

Risky Behavior: Assessing Fraud Risk and Avoidance Among Hawaii Adults Age 18-Plus



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KEY FINDINGS:

INVESTMENT BEHAVIOR

- ✓ Even though over half (53%) of Hawaii adults indicate that they own securities like stocks, bonds, or mutual funds, most (83%) would say they are *somewhat knowledgeable* (45%), *not that knowledgeable* (23%), or *not at all knowledgeable* (15%) about financial investing.
- ✓ While many (64%) Hawaii adults report that they have not contacted or hired a financial professional such as a stock broker, financial planner, or investment advisor, among the quarter (26%) who have ever hired a financial professional, over half (57%) of them say they *did not* check the background of that professional to see if they were registered with a national or local securities regulator before they hired them.
- ✓ When asked where they would turn for help or report that they were contacted or approached by someone about an investment opportunity they felt might be phony,:
 - Just 7 percent indicate they would contact the Securities and Exchange Commission.
 - Less than 1 percent say they would contact the Federal Trade Commission.
 - One in ten (11%) say they would contact the police.
 - Nearly one in five (18%) say they would turn to the Better Business Bureau for help.
 - Over one in five (22%) adults in Hawaii says they **are not sure** where to go for help, and many indicate they would turn to a variety of sources.
- ✓ At least one in six Hawaii adults indicate they think one of the authoritative or regulatory entities mentioned in the survey insures investors against losses in the stock market and one-quarter (25%) say they are not sure. The proportion of respondents who think the agencies insures against stock market losses are:
 - About one in seven (15%) say yes to FINRA (Financial Industry Regulatory Authority)
 - Almost one in five (17%) say yes to SIPC (Securities Investor Protection Corporation)
 - One in five (19%) say yes to SEC (Securities and Exchange Commission)
 - One quarter (25%) say yes to FDIC (Federal Deposit Insurance Corporation)

ID THEFT

Security Breach

- ✓ Almost one-third (31%) of adult Hawaii residents say they received notification of a security breach at an organization with whom they've done business in the 12 months prior to taking this survey. Nearly one in five (18%) of these respondents say they believe the breach resulted in someone using their identity to purchase products or services without their authorization.
- ✓ When asked what action they took as a result of the notification, one in five (19%) say they did nothing, while nearly half say they either put a credit alert on their credit file (7%), increased the monitoring of their bank and credit (21%), or changed their online password with that company (18%).

Credit Profile/Identity

- ✓ Additionally, about one in seven (14%) Hawaii adults say that in the past two years someone has used their identity or credit profile to purchase products or services they didn't authorize. Most (66%) of these respondents say it was used to purchase merchandise with their existing credit or debit card.

Credit Monitoring

- ✓ Well over half of all adults in Hawaii say they rarely (17%) or never (42%) access their bank or credit card accounts by telephone or cell phone.
- ✓ Among those adults in Hawaii who say they have access to the internet (89%), one third (34%) say they have ***not*** set up online access to their bank and credit card accounts.
- ✓ Most (74%) adults in Hawaii say they have ***not*** ever checked their free credit reports at annualcreditreport.com, and most say they rarely (20%) or never (52%) access the three major credit bureaus online to view their credit accounts or reports.
- ✓ Most (73%) Hawaii residents age 18 or older do ***not*** have a security freeze placed on their credit files with the three major credit bureaus.

Passwords – online, phone – and Prevention Measures

- ✓ Among Hawaii adults who say they access the internet through a smartphone (72%), one in five (20%) say they do not use a passcode on their phone to lock or unlock access to the phone.
- ✓ Among those who access the internet via a laptop (68%) or computer (64%), over one in ten (13%) say they do not use a password or passcode on either device.
- ✓ Interestingly, among those with internet access (89%), over one in ten (11%) say they use the same password on all accounts and one-third (34%) say they use passwords on all accounts that are of similar variations. Just a third (33%) indicates they use distinctly different passwords on every online account.
- ✓ One in five (19%) with access to the internet say they have never changed the password on their online banking account. Another one in eight (13%) say they changed this password over a year ago.
- ✓ Most (78%) do not have an online password account manager like LastPass, KeePass, Personal or 1Password.

IMPOSTER SCAMS

Computer Repair

- ✓ Just under half (45%) of all Hawaii adults say they or someone they know has received a phone call or email from someone claiming to be a computer technician from Microsoft saying there was something wrong with their computer and if they allow them access, they can fix it. In reality, this is a scam to hack into the computer and steal someone's identity.

Relative/Friend in Distress

- ✓ Nearly one-third (31%) say they or someone they know has received a phone call or email from someone *claiming* to be a friend or relative in some kind of distress who needs money wired into some account. In reality, it is really a scam to steal money.

IRS Back Taxes

- ✓ One in seven (14%) adults in Hawaii say that they or someone they know has received a phone call or an email from someone *claiming* to be from the IRS telling them to send money right away in order to settle existing or back taxes or they will contact a collection agency. In reality, it is really a scam to steal money.

Large Lottery Win

- ✓ Over four in ten (43%) say that they or someone they know has received a phone call or an email that says they won a large lottery worth millions of dollars but to claim the winnings, a processing fee must be paid. In reality, there are no lottery winnings and it is really a scam to steal money.

HOME-BASED/PERSONAL PROPERTY PROTECTIVE MEASURES

- ✓ Over half (55%) say they do not regularly lock their home mailbox.
- ✓ Among those who say they own or drive a car (85%), many leave personal belongings in the car. In the week before completing this survey, not surprisingly, a majority (84%) say they leave their car license or registration in the car. Other personal items respondents indicate they left in a car that could make them vulnerable to ID theft include:
 - A backpack (25%)
 - A purse or wallet (20%)
 - An ATM receipt (18%)
 - Personal files (11%)
 - A personal or business laptop (10%)
 - House keys (9%)
 - Checkbook (9%)
- ✓ While over half of all Hawaii adults say that they shred documents that may contain personal information a few times a month or more (once a week or more: 30%; once a month or a few times a month: 24%), one in five (20%) say they don't ever shred personal documents.

METHODOLOGY

The AARP 2015 Hawaii Fraud Survey was conducted as a telephone survey among residents age 18 plus in Hawaii. The survey collected the opinions of Hawaii residents on the issues of investments, financial security, identity theft, and imposter scams. The survey was approximately 18 minutes in length. The questionnaire was developed by AARP staff. The interviews were conducted in English by Precision Opinion from March 20th to April 8th, 2015. The sample utilized RDD landline and cell phone records. The margin of sampling error for the sample of 700 for Hawaii is +/-3.8%. The sample age targeted 18-plus based on the Census division information from the state of Hawaii.

The sample was weighted to the 2013 estimates provided by the U.S. Census Bureau by age and gender to reflect the population of residents in the state of Hawaii age 18-plus. The sample was also weighted on population by island.

The response rate (22%), cooperation rate (71%) and the refusal rate (17%) was measured using AAPOR's rate 3 method per the AAPOR Outcome Rate Calculator Version 2.1 May 2003.

**Hawaii AARP Survey:
Opinions and Experience with Fraud
(N=700 adults age 18 and older; ME = ±3.8 percent)**

INTRODUCTION/SCREENER

Hello, this is _____ calling from _____. We are not telemarketers and are not trying to sell you anything. We are interested in your views on an important issue facing many people who live in Hawai'i. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

INTERVIEWER INSTRUCTIONS: IF NECESSARY, THE FOLLOWING INFORMATION CAN BE PROVIDED TO RESPONDENT.

- We are not permitted to disclose the sponsor at the beginning of the survey because there is a concern it could bias responses. If you would like that information when we are finished with the interview, I will provide it to you.
- We are not selling anything, and we will not ask you to contribute to any organization.
- Your opinions will be kept confidential and used for research purposes only.
- The interview should take about **12-15** minutes depending on your answers.

SCREENING QUESTIONS

S1. Our study is interested in the opinions of people in certain age groups. Could you please tell me your age as of your last birthday? **[IN YEARS] _____ [RECORD ACTUAL AGE AND USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP.]**

N=	700
[DO NOT READ] Under 18 [ASK TO SPEAK TO SOMEONE 18 OR OLDER AND REPEAT INTRO AND THEN ASK S1. IF NO ONE 18 OR OLDER available, call back]	-
18-24	12.5%
25-34	18.6%
35-44	16.2%
45-49	7.9%
50-54	8.5%
55-64	16.3%
65+	20.1%
[DO NOT READ] Refused [GO TO S2]	-

S2. **[If REFUSED in S1:]** I understand. Some people are not comfortable giving their age, but would you let me know which of the following age ranges you fall into?

18-24
25-34
35-44
45-49
50-54
55-64
65+
[DO NOT READ] Refused [TERMINATE]

S3. **[RECORD RESPONDENT’S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY.]** “To ensure it is recorded accurately, could you please state your gender?”

N=	700
Male	50.3%
Female	49.7%

S4. On which island are you currently a permanent resident?

N=	700
Hawai'i ("The Big Island")	16.4%
Kaua'i	3.9%
Kaho'olawe	0.6%
Lana'i	0.2%
Maui	12.0%
Moloka'i	0.6%
Ni'ihau	0.1%
O'ahu	66.2%
[DON'T READ] Refused [TERMINATE]	-

MAIN QUESTIONNAIRE

FINANCIAL BACKGROUND

1. In general, how knowledgeable would you say you are about financial investing? *Would you say you are extremely knowledgeable, very knowledgeable, somewhat knowledgeable, not that knowledgeable or not at all knowledgeable?*

N=	700
Extremely knowledgeable	4.0%
Very knowledgeable	12.6%
Somewhat knowledgeable	45.0%
Not that knowledgeable	23.3%
Not at all knowledgeable	14.8%
Not sure [DO NOT READ]	0.3%
Refused [DO NOT READ]	-

2. Do you currently have savings set aside for retirement? This could be a personal savings account, an employer retirement savings plan like a pension or a 401k.

N=	700
Yes	70.6%
No	27.5%
Not sure [DO NOT READ]	0.5%
Refused [DO NOT READ]	1.4%

3. Are you now or have you ever been an investor? That is, do you own “securities” such as stocks, bonds, or mutual funds, either through a broker, a 401(K), or on your own? **[NOTE FOR INTERVIEWER: This would include investments such as an employer 401(K), variable annuities, and viaticals BUT excludes life insurance and real estate property].**

N=	700
Yes	52.6%
No [SKIP TO Q6]	45.7%
Not sure [DO NOT READ] [SKIP TO Q6]	1.2%
Refused [DO NOT READ] [SKIP TO Q6]	0.5%

INVESTMENT FRAUD

4. People use many sources of information when they make an investment decision. Please think of the last time you made a major investment decision and the sources of information you used. Before you made that investment decision, who or what did you consult or turn to for information? [DO NOT READ - ACCEPT MULTIPLE RESPONSES – USE LIST FOR CODING]

N=	368
Consulted a financial planner	20.1%
Consulted a stock broker	9.8%
Consulted an accountant	1.0%
Read investment books or magazines	5.2%
Went online and searched for information about the investment	14.5%
Read materials sent from a company in the mail	2.7%
Considered information given from someone over the phone	0.6%
Watched a television program	2.7%
Listened to a radio program	0.2%
A free investment seminar	1.0%
Tips from family members or friends or colleagues/work, etc.	8.5%
Read unsolicited mail	0.2%
NO ONE – NOTHING – I HAVEN'T HAD TO MAKE THOSE DECISIONS	6.3%
Other (specify): _____	37.3%
Not sure [DO NOT READ]	4.5%
Refused [DO NOT READ]	0.7%

5. In the past two years, have you called the Hawaii State Securities Commissioner – The office that regulates financial investment in Hawaii such as stocks and bonds -- to see if an investment product was legal to sell?

N=	368
Yes	1.6%
No	98.2%
Never heard of the place/office [DO NOT READ]	0.2%
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	-

6. As you may know, a stock broker or dealer, a financial planner, or investment advisor are regulated professionals, usually associated with a brokerage firm and buys and sells stocks and other securities for retail and individual clients either through a stock exchange or over the counter for a fee or commission. Have you ever **[contacted or hired]** a stock broker or dealer, a financial planner, investment advisor, or other financial services professional?

N=	700
Yes, I contacted but did not hire [DO NOT READ] [SKIP TO Q9]	9.4%
Yes, I contacted and hired [DO NOT READ]	26.2%
No - did not contact or hire [DO NOT READ] [SKIP TO Q9]	63.6%
Not sure [DO NOT READ] [SKIP TO Q9]	0.8%
Refused [DO NOT READ] [SKIP TO Q9]	0.1%

7. Did you check the background of the stock broker, financial planner, investment advisor, or other financial services provider to see if they registered with a national or local securities regulator before you **hired** them?

N=	183
Yes	40.8%
No [SKIP TO Q9]	57.2%
Not sure [DO NOT READ] [SKIP TO Q9]	2.0%
Refused [DO NOT READ] [SKIP TO Q9]	-

8. **IF Q7=YES:** How or what resources did you use to check their background? [DO NOT READ – use for coding]

N=	75
Confirmed certifications/education	6.5%
Looked for past violations from gov't	-
I am a registered broker	-
Found affiliations with firms	1.1%
Checked the SEC or FINRA databases	1.0%
Personally interviewed	7.1%
Talked to references/past clients	14.2%
Performed Internet search	25.0%
None of these	1.1%
Other (specify):	46.0%
Not sure/can't remember	14.1%
Refused	1.0%

9. Whether you are an investor or not, do you think [INSERT a-d] insures investors against losses in the stock market? **[ROTATE SELECTIONS][ACCEPT MULTIPLE]**

N=	700
The federal deposit insurance corporation (FDIC)	24.9%
The financial industry regulatory authority (FINRA)	15.4%
The securities and exchange commission (SEC)	19.1%
The securities investor protection corporation (SIPC)	17.4%
Not sure [DO NOT READ]	24.9%
Refused [DO NOT READ]	15.4%

10. **[IF Q3=NO, NOT SURE, REFUSED, READ: Even if you're currently not an investor.....]** I'd like to read some statements to you that brokers or financial advisors may make when they are describing a potential investment opportunity. After hearing each, tell me if the statement would make you very interested, somewhat interested, not too interested, or not at all interested to hear more from a financial advisor. **[RANDOMIZE ORDER OF ITEMS WITH EACH RESPONDENT]** Let's begin.... **[INSERT a-h]** *would this make you very interested, somewhat interested, not too interested, or not at all interested to hear more from a financial advisor?* **[INTERVIEWER: READ RESPONSE OPTIONS FOR a-c then allow respondent to answer on own unless needs reminding of the scale].**

This investment made hundreds of people extremely wealthy

N=	700
Very interested	7.5%
Somewhat interested	22.3%
Not too interested	16.4%
Not at all interested	52.0%
Not sure [DO NOT READ]	1.6%
Refused [DO NOT READ]	0.2%

There is no way to lose on this investment- it is fully secured

N=	700
Very interested	10.5%
Somewhat interested	21.5%
Not too interested	9.8%
Not at all interested	56.6%
Not sure [DO NOT READ]	1.4%
Refused [DO NOT READ]	0.3%

I am a registered broker with the SECURITIES AND EXCHANGE COMMISSION or THE FINANCIAL INDUSTRY REGULATORY AGENCY

N=	700
Very interested	4.4%
Somewhat interested	32.9%
Not too interested	17.5%
Not at all interested	41.3%
Not sure [DO NOT READ]	3.6%
Refused [DO NOT READ]	0.3%

We only have 3 units left on this one; if you don't make a decision today, you won't be able to get in on this investment opportunity

N=	700
Very interested	2.0%
Somewhat interested	11.7%
Not too interested	14.7%
Not at all interested	70.1%
Not sure [DO NOT READ]	1.1%
Refused [DO NOT READ]	0.3%

The lowest return you could possibly get on this investment is 50% annually, but most investors are making upwards of 110% a year

N=	700
Very interested	10.1%
Somewhat interested	25.1%
Not too interested	11.0%
Not at all interested	51.6%
Not sure [DO NOT READ]	2.0%
Refused [DO NOT READ]	0.3%

This investment product is registered with the SEC and your state securities agency

N=	700
Very interested	6.5%
Somewhat interested	36.1%
Not too interested	12.8%
Not at all interested	40.9%
Not sure [DO NOT READ]	3.4%
Refused [DO NOT READ]	0.3%

This stock has outperformed the Dow Jones Industrial Average each year for the last 5 years

N=	700
Very interested	9.6%
Somewhat interested	40.4%
Not too interested	11.3%
Not at all interested	37.5%
Not sure [DO NOT READ]	1.0%
Refused [DO NOT READ]	0.2%

This investment is for a company with excellent management and in a high growth industry

N=	700
Very interested	8.1%
Somewhat interested	42.9%
Not too interested	12.6%
Not at all interested	35.2%
Not sure [DO NOT READ]	0.9%
Refused [DO NOT READ]	0.3%

11. If you were contacted or approached by someone about an investment opportunity that you felt might be phony, where would you turn to for help or to report the call? **[DO NOT READ – USE FOR CODING]**

N=	700
Financial industry regulatory authority	3.1%
State regulatory agency	4.6%
Securities and Exchange Commission	6.9%
Police	11.3%
FBI	3.8%
Attorney General	1.6%
Federal Trade Commission	0.7%
Better Business Bureau	17.5%
Department of Financial Institutions	0.3%
Friend or Family Member	2.3%
Attorney/Lawyer	1.9%
Broker	2.4%
State government/commissioner	2.9%
Other	34.1%
Not sure	21.8%
Refused	-

ID THEFT

Now we'd like to ask you some questions relating to a different issue facing many people in Hawaii.

LOW TECH BEHAVIOR TO RISK FRAUD

12. Do you regularly lock your home mailbox?

N=	700
Yes	41.7%
No	55.1%
Not sure/don't know [DO NOT READ]	2.0%
Refused [DO NOT READ]	1.2%

Q13k. Do you own or drive a car?

N=	700
Yes	84.9%
No	15.1%
Not sure [DO NOT READ]	-
Refused [DO NOT READ]	-

13. [ASK IF Q13K=YES] Many people leave personal belongings in their car. Thinking about this past week, which of the following items did you leave locked in your car? Did you leave... [RANDOMIZE a-k]

N=	594
A coffee mug?	29.9%
A backpack?	25.1%
A checkbook?	9.0%
A car license or registration?	83.7%
A map?	24.9%
A personal or business laptop?	9.6%
An ATM receipt?	17.8%
A purse or wallet?	19.8%
Any personal files?	10.5%
House keys?	8.9%

LOW-TECH BEHAVIORS TO RISK FRAUD

14. About how often do you shred documents that may contain personal information? Do you shred them.....

N=	700
about once a week or more?	29.9%
once a month or few times a month?	23.9%
once a year or a couple times a year?	20.2%
once every few years?	2.9%
or don't you ever shred documents that may	19.7%
Do something else? [volunteered]	2.3%
Not sure [DO NOT READ]	0.9%
Refused [DO NOT READ]	0.2%

Q15i. Do you ever access the internet?

N=	700
Yes	89.0%
No	10.6%
Not sure [DO NOT READ]	0.4%
Refused [DO NOT READ]	-

HIGH TECH BEHAVIOR TO RISK FRAUD

15. [ASK IF Q15i=YES] Through which of the following devices do you access the Internet? Do you use ...**(INSERT a-h MULTIPLE RESPONSES ALLOWED, ALWAYS READ i LAST)**

N=	623
a Smartphone?	72.3%
a Laptop computer?	68.2%
a Desktop computer?	63.5%
a Tablet, like an iPad or Microsoft Surface?	54.4%
your television?	22.6%
an MP3 player?	7.5%
a game console?	17.6%
an e-reader like a Nook or Kindle?	17.3%

CREDIT BREACH

16. In the past 12 months, have you received notification from any organization with whom you do business about a security breach that put your personal information at risk?

N=	700
Yes	30.9%
No	68.5%
Not sure/don't know	0.6%
Refused	-

17. Which of the following actions did you take as a result of the notification? Did you **[INSERT a-d, RANDOMIZE a-c, READ d and e last and in order each time. IF Q15i = NO/NS/REF, THEN INSERT AND ROTATE a and b, DO NOT READ 'c', READ d and e last and in order each time]**:

N=	216
put a credit alert on your credit file?	7.3%
increase the monitoring your bank and credit	21.0%
change your online password with this company?	17.7%
do nothing?	19.3%
Or did you do something else not mentioned here?	34.7%
put a credit alert on your credit file?	7.3%

18. To the best of your knowledge, did that breach result in someone using your identity to purchase products or services that you did not authorize?

N=	216
Yes	18.0%
No	80.4%
Not sure/don't know	1.3%
Refused	0.3%

CREDIT PROFILE/IDENTITY

19. During the past two years, has someone used your identity or credit profile to purchase products or services that you did not authorize?

N=	700
Yes	13.8%
No	85.1%
Not sure/don't know	1.0%
Refused	0.1%

20. And how was your identity or credit profile used? **[DO NOT READ – USE OPTIONS FOR CODING – ACCEPT UP TO 2 OPTIONS]**

N=	97
Opened new credit accounts in my name – cards, loans, utility services, etc.	14.7%
Purchased merchandise with my existing credit or debit card information	65.5%
Withdrew cash from ATM	1.7%
Created fake checks and cashed them	3.1%
Paid for medical care or medications	-
Something else – do not specify	18.3%
Not sure	2.7%
Refused	2.1%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a=NO, NOT SURE, REFUSED]

21. Do you use a passcode on your smart phone (that is, you must enter a number to unlock or access the phone)?

N=	451
Yes	78.9%
No	20.4%
Not sure/don't know	-
Refused	0.7%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF Q15b, Q15c, Q15d = NO, NOT SURE, REFUSED AND IF 15i = NO/NS/REF]

22. Do you use a password or passcode on your home computer or home laptop or both? **[DO NOT READ RESPONSE OPTIONS BUT PROBE FOR ACCURATE RESPONSE]**

N=	602
Yes, on my home computer, but not on my	19.2%
Yes, on my laptop but not on my home computer	14.8%
Yes, on both my laptop and home computer	52.8%
No	12.5%
Not sure/don't know	0.4%
Refused	0.3%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND 15i = NO, NOT SURE, REFUSED]

23. Have you set up online access to your bank and credit card accounts? **[DO NOT READ RESPONSE OPTIONS]**

N=	617
Yes, to all accounts	45.0%
Yes, to some/a few/a couple accounts	18.3%
No	34.0%
Not sure/don't know	0.4%
Refused	2.3%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND 15i = NO, NOT SURE, REFUSED]

24. And how often do you monitor your bank and credit card accounts online? Would you say you check them.....[READ CATEGORIES IN ORDER EACH TIME]

N=	617
daily?	21.5%
once to a couple of times a week?	33.0%
once to a couple of times a month?	20.0%
a few times a year?	3.0%
or do you never check you bank and credit card	19.9%
Not sure [DO NOT READ]	0.9%
Refused [DO NOT READ]	21.5%

HIGH TECH BEHAVIOR TO RISK FRAUD

25. And would you say you access bank and credit card accounts *by telephone or cell phone* regularly, occasionally, rarely, or never?

N=	700
Regularly	18.6%
Occasionally	20.6%
Rarely	16.9%
Never	42.2%
Not sure [DO NOT READ]	0.6%
Refused [DO NOT READ]	1.1%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND IF 15i = NO, NOT SURE, REFUSED]

26. Have you ever checked your free credit reports at annualcreditreport.com?

N=	617
Yes	23.8%
No	73.6%
Not sure/don't know	2.5%
Refused	0.1%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND IF 15i = NO, NOT SURE, REFUSED]

27. And about how often do you access online access to your credit accounts online with the credit bureaus (e.g., Equifax, Transunion, or Experian)? Do you access anyone of them: [READ ALL CATEGORIES IN ORDER EACH TIME]

N=	617
Regularly	8.7%
Occasionally	18.2%
Rarely	19.6%
Never	52.1%
Not sure [DO NOT READ]	0.9%
Refused [DO NOT READ]	0.6%

28. A security freeze can be placed on your credit files with the three major credit bureaus. Once placed, you obtain a 10 digit PIN number that enables you to access your accounts and lift or replace the freeze. Do you have a security freeze placed on your credit files that now blocks lenders and creditors from using your personal information to establish new credit in your name without your permission?

N=	700
Yes	13.9%
No	72.9%
Not sure/don't know	11.9%
Refused	1.3%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND IF 15i = NO, NOT SURE, REFUSED]

29. Do you have a password account manager online such as LastPass, KeePass, Personal or 1Password?

N=	617
Yes	17.4%
No	77.6%
Not sure/don't know	3.3%
Refused	1.6%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND IF 15i = NO, NOT SURE, REFUSED]

30. Do you use different passwords for different online accounts or do you tend to use the same password for most or all of your accounts? [READ ALL CATEGORIES IN ORDER EACH TIME]

N=	617
No, I use the same password on all accounts	11.3%
I have 1-3 passwords, varying those on different accounts	14.1%
I use different passwords on all accounts but they are similar variations	34.4%
I use a distinctly different password on every online account	33.2%
Don't know	7.0%

HIGH TECH BEHAVIOR TO RISK FRAUD

[DO NOT READ IF 15a-h = NO, NOT SURE, REFUSED, AND IF 15i = NO, NOT SURE, REFUSED]

31. About when was the last time you changed the password on your online banking account? Would you say it was..... [READ ALL CATAGORIES IN ORDER EACH TIME]

N=	617
within the last 6 months?	38.4%
about 6 months to a year ago?	16.7%
over 1 year ago?	13.4%
or have you never changed this password?	19.2%
Not sure [DO NOT READ]	6.3%
Refused [DO NOT READ]	5.9%

Imposter Scams

32. Have you or anyone you know ever received a phone call or an email from someone *claiming* to be a computer technician from Microsoft who said there was something wrong with your computer and if you let them have remote access, they can fix it, but it is really a scam to hack into your computer and steal your identity?

N=	700
Yes	45.1%
No	54.1%
Not sure/don't know	0.8%
Refused	-

33. Have you or anyone you know ever received a phone call or an email from someone *claiming* to be from the IRS telling you to send money to them right away in order to settle existing or back taxes or they will report you to a collection agency but it is really a scam to steal your money?

N=	700
Yes	14.4%
No	85.1%
Not sure/don't know	0.6%
Refused	-

34. Have you or anyone you know ever received a phone call or an email from someone *claiming* to be a friend or relative in some kind of distress like having been robbed in a foreign country and needs you to wire money into some account – but it is really a scam to steal your money?

N=	700
Yes	31.0%
No	68.7%
Not sure/don't know	0.4%
Refused	-

35. Have you or anyone you know ever received a phone call or an email that says you won a large lottery worth millions of dollars but to claim your winnings, you must pay a processing fee. After paying the fee, you do not receive the winnings and this was a scam to steal your money?

N=	700
Yes	43.3%
No	55.5%
Not sure/don't know	0.9%
Refused	0.3%

DEMOGRAPHICS

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

D1. What is your current marital status?

N=	700
Married	50.2%
Not married, living with partner	6.6%
Separated	1.3%
Divorced	5.9%
Widowed	5.2%
Never married	25.9%
Not sure	0.4%
Refused	4.4%

D2. [ASK IF AGE 50+] Are _____ currently a member of AARP? [IF D1=A, then _____='you or your spouse'; If D1=B, then _____='you or your partner'; If D1=C-F, then _____='you']

N=	700
Yes	44.8%
No	53.2%
Not sure	0.8%
Refused	1.2%

D3. Besides you, how many live in your household? [READ EACH LIST ENTER NUMBER]

N=	700
MEAN VALUES	
Children under 18	0.83
Children 18 or older	0.46
Children away at college	0.16
Parents or adult relatives	0.72
Other non-related adults	0.14

N=	700
Live alone	30.8%
Household size is 2	16.1%
Household size is 3	17.2%
Household size is 4	10.9%
Household size is 5	8.7%
Household size is 6 or more	16.3%

D5. Does any disability, handicap or chronic disease keep you from participating fully in work, school, household, or other activities?

N=	700
Yes	9.8%
No	86.2%
Not sure	0.5%
Refused	3.5%

D6. Do you own or rent your primary residence?

N=	700
Own	59.7%
Rent	28.9%
Other living arrangement [VOLUNTEERED]	4.8%
Not sure [DO NOT READ]	2.2%
Refused [DO NOT READ]	4.4%

D4. What is the highest level of education that you completed?

N=	700
0-12th grade (no diploma)	3.3%
High school graduate (or equivalent)	20.2%
Post-high school education (no degree)	9.7%
2-year college degree	18.2%
4-year college degree	21.7%
Post-graduate study (no degree)	5.6%
Graduate or professional degree	17.0%
Not sure/Refused	4.2%

D7. Are you of Hispanic, Spanish, or Latino origin or descent?

N=	700
Yes	8.8%
No	87.2%
Not sure	0.3%
Refused	3.6%

D8. What is your race?

N=	700
White or Caucasian	36.2%
Black or African American	2.7%
American Indian or Alaska Native	1.0%
Asian	24.7%
Native Hawaiian or other Pacific Islander	18.0%
Other	11.9%
Not sure	0.3%
Refused	5.3%

D9. Do you consider yourself to be a....? [RANDOMIZE A-C, read D last]

N=	700
Democrat,	33.8%
Republican	14.3%
Independent	24.8%
Something else?	12.6%
Don't know/Not sure [DO NOT READ]	7.2%
Refused[DO NOT READ]	7.3%

D10. How would you characterize your political views? [READ EACH ITEM]

N=	700
Very Conservative	7.3%
Somewhat Conservative	17.3%
Moderate	23.3%
Somewhat liberal	19.3%
Very liberal	10.6%
None of the above	15.0%
Don't know/Not sure [DO NOT READ]	2.5%
Refused[DO NOT READ]	4.6%

D11. What is your 5-digit ZIP Code? (Write in your ZIP CODE): _____

D12. We realize income is a private matter and so rather than ask you anything specific about your income; I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2014. Was it [INSERT AND READ EACH ANSWER CATEGORY]?

N=	700
Less than \$10,000	4.2%
\$10,000 to less than \$20,000	4.6%
\$20,000 to less than \$30,000	7.4%
\$30,000 to less than \$40,000	7.1%
\$40,000 to less than \$50,000	9.1%
\$50,000 to less than \$60,000	7.8%
\$60,000 to less than \$70,000	6.1%
\$70,000 to less than \$80,000	4.6%
\$80,000 to less than \$90,000	3.7%
\$90,000 to less than \$100,000	3.5%
\$100,000 to less than \$125,000	8.0%
\$125,000 to less than \$150,000	3.4%
\$150,000 to less than \$200,000	3.8%
\$200,000 or more	3.4%
Don't know/Not sure [DO NOT READ]	5.3%
Refused [DO NOT READ]	18.0%

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

AARP staff that contributed to the design and implementation of this study include: Bruce Bottorff, Jackie McCarter Boland, and Barbara Stanton of the AARP office in Hawaii; Jodi Sakol of AARP Integrated Campaigns; Rachelle Cummins and Darlene Matthews of AARP Research. Precision Opinion fielded, entered, tabulated, and weighted the data. Jennifer H. Sauer designed the survey and authored this summary. For more information about this survey, the methodology or the call disposition report, please contact Jennifer H. Sauer at jsauer@aarp.org or at (202) 434-6207.



AARP Research

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