

CAUGHT IN THE SCAMMER'S NET
RISK FACTORS THAT MAY LEAD
TO BECOMING AN INTERNET FRAUD VICTIM

AARP SURVEY OF WASHINGTON STATE ADULTS
AGE 18 AND OLDER

Prepared by

Doug Shadel
Karla Pak
Jennifer Sauer



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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.¹

➤ 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

- Over one in five (22%) Washington State adults who access the internet or as many as 942,681 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.
- Nearly three-quarters (73%) of all Washington State adults that access the Internet, or as many as 3.1 million people, received at least one online fraud offer in 2013.
- Although seventy-seven percent of Washington adults surveyed are concerned about being scammed over the Internet, they correctly answered an average of only 5.5 out of 10 questions designed to test their knowledge about how to be safe online

¹ See <http://www.aarp.org/onlinefraud> for more detailed findings from the larger national survey analysis.

BACKGROUND

According to the Federal Trade Commission, reports of consumer fraud have increased by over 60 percent since 2008² and online scams doubled from just over 20 percent of all fraud in 2007 to nearly 40 percent of all fraud in 2011.³ 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.⁴ Interestingly, Washington State ranks 10th among all states in complainants reporting internet fraud, and 10th in the amount of combined victim financial loss – over \$11.5 million dollars in 2012.

While previous studies have profiled victims of scams such as investment⁵ and lottery fraud⁶, and some have looked at similarities across victim types⁷, few studies have attempted to profile online fraud victims. The present study surveyed 11,741 individuals eighteen and older nationally with 969 in Washington State. The survey sought to answer the following questions:

1. How concerned are Washington adults about online fraud and what if any steps are they taking to protect themselves?
2. Are there behaviors, life experiences, and knowledge attributes that may increase a person's risk of specifically becoming a victim of online fraud?
3. What proportion of individuals in Washington State may be at risk of being victimized by online fraud?

The results of this survey further AARP's continued efforts to advocate and protect Americans of all ages, but especially those particularly vulnerable, from becoming a victim of fraud. This report describes key findings for the Washington State sample of adults age 18 and older. For national survey results, please go to <http://www.aarp.org/onlinefraud>.

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® and 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 GfK's 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 GfK KnowledgePanel® completed 1,539 national sample surveys and has completion rate of 51.3 percent and a margin of error of 3.1 percent. In Washington State, 739 KnowledgePanel® respondents and 230 off-panel respondents completed the survey which resulted in 969 survey completions. This state survey has a completion rate of 71.5 percent a margin of error of 5.0 percent. (See page 10 for the full methodology including response rate information).

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

³ 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>

⁴ Internet Crime Complaint Center, Annual Report, 2013, page 4, http://www.ic3.gov/media/annualreport/2012_IC3Report.pdf

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

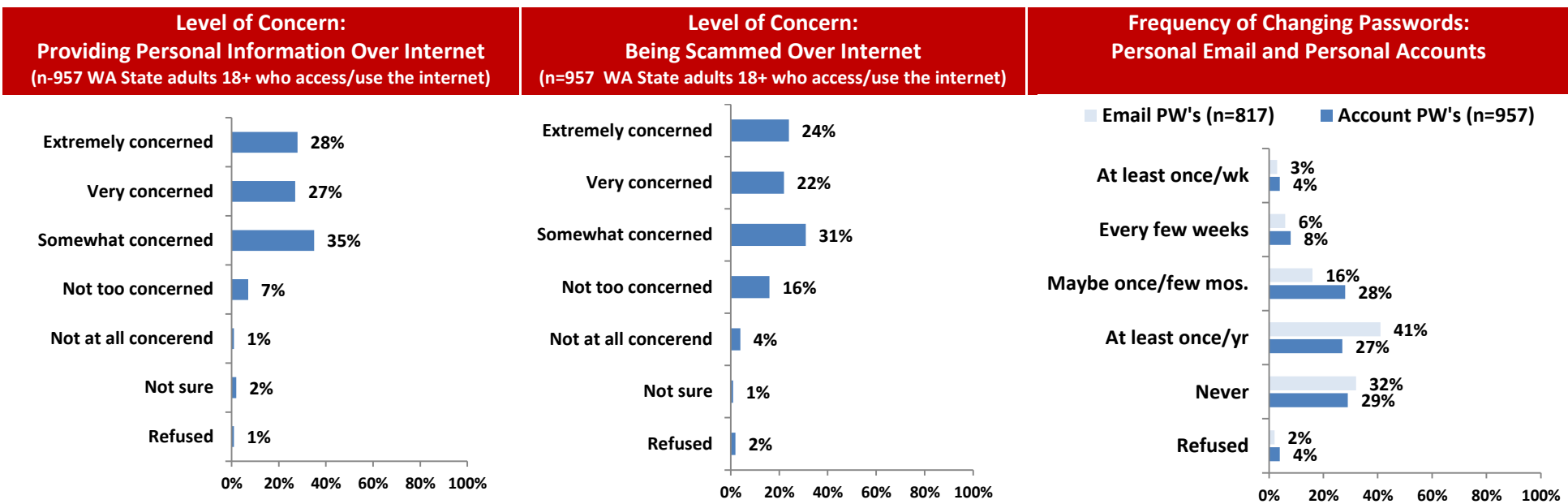
⁶ AARP Foundation and U.S. Department of Justice, *Off the Hook: Reducing Participation in Telemarketing Fraud.*, 2003 http://assets.aarp.org/rgcenter/consume/d17812_fraud.pdf

⁷ Karla Pak and Shadel, D., *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: CONCERN ABOUT ONLINE SCAMS, THE PERCENTAGE TARGETED AND HOW MANY KNOW HOW TO STAY SAFE ?

WASHINGTON STATE ADULTS ARE CONCERNED ABOUT INTERNET FRAUD, IDENTITY THEFT, AND LOSS OF PRIVACY

Washington State adults who access the internet are concerned about providing personal information and about being scammed over the Internet. Yet despite this high level of concern about Internet fraud, over one-quarter of these respondents say they never change their password for accounts that include sensitive information like online banking or bill payments. Likewise, nearly a third with personal email accounts says they have never changed their password for that/those accounts



When asked about concerns when purchasing a product or service online, almost half of all Washington State adults who access the internet are extremely or very concerned about the **risk of identity theft** or **credit card abuse**. Just over four in ten are extremely or very concerned about **loss of privacy** and **purchasing poor quality product or service**. At least one-quarter are somewhat concerned about each factor tested.

Factors Concerned About When Purchasing Product or Service (n=957 WA State adults 18+ who access/use the internet)	Extremely Concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned
The risk of identity theft	22%	27%	33%	15%	3%
The risk of credit card abuse	22%	26%	29%	18%	5%
The risk of loss of privacy	21%	20%	35%	20%	3%
Purchasing a poor quality product or service	17%	26%	40%	13%	2%
Not getting credited for a return	14%	17%	32%	31%	5%

NEARLY THREE-QUARTERS OF WASHINGTON STATE ADULTS RECEIVED AN ONLINE FRAUD OFFER

Respondents were asked if they had received one of 16 different types of fraud offers that had been previously reported to the Federal Trade Commission. The data show that seventy-three percent of Washington State adults who access the internet - or as many as 3.1 million people - received at least one or more of these fraudulent online offers in the past 12 months. Below is the list of the scams and descriptions as read by the respondents.

SELECT ONLINE SCAMS TESTED IN SURVEY

419 Scams	<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>
Advance fees for credit cards	<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>
Advance fee for jobs	<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>
Secret Shoppers	<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>
Foreign Lottery	<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>
Sweepstakes offer	<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>
Phishing Emails	<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>
The Fake Check Scam	<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>
Travel Scams	<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>
Something wrong with your computer	<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>
Relative in Distress	<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>
Romance Scams	<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>

Miracle Cures	<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>
Debt Relief Scams	<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>
Time Share Condo Resale	<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>
The Prescription Drug Discount Scam	<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>

WASHINGTON INTERNET USERS DO POORLY ON ONLINE LITERACY TESTS⁸

Another factor in gauging one’s susceptibility to fraud is knowledge of how to stay safe online. Respondents were asked a series of questions to assess their knowledge. Washington State adults answered an average of only 5.5 out of 10 questions correctly.

Statement About Online Services or Websites (n=957)	True	False	Not sure	Incorrect/ Not sure
Most online merchants give customers the opportunity to see information they gather about them.	16%	43%	38%	54%
A website is allowed to share information about me with their business partners without telling me the names of the business partners.	55%	14%	29%	43%
When a website has a privacy policy, it means the site will not share my information with other websites or companies.	24%	52%	21%	45%
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.	30%	7%	60%	67%
Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information.	11%	68%	18%	29%
A website does not need your permission before downloading programs on to your computer that can track your online activities and use.	36%	30%	32%	62%
A merchant can track your movement on their website even if you decide not to buy something from them.	72%	5%	20%	25%
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%	56%	31%	42%
When I erase personal information from a social media or other website, it is gone forever.	3%	73%	23%	26%
Social Networking sites, like Facebook, allow me to adjust the privacy settings to control who has direct access to things I post.	68%	5%	24%	29%

** RED percentages indicate correct responses

⁸ Question 39j was eliminated from analysis because there was some ambiguity about whether the statement was true or false.

SECTION TWO: HOW MANY WASHINGTON ADULTS ARE AT RISK OF BEING DEFRAUDED ONLINE?

NATIONAL STUDY IDENTIFIES KEY RISK FACTORS FOR ONLINE FRAUD VICTIMIZATION

The data reported for Washington State is part a larger study that included a national sample and twelve state oversamples (N=11,271). This national survey contained a broad range of questions about respondents' attitudes, behaviors, and life events as well as questions about 16 online scams. **Two sub-groups were then identified: victims**, who reported that they had lost money to a scam; and **non-victims**, who reported they had received a scam offer but did not respond to it. Survey answers from both groups were then analyzed (see full report of the national results at www.aarp.org/fraudwatchnetwork).

Online fraud victims and non-victims differed in their answers to a number of survey questions. But 15 questions showed the greatest differences and they were flagged for further analysis. Several of these questions addressed risk factors identified in previous research. In cases where questions were highly related to one another, one representative question was chosen. These questions formed the beginning of a fraud risk scale (see below):

- 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 that they have more debt than they could handle or they could not handle more debt

In order to evaluate the usefulness of these questions as a possible online fraud risk scale, an analysis was done in the national study to see how victims and non-victims scored on only those 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.

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

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

OVER ONE IN FIVE WASHINGTON STATE ADULTS SCORE HIGH ON THE ONLINE RISK SCALE

An analysis was done to determine how Washington State adults scored on the online risk scale. Over one in five (or as many as 942,681 people) fell in the “High Risk” category, scoring 7 or more. Almost half scored in the “medium” risk category and about one-third fell into the “low” risk category.

Distribution of Washington State Adults By Risk Category (n=920)	
Risk Category	Washington State
High Risk – 7 or more risk behaviors	22%
Medium Risk - 4-6 risk behaviors	46%
Low Risk – 0-3 Risk Behaviors	32%

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.

CONCLUSION

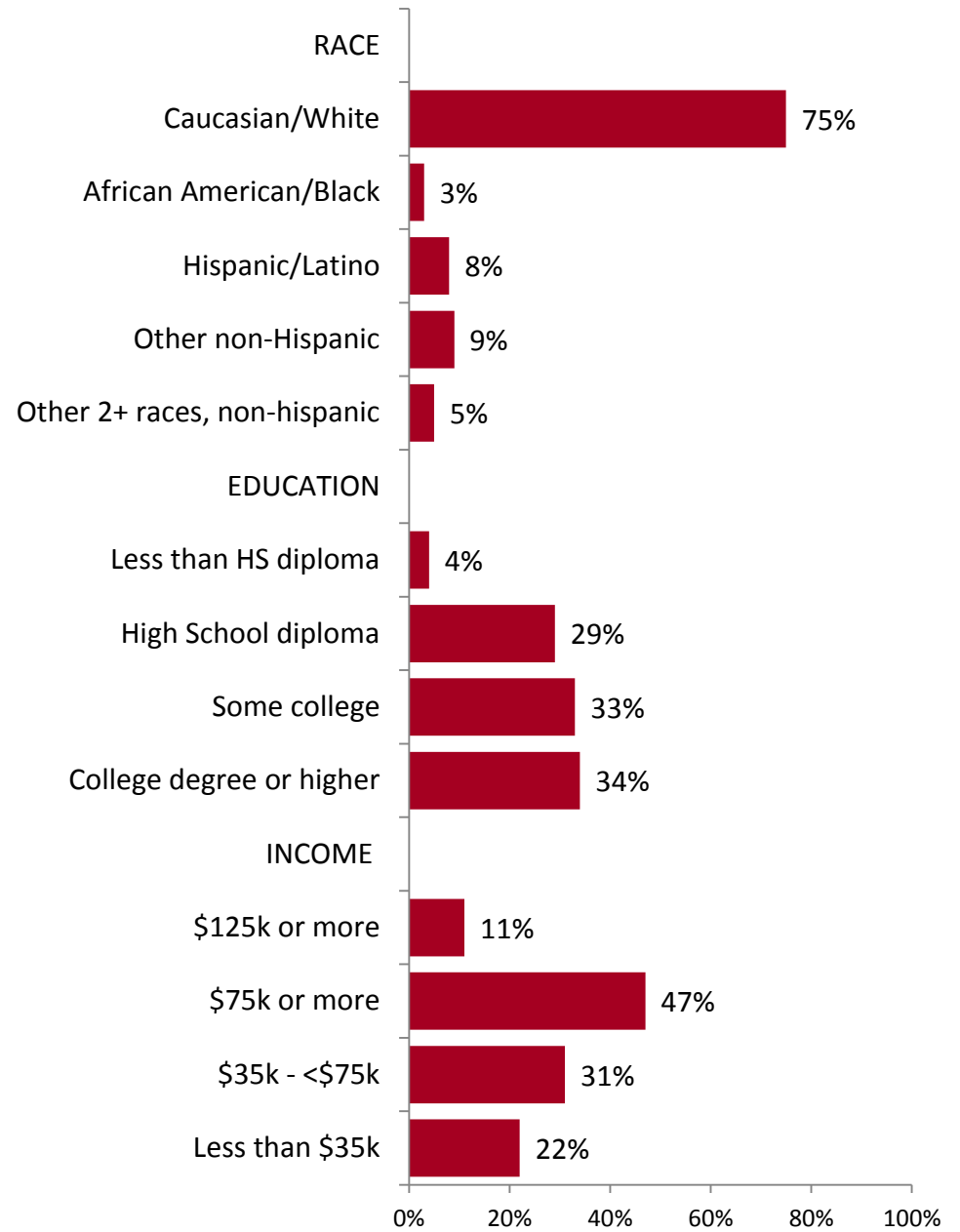
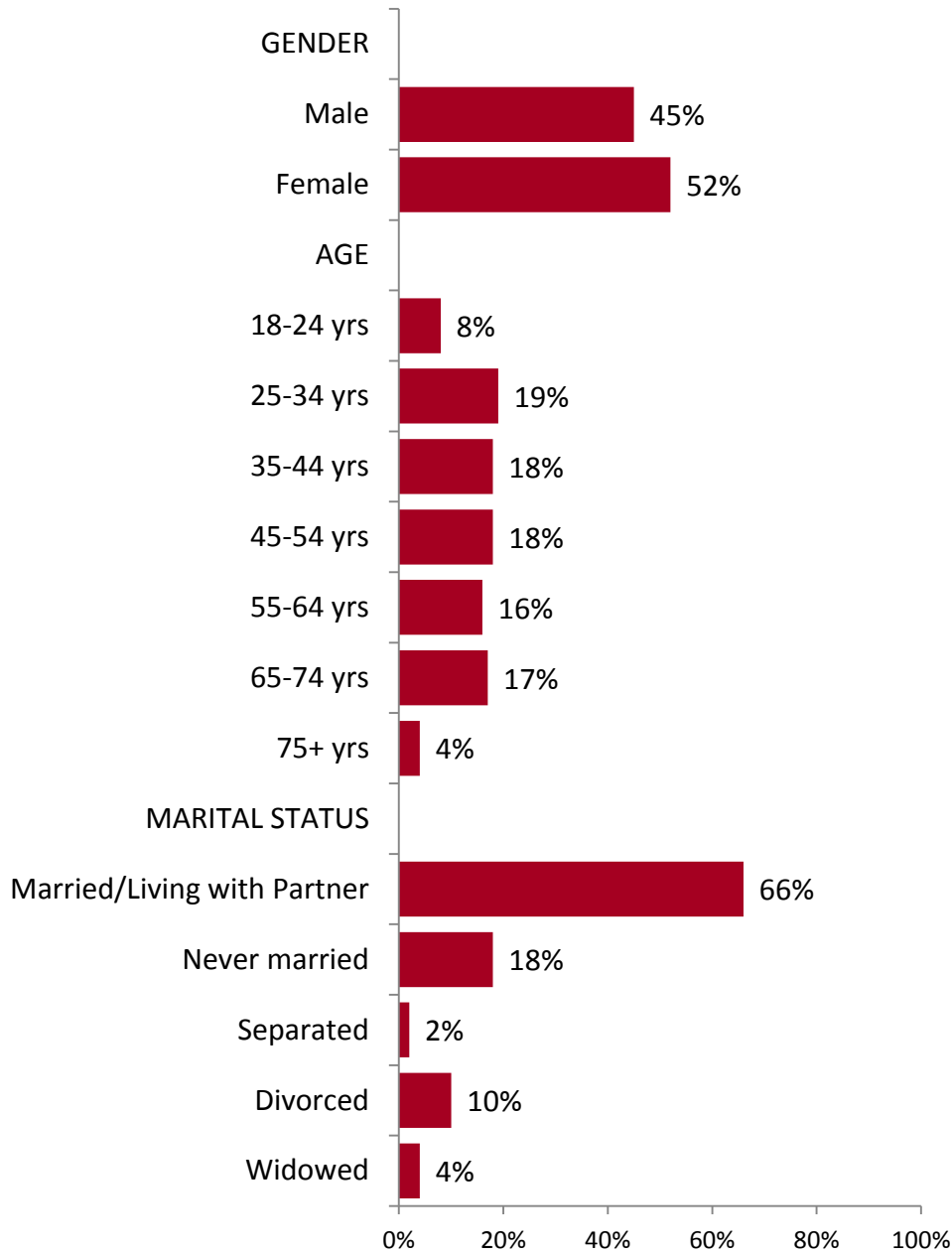
This study shows that millions of Washington State adults receive online fraud offers each year and while many report resisting such offers, a majority of online users continue to worry about being scammed. The study identifies several key risk factors that may make us vulnerable to online fraud, especially 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

WASHINGTON STATE SAMPLE DEMOGRAPHICS (weighted n=969)



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@aarp.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 for the entire sample. 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*.⁹

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%
G. Cumulative Response Rate 1 (CUMRR1)	5.3%
H. Cumulative Response Rate 2 (CUMRR2)	2.0%

⁹ The full text of the paper is available on the Public Opinion Quarterly – Special issue webpage: http://www.oxfordjournals.org/our_journals/pog/special.html *Public Opinion Quarterly* 72(5), pp. 1008-1032.

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. The response rates for Washington State are as follows:

A. Number of Assigned Panelists	1,054
B. Study-Specific Average Panel Recruitment Rate (RECR)	14.4%
C. Study-Specific Average Household Profile Rate (PROR)	64.6%
D. Study-Specific Average Household Retention Rate (RETR)	34.4%
E. Number of Total Study Completes	736
F. Study Completion Rate (COMPR)	69.8%
G. Cumulative Response Rate 1 (CUMRR1)	6.5%
H. Cumulative Response Rate 2 (CUMRR2)	2.2%

At-Risk for Fraud Victimization Scores

XXXXXXX analysis was run to describe blah blah blah and generate risk level scores.

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

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For more information about this survey, please contact:

Doug Shadel at 206-517-2316 (dshadel@aarp.org)

Karla Pak at 206-517-9338 (kpak@aarp.org)

Jennifer Sauer at 202-434-6207 (jsauer@aarp.org)

ANNOTATED SURVEY OF GENERAL RESPONSES TO ALL QUESTIONS

Washington n=969 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=969)

Yes 99%
 No 1%
 Not sure <.5%
 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=12 Reason each is not accessing the Internet)

	Major factor	Minor factor	Not a factor at all	Refused
a. I was not comfortable with technology	15%	21%	27%	37%
b. I don't need it, not interested	17%	6%	41%	37%
c. I have privacy and security concerns	11%	26%	27%	37%
d. It's too expensive	16%	7%	41%	37%
e. It's not available at my job	0%	11%	53%	37%
f. My employer does not allow internet use	0%	11%	53%	37%
g. I have other family, friends or coworkers that can get me info I need from Internet	26%	11%	27%	37%
h. There are usually language barriers for me	0%	0%	64%	37%
i. I don't have a computer or device available to me to access internet	5%	0%	58%	37%
j. Other reason? Please specify:	0%	0%	57%	43%
k. Not sure	19%	0%	0%	81%

[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=957)

- 97% From home?
- 35% From work?
- 15% From some other place like a library, community center, business center in apartment or condo complex, senior center, etc?
- 0% 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=957)

- 4% Through a dial up telephone line
- 27% Through DSL enabled phone line
- 43% Through a TV cable modem
- 55% Through a wireless connection
- 8% Through a fiber optic connection like FIOS
- 4% Not sure
- 2% 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=957)

- 63% A desktop computer?
- 67% A laptop computer?
- 28% A tablet computer like an iPad or Microsoft Surface
- 48% A smartphone like an Android or iPhone or Blackberry?
- 12% An e-reader like a Nook or Kindle?
- 4% An MP3 player?
- 13% A game console?
- 10% A television?
- 1% Some other personal technological device? Please specify: _____
- <.5% REFUSED

Q6. Do you have an email account through an employer? (n=957)

- 39% Yes
- 62% No
- 1% REFUSED

Q7. Through which of the following Internet providers do you have a personal email account? (n=957)

- 40% Google
- 24% Comcast
- 3% Verizon
- 33% Yahoo
- 29% Hotmail
- 12% MSN
- 20% If you use another provider not listed here, please type in providers name here: _____
- 2% I do not have any personal email accounts through any Internet provider
- 1% 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=957)

- 1% 0
- 95% 1-5
- 3% 6-10
- <.5% 11-15
- 0% 16-20
- <.5% 21+
- 1% REFUSED

Frequency of Internet Use

Q9. In the past 12 months, about how often would you say you use the internet or email? (n=957)

- Several times a day 78%
- About once a day 15%
- 3-5 days a week 4%
- 1-2 days a week 2%
- Every few weeks 1%
- Maybe once every few months <.5%
- REFUSED..... 1%

Q10. During the course of a day, about how many hours do you spend on the Internet or email? (n=957)

- Less than 1 hour 13%
- 1 to less than 3 hours 48%
- 3 to less than 6 hours 24%
- 6 to less than 10 hours or more 8%
- 10 hours or more 4%
- Not sure 1%
- REFUSED..... 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=957)

	Yes	No	Refused
a. Send or receive email	97%	1%	2%
b. Read general national or local news	79%	19%	2%
c. Read health or medical information	71%	26%	3%
d. Buy a product or service	86%	12%	2%
e. Download video files	37%	61%	2%
f. Download music files	43%	55%	3%
g. Watch a video on a video sharing site like HULU or Netflix or YouTube	66%	33%	2%
h. Play or download games	52%	46%	2%
i. Pay bills or manage financial accounts	78%	21%	2%
j. Visit /engage in social media like Facebook, LinkedIn, Google +, Twitter, etc.	73%	26%	1%
k. Read entertainment news	57%	42%	2%
l. Check weather	81%	16%	3%
m. Visit travel sites/book travel reservations	66%	32%	2%
n. Make video calls to family, friends or coworkers	32%	67%	1%
o. Complete class or school assignment	20%	79%	2%
p. Complete work assignments	36%	62%	2%
q. Use instant messaging	41%	58%	1%
r. Work with web design or digital photography	25%	73%	1%

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=957)**

	Yes	No	Refused
a. Clicked on a pop-up ad on a particular website	12%	87%	2%
b. Opened an email from someone you didn't know	18%	81%	1%
c. Sold any merchandise online like through an online auction site	11%	87%	2%
d. Purchased a product or service through a money payment or transfer business like Paypal	33%	66%	1%
e. Signed up for a free trial offer for a limited time	9%	90%	2%

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=957)

Yes	70%
No	28%
REFUSE	2%

[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=666)

All of it	11%
Some of it	56%
None of it	33%
REFUSED.....	<.5%

[IF Q13 = 1]

Q14A. Did you click the box at the end that read "I agree"? (n=666)

Yes	96%
No	3%
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=957)

Yes	73%
No	26%
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=698)

All of it	14%
Some of it	49%
None of it	37%
REFUSED.....	1%

[IF Q15 = 1]

Q16a. Did you click the box at the end that read "I agree"? (n=698)

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

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=957)**

Several times a day	7%
About once a day	10%
3-5 days a week	14%
1-2 days a week	17%
Every few weeks	25%
Maybe once every few months	20%
Never	7%
REFUSED.....	1%

[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=893)**

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

[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=644)**

Yes	57%
No	41%
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=893)**

Several times a day	2%
About once a day	2%
3-5 days a week	2%
1-2 days a week	8%
Every few weeks	34%
Maybe once every few months	46%
Never	5%
REFUSED.....	1%

[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=848)**

An online pay system like Paypal	20%
Credit card	52%
Debit card	26%
REFUSED.....	3%

[IF Q17 = 1-6]

Q22. Many online retailers offer customers the opportunity to create an account where they can ‘store’ 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=848)**

None	33%
Between 1 and 3 personal accounts with online retailers or sites	41%
Between 4 and 6 personal accounts with online retailers or sites	10%
Between 7 and 10 personal accounts with online retailers or sites	4%
More than 10 personal accounts with online retailers or sites	1%
Not sure	10%
REFUSED	1%

[IF Q17 = 1-6]

Q23. Which statement best reflects your shopping behavior in the past 6 months? **(n=848)**

A few of my retail purchases were made online, but most were made when I went to a store or business	67%
About half my retail purchases were made online, the other half were made when I went to a store or business	21%
Most of my retail purchases were made online, and a few were made when I went to a store or business	11%
REFUSED.....	<.5%

Q24. How concerned are you about each of the factors below when you think about purchasing a product or service online? **(n=957)**

	Extremely Concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned	Refused
a. The risk of identity theft	22%	27%	33%	15%	3%	1%
b. The risk of credit card abuse	22%	26%	29%	18%	5%	1%
c. The risk of loss of privacy	21%	20%	35%	20%	3%	1%
d. Purchasing a poor quality product or service	17%	26%	40%	13%	2%	1%
e. Not getting credited for a return	14%	17%	32%	31%	5%	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=957)**

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

[IF Q25 = 1]

Q26. Do you have a Facebook profile or account? **(n=909)**

Yes	76%
No	23%
REFUSED.....	1%

[IF Q26 = 1]

Q27. How do you usually access Facebook? **(n=693)**

Through my computer or laptop	60%
Through my smartphone	17%
Through both my computer or smartphone equally	22%
REFUSED.....	1%

[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=693)**

Several times a day	39%
About once a day	21%
3-5 days a week	12%
1-2 days a week	12%
Every few weeks	8%
Maybe once every few months	6%
Never	2%
REFUSED.....	1%

[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=693)**

Several times a day	14%
About once a day	10%
3-5 days a week	11%
1-2 days a week	11%
Every few weeks	23%
Maybe once every few months	17%
Never	13%
REFUSED.....	<.5%

[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=693)**

- 72% Keep in touch with family
- 74% Keep in touch with current friends, neighbors, colleagues
- 56% Connect with old friends, classmates
- 8% Meet new people
- 23% 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=693)**

Extremely familiar	6%
Very familiar	14%
Somewhat familiar	45%
Not too familiar	20%
Not at all familiar	12%
Not sure	2%
REFUSED.....	1%

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

Q32. Have you ever changed your privacy settings on Facebook? **(n=595)**

Yes	78%
No	22%
REFUSED.....	1%

[IF Q32 = 1]

Q33. Have you changed your privacy settings on Facebook in the past 6 months? **(n=463)**

Yes	49%
No	49%
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=957)**

	Yes	No	Refused
a. Birthdate	57%	40%	3%
b. Home address	11%	86%	3%
c. Social Security number	<.5%	96%	3%
d. Maiden name	16%	81%	3%
e. Cell phone number	23%	74%	3%
f. Landline phone number	8%	89%	3%
g. Relationship status	59%	37%	4%
h. Names of your children, grandchildren, nieces, nephews, etc.	24%	73%	3%
i. Personal schedule or calendar (vacations, appointments, etc.)	4%	92%	4%

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? **(957)**

Yes 29%
 No 70%
 REFUSED..... 1%

[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=277)**

	Yes	No	Refused
a. Games	55%	37%	8%
b. News	15%	73%	11%
c. Weather	23%	66%	11%
d. Social media like Facebook or Twitter	19%	69%	13%
e. Email	20%	68%	12%
f. Wallet app	6%	80%	15%
g. Another type? _____	21%	37%	43%

[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=277)

Most have been free 90%
 Most I had to pay for 2%
 They were fairly equal – about half I paid for
 and about half were free 7%
 Not sure 0%
 REFUSED.....<.5%

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=957)

	True	False	Not sure	Refused
a. Most online merchants give customers the opportunity to see information they gather about them.	16%	43%	38%	3%
b. A website is allowed to share information about me with their business partners without telling me the names of the business partners.	55%	14%	29%	2%
c. When a website has a privacy policy, it means the site will not share my information with other websites or companies.	24%	52%	21%	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.	30%	7%	60%	3%
e. Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their information.	11%	68%	18%	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%	30%	32%	3%
g. A merchant can track your movement on their website even if you decide not to buy something from them.	72%	5%	20%	3%
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%	56%	31%	3%
i. When I erase personal information from a social media or other website, it is gone forever.	3%	73%	23%	2%
j. Third parties like employers or insurance companies or banks can access my personal information online without my permission.	38%	30%	30%	2%
k. Social Networking sites, like Facebook, allow me to adjust the privacy settings to control who has direct access to things I post.	68%	5%	24%	3%

Q40. How concerned are you about providing personal information over the Internet?
(n =957)

Extremely concerned	28%
Very concerned	27%
Somewhat concerned	35%
Not too concerned.....	7%
Not at all concerned	1%
Not sure	2%
REFUSED.....	1%

Q41. How concerned are you about being scammed over the internet? **(n=957)**

Extremely concerned	24%
Very concerned	22%
Somewhat concerned	31%
Not too concerned	16%
Not at all concerned	4%
Not sure	1%
REFUSED.....	2%

Q42. About how often do you change your passwords for accounts with sensitive information, like online banking, online bill paying, etc? **(n=957)**

At least once a week	4%
Every few weeks	8%
Maybe once every few months	28%
At least once a year	27%
Never	28%
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=817)**

At least once a week	3%
Every few weeks	6%
Maybe once every few months	16%
At least once a year	41%
I have never changed my passwords for any of my personal email accounts	32%
REFUSED.....	2%

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=957)**

Yes	88%
No	4%
Not sure	8%
REFUSED.....	<.5%

[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=838)**

Within the past month or 30 days	58%
Between 2 months and 3 months ago	12%
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 ...	3%
Not sure	9%
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.

Q46. Which of the following events have you experienced in the past 2 years? **(n=957)**

- 11% Loss of a job
- 23% A negative change in financial status
- 18% Stress associated with moving
- 16% Concerns about being lonely
- 3% Divorce
- 2% Death of a spouse or partner
- 25% Death of a close friend or family member
- 12% A serious injury or illness yourself
- 16% A serious injury or illness in the family
- 20% Family or relationship problems
- 30% 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=957)

	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%	27%	30%	22%	3%
b. I often do things without thinking through all the alternatives	3%	12%	23%	37%	23%	3%
c. I don't mind taking chances with my money, as long as I think there's a chance it might pay off.	2%	17%	24%	28%	27%	3%
d. I enjoy making risking financial investments now and then.	2%	9%	20%	27%	40%	3%
e. There's no sense planning a lot—if something good is going to happen, it will	3%	10%	34%	35%	15%	3%
f. Overall, I expect more good things to happen to me than bad	24%	42%	20%	8%	3%	3%
g. I'm always optimistic about my future.	18%	41%	22%	13%	3%	3%
h. My life at home is rarely stressful.	15%	26%	26%	23%	7%	3%

[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=957)

	Hardly ever	Sometimes	Often	Refused
a. A lack of companionship	50%	38%	9%	3%
b. 'Left out'	51%	39%	8%	3%
c. Isolated from other people	50%	39%	9%	3%
d. That you can be open about feelings or opinions <i>with family members</i>	11%	42%	44%	2%
e. That you can rely <i>on family members</i>	10%	30%	58%	2%
f. That you can be open about feelings or opinions <i>with friends</i>	11%	49%	38%	2%
g. That you can rely <i>on friends</i>	11%	46%	41%	2%

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=957**)

Extremely happy - 7	49%
6	21%
5	19%
4	8%
3	1%
2	<.5%
Not happy at all - 1	<.5%
Refused	1%

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=957**)

Extremely upset - 7	45%
6	18%
5	13%
4	8%
3	4%
2	6%
Not upset at all - 1	3%
Refused	3%

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=957)

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	21%
I do not have any personal financial debt	23%
REFUSED.....	2%

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=957)

Yes	42%
No	56%
REFUSED.....	2%

[IF Q52A = 1]

Q52b. Did you respond to an email offer like this? (n=398)

Yes	2%
No	98%
REFUSED.....	0%

[IF Q52B = 1]

Q52c. Did you lose any money to an email offer like this? (n=9)

Yes	n=0
No	n=9
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 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

[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=398)

Yes	12%
No	88%
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=957)

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

[IF Q53A = 1]

Q53b. Did you respond to an email offer like this? (n=156)

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

[IF Q53B = 1]

Q53c. Did you lose any money to an email offer like this? (n=3)

Yes	n=1
No	n=2
REFUSED.....	n=0

[IF Q53C = 1]

Q53d. About how much money did you lose? (n=1)

Less than \$10	n=0
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
REFUSED.....	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=156)

Yes	11%
No	89%
REFUSED.....	0%

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=957)

Yes	10%
No	87%
REFUSED.....	3%

[IF Q54A = 1]

Q54b. Did you respond to an email offer like this? (n=97)

Yes	9%
No	91%
REFUSED.....	0%

[IF Q54B = 1]

Q54c. Did you lose any money to an email offer like this? (n=9)

Yes	n=1
No	n=7
REFUSED.....	n=0

[IF Q54C = 1]

Q54d. About how much money did you lose? (n=1)

Less than \$10	n=1
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 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=97)

Yes	21%
No	79%
REFUSED.....	0%

[IF Q54c = 1]

Q54d. About how much money did you lose? (n=1)

Less than \$10	n=1
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 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=97)

Yes	21%
No.....	79%
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=957)

Yes	27%
No.....	71%
REFUSED.....	2%

[IF Q55A = 1]

Q55b. Did you respond to an email offer like this? (n=261)

Yes	7%
No.....	93%
REFUSED.....	<.5%

[IF Q55B = 1]

Q55c. Did you lose any money to an email offer like this? (n=17)

Yes	n=1
No.....	n=17
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=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 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=261)

Yes	7%
No	93%
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=957)

Yes	27%
No	71%
REFUSED.....	2%

[IF Q56A = 1]

Q56b. Did you respond to an email offer like this? (n=255)

Yes	1%
No	99%
REFUSED.....	<.5%

[IF Q56B = 1]

Q56c. Did you lose any money to an email offer like this? (n=2)

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

[IF Q56C = 1]

Q56d. 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 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=255)

Yes	10%
No	91%
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=957)**

Yes	25%
No	72%
REFUSED.....	3%

[IF Q57A = 1]

Q57b. Did you respond to an email offer like this? **(n=239)**

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

[IF Q57B = 1]

Q57c. Did you lose any money to an email offer like this? **(n=7)**

Yes	n=1
No	n=6
REFUSED.....	n=0

[IF Q57C = 1]

Q57d. About how much money did you lose? **(n=1)**

Less than \$10	n=1
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=239)**

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

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=957)

Yes	37%
No	61%
REFUSED.....	2%

[IF Q58A = 1]

Q58b. Did you respond to an email offer like this? (n=356)

Yes	1%
No	99%
REFUSED.....	<.5%

[IF Q58B = 1]

Q58c. Did you lose any money to an email offer like this? (n=3)

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

[IF Q58C = 1]

Q58d. 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 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=356)

Yes	20%
No	80%
REFUSED.....	<.5%

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=957)

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

[IF Q59A = 1]

Q59b. Did you respond to an email offer like this? (n=83)

Yes	22%
No	78%
REFUSED.....	0%

[IF Q59B = 1]

Q59c. Did you lose any money to an email offer like this? (n=18)

Yes	n=0
No	n=18
REFUSED.....	n=0

[IF Q59C = 1]

Q59d. 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 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=83)

Yes	22%
No	78%
REFUSED.....	0%

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=957)

Yes	21%
No	76%
REFUSED.....	3%

[IF Q60A = 1]

Q60b. Did you respond to an email offer like this? (n=202)

Yes	4%
No	94%
REFUSED.....	2%

[IF Q60B = 1]

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

Yes	n=1
No	n=8
REFUSED.....	n=0

[IF Q60C = 1]

Q60d. 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 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=202)

Yes	6%
No	94%
REFUSED.....	1%

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=957)

Yes	24%
No	74%
REFUSED.....	2%

[IF Q61A = 1]

Q61b. Did you respond to an email offer like this? (n=225)

Yes	5%
No	95%
REFUSED.....	0%

[IF Q61B = 1]

Q61c. Did you lose any money to an email offer like this? (n=10)

Yes	n=2
No	n=9
REFUSED.....	n=0

[IF Q61C = 1]

Q61d. 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=1
Between \$500 and \$999	n=0
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=225)

Yes	11%
No	88%
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=957)

Yes	13%
No	85%
REFUSED.....	2%

[IF Q62A = 1]

Q62b. Did you respond to an email offer like this? (n=128)

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

[IF Q62B = 1]

Q62c. Did you lose any money to an email offer like this? (n=6)

Yes	n=0
No	n=6
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=128)

Yes	10%
No	89%
REFUSED.....	1%

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=957)

Yes	9%
No	89%
REFUSED.....	1%

[IF Q63A = 1]

Q63b. Did you respond to an email offer like this? (n=90)

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

[IF Q63B = 1]

Q63c. Did you lose any money to an email offer like this? (n=6)

Yes	n=1
No	n=5
REFUSED.....	n=0

[IF Q63C = 1]

Q63d. 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=0
Between \$500 and \$999	n=0
Between \$1000 and \$4,999	n=0
\$5000 or more.....	n=1
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=90)

Yes	12%
No	88%
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=957)

Yes 10%
 No 87%
 REFUSED..... 3%

[IF Q64A = 1]

Q64b. Did you respond to an email offer like this? (n=97)

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

[IF Q64B = 1]

Q64c. Did you lose any money to an email offer like this? (n=3)

Yesn=0
 Non=3
 REFUSED.....n=0

[IF Q64C = 1]

Q64d. About how much money did you lose? (n=0)

Less than \$10n=0
 Between \$10 and \$49n=0
 Between \$50 and \$99n=0
 Between \$100 and \$499n=0
 Between \$500 and \$999n=0
 Between \$1000 and \$4,999n=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=97)

Yes 11%
 No 90%
 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=957)

Yes 17%
 No 80%
 REFUSED..... 3%

[IF Q65A = 1]

Q65b. Did you respond to an email offer like this? (n=166)

Yes	1%
No	98%
REFUSED.....	1%

[IF Q65B = 1]

Q65c. Did you lose any money to an email offer like this? (n=2)

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

[IF Q65C = 1]

Q65d. 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 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=166)

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

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=957)

Yes	11%
No	87%
REFUSED.....	2%

[IF Q66A = 1]

Q66b. Did you respond to an email offer like this? (n=102)

Yes	8%
No	91%
REFUSED.....	1%

[IF Q66B = 1]

Q66c. Did you lose any money to an email offer like this? (n=8)

Yes	n=4
No	n=5
REFUSED.....	n=0

[IF Q66C = 1]

Q66d. About how much money did you lose? (n=4)

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=3
\$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=102)

Yes	1%
No	99%
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=957)

Yes	16%
No	81%
REFUSED.....	2%

[IF Q67A = 1]

Q67b. Did you respond to an email offer like this? (n=156)

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

[IF Q67B = 1]

Q67c. Did you lose any money to an email offer like this? (n=5)

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

[IF Q67c = 1]

Q67d. 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 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=156)

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

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=162)

Within the past 7 days	7%
Between about 7 and 14 days ago (between about a week and two weeks ago)	6%
Between about 15 and 28 days ago (between about 2 to 4 weeks ago).....	2%
Last month sometime.....	12%
Between 2 to 6 months ago.....	7%
Between about 6 to 12 months ago.....	8%
More than 12 months ago	13%
Not sure/can't remember.....	41%
REFUSED.....	5%

About You -- DEMOGRAPHICS

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

D1. Are you male or female? (n=969)

48% Male
52% Female

D2. What is your age as of your last birthday? (in years) (n=969)

8% 18-24
19% 25-34
18% 35-44
18% 45-54
16% 55-64
17% 65-74
4% 75+

D3. What is your current marital status? (n=969)

66% Married, living with partner
4% Widowed
10% Divorced
2% Separated
18% Never married

D4. Do you own or rent your primary residence? (n=969)

69% Own
29% Rent
2% Other

D5. Besides you, do you have any of the following people living in your household? (n=969)

	Yes	No	Refused
a. Spouse or partner.....	66%	15%	19%
b. Child/children under 18.....	28%	49%	23%
c. Child/children 18 or older.....	9%	63%	28%
d. Child/children away at college	3%	67%	31%
e. Grandchildren under 18.....	2%	68%	30%
f. Grandchildren 18 or older	1%	68%	31%
g. Parents/parents-in-law.....	9%	65%	26%
h. Other relatives	5%	65%	30%
i. Others not related to you or your spouse or partner	5%	65%	30%
j. No other people in household.....	13%	0%	87%

D6. Do you have health care coverage through the following sources? (n=969)

- a. Current employer or spouse's current employer..... 50%
- b. Past employer or spouse's past employer (may be a retirement benefit) 8%
- c. On your own through an individual insurance policy 12%
- d. Medicare..... 24%
- e. Medicaid 6%
- f. Veteran's Administration (VA) or military benefits 7%
- g. NONE – no health coverage at all..... 9%
- h. REFUSED 4%

D7. Does any disability, impairment or chronic disease keep you from participating fully in work, school, household, or other activities? (n=969)

- 14% Yes
- 82% No
- 2% Not sure
- 3% REFUSED

D8. What is the highest level of education that you completed? (n=969)

- 4% Less than high school
- 29% High school
- 33% Some college
- 34% College degree or higher

D9. What is your race? (n=969)

- 75% White, non-Hispanic
- 3% Black, Non-Hispanic
- 9% Other, non-Hispanic
- 8% Hispanic
- 5% 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=969)

- 22% Less than \$35,000 (NET)
- 31% \$35,000 - \$74,999 (NET)
- 47% \$75,000 or more (NET)
- 11% \$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=969)

23% Yes
74% No
3% 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=225)

74% Yes, I reconfirm my consent
25% No
1% 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.