
<b>Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information.</b>	16%	56%	25%	41%
<b>A website does not need your permission before downloading programs on to your computer that can track your online activities and use.</b>	36%	28%	33%	61%
<b>A merchant can track your movement on their website even if you decide not to buy something from them.</b>	62%	6%	28%	34%
<b>When using free Wi-Fi at a hotspot like in a coffee shop, library or some other public place, my data is secure as long as I have anti-virus and spyware protection software.</b>	11%	52%	34%	45%
<b>When I erase personal information from a social media or other website, it is gone forever.</b>	5%	68%	24%	29%
<b>Social Networking sites, like Facebook, allow me to adjust the privacy settings to control who has direct access to things I post.</b>	60%	7%	29%	36%

\*\* RED percentages indicate correct responses

## **CONCLUSION**

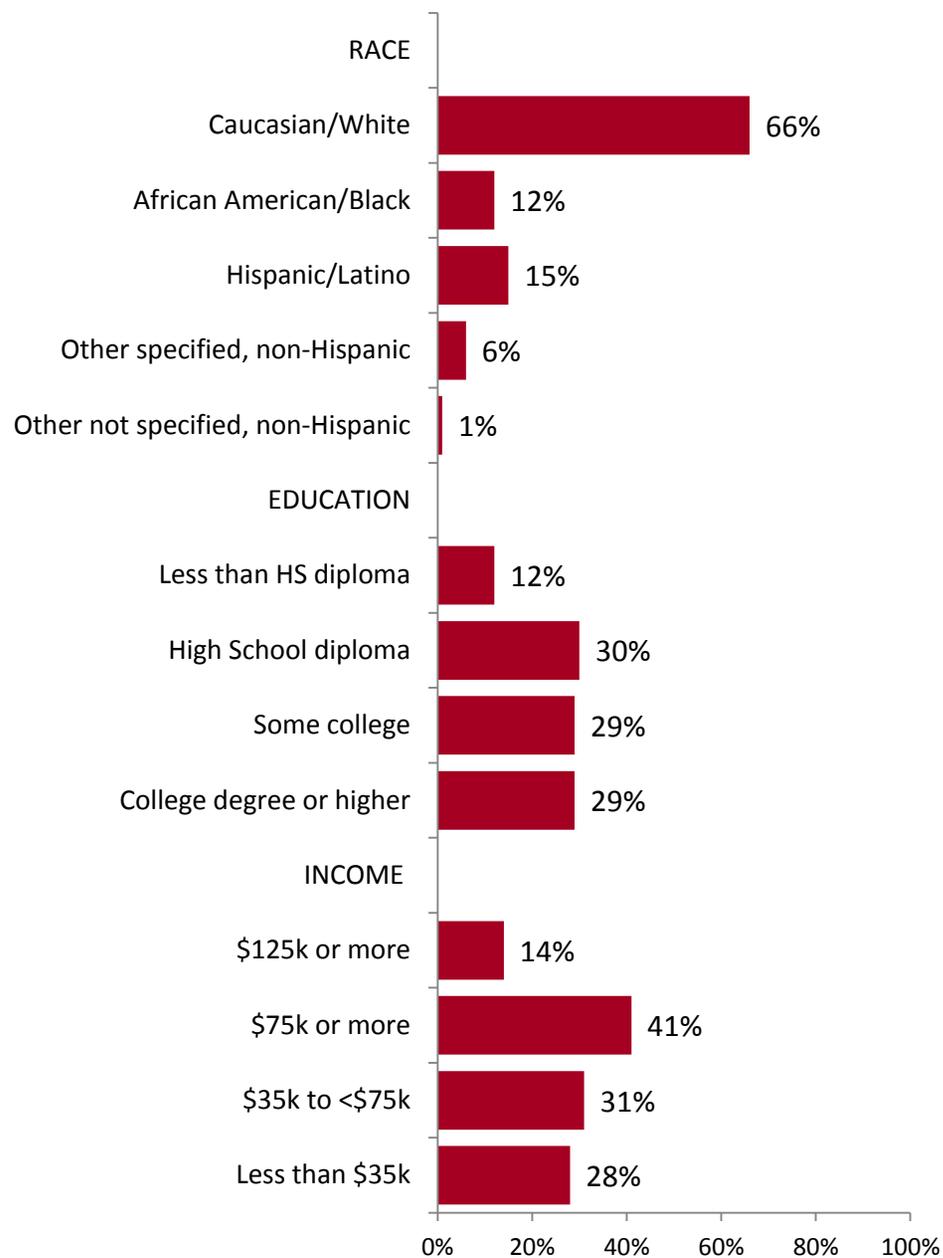
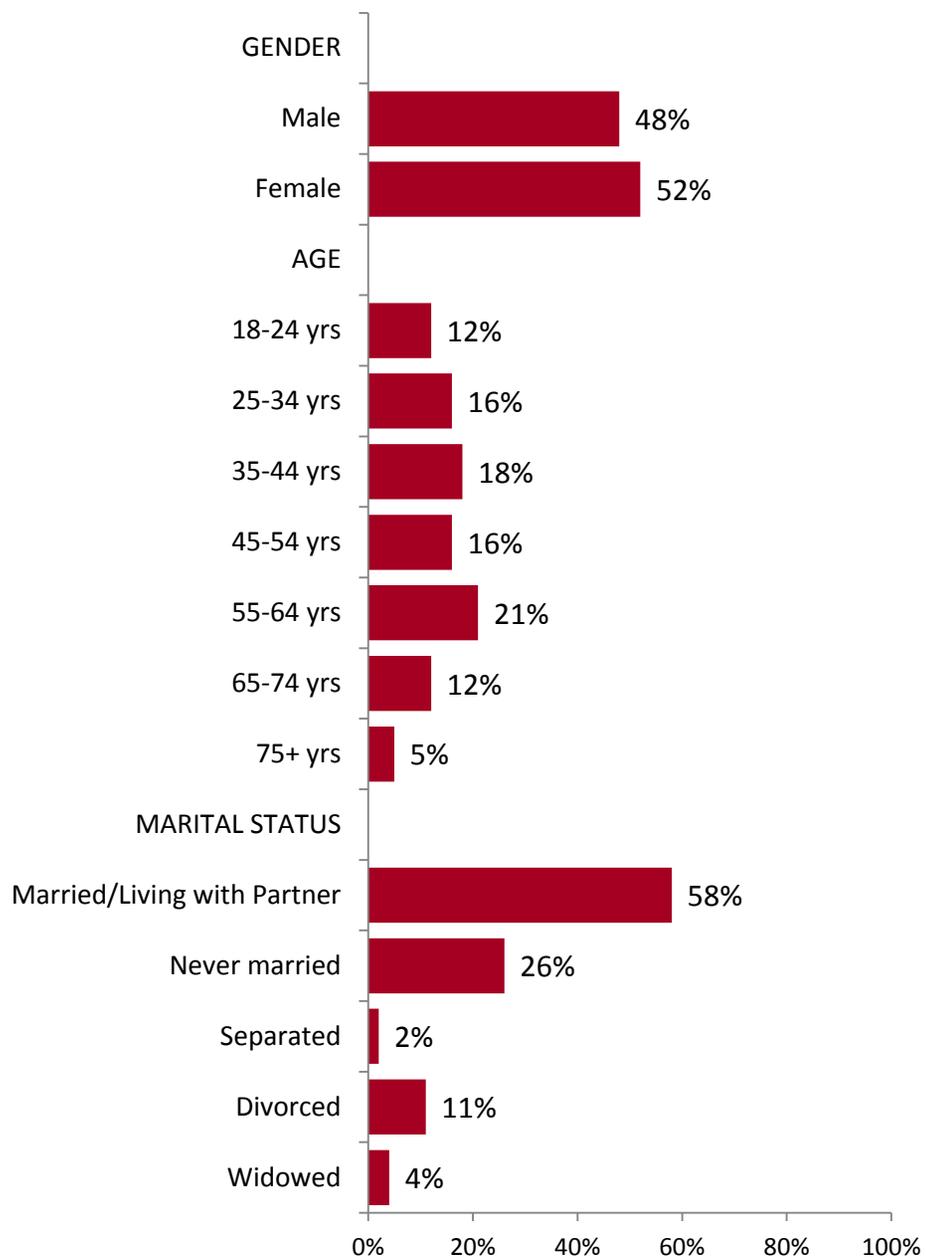
This study shows that millions of Americans receive online fraud offers each year and while many report resisting such offers, a majority of online users continue to worry about being scammed. The study identifies several key risk factors that may make us vulnerable to online fraud, especially when experienced together. Clicking on a pop-up or signing up for a free trial offer, by itself, does not guarantee one will be scammed. But if such online engagement occurs during a vulnerable moment when one is feeling lonely or has just lost a job, trouble can follow. Here are some tips for staying safe online:

### **Online Fraud Prevention Tips:**

- ✓ If you have experienced a major life event like loss of a job, an illness or an injury, be aware that this can affect the ability to resist fraud offers.
- ✓ Be cautious when online about clicking on pop-ups for things like weight loss, money-making opportunities, or free trial offers that can lead to other scams.
- ✓ Be aware that carrying heavy personal debt can increase vulnerability to offers on the Internet promising quick and easy money.
- ✓ Be aware that experiencing feelings of loneliness or isolation can increase vulnerability to offers from strangers on dating or singles websites that may lead to a scam.
- ✓ Always read any privacy or terms of agreement statements thoroughly before signing.
- ✓ Be cautious about how much personal information you provide over the Internet. The more information a con artist has about a person, the easier it is to steal an identity or commit fraud.

For more information, log on to the Fraud Watch Network website at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork)

**DEMOGRAPHICS (n=1,539 U.S. Adults age 18+)**



## METHODOLOGY

### **Study Design**

The GfK Group conducted the Online Fraud Survey on behalf of AARP to examine peoples' Internet use and their experience with Internet-related fraud. This Internet-based survey was conducted using sample from KnowledgePanel® as well as a supplement for some state-specific targets. A total of 11,741 surveys were completed from November 23, 2013 through December 30, 2013. The median time for completing the survey was 24 minutes. The KnowledgePanel® completed 1,539 national sample surveys. An additional 3,591 surveys were obtained via the external survey vendor to ensure a minimum of at least 800 completions per state for a selected sub-set of states.

### **Sample Definition**

The target population for this study included non-institutionalized adults aged 18 and older residing in the United States. The study also included oversamples in the following states: Arkansas, Arizona, Florida, Georgia, Idaho, Indiana, New Hampshire, New York, Ohio, South Dakota, Texas, and Washington. To sample the population, GfK sampled households from its KnowledgePanel®, a probability-based web panel designed to be representative of the United States. Sample from an external vendor was also used to supplement the KnowledgePanel® sample for a sub-set of the oversampled states.

### **Panel Recruitment**

GfK has recruited the first online research panel that is representative of the entire U.S. population. Panel members are randomly recruited through probability-based sampling, and households are provided with access to the Internet and hardware if needed. Unlike Internet convenience panels, also known as “opt-in” panels, which include only individuals with Internet access who volunteer themselves for research, KnowledgePanel® recruitment used dual sample frames to construct the existing panel. As a result, panel members come from listed and unlisted telephone numbers, telephone and non-telephone households, and cell phone only households, as well as households with and without Internet access, which creates a representative sample. Only persons sampled through these probability-based techniques are eligible to participate on KnowledgePanel®. KnowledgePanel® members today may have been recruited by either the former random digit dialing (RDD) sampling or the current address-based sampling (ABS) methodologies largely due to the rapid rise of cell phone only households. To offset attrition, multiple recruitment samples are fielded evenly throughout the calendar year.

The recruitment interview, about 10 minutes in length, begins with informing the household member that the household had been selected to join KnowledgePanel®. Household members that indicate no computer or internet access is told that, as reward for completing a short survey weekly, the household will be provided with free monthly Internet access and a laptop computer. All new panel members receive an initial survey for the dual purpose of welcoming them as new panel members and introducing them to how online survey questionnaires work. New panel members also complete a separate profile survey that collects essential demographic information such as gender, age, race, income, and education to create a personal member profile. This information can be used to determine eligibility for specific studies and is factored in for weighting purposes This information is also updated annually for all panel members. Once new members have completed their profile surveys, they are designated as “active,” and considered ready to be sampled for client studies.

Once assigned to a project/survey, members receive a notification email letting them know there is a new survey available for them to take. This email notification contains a link that sends them to the survey questionnaire. No login name or password is required. After three days, automatic email reminders are sent to all non-responding panel members in the sample. If email reminders do not generate a sufficient response, an automated telephone reminder call can be initiated. GfK also operates an ongoing modest incentive program to encourage participation and create member loyalty. Members can enter special raffles or can be entered into special sweepstakes with both cash rewards and other prizes to be won. For more information about GfK's panel selection for this study or in general, please contact Jennifer H. Sauer at [jsauer@aarps.org](mailto:jsauer@aarps.org) or go to <http://www.knowledgenetworks.com/knpanel/index.html>

### **Weighting**

The design for KnowledgePanel® recruitment begins as an equal probability sample with several enhancements incorporated to improve efficiency. Since any alteration in the selection process is a deviation from a pure equal probability sample design, statistical weighting adjustments are made to the data to offset known selection deviations. These adjustments are incorporated in the sample's **base weight**. Sources of sampling and non-sampling error are addressed by using a **panel demographic post-stratification weight** as an additional adjustment. All the above weighting is done before the study sample is drawn. Once a study sample is finalized (all data collected and a final data set made), a set of **study-specific post-stratification weights** are constructed so that the study data can be adjusted for the study's sample design and for survey non-response.

The following benchmark distributions are utilized for this post-stratification adjustment at the panel level and then for the current study (both nationally and by oversampled state):

- Gender (Male, Female)
- Age (18-29, 30-44, 45-59, 60+)
- Race/Hispanic ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, 2+ Races/Non-Hispanic, Hispanic)
- Education (Less than High School, High School, Some College, Bachelors and higher)
- Household income (under <\$25k, \$25K to <\$50k, \$50K to <\$75k, \$75K+)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan Area (Yes, No)
- Internet Access (Yes, No)

## **KnowledgePanel Calibration**

Respondents from both KnowledgePanel® and an off-panel sample completed the survey. To minimize bias from the off-panel sample, the off-panel and KnowledgePanel® samples are blended using KnowledgePanel® Calibration. KnowledgePanel® Calibration is a weighting procedure where a sample composed of both KnowledgePanel® cases and off-panel non-probability cases are blended together to approximate a sample that looks like a KnowledgePanel® -only sample. The estimates obtained from a successfully blended calibration sample will not be statistically different from those obtained using just the KnowledgePanel® cases because the blended sample is “calibrated” to the KnowledgePanel® cases.

To develop the “calibrated” weights, the KnowledgePanel® sample component is independently weighted to provide benchmark estimates for selected variables. To blend the two sources of sample, the off-panel cases are added to the weighted KnowledgePanel® sample file and then the combined cases are reweighted. For this reweighting, estimates from the weighted KP sample are used as benchmarks, including dimensions of early adopter (EA) behavior where opt-in panelists are more likely to be early adopters of new technology or other products. In an iterative raking process, five EA questions were used in addition to standard demographic weighting variables to ameliorate any skew (bias) introduced by the opt-in panel cases and systematic non-response. The resulting study estimates from a KnowledgePanel® -calibrated blended sample should provide excellent approximations of the population of interest given the limitations of the various sources of sampling error to be expected in any survey.

Among the 11,741 respondents who completed the entire questionnaire, 8,150 were from KnowledgePanel® (KP) and 3,591 were from an off-panel sample. Calibration weights blend the off panel and KP responses and adjust for any survey non-response as well as any non-coverage or under- and over-sampling resulting from study specific design. Demographic distributions for the target population from the most recent CPS are used as benchmarks in this adjustment. All KP respondents were first weighted to these benchmarks. Weights were trimmed and scaled to all eligible KP respondents. KP and off-panel eligible respondents were then combined and weighted to the benchmarks of all eligible KP respondents.

## **Response Rate Summary Metrics**

KnowledgePanel® is a probability-based panel. By definition, all members of KnowledgePanel® have a known probability of selection. As a result, it is mathematically possible to calculate a proper response rate that takes into account all sources of nonresponse. Below are the components of the response rate calculation and the actual calculations. An extended description of how to compute response metrics for online panels can be found in Callegaro, Mario & DiSogra, Charles (2008). Computing response metrics for online panels. *Public Opinion Quarterly* 72(5). pp. 1008-1032.<sup>12</sup>

A. Number of Assigned Panelists	14,331
B. Study-Specific Average Panel Recruitment Rate (RECR)	14.4%
C. Study-Specific Average Household Profile Rate (PROR)	65.1%
D. Study-Specific Average Household Retention Rate (RETR)	37.8%
E. Number of Total Study Completes	8,150
F. Study Completion Rate (COMPR)	56.9%
<b>G. Cumulative Response Rate 1 (CUMRR1)</b>	<b>5.3%</b>
<b>H. Cumulative Response Rate 2 (CUMRR2)</b>	<b>2.0%</b>

<sup>12</sup> The full text of the paper is available on the Public Opinion Quarterly – Special issue webpage: [http://www.oxfordjournals.org/our\\_journals/poq/special.html](http://www.oxfordjournals.org/our_journals/poq/special.html)

### **Comparison of Response Rates Between RDD, Mail and Panel Samples**

It is important to note the differences between an RDD telephone or mail sample and KnowledgePanel®, which are very different in nature. RDD telephone and mail samples can be compared because they are one-time surveys. However, an online panel such as KnowledgePanel® is composed of people recruited at different times and, more importantly, committed to answer multiple surveys for a period of time and not just that single survey. Further, with KnowledgePanel®, Panelists must also complete profile surveys in order to become members of the Panel. These differences are reflected in the recruitment and profile rates reported above. These differences make directly comparing response rates between one-time surveys and Panel surveys difficult and perhaps not illuminating.

Opt-in web panels do not permit the calculation of a response rate since the probabilities of selection are unknown. Consequently, opt-in panels are mathematically capable of computing only the survey completion rate representing the final stage of gaining cooperation of survey research subjects, excluding the nonresponse resulting from panel recruitment, connection and panel retention.

For more information about GfK's panel selection, weighting, or the methodology in general, please contact Jennifer H. Sauer at [jsauer@aarp.org](mailto:jsauer@aarp.org) or go to <http://www.knowledgenetworks.com/knpanel/index.html>.

### **Victimization Analysis**

Selected state oversamples allowed for AARP offices in those states to use the data for specific national and local organization events as well as for local community education and information purposes. In addition, the state oversamples provided a large enough total study sample to group respondents into four key areas:

1. Those who **lost money (victims)** (n=233)
2. Those who **responded to a fraud offer but did not lose money (at-risk users)** (n=762)
3. Those who **did not respond to a fraud offer (non-victims)** (n=6,581)
4. Those who **never received a fraud offer (non-receivers)** (n=3,695)

Victim, at-risk users, and non-victim responses' were compared using chi-square analysis with a Bonferroni correction or ANOVA with Tukey HSD Post Hoc analysis, using  $p < .01$ . These analyses guided the selection of questions to include in the risk scale and calculate risk level scores. While the number of respondents in the victim group is an adequate number for significance testing, some subgroup analysis may yield cell counts less than 100 and so caution should be used when generalizing victims to a larger victim population. For more information on this analysis, please contact Karla Pak at [kpak@aarp.org](mailto:kpak@aarp.org) or Doug Shadel at [dshadel@aarp.org](mailto:dshadel@aarp.org).

**ANNOTATED QUESTIONNAIRE –  
By Victim and Non-victim Responses  
[Those who lost money; Responded to the scam offer; Received the scam offer]**

Online Fraud Survey  
November, 2013  
- Study Details -

**RESPONDENTS WHO RECEIVED AN EMAIL SCAM, WEIGHTED TOTAL N= 7,576**

RESPONDENTS WHO LOST MONEY TO EMAIL SCAM N= 233;

RESPONDED TO EMAIL SCAM N= 762;

RECEIVED EMAIL SCAM OFFER BUT DID NOT RESPOND N= 6,581

**MAIN SURVEY QUESTIONS**

**Q3. DO YOU TYPICALLY ACCESS THE INTERNET: (n=7,576)**

Lost Money (n=233)	Responded (n=762)	Received (n=6,581)	
92%	92% c	96% b	From home?
36%	29% c	38% b	From work?
19%	21% c	14% b	From some other place like a library, community center, business center in apartment or condo complex, senior center, etc?

[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A THROUGH E, ANCHOR 0]

**Q4. THERE ARE MANY WAYS FOR PEOPLE TO CONNECT TO THE INTERNET. PLEASE CHECK EACH OF THE WAYS BELOW IN WHICH YOU ARE ABLE TO ACCESS THE INTERNET. (N=7,576)**

Lost Money	Responded	Received	
8%	7%	6%	Through a dial up telephone line
32%	24%	25%	Through DSL enabled phone line
26% b, c	42% a	36% a	Through a TV cable modem
60%	57%	58%	Through a wireless connection
14%	15%	13%	Through a fiber optic connection like FIOS
3%	4%	3%	Not sure

[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A THROUGH H, ANCHOR 0]

**Q5. THROUGH WHICH OF THE FOLLOWING TYPES OF DEVICES DO YOU TYPICALLY ACCESS THE INTERNET: (N=7,576)**

Lost Money	Responded	Received	
66%	64%	62%	A desktop computer?
57% c	65%	68% a	A laptop computer?
24%	25%	29%	A tablet computer like an iPad or Microsoft Surface
47%	40% c	49% b	A smartphone like an Android or iPhone or Blackberry?
17%	14%	13%	An e-reader like a Nook or Kindle?
2%	4% c	2% b	An MP3 player?
13%	12%	12%	A game console?
15% c	11%	9% a	A television?
>1%	1%	1%	Some other personal technological device

**Q6. DO YOU HAVE AN EMAIL ACCOUNT THROUGH AN EMPLOYER? (N=7,576)**

Lost Money	Responded	Received	
37%	32% b	40% c	Yes
63%	68% b	60% c	No

**Q7. THROUGH WHICH OF THE FOLLOWING INTERNET PROVIDERS DO YOU HAVE A PERSONAL EMAIL ACCOUNT? (n=7,576)**

Lost Money	Responded	Received	
44%	43%	41%	Google
8%	11%	9%	Comcast
20% b,c	7% a	6% a	Verizon
33% b	48% a, c	40% b	Yahoo
15%	19%	21%	Hotmail
6%	5%	6%	MSN
17% b	26% a	24%	If you use another provider not listed here, please type in providers name here: _____
5%	2%	4%	I do not have any personal email accounts through any Internet provider

**Q8. COMBINING YOUR EMAIL ACCOUNTS WITH AN EMPLOYER AND YOUR PERSONAL EMAIL ACCOUNTS THROUGH AN INTERNET PROVIDER OR A SEARCH ENGINE, HOW MANY TOTAL EMAIL ACCOUNTS DO YOU CURRENTLY HAVE? (n=7,576)**

Lost Money	Responded	Received	
2.60 b	3.51 a, c	2.57 b	Mean number of accounts

**FREQUENCY OF INTERNET USE**

**Q9. IN THE PAST 12 MONTHS, ABOUT HOW OFTEN WOULD YOU SAY YOU USE THE INTERNET OR EMAIL? (n=7,576)**

	Lost Money	Responded	Received
Several times a day	61% c	71%	74% a
About once a day	16%	17%	16%
3-5 days a week	12% c	7%	5% a
1-2 days a week	6% c	3%	3% a
Every few weeks	<.5%	1%	1%
Maybe once every few months	4%	<.5%	1%

**Q10. DURING THE COURSE OF A DAY, ABOUT HOW MANY HOURS DO YOU SPEND ON THE INTERNET OR EMAIL? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Less than 1 hour	24% b, c	13% a	15% a
1 to less than 3 hours	36%	46%	45%
3 to less than 6 hours	22%	28%	26%
6 to less than 10 hours	17% b, c	10% a	9% a
10 hours or more	1%	3%	3%
Not sure	1%	<.5%	1%

**Q11. PEOPLE USE THE INTERNET FOR MANY REASONS. PLEASE TELL ME IF YOU EVER USE IT OR NOT TO DO ANY OF THE FOLLOWING THINGS: (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
a. Send or receive email	93% c	95%	97% a
b. Read general national or local news	66% b, c	80% a	82% a
c. Read health or medical information	66%	74%	73%
d. Buy a product or service	69% c	73% c	83% a, b
e. Download video files	40%	33%	35%
f. Download music files	36%	43%	44%
g. Watch a video on a video sharing site like HULU or Netflix or YouTube	57%	64%	64%
h. Play or download games	62% b, c	49% a	50% a
i. Pay bills or manage financial accounts	68%	74%	74%
j. Visit /engage in social media like Facebook, LinkedIn, Google +, Twitter, etc.	76%	74%	71%
k. Read entertainment news	50%	54%	57%
l. Check weather	70% b, c	83% a	85% a
m. Visit travel sites/book travel reservations	64%	58%	61%
n. Make video calls to family, friends or coworkers	27%	29%	27%
o. Complete class or school assignment	22%	24%	20%
p. Complete work assignments	33%	34%	37%
q. Use instant messaging	44%	42%	38%
r. Work with web design or digital photography	25%	24% c	19% b

**Q12. THINKING ABOUT THE TIMES YOU'VE ACCESSED THE INTERNET IN THE PAST 7 DAYS, PLEASE CHECK EACH OF THE FOLLOWING ACTIVITIES YOU'VE DONE: (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Clicked on a pop-up ad on a particular website	26% c	23% c	10% a, b
Opened an email from someone you didn't know	27% c	30% c	17% a, b
Sold any merchandise online like through an online auction site	23% b, c	12% a, c	7% b, c
Purchased a product or service through a money payment or transfer business like Paypal	47% c	38% c	30% a, b
Signed up for a free trial offer for a limited time	18% c	18% c	8% a, b

**Online Statements of Privacy and Terms of Agreements**

**Q13. MANY INTERNET SITES INCLUDE A PRIVACY STATEMENT DESCRIBING HOW VISITOR INFORMATION WILL BE PROTECTED OR HOW MUCH OF YOUR INFORMATION WILL BE PROTECTED. VISITORS ARE THEN ASKED TO CHECK A BOX INDICATING THEY AGREE WITH THE PRIVACY STATEMENT. IN THE PAST 12 MONTHS, HAVE YOU VISITED ONE OR MORE INTERNET SITES THAT REQUIRED YOU TO READ A STATEMENT ABOUT THE PROTECTION OF YOUR PRIVACY IF YOU WANTED TO CONTINUE BROWSING THAT SITE? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	86% b, c	73% a	69% a
No	14% b, c	27% a	31% a

**[IF Q13 = 1]**

**Q14. THINKING ABOUT THE LAST SITE YOU VISITED THAT PRESENTED A PROTECTION OF YOUR PRIVACY STATEMENT LIKE THIS TO YOU, HOW MUCH OF IT DID YOU READ? (n=5,287)**

	<b>Lost Money</b> (n=201)	<b>Responded</b> (n=552)	<b>Received</b> (n=4534)
All of it	19%	16%	12%
Some of it	53%	55%	54%
None of it	28%	29%	34%

**[IF Q13 = 1]**

**Q14A. DID YOU CLICK THE BOX AT THE END THAT READ "I AGREE"? (n=5,287)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	93%	94%	93%
No	7%	6%	6%

**Q15.** MANY INTERNET SERVICES THAT INCLUDE A **TERMS OF AGREEMENT STATEMENT** ASK THAT POTENTIAL USERS CHECK A BOX INDICATING THEY AGREE WITH THE STATEMENT’S TERMS. IN THE PAST 12 MONTHS, HAVE YOU VISITED ONE OR MORE INTERNET SITES THAT REQUIRED YOU TO READ A STATEMENT ABOUT THE **TERMS OF AGREEMENT** IN ORDER TO CONTINUE AND USE THEIR ONLINE SERVICE OR PRODUCT? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	90% b, c	76% a	75% a
No	10% b, c	24% a	25% a

[IF Q15 = 1]

**Q16.** THINKING ABOUT THE LAST SITE YOU VISITED THAT PRESENTED THESE TERMS OF AGREEMENT STATEMENTS, HOW MUCH OF IT DID YOU READ? (n=5,695)

	<b>Lost Money</b> (n=209)	<b>Responded</b> (n=579)	<b>Received</b> (n=4907)
All of it	21% c	17%	13% a
Some of it	49%	54%	51%
None of it	30%	29% c	36% b

[IF Q15 = 1]

**Q16a.** DID YOU CLICK THE BOX AT THE END THAT READ “I AGREE”? (n=5,695)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	93%	94%	96%
No	8%	6%	4%

## Online Shopping

Now I’d like to know a little bit about your online shopping experiences.

**Q17.** THINKING ABOUT YOUR ONLINE SHOPPING BEHAVIOR OVER THE PAST MONTH (PAST 30 DAYS), IN GENERAL HOW OFTEN WOULD YOU SAY YOU VISIT ONLINE RETAIL SITES – EITHER TO JUST BROWSE OR PURCHASE SOMETHING? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Several times a day	7%	10% b	6% c
About once a day	9%	11%	11%
3-5 days a week	17% b	10% a	13%
1-2 days a week	17%	21%	21%
Every few weeks	20%	20%	22%
Maybe once every few months	20%	16%	17%
Never	10%	11%	11%

**[IF Q17 = 1-6 OR REFUSED]**

**Q18.** In the past 7 days, have you visited any online retail or shopping site either to just browse or purchase something? (n=6,770)

	<b>Lost Money</b> (n=209)	<b>Responded</b> (n=679)	<b>Received</b> (n=5882)
Yes	73%	78%	75%
No	27%	21%	24%

**[IF Q17 = 1-6 OR REFUSED]**

**Q19.** In the past 7 days, have you purchased a product or service from an online retailer or site? (n=6,770)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	44%	44%	43%
No	56%	56%	56%

**[IF Q17 = 1-6 OR REFUSED]**

**Q20.** Thinking about your online shopping behavior over the past month (past 30 days), in general how often would you say you purchase a product or service from an online retailer or site? (n=6,770)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Several times a day	2%	2% c	1% b
About once a day	10% b, c	1% a	1% a
3-5 days a week	11% b, c	3% a	3% a
1-2 days a week	11%	7%	9%
Every few weeks	23%	29%	31%
Maybe once every few months	35% c	44%	46% a
Never	7%	12%	9%

**[IF Q17 = 1-6 OR REFUSED]**

**[RANDOMIZE AND RECORD ORDER OF RESPONSES 1-3]**

**Q21.** People pay for online purchases and service in different ways, on different sites, for different things. In which of the following ways do you usually pay? (n=6,770)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
An online pay system like Paypal	25%	24% c	19% b
Credit card	42% c	45% c	57% a, b
Debit card	30%	30% c	22% b

**[IF Q17 = 1-6 OR REFUSED)**

**Q22.** Many online retailers offer customers the opportunity to create an account where they can ‘store’ their personal customer information such as shipping address and billing information to make future purchasing more convenient and fast. In the past 6 months, how many personal accounts have you created with various online retailers or sites for future purchases or services? **(n=6,770)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
None	32%	35%	35%
Between 1 and 3 personal accounts with online retailers or sites	45%	37% c	44% b
Between 4 and 6 personal accounts with online retailers or sites	15% c	15% c	9% a, b
Between 7 and 10 personal accounts with online retailers or sites	3%	5% c	3% b
More than 10 personal accounts with online retailers or sites	1%	1%	2%
Not sure	4%	7%	7%

**[IF Q17 = 1-6 OR REFUSED)**

**Q23.** Which statement best reflects your shopping behavior in the past 6 months? **(n=6,770)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
A few of my retail purchases were made online, but most were made when I went to a store or business	69%	66%	69%
About half my retail purchases were made when I went to a store or business	20%	17%	17%
Most of my retail purchases were made online, and a few were made when I went to a store or business	10%	16%	13%

**Q24.** How concerned are you about each of the factors below when you think about purchasing a product or service online? **(n=7,533)**

	<b>Lost Money</b> (n=233)		<b>Responded</b> (n=760)		<b>Received</b> (n=6560)	
	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned
The risk of identity theft	8% c	68% b, c	15%	54% a	16% a	51% a
The risk of credit card abuse	11% c	62% c	18%	57% c	22% a	48% a, b
The risk of loss of privacy	15%	55%	22%	51%	21%	46%
Purchasing a poor quality product or service	16%	57% c	23%	49%	22%	44% a
Not getting credited for a return	23% c	54% c	30% c	48% c	36% a, b	34% a, b

## Facebook

Now, I'd like to ask you some questions about a popular social media site.

**Q25.** Have you ever heard, read, or seen anything about Facebook? (n=7,576)

	Lost Money (n=233)	Responded (n=762)	Received (n=6581)
Yes	95%	94%	95%
No	5%	5%	5%

[IF Q25 = 1]

**Q26.** Do you have a Facebook profile or account? (n=7,169)

	Lost Money (n=221)	Responded (n=714)	Received (n=6234)
Yes	79%	77%	73%
No	21%	21% c	27% b

[IF Q26 = 1]

**Q27.** How do you usually access Facebook? (n=5,286)

	Lost Money (n=174)	Responded (n=551)	Received (n=4561)
Through my computer or laptop	66%	72% c	61% b
Through my smartphone	26% b, c	13% a	17% a
Through both my computer or smartphone equally	6% c	14% c	22% a, b

[IF Q26 = 1]

**Q28.** Thinking about the past 6 months, about how often have you opened or logged into your Facebook site or other Facebook sites you belong to (high school, college, or other Facebook groups)? (n=5,286)

	Lost Money	Responded	Received
Several times a day	32%	39%	40%
About once a day	19%	20%	22%
3-5 days a week	17% c	10%	9% a
1-2 days a week	7%	12%	11%
Every few weeks	7%	11%	9%
Maybe once every few months	8%	6%	7%
Never	10% b, c	2% a	3% a

[IF Q26 = 1]

**Q29.** And in the last 6 months, about how often have you updated your status, post photos, comment, or 'like' something on Facebook? (n=5,286)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Several times a day	13%	14%	13%
About once a day	15%	11%	11%
3-5 days a week	17% b	8% a	11%
1-2 days a week	6%	9%	11%
Every few weeks	4% b, c	12% a	16% a
Maybe once every few months	33%	29%	21%
Never	14%	17%	15%

[RANDOMIZE AND RECORD ORDER OF CATEGORIES A THROUGH F]

[IF Q26 = 1]

**Q30.** People use Facebook for many different reasons. Please tell me if you use Facebook to do any of the following: (n=5,286)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Keep in touch with family	60%	67%	68%
Keep in touch with current friends, neighbors, colleagues	54% c	64% c	71% a, b
Connect with old friends, classmates	50%	59%	56%
Meet new people	13%	16% c	8% b
Play games	32% c	29% c	22% a, b
Express my ideas or opinions on group sites	21%	23% c	18% b

[IF Q26 = 1]

**Q31.** How familiar are you with the privacy settings offered by Facebook? Would you say you are extremely familiar with them, very familiar, somewhat familiar, not too familiar, or not at all familiar with them? (n=5,286)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Extremely familiar	19% b, c	10% a, c	6% a, b
Very familiar	11%	12%	15%
Somewhat familiar	40%	41%	43%
Not too familiar	19%	19%	18%
Not at all familiar	11%	17%	13%
Not Sure	1%	1% c	3% b

[IF Q26 = 1 OR Q31 = 1-4]

**Q32.** Have you ever changed your privacy settings on Facebook? (n=4,392)

	<b>Lost Money</b> (n=154)	<b>Responded</b> (n=454)	<b>Received</b> (n=3784)
Yes	63% c	68% c	76% a, b
No	37% c	32% c	24% a, b

**Q33.** Have you changed your privacy settings on Facebook in the past 6 months? (n=3,274)

	<b>Lost Money</b> (n=96)	<b>Responded</b> (n=309)	<b>Received</b> (n=2869)
Yes	68%	54%	55%
No	33%	46%	44%

[IF Q33 = 1]

**Q34.** Briefly describe what prompted you to do so:

**Q35.** Thinking about all of your social media accounts including Facebook, Twitter, LinkedIn or others, have you ever provided any of the following types of information on any of those accounts: (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Birthdate	61%	64% c	53% b
Home Address	16% b	28% a, c	12% b
Social Security Number	10% b, c	3% a, c	<.5% a, b
Maiden name	20%	21% c	16% b
Cell phone number	24%	34% c	18% b
Landline phone number	17% c	16% c	8% a, b
Relationship status	60%	56%	52%
Names of your children, grandchildren, nieces, nephews, etc.	19%	25% c	20% b
Personal schedule or calendar (vacations, appointments, etc.)	11% c	5% c	4% a, b
MEAN number of items above provided to social media accounts	2.3 c	2.6 c	1.8 a, b

## Smartphone/Internet Applications

**Q36.** As you may know, an “app” is an abbreviated term for an application that is a piece of software designed to run on the internet, on a computer, or on a smartphone or similar electronic device. This software performs a specific function directly for the user or for another application program like a shortcut to a site or provides an internet site with information about the users preferences.

In the past 7 days, have you downloaded any apps to your computer, smartphone, or other electronic device that provides access to the Internet? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	39% c	29%	28% a
No	60% c	70%	72% a

[If q36 = 1]

**Q37.** Below are some popular apps that people download. Which of the following have you downloaded in the past 7 days? (n=2,140)

	<b>Lost Money</b> (n=91)	<b>Responded</b> (n=223)	<b>Received</b> (n=1826)
Games	66%	52%	51%
News	32% b	14% a	20%
Weather	45% c	30%	29% a
Social media like Facebook or Twitter	35%	26%	22%
Email	47% c	39% c	24% a, b
Wallet app	16% c	10% c	4% a, b
Another type? _____?	14%	13%	19%

[If Q36 = 1]

**Q38.** Thinking about the apps you've downloaded in the past 6 months, would you say most have been free apps, most have been apps you had to pay for, or you've downloaded a fairly equal share of both? (n=2,140)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Most have been free	84% b, c	96% a	94% a
Most I had to pay for	6% c	3%	1% a
They were fairly equal- about half I paid for an about half were free	1%	2%	4%
Not sure	10%	<.5%	<.5%

## Knowledge about Internet Safety

[PROGRAMMER: RANDOMIZE CATEGORIES A-K].

**Q39.** Now I'd like to get your opinions in another area related to online internet use. After each statement I read, please tell me if you the statement is true, false, or if you're not sure. **(n=7,576)**

**(Table shows % correct)**

	Lost Money (n=233)	Responded (n=762)	Received (n=6581)
Most online merchants give customers the opportunity to see information they gather about them. (FALSE)	50%	42%	44%
A website is allowed to share information about me with their business partners without telling me the names of the business partners. (TRUE)	50%	55%	54%
When a website has a privacy policy, it means the site will not share my information with other websites or companies. (FALSE)	42%	42% c	49% a
By law, a site that compares prices of certain products or services does not need to include the lowest price of that product or service. (TRUE)	26%	24%	29%
Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information. (FALSE)	38% b, c	52% a, c	62% a, b
A website does not need your permission before downloading programs on to your computer that can track your online activities and use. (TRUE)	36%	35% c	41% b
A merchant can track your movement on their website even if you decide not to buy something from them. (TRUE)	73% b	62% a, c	70% b
When using free Wi-Fi at a hotspot like in a coffee shop, library or some other public place, my data is secure as long as I have anti-virus and spyware protection software. (FALSE)	61% b	48% a, c	58% b
When I erase personal information from a social media or other website, it is gone forever. (FALSE)	70%	71%	75%
Social Networking sites, like Facebook, allow me to adjust the privacy settings to control who has direct access to things I post. (TRUE)	58%	62%	67%
MEAN NUMBER OF CORRECT ANSWERS (Out of 11)	5.0	5.0 c	5.5 b

(Question 39J excluded from table and analysis.)

**Q40.** HOW CONCERNED ARE YOU ABOUT PROVIDING PERSONAL INFORMATION OVER THE INTERNET? **(N =7,576)**

	Lost Money (n=233)		Responded (n=762)		Received (n=6581)	
	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned
Q40. Providing personal information over the internet	9%	70%	9%	67% c	6%	61% b

**Q41. How concerned are you about being scammed over the internet? (n=7,576)**

	<b>Lost Money</b> (n=233)		<b>Responded</b> (n=762)		<b>Received</b> (n=6581)	
	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned	Not very / Not at all Concerned	Ext/Very Concerned
Q41. Being scammed over the internet	9% c	68% c	12% c	64% c	17% a, b	51% a, b

**Q42. About how often do you change your passwords for accounts with sensitive information, like online banking, online bill paying, etc? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
At least once a week	7% b, c	2% a	2% a
Every few weeks	13%	13%	11%
Maybe once every few months	33%	24% c	30% b
At least once a year	28%	28%	26%
Never	19% b, c	32% a	30% a

**[IF Q7=A, B, C, D, E, OR F]**

**Q43. And about how often do you change your passwords for your personal email account(s)? (n=6,216)**

	<b>Lost Money</b> (n=199)	<b>Responded</b> (n=632)	<b>Received</b> (n=5385)
At least once a week	2%	3%	2%
Every few weeks	17% b, c	5% a	6% a
Maybe once every few months	26%	21%	21%
At least once a year	33%	39%	36%
Never	22% c	32%	35% a

**Q44. Do you have an anti-virus program or software loaded on at least one computer, laptop, or other device with internet access in your home? (n=7,576)**

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	81%	79% c	86% b
No	15% c	11% c	6% a, b
Not sure	4%	10%	7%

[IF Q44 = 1(YES)]

**Q45.** Thinking about the one computer, laptop or device you use the most to access the Internet, when did you last update your anti-virus software on with internet access in your home? (n=6,475)

	<b>Lost Money</b> (n=189)	<b>Responded</b> (n=599)	<b>Received</b> (n=5687)
Within the past month or 30 days	47%	51%	57%
Between 2 months and 3 months ago	12%	21% c	14% b
Between 4 months and 6 months ago	7%	11%	9%
More than 6 months ago	7%	7%	9%
I have never updated the anti-virus software in any computers in the household	15% b, c	1% a	3% a
Not sure	11%	8%	9%

### Life events/Personal/Psychological Measures

For this next part of the survey, we'd like to learn a little bit about you and some personal experiences you've had recently. Some of the questions may seem personal. As mentioned in the beginning, your responses to all questions on this survey are confidential and not shared with anyone except the researchers. Reporting of these questions will be with reference to the total aggregate respondent group.

[MP, RANDOMIZE AND RECORD ORDER OF CATEGORIES 1-10]

**Q46.** Which of the following events have you experienced in the past 2 years? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Loss of a job	23% c	15% c	10% a, b
A negative change in financial status	44% c	36% c	23% a, b
Stress associated with moving	19% c	20% c	11% a, b
Concerns about being lonely	24% c	20% c	14% a, b
Divorce	6% c	5% c	2% a, b
Death of a spouse or partner	2%	2%	1%
Death of a close friend or family member	31%	32%	29%
A serious injury or illness yourself	23% c	18% c	14% a, b
A serious injury or illness in the family	18%	20%	18%
Family or relationship problems	32%	31% c	24% b
MEAN number of events experienced (of 10 above)	2.22 c	1.98 c	1.45 a, b

**[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A-H]**

**Q47.** I'm going to read some statements some people make about attitude and behavior in general. Thinking about your own attitudes and behavior, tell me how strongly you agree or disagree with each statement. **(n=7,576)**

	Lost Money (n=233)		Responded (n=762)		Received (n=6581)	
	Somewhat/ Strongly Disagree	Somewhat/ Strongly Agree	Somewhat/ Strongly Disagree	Somewhat/ Strongly Agree	Somewhat/ Strongly Disagree	Somewhat/ Strongly Agree
I do things that are bad for me, even if they are fun	34% b, c	26% c	54% a	22% c	59% a	18% a, b
I often do things without thinking through all the alternatives	43% b, c	32% b, c	57% a	22% a, c	61% a	16% b, c
I don't mind taking chances with my money, as long as I think there's a chance it might pay off	52%	31% c	50%	31% c	55%	21% a, b
I enjoy making risky financial investments now and then	59%	18%	68%	13%	67%	13%
There's no sense in planning a lot- if something good is going to happen, it will	45%	22%	40% c	20%	49% b	19%
Overall, I expect more good things to happen to me than bad	19% b, c	58%	8% a	66%	9% a	66%
I'm always optimistic about my future	19%	52%	18%	57%	14%	59%
My life at home is rarely stressful	26%	48%	35%	42%	30%	45%

**[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A-G]**

**Q48.** In general, how often would you say you feel like each of the following: **(n=7,576)**

	Lost Money		Responded		Received	
	Hardly Ever	Sometimes/ Often	Hardly Ever	Sometimes/ Often	Hardly Ever	Sometimes/ Often
A lack of companionship	34% b, c	66% b, c	54% a	46% a	57% a	43% a
Left out	33% b, c	67% b, c	47% a, c	52% a, c	54% a, b	45% a, b
Isolated from other people	33% b, c	66% b, c	45% a, c	54% a, c	56% a, b	42% a, b
That you can be open about feelings or opinions with <i>family members</i>	12%	88%	14%	84%	13%	86%
That you can rely on <i>family members</i>	16%	84%	14%	84%	12%	87%
That you can be open about feelings or opinions <i>with friends</i>	14%	82%	15%	84%	13%	86%
That you can rely on <i>friends</i>	23%	77%	21% c	77% c	15% b	83% b

**Q49.** On a scale of 1 to 7, where 1 means you would not feel happy at all and 7 means you would feel extremely happy, how happy would you feel if you suddenly received \$1000? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Mean rating	5.99 b	6.35 a, c	6.16, b

**Q50.** On a scale of 1 to 7, where 1 means you would not feel upset and 7 means you would feel extremely upset, how upset would you feel if you suddenly lost \$1000? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Mean rating	6.14	6.09 c	5.87 b

**Q51.** Think for a moment about your personal debt on which you currently make interest payments like your mortgages, credit cards, personal or car loans. Would you say that the amount of debt you currently have is *more* than you can handle financially, about *as much as* you can handle financially, or you could handle *more* debt. (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
I have as much debt as I can handle or more than I can handle	69% c	65% c	57% a, b
I could handle more debt or I have no debt	31% c	36% c	43% a, b

## **Experience with Online Fraud**

Now we'd like to know more about your experience with online fraud or scams. Your honest and accurate responses to these questions are very important and will help authorities deal with online crimes and the criminals who commit these crimes. We want ask you about 18 different types of known online scams. These scams can happen to anyone regardless of income, race, gender, or age. Each scam is briefly described and followed by a few short questions. This section of the survey should only take you about X minutes to complete. **Remember, your answers to these and all questions in this survey will remain completely anonymous and only reported as part of the aggregate group of respondents.**

**Q52. 419 Scams:** These are **emails** that usually come from Nigeria, or some other foreign country. They describe a scenario where the person writing the email is an official of the government or member of a royal family. They have funds coming to them but they need your help to deposit the money in an American bank. They ask you for good faith money and you don't hear from them again.

**Q52a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	50%	62%	52%
No	49%	37%	47%

[IF Q52A = 1]

**Q52b.** Did you respond to an email offer like this? (n=4,037)

	<b>Lost Money</b> (n=117)	<b>Responded</b> (n=476)	<b>Received</b> (n=3444)
Yes	24%	16%	0%
No	72%	84%	100%

[IF Q52B = 1]

**Q52c.** Did you lose any money to an email offer like this? (n=103)

	<b>Lost Money</b> (n=28)	<b>Responded</b> (n=75)	<b>Received</b> (n=0)
Yes	n=16	n=0	N/A
No	n=11	n=74	N/A
Refused	n=1	n=1	N/A

[IF Q52C = 1]

**Q52d.** About how much money did you lose? (n=16)

	<b>Lost Money</b>
Less than \$10	n= 4
Between \$10 and \$49	n= 0
Between \$50 and \$99	n= 5
Between \$100 and \$499	n= 6
Between \$500 and \$999	n= 1
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q52A = 1, 52B=1, 52C=1, 52D=1-7]

**Q52E.** DID YOU REPORT THIS EMAIL SCAM TO AUTHORITIES LIKE THE POLICE, THE STATE ATTORNEY GENERAL, THE FEDERAL TRADE COMMISSION? (N=4037)

	<b>Lost Money</b> (n=117)	<b>Responded</b> (n=476)	<b>Received</b> (n=3444)
Yes	15%	16%	7%
No	85%	84%	93%

**Q53. Advance fees for credit cards:** This scam starts with an email telling you that you have been pre-approved for a credit card and you cannot be turned down even if you have bad credit. In order to get this card, you have to pay an advance fee to receive it. You never receive the credit card and your advance fee is lost.

**Q53a.** In the past 12 months, have you received an email offer similar to this? **(n=7,576)**

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	39%	39%	21%
No	60%	60%	78%

**[IF Q53A = 1]**

**Q53b.** Did you respond to an email offer like this? **(n=1,802)**

	<b>Lost Money</b> (n=92)	<b>Responded</b> (n=300)	<b>Received</b> (n=1410)
Yes	35%	10%	0%
No	65%	90%	100%

**[IF Q53B = 1]**

**Q53c.** Did you lose any money to an email offer like this? **(n=62)**

	<b>Lost Money</b> (n=32)	<b>Responded</b> (n=30)	<b>Received</b> (n=0)
Yes	n=26	n=0	N/A
No	n=5	n=30	N/A

**[if Q53c = 1]**

**Q53d.** About how much money did you lose? **(n=26)**

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 12
Between \$50 and \$99	n= 1
Between \$100 and \$499	n= 3
Between \$500 and \$999	n= 9
Between \$1000 and \$4,999	n= 1
\$5000 or more	n= 0

[IF Q53A = 1, 53B=1, 53C=1, 52D=1-7]

**Q53e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,796)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=92)	(n=300)	(n=1410)
Yes	24%	9%	5%
No	75%	91%	94%

**Q54. Advance fee for jobs:** This involves receiving an email or other communication saying that there is a job available with a well-known company and all you need to do to get the job is to pay a fee. Once you pay the fee, you never hear from them again.

**Q54a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=233)	(n=762)	(n=6581)
Yes	34%	20%	11%
No	66%	79%	89%

[IF Q54A = 1]

**Q54b.** Did you respond to an email offer like this? (n=936)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=80)	(n=152)	(n=704)
Yes	51%	10%	0%
No	49%	90%	100%

[IF Q54B = 1]

**Q54c.** Did you lose any money to an email offer like this? (n=57)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=41)	(n=16)	(n=0)
Yes	n=29	n=0	NA
No	n=11	n=16	NA

[IF Q54C = 1]

**Q54d.** About how much money did you lose? (n=29)

	<b>Lost Money</b>
Less than \$10	n= 5
Between \$10 and \$49	n= 12
Between \$50 and \$99	n= 10
Between \$100 and \$499	n= 2
Between \$500 and \$999	n= 1
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

**[IF Q54A=1, 54B=1, 54C=1, 54D=1-7]**

**Q54e.** Did you report this email scam to authorities like the police, the State Attorney General, the Securities and Exchange Commission? **(n=936)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=80)	(n=152)	(n=704)
Yes	32%	10%	4%
No	68%	90%	96%

**Q55. Secret Shoppers:** This involves you receiving an email that says you can earn hundreds of dollars a week by secretly shopping at major chain stores to see how they treat their customers. The scammer gets you to provide bank account and other personal information and sends a false check for payment.

**Q55a.** In the past 12 months, have you received an email offer similar to this? **(n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=233)	(n=762)	(n=6581)
Yes	42%	59%	37%
No	59%	41%	62%

**[IF Q55A = 1]**

**Q55b.** Did you respond to an email offer like this? **(n=3,001)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=97)	(n=449)	(n=2455)
Yes	34%	34%	0%
No	66%	66%	100%

**[IF Q55B = 1]**

**Q55c.** Did you lose any money to an email offer like this? **(n=187)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=33)	(n=154)	(n=0)
Yes	n=25	n=0	NA
No	n=8	n=147	NA
Refused	n=0	n=6	NA

**[if Q55c = 1]**

**Q55d.** About how much money did you lose? **(n=25)**

	<b>Lost Money</b>
Less than \$10	n= 1
Between \$10 and \$49	n= 5
Between \$50 and \$99	n= 4
Between \$100 and \$499	n= 9
Between \$500 and \$999	n= 0
Between \$1000 and \$4,999	n= 5
\$5000 or more	n= 0

[IF Q55A=1, 55B=1, 55C=1, 55D=1-7]

**Q55e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=3,001)

	<b>Lost Money</b> (n=97)	<b>Responded</b> (n=449)	<b>Received</b> (n=2455)
Yes	18%	11%	3%
No	82%	88%	97%

**Q56. Foreign Lottery:** This involves you receiving an email that says you have won a large lottery worth millions of dollars. In order to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings.

**Q56a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	47%	40%	36%
No	53%	60%	63%

[IF Q56A = 1]

**Q56b.** Did you respond to an email offer like this? (n=2,812)

	<b>Lost Money</b> (n=108)	<b>Responded</b> (n=308)	<b>Received</b> (n=2396)
Yes	16%	10%	0%
No	84%	90%	100%

[IF Q56B = 1]

**Q56c.** Did you lose any money to an email offer like this? (n=47)

	<b>Lost Money</b> (n=17)	<b>Responded</b> (n=30)	<b>Received</b> (n=0)
Yes	n=10	n=0	NA
No	n=7	n=30	NA

[if Q56c = 1]

**Q56d.** About how much money did you lose? (n=10)

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 0
Between \$50 and \$99	n= 2
Between \$100 and \$499	n= 2
Between \$500 and \$999	n= 2
Between \$1000 and \$4,999	n= 3
\$5000 or more	n= 0
Refused	n= 1

**[IF 56A=1, 56B=1, 56C=1, 56D=1-7]**

**Q56e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? **(n=2,806)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=108)	(n=308)	(n=2396)
Yes	13%	9%	5%
No	87%	91%	95%

**Q57. Sweepstakes offer:** This involves you receiving an email that says you may have won a large prize, but you have to enter a drawing to determine if you have won. In order to enter, you must pay a fee or buy a product. After paying the fee or purchasing a product, you do not receive any prizes. While there are legal sweepstakes offers, anything that requires you to buy a product or send money to determine your winnings is illegal.

**Q57a.** In the past 12 months, have you received an email offer similar to this? **(n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=233)	(n=762)	(n=6581)
Yes	55%	55%	33%
No	45%	44%	67%

**[IF Q57A = 1]**

**Q57b.** Did you respond to an email offer like this? **(n=2,689)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=127)	(n=417)	(n=2145)
Yes	44%	43%	0%
No	56%	58%	100%

**[IF Q57B = 1]**

**Q57c.** Did you lose any money to an email offer like this? **(n=233) MIGHT NEED NUMBERS HERE TOO – NOT %'S**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=56)	(n=177)	(n=0)
Yes	n=14	n=0	NA
No	n=32	n=177	NA
Refused	n=9	n=0	NA

[if Q57c = 1]

**Q57d.** About how much money did you lose? (n=15)

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 9
Between \$50 and \$99	n= 2
Between \$100 and \$499	n= 1
Between \$500 and \$999	n= 0
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0
Refused	n= 1

[IF 57A=1, 57B=1, 57C=1, 57D=1-7]

**Q57e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=2,689)

	<b>Lost Money</b> (n=127)	<b>Responded</b> (n=417)	<b>Received</b> (n=2145)
Yes	23%	7%	4%
No	76%	92%	96%

**Q58. Phishing Emails:** In this scam you receive an email claiming to be from your bank. The email says that there has been some security breach or other problem with your account and you need to verify your information by clicking on a link. It looks like a link to your bank, but it is actually a link to a fake website where you are asked to enter your ID and login information. Once you do that, the scammers can access your account.

**Q58a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	35%	37%	39%
No	65%	62%	61%

[IF Q58A = 1]

**Q58b.** Did you respond to an email offer like this? (n=2,896)

	<b>Lost Money</b> (n=81)	<b>Responded</b> (n=283)	<b>Received</b> (n=2532)
Yes	27%	14%	0%
No	74%	85%	99%
Refused	0%	1%	1%

[IF Q58B = 1]

Q58c. Did you lose any money to an email offer like this? (n=62)

	Lost Money (n=22)	Responded (n=40)	Received (n=0)
Yes	n=10	n=0	NA
No	n=3	n=40	NA
Refused	n=9	n=0	NA

[IF Q58c = 1]

Q58d. About how much money did you lose? (n=10)

	Lost Money
Less than \$10	n= 1
Between \$10 and \$49	n= 1
Between \$50 and \$99	n= 0
Between \$100 and \$499	n= 7
Between \$500 and \$999	n= 1
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF 58A=1, 58B=1, 58C=1, 58D=1-7]

Q58e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=2,896)

	Lost Money (n=81)	Responded (n=283)	Received (n=2532)
Yes	35%	18%	16%
No	63%	82%	84%

**Q59. The Fake Check Scam:** This involves an item you listed for sale on the internet. The scammer responds to your ad by offering to pay more for it than you are asking. You are asked to cash the check and then send the item for sale and a portion of the overpayment to the scammer. In the end, the check is fake and you are left without your item or the money that was to pay for it.

Q59a. In the past 12 months, have you received an email offer similar to this? (n=7,576)

	Lost Money (n=233)	Responded (n=762)	Received (n=6581)
Yes	29%	26%	9%
No	70%	73%	91%

[IF Q59A = 1]

Q59b. Did you respond to an email offer like this? (n=834)

	Lost Money	Responded	Received
	(n=68)	(n=199)	(n=567)
Yes	60%	54%	0%
No	40%	45%	100%

[IF Q59B = 1]

Q59c. Did you lose any money to an email offer like this? (n=147)

	Lost Money	Responded	Received
	(n=41)	(n=106)	(n=0)
Yes	n=27	n=0	NA
No	n=14	n=106	NA

[if Q59c = 1]

Q59d. About how much money did you lose? (n=27)

	Lost Money
Less than \$10	n= 1
Between \$10 and \$49	n= 11
Between \$50 and \$99	n= 10
Between \$100 and \$499	n= 3
Between \$500 and \$999	n= 1
Between \$1000 and \$4,999	n= 2
\$5000 or more	n= 0

[IF 59A=1, 59B=1, 59C=1, 59D=1-7]

Q59e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=834)

	Lost Money	Responded	Received
	(n=68)	(n=199)	(n=567)
Yes	25%	35%	9%
No	75%	65%	90%

**Q60. Travel Scams:** This involves an email telling you about a free trip you have won or another amazing promotion that provides free airfare. Once you sign up for the free trip, you discover there are hidden fees or requirements to buy overpriced hotel rooms.

**Q60a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	47%	38%	27%
No	49%	61%	72%

[IF Q60A = 1]

**Q60b.** Did you respond to an email offer like this? (n=2,200)

	<b>Lost Money</b> (n=109)	<b>Responded</b> (n=290)	<b>Received</b> (n=1801)
Yes	48%	16%	0%
No	52%	84%	100%

[IF Q60B = 1]

**Q60c.** Did you lose any money to an email offer like this? (n=99)

	<b>Lost Money</b> (n=52)	<b>Responded</b> (n=47)	<b>Received</b> (n=0)
Yes	n=32	n=0	NA
No	n=20	n=46	NA
Refused	n=0	n=1	NA

[if Q60c = 1]

**Q60d.** About how much money did you lose? (n=32)

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 3
Between \$50 and \$99	n= 11
Between \$100 and \$499	n= 7
Between \$500 and \$999	n= 8
Between \$1000 and \$4,999	n= 2
\$5000 or more	n= 1

[IF Q60A = 1]

**Q60e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=2,200)

	<b>Lost Money</b> (n=109)	<b>Responded</b> (n=290)	<b>Received</b> (n=1801)
Yes	12%	5%	3%
No	88%	95%	97%

**Q61. Something wrong with your computer:** This involves you receiving a telephone call, email or pop-up screen from someone claiming to work for Microsoft or another large computer company. They say there is something wrong with your computer and if you let them take over your computer via the internet, for a small fee they will fix it right away. They end up putting a virus onto your computer and taking the money. They may steal additional personal information from you while they have taken over your computer.

**Q61a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	52%	46%	33%
No	49%	53%	67%

**[IF Q61A = 1]**

**Q61b.** Did you respond to an email offer like this? (n=2,607)

	<b>Lost Money</b> (n=120)	<b>Responded</b> (n=353)	<b>Received</b> (n=2134)
Yes	62%	38%	0%
No	38%	62%	100%

**[IF Q61B = 1]**

**Q61c.** Did you lose any money to an email offer like this? (n=210)

	<b>Lost Money</b> (n=75)	<b>Responded</b> (n=135)	<b>Received</b> (n=0)
Yes	n=45	n=0	NA
No	n=29	n=135	NA

**[if Q61c = 1]**

**Q61d.** About how much money did you lose? (n=45)

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 2
Between \$50 and \$99	n= 3
Between \$100 and \$499	n= 23
Between \$500 and \$999	n= 16
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q61A = 1] [IF 61A=1, 61B=1, 61C=1, 61D=1-7]

**Q61e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=2,607)

	<b>Lost Money</b> (n=120)	<b>Responded</b> (n=353)	<b>Received</b> (n=2134)
Yes	31%	6%	4%
No	67%	94%	96%

**Q62. Relative in Distress:** This involves receiving a communication through email or social media, like Facebook, from someone purporting to be a friend or relative who is supposedly in a foreign country and has been robbed or some other story of distress. They ask you to wire money. In reality, it is someone who has hacked into your friend’s account and any money you wire is lost to a scammer.

**Q62a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	22%	20%	15%
No	78%	79%	85%

[IF Q62A = 1]

**Q62b.** Did you respond to an email offer like this? (n=1,175)

	<b>Lost Money</b> (n=51)	<b>Responded</b> (n=155)	<b>Received</b> (n=969)
Yes	30%	36%	0%
No	70%	64%	100%

[IF Q62B = 1]

**Q62c.** Did you lose any money to an email offer like this? (n=71)

	<b>Lost Money</b> (n=16)	<b>Responded</b> (n=55)	<b>Received</b> (n=0)
Yes	n=5	n=0	NA
No	n=11	n=55	NA

[if Q62c = 1]

**Q62d.** About how much money did you lose? (n=5)

	<b>Lost Money</b>
Less than \$10	n= 0
Between \$10 and \$49	n= 0
Between \$50 and \$99	n= 2
Between \$100 and \$499	n= 1
Between \$500 and \$999	n= 2
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q62A = 1] [IF 62A=1, 62B=1, 62C=1, 62D=1-7]

**Q62e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,175)

	<b>Lost Money</b> (n=51)	<b>Responded</b> (n=155)	<b>Received</b> (n=969)
Yes	14%	11%	4%
No	83%	89%	96%
Refused	3%	0%	0%

**Q63. Romance Scams:** This occurs when someone poses as another person and attempts to get you into a romantic relationship. The relationship can start on a dating site, chat room, or via email. After exchanging personal messages for some time, the person starts talking about wanting to visit, however they need money to be able to make the trip or they need the money for another emergency purpose. Eventually, you quit hearing from the person and are out all the money you sent.

**Q63a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	22%	18%	12%
No	75%	81%	87%

[IF Q63A = 1]

**Q63b.** Did you respond to an email offer like this? (n=1,006)

	<b>Lost Money</b> (n=50)	<b>Responded</b> (n=137)	<b>Received</b> (n=819)
Yes	61%	29%	0%
No	39%	70%	100%

[IF Q63B = 1]

**Q63c.** Did you lose any money to an email offer like this? (n=71)

	<b>Lost Money</b> (n=31)	<b>Responded</b> (n=40)	<b>Received</b> (n=0)
Yes	n=29	n=0	NA
No	n=2	n=40	NA

[if Q63c = 1]

**Q63d.** About how much money did you lose? (n=29)

	<b>Lost Money</b>
Less than \$10	n= 2
Between \$10 and \$49	n= 6
Between \$50 and \$99	n= 7
Between \$100 and \$499	n= 1
Between \$500 and \$999	n= 2
Between \$1000 and \$4,999	n= 10
\$5000 or more	n= 0

[IF Q63A = 1]

**Q63e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,006)

	<b>Lost Money</b> (n=50)	<b>Responded</b> (n=137)	<b>Received</b> (n=819)
Yes	16%	10%	4%
No	84%	91%	97%

**Q64. Miracle Cures:** This involves you receiving an email or seeing an online ad that says they have found a miracle cure for something like arthritis, cancer, weight loss, pain relief, etc. All you have to do is pay a fee and they will send you the cure. The ‘miracle’ cure turns out to be fake, is not FDA approved, does not work at all, and you lost your money.

**Q64a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	29%	19%	15%
No	70%	81%	85%

[IF Q64A = 1]

**Q64b.** Did you respond to an email offer like this? (n=1,180)

	<b>Lost Money</b> (n=68)	<b>Responded</b> (n=142)	<b>Received</b> (n=970)
Yes	67%	10%	0%
No	33%	90%	99%
Refused	0%	0%	1%

[IF Q64B = 1]

Q64c. Did you lose any money to an email offer like this? (n=60)

	Lost Money (n=46)	Responded (n=14)	Received (n=0)
Yes	n=36	n=0	NA
No	n=10	n=14	NA

[if Q64c = 1]

Q64d. About how much money did you lose? (n=36)

	Lost Money
Less than \$10	n= 1
Between \$10 and \$49	n= 1
Between \$50 and \$99	n= 24
Between \$100 and \$499	n= 9
Between \$500 and \$999	n= 2
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q64A = 1]

Q64e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,180)

	Lost Money (n=68)	Responded (n=142)	Received (n=970)
Yes	12%	8%	1%
No	88%	92%	99%

**Q65. Debt Relief Scams:** This involves an offer you receive to help get you out of debt. You pay a fee to a company and often the company either takes your money and vanishes or simply does not do what they said they would do.

Q65a. In the past 12 months, have you received an email offer similar to this? (n=7,576)

	Lost Money (n=233)	Responded (n=762)	Received (n=6581)
Yes	31%	31%	23%
No	69%	68%	77%

[IF Q65A = 1]

Q65b. Did you respond to an email offer like this? (n=1,813)

	Lost Money (n=72)	Responded (n=233)	Received (n=1508)
Yes	38%	9%	0%
No	62%	91%	99%
Refused	0%	0%	1%

[IF Q65B = 1]

Q65c. Did you lose any money to an email offer like this? (n=47)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=27)	(n=20)	(n=0)
Yes	n=15	n=0	NA
No	n=12	n=19	NA
Refused	n=0	n=1	NA

[if Q65c = 1]

Q65d. About how much money did you lose? (n=15)

	<b>Lost Money</b>
Less than \$10	n= 7
Between \$10 and \$49	n= 0
Between \$50 and \$99	n= 1
Between \$100 and \$499	n= 4
Between \$500 and \$999	n= 2
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q65A = 1]

Q65e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,813)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=72)	(n=233)	(n=1508)
Yes	18%	10%	2%
No	82%	90%	98%

**Q66. Time Share Condo Resale:** This involves an email from a company that claims to specialize in reselling time-share interests. Some claim they have hundreds of consumers ready to buy hard-to-sell time-shares; others claim to have large corporate clients that need the units for their executives and VIP guests. Either way, you pay an advance fee to be able to sell and it never happens.

Q66a. In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=233)	(n=762)	(n=6581)
Yes	26%	21%	12%
No	74%	78%	87%

[IF Q66A = 1]

Q66b. Did you respond to an email offer like this? (n=1,009)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=60)	(n=161)	(n=788)
Yes	59%	19%	0%
No	41%	81%	98%

[IF Q66B = 1]

Q66c. Did you lose any money to an email offer like this? (n=67)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=36)	(n=31)	(n=0)
Yes	n=30	n=0	NA
No	n=5	n=21	NA
Refused	n=0	n=10	NA

[if Q66c = 1]

Q66d. About how much money did you lose? (n=30)

	<b>Lost Money</b>
Less than \$10	n= 8
Between \$10 and \$49	n= 0
Between \$50 and \$99	n= 0
Between \$100 and \$499	n= 4
Between \$500 and \$999	n= 16
Between \$1000 and \$4,999	n= 2
\$5000 or more	n= 0

[IF Q66A = 1]

Q66e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,009)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
	(n=60)	(n=161)	(n=788)
Yes	39%	9%	1%
No	61%	91%	98%

**Q67. The Prescription Drug Discount Scam:** This is where you receive an email suggesting that if you join a prescription drug buying club, you can save about 30-50% off the cost of your prescription drugs. The cost to join is usually about \$200-\$400. After paying to join, you discover that you can't really save the amount of money they claimed.

**Q67a.** In the past 12 months, have you received an email offer similar to this? (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Yes	23%	26%	20%
No	77%	73%	80%

[IF Q67A = 1]

**Q67b.** Did you respond to an email offer like this? (n=1,535)

	<b>Lost Money</b> (n=54)	<b>Responded</b> (n=200)	<b>Received</b> (n=1281)
Yes	21%	16%	0%
No	79%	84%	99%

[IF Q67B = 1]

**Q67c.** Did you lose any money to an email offer like this? (n=43)

	<b>Lost Money</b> (n=11)	<b>Responded</b> (n=32)	<b>Received</b> (n=0)
Yes	n=8	n=0	NA
No	n=3	n=32	NA

[if Q67c = 1]

**Q67d.** About how much money did you lose? (n=8)

	<b>Lost Money</b>
Less than \$10	n= 7
Between \$10 and \$49	n= 1
Between \$50 and \$99	n= 0
Between \$100 and \$499	n= 0
Between \$500 and \$999	n= 0
Between \$1000 and \$4,999	n= 0
\$5000 or more	n= 0

[IF Q67A = 1]

**Q67e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=1,535)

	<b>Lost Money</b> (n=54)	<b>Responded</b> (n=200)	<b>Received</b> (n=1281)
Yes	21%	5%	1%
No	79%	94%	98%

**Q68.** If there was any other scam, online or otherwise, you've ever personally experienced that has NOT been mentioned in this survey, please indicate what type of scam this was here:

**[IF ANSWER PROVIDED IN Q68]**

**Q69.** About when did this happen to you? (n=1391)

	<b>Lost Money</b> (n=76)	<b>Responded</b> (n=214)	<b>Received</b> (n=1101)
Within the past 7 days	3%	5%	9%
Between about 7 and 14 days ago (between about a week to two weeks ago)	5%	1%	3%
Between about 15 and 28 days ago (between about 2 to 4 weeks ago)	5%	1%	3%
Last month sometime	17%	1%	4%
Between 2 to 6 months ago	3%	23%	10%
Between about 6 to 12 months ago	15%	14%	9%
More than 12 months ago	21%	10%	9%
Not sure/can't remember	32%	41%	49%
REFUSED	1%	5%	5%

## About You -- DEMOGRAPHICS

The following questions are for classification purposes only and will be kept entirely confidential.

**QD1.** Are you male or female? (n=7,576)

Gender (n=7,576)

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=762)	<b>Received</b> (n=6581)
Male	46%	45%	48%
Female	55%	55%	52%

**QD2.** What is your age as of your last birthday?    (in years) (n=7,576)

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
18-29	19%	12%	15%
30-49	32%	31%	33%
50-69	38%	47%	42%
70+	11%	11%	10%
Mean	47.13	50.83	49.08

**QD3. What is your current marital status? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Married or Living with Partner	51% b, c	62% a	64% a
Widowed	4%	3%	4%
Divorced or Separated	21% c	13%	13% a
Never Married	25%	20%	20%

**QD4. Do you own or rent your primary residence? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Own	62% c	65% c	77% a, b
Rent	33% c	32% c	22% a, b
Other	5% c	3% c	2% a, b

**QD5. Besides you, do you have any of the following people living in your household? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
a. Spouse or partner	64%	63%	65%
b. Child/children under 18	25%	30%	26%
c. Child/children 18 or older	9%	14%	13%
d. Child/children away at college	4%	8%	4%
e. Grandchildren under 18	4%	8%	3%
f. Grandchildren 18 or older	2%	<.5%	1%
g. Parents/parents-in-law	21%	8%	12%
h. Other relatives	5%	8%	6%
i. Others not related to you or your spouse or partner	11%	6%	3%
j. No other people in household	14%	14%	13%

**QD6. Do you have health care coverage through the following sources? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Current employer or spouse's current employer	34% c	41% c	49% a, b
Past employer or spouse's past employer (may be a retirement benefit)	12%	10%	11%
On your own through an individual insurance policy	12% b	6% a, c	9% b
Medicare	28%	28% c	23% b
Medicaid	10%	13% c	7% b
Veteran's Administration (VA) or military benefits	10%	6%	6%
NONE – no health coverage at all	16%	17% c	11% b
Refused	<.5%	<.5%	1%

**QD7. Does any disability, impairment or chronic disease keep you from participating fully in work, school, household, or other activities? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	30% c	25% c	13% a, b
No	57% b, c	69% a, c	83% a, b
Not Sure	11%	6%	3%

**QD8. What is the highest level of education that you completed? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Less than high school	8%	9% c	5% b
High school	33%	35% c	26% b
Some college	29%	30%	32%
Bachelor's degree or higher	31%	26%	38% b

**QD9. What is your race? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
White, Non-Hispanic	66%	66% c	74% b
Black, Non-Hispanic	13%	16% c	10% b
Other, Non-Hispanic	3%	3%	4%
Hispanic	15%	14%	12%
2+ Races, Non-Hispanic	2%	2%	1%

**QD10. What is your 5-digit ZIP Code? (Write in your ZIP CODE) :**

**QD11. What city or town do you live in? \_\_\_\_\_ (Write in city or town)**

**QD12. What is your current employment status? (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Working	57%	49% c	62% b
Not working (laid off, looking for work, other)	13%	18% c	13% b
Retired	15%	20%	20%
Disabled	15% c	13% c	6% a, b

**QD13. What was your annual household income before taxes in 2011? (n=7,550)**

	<b>Lost Money</b> (n=233)	<b>Responded</b> (n=759)	<b>Received</b> (n=6564)
Less than \$25,000	19%	26% c	15% b
\$25,000 to less than \$50,000	18%	27% c	21% b
\$50,000 to less than \$100,00	48% b, c	26% a, c	35% a, b
\$100,000 or more	15% c	21% c	29% a, b

**QD14. The client for this survey sometimes receives phone calls from reporters who want to interview people for news stories. Would you be willing to speak with a reporter about some of the things addressed in this survey? You may be contacted by the client prior to being referred to the reporter. This would not be a sales call. (n=7,576)**

	<b>Lost Money</b>	<b>Responded</b>	<b>Received</b>
Yes	31%	32%	22%
No	69%	67%	77%

[IF QD14 = 1]

**QD15. Because you would be willing to speak with a reporter, we also will be providing some limited information about you to the client. This information will be limited to the following: (1) your first name, (2) your telephone number, (3) your gender (male or female), (4) the census region in which you live, (5) your age group (e.g., 25-49, 50-64, or 65+), and up to 4 additional responses you gave to this survey. Some of that information may be shared with the reporter as background for the interview. These questions/responses will be related to the main objectives of the survey itself. Are you still willing to speak with a reporter? (n=1,790)**

	<b>Lost Money</b> (n=71)	<b>Responded</b> (n=247)	<b>Received</b> (n=1472)
Yes	91%	90%	86%
No	10%	10%	13%

[IF QD15 = 2]

Thank you.

[IF QD15 = 1]

**QD16. Thank you for indicating your willingness to speak with a reporter. Before a reporter contacts you, the client may contact you first to verify that you are still interested in speaking with a reporter.**

**We cannot guarantee that a reporter will contact you, but we will be sure to make a note of your interest in being interviewed.**



# ANNOTATED SURVEY OF GENERAL RESPONSES TO ALL QUESTIONS

**NATIONAL n=1,539 Americans 18+ - Weighted**

**MAIN SURVEY QUESTIONS**

Internet use, Access & Familiarity

We'd like to ask you some questions about your experience with computers and the Internet.

**Q1. Do you ever access the Internet? (n=1,539)**

Yes .....	95%
No .....	3%
Not sure .....	1%
REFUSED .....	1%

[RANDOMIZE AND RECORD ORDER OF ITEMS A THROUGH I, ANCHOR Q2\_J AND Q2\_K]

**Q2. Below are some reasons why some people do not access the Internet. Please indicate how much of a reason each is for you not accessing the Internet: (N=81 REASON EACH IS NOT ACCESSING THE INTERNET)**

	Major factor	Minor factor	Not a factor at all	Refused
a. I was not comfortable with technology	18%	28%	39%	15%
b. I don't need it, not interested	27%	19%	40%	15%
c. I have privacy and security concerns	26%	22%	37%	15%
d. It's too expensive	18%	12%	54%	16%
e. It's not available at my job	9%	3%	73%	15%
f. My employer does not allow internet use	7%	8%	70%	15%
g. I have other family, friends or coworkers that can get me info I need from Internet	30%	16%	38%	15%
h. There are usually language barriers for me	8%	17%	60%	15%
i. I don't have a computer or device available to me to access internet	23%	19%	43%	16%
j. Other reason? Please specify:	8%	6%	50%	36%
k. Not sure	1%	<.5%	1%	98%

**[ALL NON-INTERNET USERS GO TO QUESTION D1 AFTER COMPLETING QUESTION 2]**

**[IF Q1 = 2 OR 3 GO TO QD5 AFTER THE RESPONDENTS COMPLETE QUESTION 2]**

**Q3. Do you typically access the Internet: (n=1,458)**

- 93% From home?
- 33% From work?
- 16% From some other place like a library, community center, business center in apartment or condo complex, senior center, etc?
- 1% REFUSED

**[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A THROUGH E, ANCHOR 0]**

**Q4. There are many ways for people to connect to the Internet. Please check each of the ways below in which you are able to access the Internet. (N=1,458)**

- 9% Through a dial up telephone line
- 24% Through DSL enabled phone line
- 32% Through a TV cable modem
- 54% Through a wireless connection
- 13% Through a fiber optic connection like FIOS
- 5% Not sure
- 1% REFUSED

**[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A THROUGH H, ANCHOR 0]**

**Q5. THROUGH WHICH OF THE FOLLOWING TYPES OF DEVICES DO YOU TYPICALLY ACCESS THE INTERNET: (N=1,458)**

- 56% A desktop computer?
- 66% A laptop computer?
- 26% A tablet computer like an iPad or Microsoft Surface
- 43% A smartphone like an Adroid or iPhone or Blackberry?
- 11% An e-reader like a Nook or Kindle?
- 2% An MP3 player?
- 12% A game console?
- 8% A television?
- 1% Some other personal technological device? Please specify: \_\_\_\_\_
- 2% REFUSED

**Q6. Do you have an email account through an employer? (N=1,458)**

- 35% Yes
- 64% No
- 1% REFUSED

**Q7.** Through which of the following Internet providers do you have a personal email account? (n=1,458)

- 41% Google
- 7% Comcast
- 7% Verizon
- 40% Yahoo
- 20% Hotmail
- 5% MSN
- 21% If you use another provider not listed here, please type in providers name here: \_\_\_\_\_
- 5% I do not have any personal email accounts through any Internet provider
- 2% REFUSED

**Q8.** Combining your email accounts with an employer and your personal email accounts through an Internet provider or a search engine, how many total email accounts do you currently have? (n=1,458)

- 3% 0
- 91% 1-5
- 3% 6-10
- <.5% 11-15
- <.5% 16-20
- <.5% 21+
- 2% REFUSED

## Frequency of Internet Use

**Q9.** In the past 12 months, about how often would you say you use the internet or email? (n=1,458)

- Several times a day ..... 66%
- About once a day ..... 17%
- 3-5 days a week ..... 8%
- 1-2 days a week ..... 5%
- Every few weeks ..... 2%
- Maybe once every few months ..... 2%
- REFUSED ..... 2%

**Q10.** During the course of a day, about how many hours do you spend on the Internet or email? (n=1,458)

- Less than 1 hour ..... 21%
- 1 to less than 3 hours ..... 42%
- 3 to less than 6 hours ..... 22%
- 6 to less than 10 hours or more ..... 7%
- 10 hours or more ..... 3%
- Not sure ..... 2%
- REFUSED ..... 2%

**Q11.** People use the internet for many reasons. Please tell me if you ever use it or not to do any of the following things: **(n=1,458)**

	<b>Yes</b>	<b>No</b>	<b>Refused</b>
a. Send or receive email	91%	7%	2%
b. Read general national or local news	72%	26%	2%
c. Read health or medical information	64%	34%	2%
d. Buy a product or service	73%	25%	2%
e. Download video files	31%	67%	2%
f. Download music files	40%	58%	3%
g. Watch a video on a video sharing site like HULU or Netflix or YouTube	58%	40%	2%
h. Play or download games	47%	51%	2%
i. Pay bills or manage financial accounts	65%	33%	2%
j. Visit /engage in social media like Facebook, LinkedIn, Google +, Twitter, etc.	67%	31%	2%
k. Read entertainment news	50%	48%	2%
l. Check weather	76%	21%	3%
m. Visit travel sites/book travel reservations	51%	47%	2%
n. Make video calls to family, friends or coworkers	25%	73%	2%
o. Complete class or school assignment	20%	78%	2%
p. Complete work assignments	32%	66%	2%
q. Use instant messaging	33%	65%	2%
r. Work with web design or digital photography	15%	82%	3%

**Q12.** Thinking about the times you've accessed the Internet in the past 7 days, please check each of the following activities you've done: **(n=1,458)**

	<b>Yes</b>	<b>No</b>	<b>Refused</b>
a. Clicked on a pop-up ad on a particular website	9%	89%	1%
b. Opened an email from someone you didn't know	15%	84%	2%
c. Sold any merchandise online like through an online auction site	7%	91%	2%
d. Purchased a product or service through a money payment or transfer business like Paypal	25%	74%	1%
e. Signed up for a free trial offer for a limited time	7%	91%	1%

## Online Statements of Privacy and Terms of Agreements

**Q13.** Many Internet sites include a privacy statement describing how visitor information will be protected or how much of your information will be protected. Visitors are then asked to check a box indicating they agree with the privacy statement. In the past 12 months, have you visited one or more Internet sites that required you to read a statement about the **protection of your privacy** if you wanted to continue browsing that site? (n=1,458)

Yes .....	60%
No .....	40%
REFUSED OR SKIPPED .....	1%

[IF Q13 = 1]

**Q14.** Thinking about the **last** site you visited that presented a protection of your privacy statement like this to you, how much of it did you read? (n=869)

All of it .....	13%
Some of it .....	52%
None of it .....	35%
REFUSED OR SKIPPED .....	1%

[IF Q13 = 1]

**Q14A.** Did you click the box at the end that read "I agree"? (n=869)

Yes .....	93%
No .....	6%
REFUSED .....	1%

**Q15.** Many Internet services that include a **terms of agreement statement** ask that potential users check a box indicating they agree with the statement's terms. In the past 12 months, have you visited one or more Internet sites that required you to read a statement about the **terms of agreement** in order to continue and use their online service or product? (n=1,458)

Yes .....	64%
No .....	34%
REFUSED .....	2%

[IF Q15 = 1]

**Q16.** Thinking about the **last** site you visited that presented these terms of agreement statements, how much of it did you read? (n=935)

All of it .....	14%
Some of it .....	46%
None of it .....	39%
REFUSED .....	<.5%

[IF Q15 = 1]

**Q16a.** Did you click the box at the end that read "I agree"? (n=935)

Yes .....	95%
No .....	4%
REFUSED .....	<.5%

## Online Shopping

Now I'd like to know a little bit about your online shopping experiences.

**Q17.** Thinking about your online shopping behavior over the past month (past 30 days), in general how often would you say you visit online retail sites – either to just browse or purchase something? **(n=1,458)**

Several times a day .....	5%
About once a day .....	9%
3-5 days a week .....	10%
1-2 days a week .....	17%
Every few weeks .....	21%
Maybe once every few months .....	19%
Never .....	18%
REFUSED .....	2%

**[IF Q17 = 1-6]**

**Q18.** In the past 7 days, have you visited any online retail or shopping site either to just browse or purchase something? **(n=1,201)**

Yes .....	69%
No .....	30%
REFUSED .....	2%

**[IF Q17 = 1-6 and IF Q18=1]**

**Q19.** In the past 7 days, have you purchased a product or service from an online retailer or site? **(n=844)**

Yes .....	49%
No .....	48%
REFUSED .....	2%

**[IF Q17 = 1-6]**

**Q20.** Thinking about your online shopping behavior over the past month (past 30 days), in general how often would you say you purchase a product or service from an online retailer or site? **(n=1,201)**

Several times a day .....	1%
About once a day .....	1%
3-5 days a week .....	2%
1-2 days a week .....	6%
Every few weeks .....	29%
Maybe once every few months .....	48%
Never .....	10%
REFUSED .....	2%

**[IF Q17 = 1-6]**

**[RANDOMIZE AND RECORD ORDER OF RESPONSES 1-3]**

**Q21.** People pay for online purchases and service in different ways, on different sites, for different things. In which of the following ways do you usually pay? **(n=1,078)**

An online pay system like Paypal .....	21%
Credit card .....	56%
Debit card .....	21%
REFUSED .....	3%

[IF Q17 = 1-6]

**Q22.** Many online retailers offer customers the opportunity to create an account where they can ‘store’ their personal customer information such as shipping address and billing information to make future purchasing more convenient and fast. In the past 6 months, how many personal accounts have you created with various online retailers or sites for future purchases or services? **(n=1,078)**

None .....	33%
Between 1 and 3 personal accounts with online retailers or sites .....	44%
Between 4 and 6 personal accounts with online retailers or sites .....	8%
Between 7 and 10 personal accounts with online retailers or sites .....	3%
More than 10 personal accounts with online retailers or sites .....	1%
Not sure (0) .....	8%
REFUSED .....	2%

[IF Q17 = 1-6]

**Q23.** Which statement best reflects your shopping behavior in the past 6 months? **(n=1,078)**

A few of my retail purchases were made online, but most were made when I went to a store or business .....	68%
About half my retail purchases were made online, the other half were made when I went to a store or business .....	15%
Most of my retail purchases were made online, and a few were made when I went to a store or business .....	14%
REFUSED .....	3%

**Q24.** How concerned are you about each of the factors below when you think about purchasing a product or service online? **(n=1,458)**

	Extremely Concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned	Refused
a. The risk of identity theft	28%	22%	32%	12%	4%	2%
b. The risk of credit card abuse	27%	21%	28%	16%	7%	2%
c. The risk of loss of privacy	24%	20%	32%	17%	4%	2%
d. Purchasing a poor quality product or service	22%	22%	32%	18%	4%	2%
e. Not getting credited for a return	18%	18%	29%	25%	8%	2%

## Facebook

Now, I’d like to ask you some questions about a popular social media site.

**Q25.** Have you ever heard, read, or seen anything about Facebook? **(n=1,458)**

Yes .....	90%
No .....	9%
REFUSED .....	2%

[IF Q25 = 1]

Q26. Do you have a Facebook profile or account? (n=1,307)

Yes .....	71%
No .....	28%
REFUSED .....	1%

[IF Q26 = 1]

Q27. How do you usually access Facebook? (n=930)

Through my computer or laptop .....	60%
Through my smartphone .....	18%
Through both my computer or smartphone equally .....	22%
REFUSED .....	<.5%

[IF Q26 = 1]

Q28. Thinking about the past 6 months, about how often have you opened or logged into your Facebook site or other Facebook sites you belong to (high school, college, or other Facebook groups)? (n=930)

Several times a day .....	41%
About once a day .....	22%
3-5 days a week .....	8%
1-2 days a week .....	11%
Every few weeks .....	9%
Maybe once every few months .....	7%
Never .....	3%
REFUSED .....	<.5%

[IF Q26 = 1]

Q29. And in the last 6 months, about how often have you updated your status, post photos, comment, or 'like' something on Facebook? (n=930)

Several times a day .....	14%
About once a day .....	13%
3-5 days a week .....	10%
1-2 days a week .....	10%
Every few weeks .....	17%
Maybe once every few months .....	21%
Never .....	14%
REFUSED .....	1%

[RANDOMIZE AND RECORD ORDER OF CATEGORIES A THROUGH F]

[IF Q26 = 1]

Q30. People use Facebook for many different reasons. Please tell me if you use Facebook to do any of the following: (n=930)

65%	Keep in touch with family
70%	Keep in touch with current friends, neighbors, colleagues
55%	Connect with old friends, classmates
10%	Meet new people
22%	Play games
15%	Express my ideas or opinions on group sites
5%	REFUSED

[IF Q26 = 1]

**Q31.** How familiar are you with the privacy settings offered by Facebook? Would you say you are extremely familiar with them, very familiar, somewhat familiar, not too familiar, or not at all familiar with them? (n=930)

Extremely familiar .....	8%
Very familiar .....	16%
Somewhat familiar .....	43%
Not too familiar .....	18%
Not at all familiar .....	12%
Not sure .....	3%
REFUSED .....	1%

[IF Q26 = 1 OR Q31 = 1-4]

**Q32.** Have you ever changed your privacy settings on Facebook? (n=781)

Yes .....	73%
No .....	27%
REFUSED .....	<.5%

[IF Q32 = 1]

**Q33.** Have you changed your privacy settings on Facebook in the past 6 months? (n=569)

Yes .....	51%
No .....	48%
REFUSED .....	1%

[IF Q33 = 1]

**Q34.** Briefly describe what prompted you to do so:

**Q35.** Thinking about all of your social media accounts including Facebook, Twitter, LinkedIn or others, have you ever provided any of the following types of information on any of those accounts: (n=1,458)

	Yes	No	Refused
a. Birthdate	50%	48%	2%
b. Home address	11%	87%	3%
c. Social Security number	1%	96%	3%
d. Maiden name	15%	82%	3%
e. Cell phone number	17%	80%	3%
f. Landline phone number	7%	90%	3%
g. Relationship status	48%	49%	3%
h. Names of your children, grandchildren, nieces, nephews, etc.	19%	79%	2%
i. Personal schedule or calendar (vacations, appointments, etc.)	4%	93%	3%

## Smartphone/Internet Applications

**Q36. As you may know**, an “app” is an abbreviated term for an application that is a piece of software designed to run on the internet, on a computer, or on a smartphone or similar electronic device. This software performs a specific function directly for the user or for another application program like a shortcut to a site or provides an internet site with information about the users preferences.

In the past 7 days, have you downloaded any apps to your computer, smartphone, or other electronic device that provides access to the Internet? **(n=1,458)**

Yes ..... 25%  
 No ..... 74%  
 REFUSED ..... 2%

**[If q36 = 1]**

**Q37.** Below are some popular apps that people download. Which of the following have you downloaded in the past 7 days? **(n=357)**

	Yes	No	Refused
a. Games	50%	45%	5%
b. News	16%	76%	8%
c. Weather	27%	66%	7%
d. Social media like Facebook or Twitter	24%	68%	8%
e. Email	25%	67%	8%
f. Wallet app	5%	86%	10%
g. Another type? _____	16%	55%	29%

**[IF Q36 = 1]**

**Q38.** Thinking about the apps you’ve downloaded in the past 6 months, would you say most have been free apps, most have been apps you had to pay for, or you’ve downloaded a fairly equal share of both? **(n=357)**

Most have been free ..... 92%  
 Most I had to pay for ..... 2%  
 They were fairly equal – about half I paid for and  
 about half were free ..... 4%  
 Not sure ..... 1%  
 REFUSED ..... 1%

## Knowledge about Internet Safety

**Q39.** Now I'd like to get your opinions in another area related to online internet use. After each statement I read, please tell me if you the statement is true, false, or if you're not sure. **(n=1,458)**

	True	False	Not sure	Refused
a. Most online merchants give customers the opportunity to see information they gather about them.	17%	39%	41%	3%
b. A website is allowed to share information about me with their business partners without telling me the names of the business partners.	49%	16%	31%	4%
c. When a website has a privacy policy, it means the site will not share my information with other websites or companies.	25%	44%	28%	3%
d. By law, a site that compares prices of certain products or services does not need to include the lowest price of that product or service.	27%	13%	57%	3%
e. Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information.	16%	56%	25%	3%
f. A website does not need your permission before downloading programs on to your computer that can track your online activities and use.	36%	28%	33%	3%
g. A merchant can track your movement on their website even if you decide not to buy something from them.	62%	6%	28%	4%
h. When using free Wi-Fi at a hotspot like in a coffee shop, library or some other public place, my data is secure as long as I have anti-virus and spyware protection software.	11%	52%	34%	3%
i. When I erase personal information from a social media or other website, it is gone forever.	5%	68%	24%	3%
j. Third parties like employers or insurance companies or banks can access my personal information online without my permission.	37%	26%	34%	3%
k. Social Networking sites, like Facebook, allow me to adjust the privacy settings to control who has direct access to things I post.	60%	7%	29%	3%

**Q40.** How concerned are you about providing personal information over the Internet? **(n =1,458)**

Extremely concerned	32%
Very concerned	25%
Somewhat concerned	31%
Not too concerned	7%
Not at all concerned	1%
Not sure	3%
REFUSED	2%

**Q41.** How concerned are you about being scammed over the internet? **(n=1,458)**

Extremely concerned	29%
Very concerned	20%
Somewhat concerned	29%
Not too concerned	14%
Not at all concerned	5%
Not sure (0)	2%
REFUSED	2%

**Q42.** About how often do you change your passwords for accounts with sensitive information, like online banking, online bill paying, etc? (n=1,458)

At least once a week .....	3%
Every few weeks .....	10%
Maybe once every few months .....	27%
At least once a year .....	23%
Never .....	34%
REFUSED .....	4%

**[IF Q7=A, B, C, D, E, OR F]**

**Q43.** And about how often do you change your passwords for your personal email account(s)? (n=1,186)

At least once a week .....	2%
Every few weeks .....	6%
Maybe once every few months .....	21%
At least once a year .....	34%
I have never changed my passwords for any of my personal email accounts .....	36%
REFUSED .....	3%

**Q44.** Do you have an anti-virus program or software loaded on at least one computer, laptop, or other device with internet access in your home? (n=1,458)

Yes .....	79%
No .....	8%
Not sure .....	11%
REFUSED .....	2%

**[IF Q44 = 1(YES)]**

**Q45.** Thinking about the one computer, laptop or device you use the most to access the Internet, when did you last update your anti-virus software on with internet access in your home? (n=1,158)

Within the past month or 30 days .....	54%
Between 2 months and 3 months ago .....	14%
Between 4 and 6 months ago .....	8%
More than 6 months ago .....	9%
I have never have updated the anti-virus software in any computers in household .....	4%
Not sure .....	10%
REFUSED .....	1%

## Life events/Personal/Psychological Measures

For this next part of the survey, we'd like to learn a little bit about you and some personal experiences you've had recently. Some of the questions may seem personal. As mentioned in the beginning, your responses to all questions on this survey are confidential and not shared with anyone except the researchers. Reporting of these questions will be with reference to the total aggregate respondent group.

### [MP, RANDOMIZE AND RECORD ORDER OF CATEGORIES 1-10]

**Q46.** Which of the following events have you experienced in the past 2 years? (n=1,458)

- 10% Loss of a job
- 21% A negative change in financial status
- 11% Stress associated with moving
- 15% Concerns about being lonely
- 2% Divorce
- 1% Death of a spouse or partner
- 25% Death of a close friend or family member
- 12% A serious injury or illness yourself
- 13% A serious injury or illness in the family
- 22% Family or relationship problems
- 34% REFUSED

### [RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A-H]

**Q47.** I'm going to read some statements some people make about attitude and behavior in general. Thinking about your own attitudes and behavior, tell me how strongly you agree or disagree with each statement. (n=1,458)

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	Refused
a. I do things that are bad for me, even if they are fun	2%	16%	24%	25%	30%	4%
b. I often do things without thinking through all the alternatives	2%	14%	24%	29%	27%	4%
c. I don't mind taking chances with my money, as long as I think there's a chance it might pay off.	3%	15%	26%	26%	26%	4%
d. I enjoy making risking financial investments now and then.	2%	10%	21%	25%	38%	4%
e. There's no sense planning a lot—if something good is going to happen, it will	3%	15%	33%	26%	18%	4%
f. Overall, I expect more good things to happen to me than bad	22%	38%	28%	5%	3%	4%
g. I'm always optimistic about my future.	16%	36%	27%	13%	4%	4%
h. My life at home is rarely stressful.	14%	28%	26%	20%	9%	4%

[RANDOMIZE AND RECORD ORDER OF RESPONSE OPTIONS A-G]

**Q48.** In general, how often would you say you feel like each of the following: (n=1,454)

	<b>Hardly ever</b>	<b>Sometimes</b>	<b>Often</b>	<b>Refused</b>
a. A lack of companionship	57%	29%	10%	5%
b. 'Left out'	51%	36%	8%	4%
c. Isolated from other people	53%	34%	9%	5%
d. That you can be open about feelings or opinions <i>with family members</i>	12%	45%	39%	4%
e. That you can rely <i>on family members</i>	12%	32%	51%	4%
f. That you can be open about feelings or opinions <i>with friends</i>	14%	48%	34%	5%
g. That you can rely <i>on friends</i>	17%	45%	34%	4%

**Q49.** On a scale of 1 to 7, where 1 means you would not feel happy at all and 7 means you would feel extremely happy, how happy would you feel if you suddenly received \$1000? (n=1,458)

<b>Extremely happy - 7</b>	53%
<b>6</b>	19%
<b>5</b>	16%
<b>4</b>	7%
<b>3</b>	1%
<b>2</b>	<.5%
<b>Not happy at all - 1</b>	1%
<b>Refused</b>	2%

**Q50.** On a scale of 1 to 7, where 1 means you would not feel upset and 7 means you would feel extremely upset, how upset would you feel if you suddenly lost \$1000? **(n=1,458)**

<b>Extremely upset - 7</b>	53%
<b>6</b>	16%
<b>5</b>	10%
<b>4</b>	8%
<b>3</b>	4%
<b>2</b>	5%
<b>Not upset at all - 1</b>	1%
<b>Refused</b>	4%

**Q51.** Think for a moment about your personal debt on which you currently make interest payments like your mortgages, credit cards, personal or car loans. Would you say that the amount of debt you currently have is *more* than you can handle financially, about *as much* as you can handle financially, or you could handle *more* debt. **(n=1,458)**

I have more than I can handle financially ..... 14%  
 I have about as much debt as I can handle  
 financially ..... 40%  
 I could handle more financial debt ..... 18%  
 I do not have any personal financial debt..... 25%  
 REFUSED ..... 4%

## **Experience with Online Fraud\*\***

Now we'd like to know more about your experience with online fraud or scams. Your honest and accurate responses to these questions are very important and will help authorities deal with online crimes and the criminals who commit these crimes. We want ask you about 18 different types of known online scams. These scams can happen to anyone regardless of income, race, gender, or age. Each scam is briefly described and followed by a few short questions. This section of the survey should only take you about X minutes to complete. **Remember, your answers to these and all questions in this survey will remain completely anonymous and only reported as part of the aggregate group of respondents.**

**Q52. 419 Scams:** These are **emails** that usually come from Nigeria, or some other foreign country. They describe a scenario where the person writing the email is an official of the government or member of a royal family. They have funds coming to them but they need your help to deposit the money in an American bank. They ask you for good faith money and you don't hear from them again.

**Q52a.** In the past 12 months, have you received an email offer similar to this? **(n=1,458)**

Yes .....	34%
No.....	64%
REFUSED .....	3%

[IF Q52A = 1]

**Q52b.** Did you respond to an email offer like this? **(n=490)**

Yes .....	3%
No.....	96%
REFUSED .....	1%

[IF Q52B = 1]

**Q52c.** Did you lose any money to an email offer like this? **(n=16)**

Yes .....	n=0
No.....	n=16
REFUSED .....	n=0

[IF Q52C = 1]

**Q52d.** About how much money did you lose? **(n=0)**

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999 .....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

**\*\* All 'c' questions from Q52 through Q67 reflect weighted n's and cell counts. Unweighted n's and cell counts for these questions are close or equal to the unweighted numbers. The cell counts in all 'd' questions may or may not add up to the weighted n.**

[IF Q52A = 1, 52B=1, 52C=1, 52D=1-7]

**Q52e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (N=490)

Yes .....	9%
No.....	91%
REFUSED .....	<.5%

**Q53. Advance fees for credit cards:** This scam starts with an email telling you that you have been pre-approved for a credit card and you cannot be turned down even if you have bad credit. In order to get this card, you have to pay an advance fee to receive it. You never receive the credit card and your advance fee is lost.

**Q53a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	15%
No.....	82%
REFUSED .....	3%

[IF Q53A = 1]

**Q53b.** Did you respond to an email offer like this? (n=223)

Yes .....	4%
No.....	96%
REFUSED .....	1%

[IF Q53B = 1]

**Q53c.** Did you lose any money to an email offer like this? (n=9)

Yes .....	n=2
No.....	n=6
REFUSED .....	n=0

0  
%

[IF Q53C = 1]

**Q53d.** About how much money did you lose? (n=2)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=2
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=1
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF Q53A = 1, 53B=1, 53C=1, 53D=1-7]

**Q53e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=223)

Yes .....	6%
No.....	93%
REFUSED .....	1%

**Q54. Advance fee for jobs:** This involves receiving an email or other communication saying that there is a job available with a well-known company and all you need to do to get the job is to pay a fee. Once you pay the fee, you never hear from them again.

**Q54a.** In the past 12 months, have you received an email offer similar to this? **(n=1,458)**

Yes .....	8%
No.....	89%
REFUSED .....	3%

**[IF Q54A = 1]**

**Q54b.** Did you respond to an email offer like this? **(n=120)**

Yes .....	4%
No.....	96%
REFUSED .....	<.5%

**[IF Q54B = 1]**

**Q54c.** Did you lose any money to an email offer like this? **(n=4)**

Yes .....	n=4
No.....	n=1
REFUSED .....	n=0

**[IF Q54C = 1]**

**Q54d.** About how much money did you lose? **(n=4)**

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=2
Between \$50 and \$99 .....	n=2
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

**[IF Q54A=1, 54B=1, 54C=1, 54D=1-7]**

**Q54e.** Did you report this email scam to authorities like the police, the State Attorney General, the Securities and Exchange Commission? **(n=120)**

Yes .....	10%
No.....	90%
REFUSED .....	0%

**Q55. Secret Shoppers:** This involves you receiving an email that says you can earn hundreds of dollars a week by secretly shopping at major chain stores to see how they treat their customers. The scammer gets you to provide bank account and other personal information and sends a false check for payment.

**Q55a.** In the past 12 months, have you received an email offer similar to this? **(n=1,458)**

Yes .....	26%
No.....	72%
REFUSED .....	3%

**[IF Q55A = 1]**

**Q55b.** Did you respond to an email offer like this? **(n=373)**

Yes .....	5%
No.....	95%
REFUSED .....	<.5%

**[IF Q55B = 1]**

**Q55c.** Did you lose any money to an email offer like this? **(n=18)**

Yes .....	n=1
No.....	n=15
REFUSED.....	n=2

**[IF Q55C = 1]**

**Q55d.** About how much money did you lose? **(n=1)**

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

**[IF Q55A=1, 55B=1, 55C=1, 55D=1-7]**

**Q55e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? **(n=373)**

Yes .....	3%
No.....	97%
REFUSED .....	<.5%

**Q56. Foreign Lottery:** This involves you receiving an email that says you have won a large lottery worth millions of dollars. In order to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings.

**Q56a.** In the past 12 months, have you received an email offer similar to this? **(n=1,458)**

Yes .....	23%
No.....	74%
REFUSED .....	3%

[IF Q56A = 1]

Q56b. Did you respond to an email offer like this? (n=339)

Yes .....	2%
No.....	98%
REFUSED .....	<.5%

[IF Q56B = 1]

Q56c. Did you lose any money to an email offer like this? (n=5)

Yes .....	n=2
No.....	n=3
REFUSED .....	n=0

[IF Q55c = 1]

Q55d. About how much money did you lose? (n=1)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF Q55A=1, 55B=1, 55C=1, 55D=1-7]

Q55e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=373)

Yes .....	3%
No.....	97%
REFUSED .....	<.5%

**Q56. Foreign Lottery:** This involves you receiving an email that says you have won a large lottery worth millions of dollars. In order to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings.

Q56a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	23%
No.....	74%
REFUSED .....	3%

[IF Q56A = 1]

Q56b. Did you respond to an email offer like this? (n=339)

Yes .....	2%
No.....	98%
REFUSED .....	<.5%

[IF Q56B = 1]

Q56c. Did you lose any money to an email offer like this? (n=5)

Yes .....	n=2
No.....	n=3
REFUSED .....	n=0

[IF Q55C = 1]

Q55d. About how much money did you lose? (n=1)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF Q55A=1, 55B=1, 55C=1, 55D=1-7]

Q55e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=373)

Yes .....	3%
No.....	97%
REFUSED .....	<.5%

**Q56. Foreign Lottery:** This involves you receiving an email that says you have won a large lottery worth millions of dollars. In order to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings.

Q56a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	23%
No.....	74%
REFUSED .....	3%

[IF Q56A = 1]

Q56b. Did you respond to an email offer like this? (n=339)

Yes .....	2%
No.....	98%
REFUSED .....	<.5%

[IF Q56B = 1]

Q56c. Did you lose any money to an email offer like this? (n=5)

Yes .....	n=2
No.....	n=3
REFUSED .....	n=0

[IF Q56C = 1]

Q56d. About how much money did you lose? (n=2)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=2
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 56A=1, 56B=1, 56C=1, 56D=1-7]

Q56e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=339)

Yes .....	7%
No.....	93%
REFUSED .....	0%

Q57. Sweepstakes offer: This involves you receiving an email that says you may have won a large prize, but you have to enter a drawing to determine if you have won. In order to enter, you must pay a fee or buy a product. After paying the fee or purchasing a product, you do not receive any prizes. While there are legal sweepstakes offers, anything that requires you to buy a product or send money to determine your winnings is illegal.

Q57a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	23%
No.....	74%
REFUSED .....	3%

[IF Q57A = 1]

Q57b. Did you respond to an email offer like this? (n=337)

Yes .....	8%
No.....	92%
REFUSED .....	<.5%

[IF Q57B = 1]

Q57c. Did you lose any money to an email offer like this? (n=27)

Yes .....	n=0
No.....	n=25
REFUSED .....	n=2

[IF Q57C = 1]

Q57d. About how much money did you lose? (n=0)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 57A=1, 57B=1, 57C=1, 57D=1-7]

**Q57e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=337)

Yes .....	5%
No.....	95%
REFUSED .....	1%

**Q58. Phishing Emails:** In this scam you receive an email claiming to be from your bank. The email says that there has been some security breach or other problem with your account and you need to verify your information by clicking on a link. It looks like a link to your bank, but it is actually a link to a fake website where you are asked to enter your ID and login information. Once you do that, the scammers can access your account.

**Q58a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	24%
No.....	73%
REFUSED .....	4%

[IF Q58A = 1]

**Q58b.** Did you respond to an email offer like this? (n=344)

Yes .....	2%
No.....	97%
REFUSED .....	1%

[IF Q58B = 1]

**Q58c.** Did you lose any money to an email offer like this? (n=6)

Yes .....	n=1
No.....	n=3
REFUSED .....	n=2

[IF Q58C = 1]

**Q58d.** About how much money did you lose? (n=1)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 58A=1, 58B=1, 58C=1, 58D=1-7]

**Q58e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=344)

Yes .....	14%
No.....	85%
REFUSED .....	1%

**Q59. The Fake Check Scam:** This involves an item you listed for sale on the internet. The scammer responds to your ad by offering to pay more for it than you are asking. You are asked to cash the check and then send the item for sale and a portion of the overpayment to the scammer. In the end, the check is fake and you are left without your item or the money that was to pay for it.

**Q59a.** In the past 12 months, have you received an email offer similar to this? (n=1,457)

Yes .....	7%
No.....	90%
REFUSED .....	3%

[IF Q59A = 1]

**Q59b.** Did you respond to an email offer like this? (n=106)

Yes .....	16%
No.....	83%
REFUSED .....	1%

[IF Q59B = 1]

**Q59c.** Did you lose any money to an email offer like this? (n=17)

Yes .....	n=3
No.....	n=13
REFUSED .....	n=0

[IF Q59C = 1]

**Q59d.** About how much money did you lose? (n=3)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=2
Between \$50 and \$99 .....	n=2
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 59A=1, 59B=1, 59C=1, 59D=1-7]

**Q59e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=106)

Yes .....	13%
No.....	86%
REFUSED .....	2%

**Q60. Travel Scams:** This involves an email telling you about a free trip you have won or another amazing promotion that provides free airfare. Once you sign up for the free trip, you discover there are hidden fees or requirements to buy overpriced hotel rooms.

**Q60a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes ..... 18%  
No..... 79%  
REFUSED ..... 3%

[IF Q60A = 1]

**Q60b.** Did you respond to an email offer like this? (n=266)

Yes ..... 4%  
No..... 97%  
REFUSED ..... 0%

[IF Q60B = 1]

**Q60c.** Did you lose any money to an email offer like this? (n=9)

Yes ..... n=3  
No..... n=6  
REFUSED ..... n=0

[IF Q60C = 1]

**Q60d.** About how much money did you lose? (n=3)

Less than \$10 ..... n=0  
Between \$10 and \$49 ..... n=2  
Between \$50 and \$99 ..... n=1  
Between \$100 and \$499 ..... n=0  
Between \$500 and \$999 ..... n=0  
Between \$1000 and \$4,999 ..... n=0  
\$5000 or more ..... n=0  
REFUSED ..... n=0

[IF 60A=1, 60B=1, 60C=1, 60D=1-7]

**Q60e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=266)

Yes ..... 4%  
No..... 96%  
REFUSED ..... <.5%

**Q61. Something wrong with your computer:** This involves you receiving a telephone call, email or pop-up screen from someone claiming to work for Microsoft or another large computer company. They say there is something wrong with your computer and if you let them take over your computer via the internet, for a small fee they will fix it right away. They end up putting a virus onto your computer and taking the money. They may steal additional personal information from you while they have taken over your computer.

**Q61a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes ..... 22%  
No..... 75%  
REFUSED ..... 3%

[IF Q61A = 1]

Q61b. Did you respond to an email offer like this? (n=316)

Yes .....	8%
No.....	91%
REFUSED .....	<.5%

[IF Q61B = 1]

Q61c. Did you lose any money to an email offer like this? (n=26)

Yes .....	n=3
No.....	n=23
REFUSED .....	n=0

[IF Q61C = 1]

Q61d. About how much money did you lose? (n=3)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=2
Between \$500 and \$999.....	n=1
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0

[IF 61A=1, 61B=1, 61C=1, 61D=1-7]

Q61e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=316)

Yes .....	4%
No.....	96%
REFUSED .....	<.5%

**Q62. Relative in Distress:** This involves receiving a communication through email or social media, like Facebook, from someone purporting to be a friend or relative who is supposedly in a foreign country and has been robbed or some other story of distress. They ask you to wire money. In reality, it is someone who has hacked into your friend’s account and any money you wire is lost to a scammer.

Q62a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	9%
No.....	88%
REFUSED .....	4%

[IF Q62A = 1]

Q62b. Did you respond to an email offer like this? (n=126)

Yes .....	6%
No.....	94%
REFUSED .....	0%

[IF Q62B = 1]

Q62c. Did you lose any money to an email offer like this? (n=8)

Yes .....	n=0
No.....	n=8
REFUSED .....	n=0

[IF Q62C = 1]

Q62d. About how much money did you lose? (n=0)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 62A=1, 62B=1, 62C=1, 62D=1-7]

Q62e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=126)

Yes .....	4%
No.....	96%
REFUSED .....	0%

**Q63. Romance Scams:** This occurs when someone poses as another person and attempts to get you into a romantic relationship. The relationship can start on a dating site, chat room, or via email. After exchanging personal messages for some time, the person starts talking about wanting to visit, however they need money to be able to make the trip or they need the money for another emergency purpose. Eventually, you quit hearing from the person and are out all the money you sent.

Q63a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	8%
No.....	89%
REFUSED .....	3%

[IF Q63A = 1]

Q63b. Did you respond to an email offer like this? (n=117)

Yes .....	3%
No.....	97%
REFUSED .....	0%

[IF Q63B = 1]

Q63c. Did you lose any money to an email offer like this? (n=4)

Yes .....	n=2
No.....	n=2
REFUSED .....	n=0

[IF Q63C = 1]

Q63d. About how much money did you lose? (n=2)

Less than \$10 .....	n=0
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=1
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=1
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 63A=1, 63B=1, 63C=1, 63D=1-7]

Q63e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=117)

Yes .....	3%
No.....	97%
REFUSED .....	0%

**Q64. Miracle Cures:** This involves you receiving an email or seeing an online ad that says they have found a miracle cure for something like arthritis, cancer, weight loss, pain relief, etc. All you have to do is pay a fee and they will send you the cure. The ‘miracle’ cure turns out to be fake, is not FDA approved, does not work at all, and you lost your money.

Q64a. In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	10%
No.....	86%
REFUSED .....	3%

[IF Q64A = 1]

Q64b. Did you respond to an email offer like this? (n=151)

Yes .....	4%
No.....	96%
REFUSED .....	<.5%

[IF Q64B = 1]

Q64c. Did you lose any money to an email offer like this? (n=6)

Yes .....	n=4
No.....	n=2
REFUSED .....	n=0

[IF Q64C = 1]

Q64d. About how much money did you lose? (n=4)

Less than \$10 .....	n=1
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=2
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 64A=1, 64B=1, 64C=1, 64D=1-7]

**Q64e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=151)

Yes .....	4%
No.....	96%
REFUSED .....	0%

**Q65. Debt Relief Scams:** This involves an offer you receive to help get you out of debt. You pay a fee to a company and often the company either takes your money and vanishes or simply does not do what they said they would do.

**Q65a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	16%
No.....	81%
REFUSED .....	3%

[IF Q65A = 1]

**Q65b.** Did you respond to an email offer like this? (n=234)

Yes .....	4%
No.....	96%
REFUSED .....	1%

[IF Q65B = 1]

**Q65c.** Did you lose any money to an email offer like this? (n=8)

Yes .....	n=3
No.....	n=5
REFUSED .....	n=0

[IF Q65C = 1]

**Q65d.** About how much money did you lose? (n=3)

Less than \$10 .....	n=3
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 65A=1, 65B=1, 65C=1, 65D=1-7]

**Q65e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=234)

Yes .....	3%
No.....	96%
REFUSED .....	1%

**Q66. Time Share Condo Resale:** This involves an email from a company that claims to specialize in reselling time-share interests. Some claim they have hundreds of consumers ready to buy hard-to-sell time-shares; others claim to have large corporate clients that need the units for their executives and VIP guests. Either way, you pay an advance fee to be able to sell and it never happens.

**Q66a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	9%
No.....	87%
REFUSED .....	4%

[IF Q66A = 1]

**Q66b.** Did you respond to an email offer like this? (n=131)

Yes .....	9%
No.....	89%
REFUSED .....	2%

[IF Q66B = 1]

**Q66c.** Did you lose any money to an email offer like this? (n=11)

Yes .....	n=8
No.....	n=2
REFUSED .....	n=2

[IF Q66C = 1]

**Q66d.** About how much money did you lose? (n=8)

Less than \$10 .....	n=3
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=1
Between \$500 and \$999.....	n=4
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 66A=1, 66B=1, 66C=1, 66D=1-7]

**Q66e.** Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=131)

Yes .....	6%
No.....	93%
REFUSED .....	1%

**Q67. The Prescription Drug Discount Scam:** This is where you receive an email suggesting that if you join a prescription drug buying club, you can save about 30-50% off the cost of your prescription drugs. The cost to join is usually about \$200-\$400. After paying to join, you discover that you can't really save the amount of money they claimed.

**Q67a.** In the past 12 months, have you received an email offer similar to this? (n=1,458)

Yes .....	13%
No.....	83%
REFUSED .....	4%

[IF Q67A = 1]

Q67b. Did you respond to an email offer like this? (n=193)

Yes .....	4%
No.....	95%
REFUSED .....	1%

[IF Q67B = 1]

Q67c. Did you lose any money to an email offer like this? (n=8)

Yes .....	n=3
No.....	n=5
REFUSED .....	n=0

[IF Q67C = 1]

Q67d. About how much money did you lose? (n=3)

Less than \$10 .....	n=3
Between \$10 and \$49 .....	n=0
Between \$50 and \$99 .....	n=0
Between \$100 and \$499 .....	n=0
Between \$500 and \$999.....	n=0
Between \$1000 and \$4,999 .....	n=0
\$5000 or more .....	n=0
REFUSED .....	n=0

[IF 67A=1, 67B=1, 67C=1, 67D=1-7]

Q67e. Did you report this email scam to authorities like the police, the State Attorney General, the Federal Trade Commission? (n=193)

Yes .....	4%
No.....	96%
REFUSED .....	1%

Q68. If there was any other scam, online or otherwise, you've ever personally experienced that has NOT been mentioned in this survey, please indicate what type of scam this was here:

[IF ANSWER PROVIDED IN Q68]

Q69. About when did this happen to you? (n=261)

Within the past 7 days .....	5%
Between about 7 and 14 days ago (between about a week and two weeks ago) .....	3%
Between about 15 and 28 days ago (between about 2 to 4 weeks ago).....	2%
Last month sometime.....	2%
Between 2 to 6 months ago .....	6%
Between about 6 to 12 months ago.....	9%
More than 12 months ago .....	9%
Not sure/can't remember .....	56%
REFUSED .....	8%

## About You -- DEMOGRAPHICS

The following questions are for classification purposes only and will be kept entirely confidential.

### D1. Are you male or female? (n=1,539)

- 48% Male
- 52% Female

### D2. What is your age as of your last birthday? (in years) (n=1,539)

- 12% 18-24
- 16% 25-34
- 18% 35-44
- 16% 45-54
- 21% 55-64
- 12% 65-74
- 5% 75+

### D3. What is your current marital status? (n=1,539)

- 58% Married, living with partner
- 4% Widowed
- 11% Divorced
- 2% Separated
- 26% Never married

### D4. Do you own or rent your primary residence? (n=1,539)

- 71% Own
- 26% Rent
- 3% Other

### D5. Besides you, do you have any of the following people living in your household? (n=1,539)

	Yes	No	Refused
a. Spouse or partner .....	59%	21%	19%
b. Child/children under 18 .....	27%	49%	24%
c. Child/children 18 or older.....	13%	61%	26%
d. Child/children away at college .....	4%	69%	28%
e. Grandchildren under 18.....	3%	69%	28%
f. Grandchildren 18 or older.....	1%	70%	29%
g. Parents/parents-in-law .....	12%	61%	27%
h. Other relatives.....	7%	66%	28%
i. Others not related to you or your spouse or partner .....	4%	67%	29%
j. No other people in household.....	12%	0%	88%

**D6. Do you have health care coverage through the following sources? (n=1,539)**

- a. Current employer or spouse's current employer..... 43%
- b. Past employer or spouse's past employer (may be a retirement benefit)..... 8%
- c. On your own through an individual insurance policy..... 8%
- d. Medicare ..... 22%
- e. Medicaid ..... 8%
- f. Veteran's Administration (VA) or military benefits..... 4%
- g. NONE – no health coverage at all ..... 15%
- h. REFUSED..... 6%

**D7. Does any disability, impairment or chronic disease keep you from participating fully in work, school, household, or other activities? (n=1,539)**

- 15% Yes
- 77% No
- 4% Not sure
- 4% REFUSED

**D8. What is the highest level of education that you completed? (n=1,539)**

- 12% Less than high school
- 30% High school
- 29% Some college
- 29% College degree or higher

**D9. What is your race? (n=1,539)**

- 66% White, non-Hispanic
- 12% Black, Non-Hispanic
- 6% Other, non-Hispanic
- 15% Hispanic
- 1% 2+ Races, Non-Hispanic

**D10. What is your 5-digit ZIP Code? (Write in your ZIP CODE) :**

**D11. What city or town do you live in? \_\_\_\_\_ (Write in city or town)**

**D12. What was your annual household income before taxes in 2012? (n=1,539)**

- 28% Less than \$35,000 (NET)
- 31% \$35,000 - \$74,999 (NET)
- 41% \$75,000 or more (NET)
- 14% \$125,000 or more
- 5% NO RESPONSE

**D13. The client for this survey sometimes receives phone calls from reporters who want to interview people for news stories. Would you be willing to speak with a reporter about some of the things addressed in this survey? You may be contacted by the client prior to being referred to the reporter. This would not be a sales call. (n=1,539)**

19% Yes  
78% No  
4% REFUSED

**[IF QD13 = 1]**

**D14. Because you would be willing to speak with a reporter, we also will be providing some limited information about you to the client. This information will be limited to the following: (1) your first name, (2) your telephone number, (3) your gender (male or female), (4) the census region in which you live, (5) your age group (e.g., 25-49, 50-64, or 65+), and up to 4 additional responses you gave to this survey. Some of that information may be shared with the reporter as background for the interview. These questions/responses will be related to the main objectives of the survey itself. Are you still willing to speak with a reporter? (n=284)**

87% Yes, I reconfirm my consent  
11% No  
2% REFUSED

**[IF QD14 = 2]**

Thank you.

**[IF QD14 = 1]**

**D15. Thank you for indicating your willingness to speak with a reporter. Before a reporter contacts you, the client may contact you first to verify that you are still interested in speaking with a reporter.**

**We cannot guarantee that a reporter will contact you, but we will be sure to make a note of your interest in being interviewed.**

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