



Are You Real? Unmasking the Imposters **AARP Washington State Survey of Adults 18+**

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Key Findings

Imposter fraud occurs when a scammer poses as someone they're not in order to steal your money. Scammers pose as IRS agents, technology support experts, local courthouse officials, grandchildren in trouble and even interested lovers. In 2016, imposter fraud was the most frequently-reported type of fraud in Washington State, with 9,783 individual complaints filed with the Federal Trade Commission. This represented nearly a quarter (24%) of all consumer complaints received in the state.¹

The FTC data also shows that imposter fraud is now the second most frequently reported scam in America, with 406,578 complaints in 2016. This number likely represents only a fraction of the actual number of imposter swindles since fraud is a highly under-reported crime.² A recent Microsoft study estimated that in 2015, nearly 3.3 million US consumers paid \$1.5 billion last year to tech support scams, a common type of imposter scam.³

AARP Washington conducted a survey of 800 Washington adults to gauge their understanding of tactics scammers use, attitudes about their own safety, and experiences with imposter frauds.

Survey Highlights

- ✓ More than three-quarters (77%) of respondents get a failing 'grade' of 60% or below on an imposter IQ quiz that measures consumer ability to spot tactics used by imposters. The average score on this true/false quiz was 5 out of 10 correct.
- ✓ Despite this deficit in imposter IQ among Washingtonians, most respondents think they could spot an imposter fraud:
 - Half (52%) of respondents are extremely or very confident they could recognize a fraudulent pitch; over one third (35%) are somewhat confident, and only 12% are not too or not at all confident.
 - The vast majority of respondents (85%) say that it is not too likely or not at all likely that they would fall for a fraudulent pitch or offer.
 - About four-in-ten (41%) report being not at all or not too nervous when thinking about themselves or their family being taken by these types of fraud; about one third (33%) feel somewhat nervous, while only about a quarter (25%) say they are very or extremely nervous.
- ✓ Most respondents (79%) report receiving at least one imposter scam email or call within the last 12 months. Over one-quarter (28%) tried to get further information about the pitch before declining it.
- ✓ Nearly one-in-five (18%) of respondents had experienced identity theft in the previous 12 months.
- ✓ Respondents report being most concerned about identity theft (58%), the IRS scam (36%), the phishing scam (25%) and the tech support scam (23%).

¹ FTC Consumer Sentinel Network, Data Book, for January – December 2016

² AARP National Victim Study, 2011

³ <https://www.consumeraffairs.com/news/microsoft-attacks-fake-tech-support-scams-093015.html>

Detailed Findings

Online Access and Technology Used

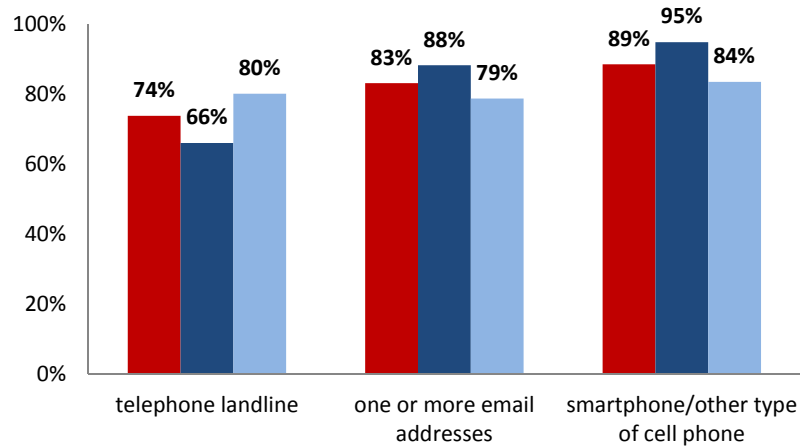
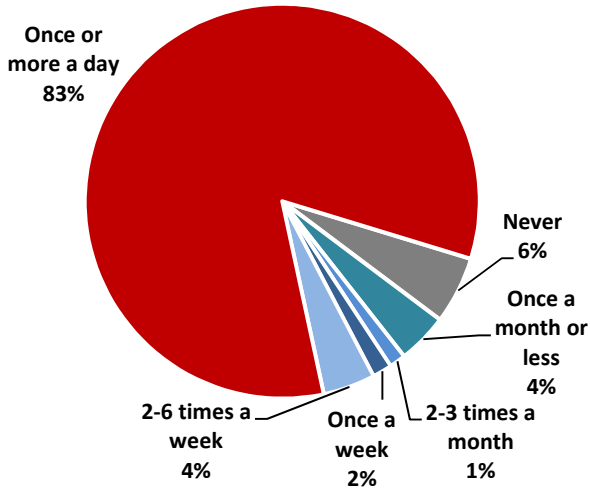
The majority of respondents report accessing the internet once a day or more (83%), with another 6% accessing the internet at least once week. Few respondents report accessing the internet less than once a week (2-3 times a month: 1%; once a month or less: 4%; never: 6%). Although a high number of respondents aged 50 and over report using the internet at least sometimes (91%), they are significantly less likely to access the internet everyday than all other age groups and they are significantly more likely to never access the internet.

Almost all respondents report having a smartphone or some other type of cell phone (89%) and one or more email address (83%). While more people report having a cell phone than a landline in their household, three-quarters of respondents (74%) still report having a landline. Again, respondents aged 50 or older are less likely than younger groups to have a smartphone (50 years of age and up: 84%; 18-49 years old: 95%) and they are more likely to report having a landline (50 years of age and up: 80%; 18-49 years old: 66%).

Frequency of Accessing Internet
(n=800 WA Adults 18+)

Telephone and Email Use
(n=800 WA Adults 18+)

■ all ■ 18-49 ■ 50 or older

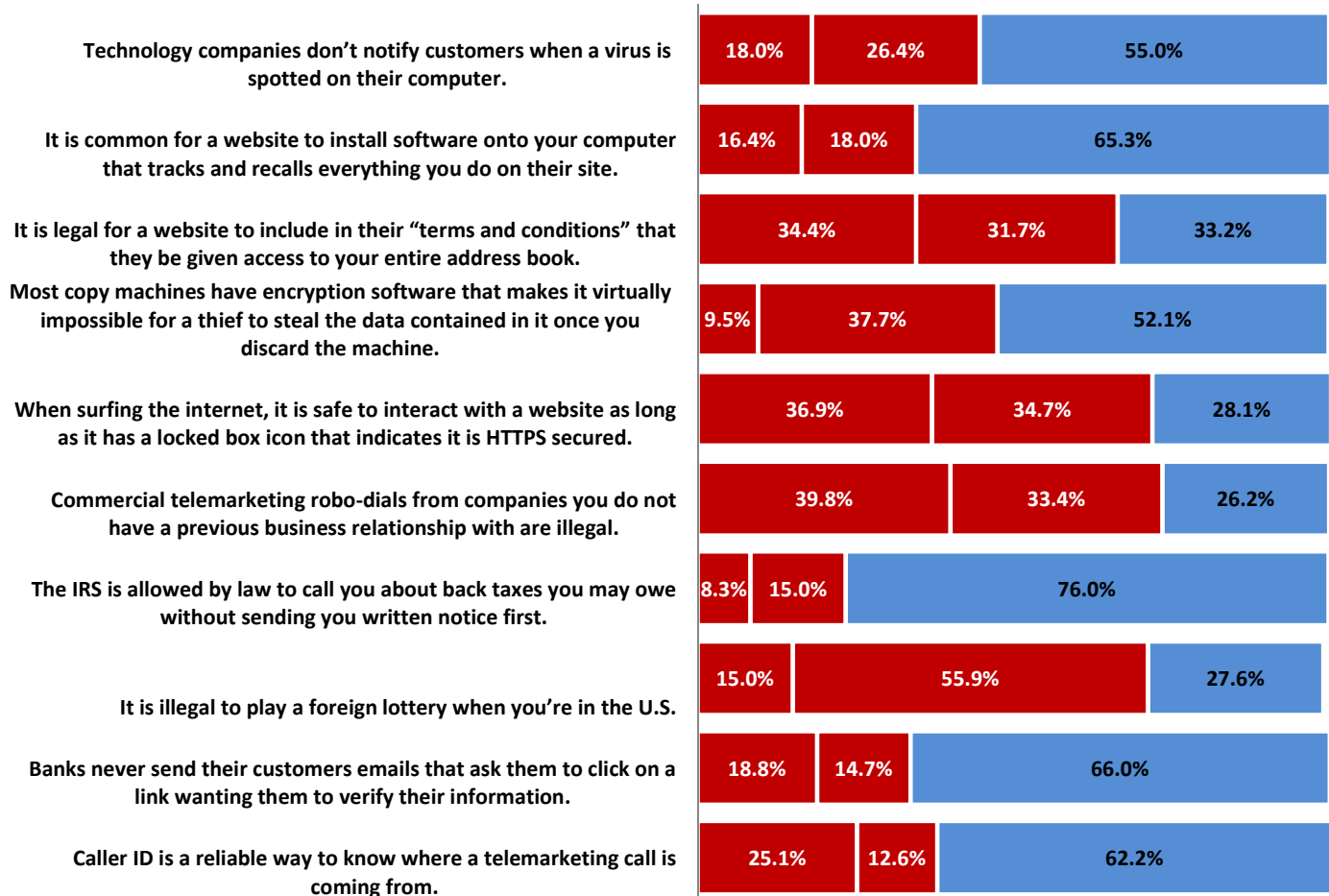


Imposter Fraud IQ

Overall, most respondents do not know the correct answers to 10 questions regarding imposter fraud. The majority of respondents (77%) answered 6 or fewer questions correctly with an average score of 5. These questions focus on different tactics that imposter scammers use or ideas that they can exploit if the consumer does not understand the laws or regulations. Failure to understand the correct answer to these questions can put consumers at risk for various types of imposter fraud.

Imposter IQ Questions (n=800 WA Adults 18+)

■ Incorrect ■ Don't know ■ Correct



Among all the Imposter Fraud IQ quiz questions, respondents were least likely to know that commercial telemarketing robo-dials from companies you do not have a previous business relationship with are illegal. Only one quarter (26%) of respondents correctly identified that statement as true. Under the Telephone Consumer Protection Act 47 U.S.C. § 227, automatic telephone dialing systems are prohibited from calling wireless phones and from leaving prerecorded telemarketing messages on landlines without consent.

Only one quarter (28%) of respondents correctly identified that it is illegal to play a foreign lottery when you're in the United States. Many lottery scams are based on the premise that the potential victim has won a lottery in a foreign country and must pay taxes and fees to receive their winnings. While it is impossible to win a lottery that you haven't entered, it is also a federal crime for a United States citizen to participate in a foreign lottery, when they are in the United States.⁴

Similarly, only one quarter (28%) of respondents know that when surfing the internet, it is **not necessarily** safe to interact with a website as long as it has a locked box icon that indicates it is HTTPS secured. In the past, cyber safety professionals have advised consumers to always check for a locked box icon. And while it is important to check for a lockbox when you are transmitting secure information, the locked box does not guarantee that the website is safe. A scammer can create a fake website that is HTTPS secured.⁵ Therefore data transmitted on that site would be securely transmitted directly to the scammer. Additionally, scammers can forge an HTTPS site and locked box icon. Either way, the locked box icon and HTTPS can give consumers a false sense of security.⁶

Only about a third of respondents (33%) know that it is legal for a website to include in their "terms and conditions" that they be given access to your entire address book. There are few regulations about what websites or apps can include in their terms and conditions. When downloading an app you may be agreeing to let the app access your phone and email contacts, call logs, internet data, calendar data, data about the device's location, and other personal or usage data.⁷

Only about half (52%) of consumers know that **most** copy machines do **not** have encryption software that makes it virtually impossible for a thief to steal the data contained in it once you discard the machine. Commercial copiers, typically used by businesses, usually have a hard drive that stores information about the documents it copies, prints, scans, faxes or emails. While it is possible to take steps to protect the data, it can also be stolen from the hard drive, either by remote access or by extracting the data once the drive has been removed from the copier.⁸

Similarly only about half (55%) of the respondents know that technology companies don't notify customers when a virus is spotted on their computer. Most tech support scams start with a pop-up on your computer that directs you to phone a number regarding a problem with your computer or they phone you with this message. However, technology companies do not contact consumers about viruses on their computers.⁹ Consumers need to be aware that tech companies, like Microsoft, will not call and ask for remote access to their computers. Consumers who incorrectly believe that they may receive a call (like 18% of our respondents) or don't know (like another 26% of respondents), could be at risk if they receive one of these calls.

More respondents (62%) know that Caller ID is **not** a reliable way to know where a telemarketing call is coming from. Because of spoofing, the ability to falsify the information transmitted to caller ID displays to disguise your identity, checking your caller ID is no longer a way to determine where the call is coming from.

⁴ US Code Title 18, Part I, Chapter 95, Section 1953

⁵ <https://blog.webnames.ca/how-to-determine-if-a-website-is-a-fake-fraud-or-scam/> and <https://blog.digicert.com/buy-site-know-website-secure/>

⁶ <https://www.consumer.ftc.gov/articles/0003-phishing>

⁷ <https://www.consumer.ftc.gov/articles/0018-understanding-mobile-apps>

⁸ <https://www.ftc.gov/tips-advice/business-center/guidance/copier-data-security-guide-businesses>

⁹ <http://www.nbcconnecticut.com/troubleshooters/Scammers-Claiming-to-be-from-Microsoft-Getting-More-Popular-368891111.html>

The FCC shows that nearly two-thirds (65%) of the complaints they receive are regarding unwanted calls, including robo-dials and spoofing.¹⁰ And while it is illegal in many cases to spoof a number, according to the Truth in Caller ID Act, in certain cases it is legal, if a person has a legitimate reason to hide their personal information.¹¹

About two-thirds of respondents (65%) know it is common for a website to install software onto your computer that tracks and recalls everything you do on their site. These bits of information and tracking are called cookies. A similar number of respondents (66%) know that banks never send their customers emails that ask them to click on a link wanting them to verify their information. Emails like this are known as phishing emails. Consumer protection organizations have been educating consumers about cookies and phishing for many years, and for these two topics, that education seems to have paid off.

And finally, more than three-quarters (76%) of respondents know that, by law, the IRS is **not** allowed to call you about back taxes you may owe without sending you written notice first. Previously, the IRS was not allowed to call you, at all, regarding back taxes. However, recent regulations allow them to call consumers, but the IRS must send written notice before calling. The IRS provides further information about situations when they will call a consumer; but they warn that actual IRS employees will never call to demand immediate payment *using a specific payment method*; demand that you pay taxes without the opportunity to question or appeal the amount; or threaten to bring in law-enforcement to have you arrested, revoke your driver's license, business license or immigration status.¹²

Confidence and Concern about Fraud

The majority of participants feel confident that they could recognize a fraudulent pitch or offer. Over half (52%) are very or extremely confident; around one-third (35%) are somewhat confident, and about one-in-ten (12%) are not too or not at all confident.

Almost all the participants think that it is not likely that they would fall for a fraudulent offer or pitch. More than eight-in-ten (85%) say it is not too or not at all likely; only about one-in-ten (11%) say that it is somewhat likely, and only 3% think that it is very or extremely likely.

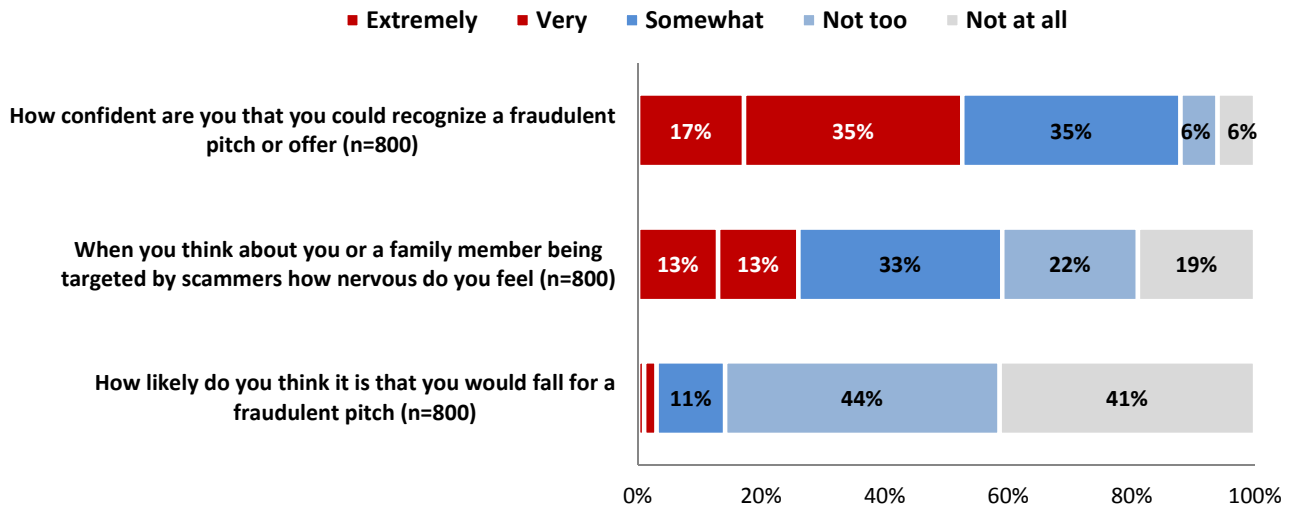
Additionally, most participants are not nervous when they think about themselves or their family members being targeted by scammers. About two-in-five (41%) are not at all or not too nervous; about one-third (33%) are somewhat nervous and only one-quarter (25%) are very or extremely nervous. Across these questions, respondents are expressing confidence in their ability to spot and avoid potential scams and expressing small amounts of concerns about themselves or loved ones being defrauded. Only about half of respondents (53%) reported being signed up for the National Do Not Call Registry.

¹⁰ <https://opendata.fcc.gov/Consumer/CGB-Unwanted-Calls/m7wv-pw92>

¹¹ <https://www.fcc.gov/consumers/guides/spoofing-and-caller-id>

¹² <https://www.irs.gov/uac/newsroom/how-to-know-it-s-really-the-irs-calling-or-knocking-on-your-door>

**Level of Confidence Recognizing Fraud;
Level of Nervousness being Scam Target;
Level of Likelihood Falling for Fraud Pitch¹³**



Experience with Fraud Targeting

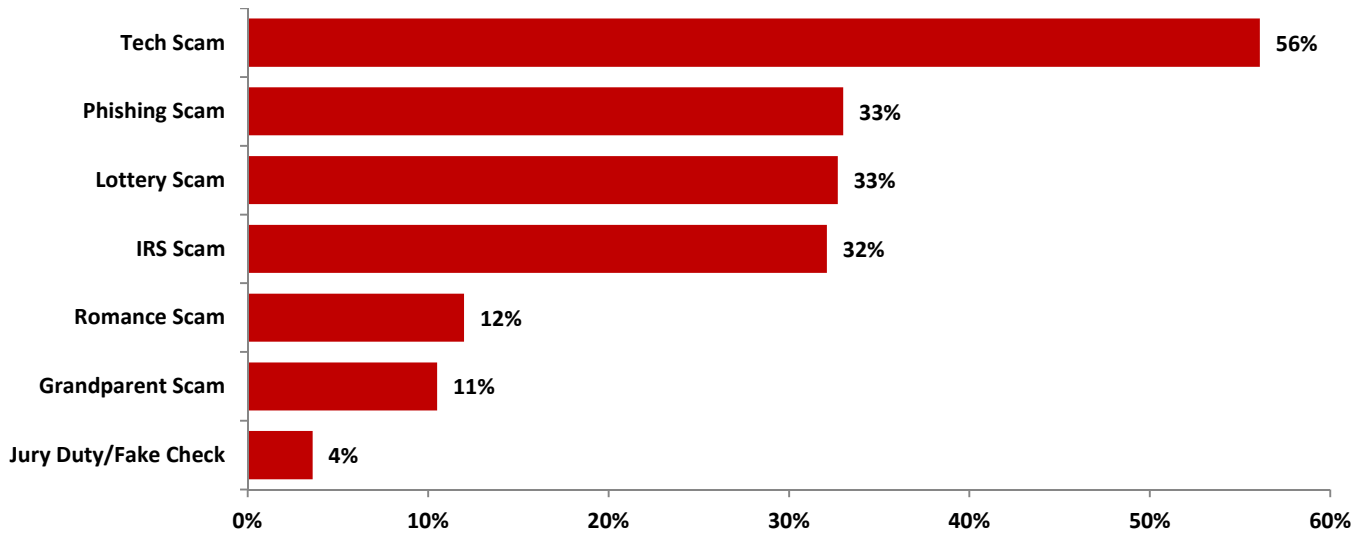
Respondents were asked about their personal experiences with some frauds and scams. They each heard a brief description of a scam and then were asked if they had received a similar call or email within the past 12 months. The scams they were asked about include: the IRS tax scam, the tech support scam, the grandparent scam, the lottery scam, the phishing scam, the romance scam, and the jury duty/fake court scam. The description of each scam can be found in the annotated survey. The survey focused on asking about consumers’ experiences with imposter scams because it was the most commonly reported fraud in Washington State in 2016, with nearly 10,000 complaints recorded, representing 24% of all complaints.¹⁴ The FTC defines imposter scams as: “Complaints about scammers claiming to be friends, family, a romantic interest, a computer technician, companies or government agencies to induce people to send money or divulge personal information. Complaints include the following: scammers posing as friends or relatives stranded in foreign countries without money; scammers claiming to be working for or affiliated with a government agency; scammers claiming to be a computer technician offering unnecessary software services; and scammers claiming to be affiliated with a private entity (e.g. a charity or company).” While they do not list lottery scams as a type of imposter scam, they recorded nearly 2,000 fraud complaints in the category of prizes, lottery, and sweepstakes.

¹³ Blank sections of bar graph represent less than 3 percent of respondents.

¹⁴ FTC Consumer Sentinel Network Data Book, for January 2016- December 2016

The majority (79%) of respondents report receiving at least one imposter scam offer in the past 12 months. About one quarter (26%) of respondents report receiving only one of these offers; about four-in-ten (42%) received 2 or 3 offers in the past 12 months and about one-in-ten (12%) received 4 or more types of imposter fraud scam offers. The most common scam offers were: the tech support scam (56%), the phishing scam (33%), the lottery scam (32%) and the IRS scam (32%).

**Percent Targeted by Scams in Past 12 Months
(n=800 WA Adults 18+)**



Any respondents who received an imposter scam offer were then asked if they tried to get more information about this call or the message they received. Over one-quarter (28%) reported that they sought more information, but the majority of those seeking more information reported that they did not in turn lose money to the offer. Only about 1% of respondents admitting that they lost money. Previous fraud research shows that victims tend to under-report or deny that they were victimized when asked.¹⁵ This previous research suggests that it is difficult to determine exactly how many people actually lose money to these scams. According to the Consumer Sentinel Report, in 2016, there were 24,208 complaints reporting a total of \$13,755,871 paid, with an average complaint loss of \$1,013.¹⁶

For purposes of this study, identity theft was described as follows: “Someone uses your identity or credit profile to purchase products or services that you did not authorize, including opening new credit accounts in your name, purchasing merchandise or gift cards with your existing credit or debit cards, withdrawing cash, creating fake checks and cashing them against your account or getting medical care or medications as if they were you.” Nearly two-in-ten respondents (18%) reported experiencing identity theft in the previous 12 months.

Respondents were asked which scams they were most concerned about. The largest percentage of respondents said they were concerned about identity theft (57%), the IRS scam (36%), phishing (25%) and the tech support scam (23%). Fewer respondents reported being concerned about the grandparent scam (16%), the lottery scam (7%), the jury duty scam (7%) and the romance scam (4%).

¹⁵ AARP National Victim Study, 2011

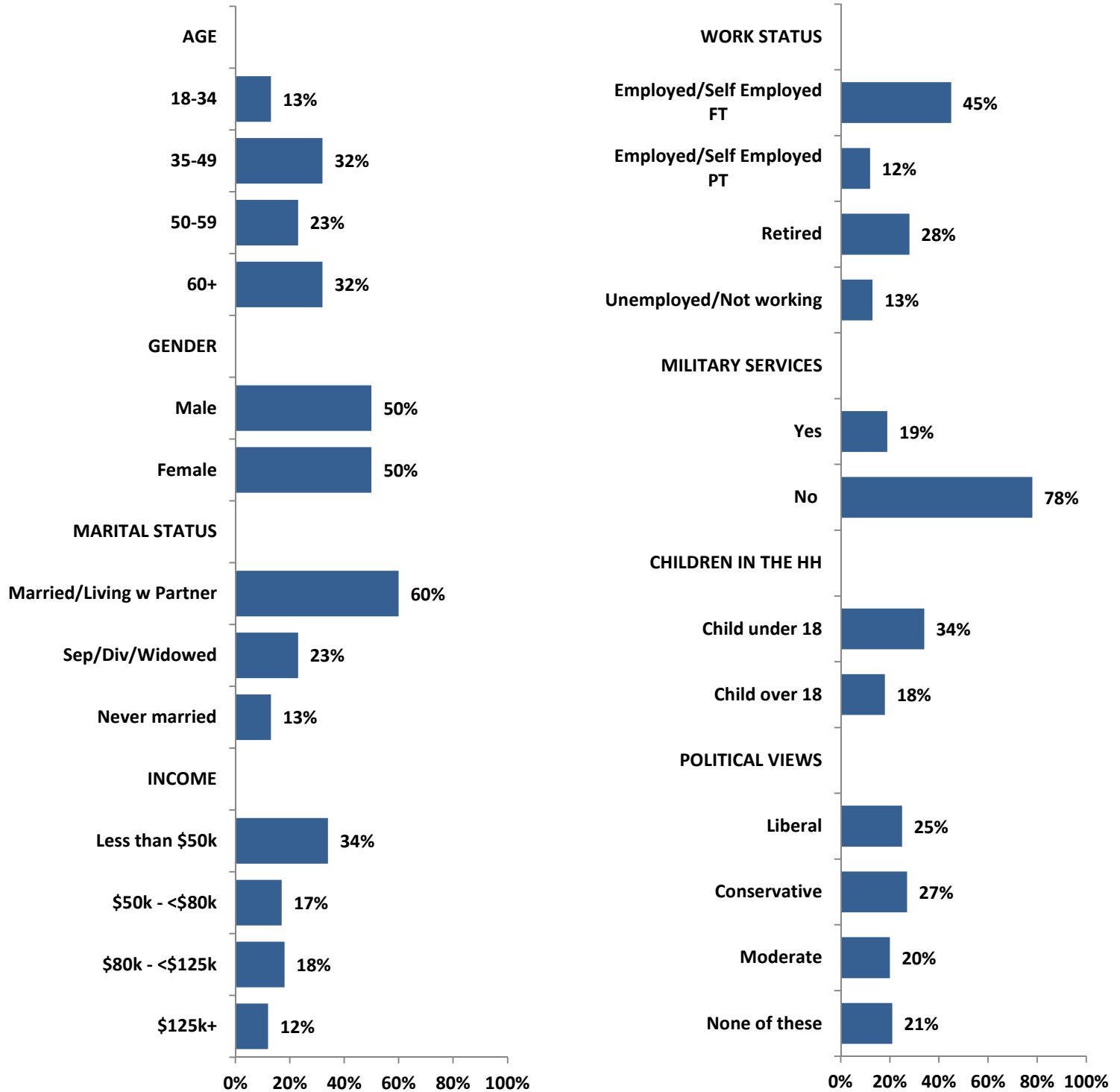
¹⁶ FTC, Consumer Sentinel Network Data Book for January- December 2016

Finally, respondents were asked about their experiences with robo-calls on their cell phone or on their landline. Among those with a cell phone (n=709), 68% reported getting at least one robo-dial in the past 30 days and 29% reported getting six or more. Similarly, among those with a land-line (n=591), 72% reported getting at least one-robo-dial in the past 30 days and 39% received six or more. While not all robo-dials are illegal, many of them are. Automatic dialing systems are prohibited from calling wireless phones and from leaving prerecorded telemarketing messages on landlines without prior written consent.¹⁷ Between January 2015 and June 2016, Federal, State, and International Law Enforcers brought at least 39 actions against illegal robo-callers. In addition to violating telecommunications laws, many of these companies were calling with fraudulent or deceptive messages.¹⁸

¹⁷ Telephone Consumer Protection Act 47 U.S.C. § 227

¹⁸ <https://www.ftc.gov/system/files/attachments/press-releases/ftc-florida-attorney-general-take-action-against-illegal-robocall-operation/160614robocall-enforcement-actions.pdf>

Demographic Profile of Respondents (n=800 WA Adults 18+)



Annotated Survey

2017 WA AARP Imposter Fraud Survey Annotated Questionnaire n=800 WA Adults ages 18 and older Margin of Sampling Error = ± 3.1 percent

S1. Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday?

| | n=800 |
|-------|-------|
| 18-34 | 13.0 |
| 35-49 | 32.0 |
| 50-59 | 23.0 |
| 60+ | 32.0 |

S3. Gender – Record by Observation

| | n=800 |
|--------|-------|
| Male | 49.6 |
| Female | 50.4 |

Internet Usage/Landline/Cell Phone

First, I'd like to ask you some general questions about your telephone and internet usage.

1. How often do you usually access the internet, either through a mobile phone, a laptop or desktop computer, a tablet, or some other way? Would you say.....[READ a-f IN ORDER]

| | n=800 |
|---------------------------------------|-------|
| a. Once or more each day | 83.3 |
| b. 2-6 times a week | 4.3 |
| c. Once a week | 1.5 |
| d. 2-3 times a month | 1.2 |
| e. Once a month or less | 3.9 |
| f. I never access or use the internet | 5.5 |
| g. NS | 0.2 |
| h. REF | 0.0 |

2. Please tell me which of the following you currently have or own...[MULTIPLE RESPONSES ALLOWED]

| | n=800 |
|---|-------|
| a. A telephone landline in your household | 73.9 |
| b. One or more email addresses | 83.2 |
| c. A smartphone or other type of cell phone | 88.6 |
| d. NS | 0.1 |
| e. REF | 0.3 |

Quiz Questions

3. Now I'd like to get your opinion on some issues regarding the Internet, phones, and email. After each statement I read, please tell me if you think it is true, false, or if you're not sure. [IF Q1=NEVER, DO NOT ASK Q3 b, f, g, h, i, j] [RANDOMIZE a-j]

| | n=800 | | | |
|---|-------|-------|------|-----|
| | True | False | NS | REF |
| a. Caller ID is a reliable way to know where a telemarketing call is coming from. | 25.1 | 62.2 | 12.6 | 0.1 |
| b. Banks never send their customers emails that ask them to click on a link wanting them to verify their information. | 66.0 | 18.8 | 14.7 | 0.5 |
| c. It is illegal to play a foreign lottery when you're in the U.S. | 27.6 | 15.0 | 55.9 | 1.4 |
| d. The IRS is allowed by law to call you about back taxes you may owe without sending you written notice first. | 8.3 | 76.0 | 15.0 | 0.8 |
| e. Commercial telemarketing robo-dials from companies you do not have a previous business relationship with are illegal. | 26.2 | 39.8 | 33.4 | 0.6 |
| f. When surfing the internet, it is safe to interact with a website as long as it has a locked box icon that indicates it is HTTPS secured. | 36.9 | 28.1 | 34.7 | 0.4 |
| g. Most copy machines have encryption software that makes it virtually impossible for a thief to steal the data contained in it once you discard the machine. | 9.5 | 52.1 | 37.7 | 0.7 |
| h. It is legal for a website to include in their "terms and conditions" that they be given access to your entire address book. | 33.2 | 34.4 | 31.7 | 0.7 |
| i. It is common for a website to install software onto your computer that tracks and recalls everything you do on their site. | 65.3 | 16.4 | 18.0 | 0.3 |
| j. Technology companies don't notify customers when a virus is spotted on their computer. | 55.0 | 18.0 | 26.4 | 0.7 |

4. When you think about you or a family member being targeted by scammers, do you feel:

| | n=800 |
|--------------------|-------|
| Extremely nervous | 12.7 |
| Very nervous | 12.5 |
| Somewhat nervous | 33.3 |
| Not too nervous | 22.0 |
| Not nervous at all | 18.7 |
| NS | 0.7 |
| REF | 0.0 |

5. How confident are you that you could recognize a fraudulent pitch or offer? Would you say you are:

| | n=800 |
|----------------------|-------|
| Extremely confident | 17.2 |
| Very confident | 35.0 |
| Somewhat confident | 35.0 |
| Not too confident | 6.3 |
| Not confident at all | 5.5 |
| NS | 0.9 |
| REF | 0.1 |

6. How likely do you think it is that you would fall for a fraudulent pitch or offer? Would you say:

| | n=800 |
|-------------------|-------|
| Extremely likely | 1.1 |
| Very likely | 1.7 |
| Somewhat likely | 10.6 |
| Not too likely | 44.1 |
| Not likely at all | 41.1 |
| NS | 1.4 |
| REF | 0.0 |

7. Are you signed up for the National Do-Not-Call registry?

| | n=800 |
|--|-------|
| Yes | 52.6 |
| No | 36.6 |
| Never heard of it/no idea what that is/what is it? | 1.2 |
| NS | 9.5 |
| REF | 0.0 |

Experience with Scam Targeting

There are a lot of different scams out there and just about anyone could be target these days and most of us by now have either experienced a fraud or scam or know someone who has. For this next part of the survey, we'd like to ask you about your own personal experience with some frauds and scams. Your answers to these questions will help authorities better understand these crimes and the criminals who commit them. Let's begin:

8. In the IRS tax scam, someone calls you on the phone or cell and tells you or leaves a message saying they work for the IRS and that you owe the IRS money. They tell you that in order to avoid criminal charges or penalties, you need to send them money immediately. In the past 12 months, or since last April, have you received a call from anyone saying they were from the IRS and telling you that owe money to the IRS?

| | n=800 |
|--------------------------|-------|
| Yes | 32.1 |
| No [SKIP TO QUESTION 9] | 67.7 |
| NS [SKIP TO QUESTION 9] | 0.3 |
| REF [SKIP TO QUESTION 9] | 0.0 |

8a. Did you try to get more information about this call or the message you received?

| | n=257 |
|-----|-------|
| Yes | 32.9 |
| No | 66.3 |
| NS | 0.8 |
| REF | |

8b. Did you pay any money to the individual/individuals who gave you this message?

| | n=84 |
|-----|-------|
| Yes | 0.0 |
| No | 100.0 |
| NS | 0.0 |
| REF | 0.0 |

9. In the Tech Support Scam, you receive a message on your phone or computer saying that there is a virus on your computer and you need to take action right away and pay a technician to remove it. In the past 12 months, or since last April, have you been contacted with a message like this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 56.1 |
| No [SKIP TO QUESTION 10] | 42.4 |
| NS [SKIP TO QUESTION 10] | 1.2 |
| REF [SKIP TO QUESTION 10] | 0.2 |

9a. Did you try to get more information about this call or the message you received?

| | |
|-----|-------|
| | n=449 |
| Yes | 25.0 |
| No | 74.1 |
| NS | 0.7 |
| REF | 0.2 |

9b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|-------|
| | N=112 |
| Yes | 5.4 |
| No | 94.6 |
| NS | 0.0 |
| REF | 0.0 |

10. In the Grandparent Scam, someone calls or emails you and says they are a grandchild or other family member and they need you to send them money to help get them out of some sort of trouble. In the past 12 months, or since about last April, have you been contacted with a message like this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 10.5 |
| No [SKIP TO QUESTION 11] | 88.9 |
| NS [SKIP TO QUESTION 11] | 0.5 |
| REF [SKIP TO QUESTION 11] | 0.0 |

10a. Did you try to get more information about this call or the message you received?

| | |
|-----|------|
| | n=84 |
| Yes | 35.2 |
| No | 64.8 |
| NS | 0.0 |
| REF | 0.0 |

10b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|------|
| | n=30 |
| Yes | 9.9 |
| No | 90.1 |
| NS | 0.0 |
| REF | 0.0 |

11. Lottery scams can be started with a phone call, a letter, or an email telling you that you won money from a lottery or some other type of prize. However, you are usually told that you must pay taxes, a fee, or other money in order to receive the winnings or the prize. In the past 12 months, or since about last April, have you been contacted with a message like this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 32.7 |
| No [SKIP TO QUESTION 12] | 65.4 |
| NS [SKIP TO QUESTION 12] | 1.9 |
| REF [SKIP TO QUESTION 12] | 0.0 |

11a. Did you try to get more information about this call or the message you received?

| | |
|-----|-------|
| | n=261 |
| Yes | 11.8 |
| No | 88.2 |
| NS | 0.0 |
| REF | 0.0 |

11b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|------|
| | n=31 |
| Yes | 3.3 |
| No | 96.7 |
| NS | 0.0 |
| REF | 0.0 |

12. With phishing scams, you receive a text or email that asks for personal information in order to verify a financial account like a bank, credit card, or other account usually by clicking on a link provided in the text or email. Have you been contacted in the past 12 months or since last April with a message like this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 33.0 |
| No [SKIP TO QUESTION 13] | 65.7 |
| NS [SKIP TO QUESTION 13] | 1.4 |
| REF [SKIP TO QUESTION 13] | 0.0 |

12a. Did you try to get more information about this call or the message you received?

| | |
|-----|-------|
| | n=264 |
| Yes | 17.7 |
| No | 82.3 |
| NS | 0.0 |
| REF | 0.0 |

12b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|------|
| | n=47 |
| Yes | 0.0 |
| No | 97.9 |
| NS | 2.1 |
| REF | 0.0 |

13. In a Romance Scam, you are contacted by a person on a dating site who pretends to have romantic intentions in order to gain access to your money, credit cards, property, or identification information. In the past 12 months, or since April, have you experience this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 12.0 |
| No [SKIP TO QUESTION 14] | 87.5 |
| NS [SKIP TO QUESTION 14] | 0.5 |
| REF [SKIP TO QUESTION 14] | 0.0 |

13a. Did you try to get more information about this call or the message you received?

| | |
|-----|------|
| | n=96 |
| Yes | 16.9 |
| No | 83.1 |
| NS | 0.0 |
| REF | 0.0 |

13b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|------|
| | n=16 |
| Yes | 6.5 |
| No | 93.5 |
| NS | 0.0 |
| REF | 0.0 |

14. In a Jury Duty or Fake Court Scam, you are contacted by someone telling you that you missed jury duty and there is now a warrant out for your arrest. They tell you that in order to avoid being arrested, you will need to pay a fine. In the past 12 months, or since last April, have you received a call or email like this?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 3.6 |
| No [SKIP TO QUESTION 15] | 96.1 |
| NS [SKIP TO QUESTION 15] | 0.1 |
| REF [SKIP TO QUESTION 15] | 0.1 |

14a. Did you try to get more information about this call or the message you received?

| | |
|-----|------|
| | n=29 |
| Yes | 45.3 |
| No | 54.7 |
| NS | 0.0 |
| REF | 0.0 |

14b. Did you pay any money to the individual/individuals who gave you this message?

| | |
|-----|-------|
| | n=13 |
| Yes | 0.0 |
| No | 100.0 |
| NS | 0.0 |
| REF | 0.0 |

15. Identity theft is where someone uses your identity or credit profile to purchase products or services that you did not authorize. These may include opening new credit accounts, such as credit cards, loans, or utilities in your name; purchasing merchandise or gift cards with your existing credit or debit cards; withdrawing cash from an ATM; creating fake checks and cashing them against your account or getting medical care or medications as if they were you. In the past 12 months, or since last April, has this happened to you?

| | |
|---------------------------|-------|
| | n=800 |
| Yes | 17.6 |
| No [SKIP TO QUESTION 16] | 81.6 |
| NS [SKIP TO QUESTION 16] | 0.6 |
| REF [SKIP TO QUESTION 16] | 0.1 |

16. Up to now, I've asked you about 8 types of scams or frauds – they were the IRS scam, the tech support scam, the grandparent scam, the lottery scam, the phishing scam, the romance scam, the jury duty scam, and identity theft. Which 2 are you most concerned about?

| | |
|----------------|-------|
| | n=800 |
| IRS | 36.2 |
| Tech support | 23.4 |
| Grandparent | 16.2 |
| Lottery | 7.3 |
| Phishing | 24.9 |
| Romance | 4.0 |
| Jury Duty | 7.3 |
| Identity Theft | 57.4 |
| NS | 0.0 |
| REF | 0.0 |

17. [IF Q2C=YES] As you may know, a robo-call is a telephone call from an automated source that delivers a pre-recorded message. In the past 30 days, about how many robo-calls have you received on your **cell phone**? Would you say you've received:

| | |
|---|-------|
| | n=709 |
| None | 30.1 |
| Between 1 to 5 | 39.7 |
| Between 6 to 10 | 14.6 |
| Between 11 to 15 | 4.5 |
| More than 15 robo-calls in the past 30 days | 9.5 |
| NS | 1.5 |
| REF | 0.1 |

18. [IF Q2A=YES] In the past 30 days, how many robo-calls have you received on your **landline** at home?

| | |
|---|-------|
| | n=591 |
| None | 22.6 |
| Between 1 to 5 | 32.4 |
| Between 6 to 10 | 13.9 |
| Between 11 to 15 | 8.8 |
| More than 15 robo-calls in the past 30 days | 16.4 |
| NS | 5.9 |
| REF | 0.0 |

Demographics

D1. What is your current marital status? Are you:

| | n=800 |
|---|-------|
| Married | 53.0 |
| Not married, living with your partner, or significant other | 7.0 |
| Separated | 2.5 |
| Divorced | 12.8 |
| Widowed | 7.8 |
| Currently single, never married | 12.9 |
| NS | 0.1 |
| REF | 3.9 |

D2. What is the highest level of education that you completed?

| | n=800 |
|--|-------|
| 0 to 12 th grade, but with no diploma | 4.3 |
| High school graduate or equivalent | 17.0 |
| Post high school education, but with no degree | 10.1 |
| 2-year degree | 18.6 |
| 4-year degree | 24.5 |
| Post-graduate study, but with no degree | 5.5 |
| Graduate or professional degree | 17.3 |
| NS | 0.1 |
| REF | 2.6 |

D3. Which of the following best describes your current employment status?

| | n=800 |
|--|-------|
| Self-employed full-time | 10.8 |
| Self-employed part-time | 5.0 |
| Employed full-time | 34.1 |
| Employed part-time | 5.7 |
| Retired and not working at all | 28.1 |
| Unemployed and looking for work | 3.6 |
| Not in the labor force for other reasons | 9.8 |
| NS | 0.1 |
| REF | 2.9 |

D4. Thinking about who lives in your household, do you current [INSERT AND READ ITEMS A THROUGH D BELOW]:

| | n=800 | | |
|--|-------|------|--------|
| | Yes | No | NS/REF |
| a. Have any children under age 18 living with you | 34.0 | 61.6 | 4.4 |
| b. Have any children over age 18 living with you | 18.1 | 77.9 | 4.0 |
| c. Have any children away at college | 10.0 | 86.1 | 3.9 |
| d. Have a parent or adult relative living with you | 13.8 | 82.4 | 3.8 |

D5. Do you currently or have you served in the United States Military?

| | |
|-------------------------|-------|
| | n=800 |
| Yes, Currently serve | 2.0 |
| Yes, Served in the past | 16.7 |
| No, Never served | 78.4 |
| NS | 0.0 |
| REF | 2.9 |

D6. Are you of Hispanic, Spanish, or Latino origin or descent?

| | |
|-----|-------|
| | n=800 |
| Yes | 4.6 |
| No | 91.3 |
| NS | 0.5 |
| REF | 3.6 |

D7. What is your race? Are you:

| | |
|----------------------------------|-------|
| | n=800 |
| White/Caucasian | 78.5 |
| Black/African-American | 3.5 |
| Native American/Alaskan Native | 2.4 |
| Asian | 1.4 |
| Native Hawaiian/Pacific Islander | 0.8 |
| Some other race | 7.5 |
| NS | 0.4 |
| REF | 5.6 |

D8. How would you characterize your political views? Would you say you are:

| | |
|---------------|-------|
| | n=800 |
| Conservative | 26.5 |
| Moderate | 20.3 |
| Liberal | 25.2 |
| None of these | 20.6 |
| NS | 2.6 |
| REF | 4.7 |

D9. When it comes to spirituality or religious faith, would you say you are:

| | |
|-----------------------------------|-------|
| | n=800 |
| Extremely spiritual or religious | 7.4 |
| Very spiritual or religious | 26.7 |
| Somewhat spiritual or religious | 33.2 |
| Not very | 13.4 |
| Not spiritual or religious at all | 12.6 |
| NS | 1.4 |
| REF | 5.3 |

D10. 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 2015. Was it:

| | n=800 |
|----------------------------------|-------|
| Less than \$10,000 | 4.1 |
| \$10,000 to less than \$20,000 | 6.5 |
| \$20,000 to less than \$30,000 | 7.1 |
| \$30,000 to less than \$40,000 | 8.8 |
| \$40,000 to less than \$50,000 | 7.6 |
| \$50,000 to less than \$60,000 | 6.2 |
| \$60,000 to less than \$70,000 | 5.8 |
| \$70,000 to less than \$80,000 | 4.5 |
| \$80,000 to less than \$90,000 | 3.9 |
| \$90,000 to less than \$100,000 | 4.2 |
| \$100,000 to less than \$125,000 | 9.6 |
| \$125,000 to less than \$150,000 | 4.1 |
| \$150,000 to less than \$200,000 | 3.7 |
| \$200,000 or more | 3.9 |
| NS | 4.5 |
| REF | 15.6 |

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

Thank you for your time on this survey – have a good night!

Methodology

The AARP 2017 Washington State Imposter Fraud Survey was conducted by Precision Opinion among residents of the state of Washington age 18+. The survey was approximately 20 minutes in length and interviews were conducted in English by Precision Opinion from March 28, 2017 to April 21, 2017. The sample utilized RDD landline and cell phone records. RDD sample was pulled with virtual Genesys system from Marketing Systems Group (MSG), and the Enhanced Wireless sample was obtained from Scientific Telephone Samples. The questionnaire was developed by AARP staff.

The sample was weighted to reflect the population of residents in Washington State ages 18+. A total of 800 interviews were completed with a margin of sampling error of $\pm 3.1\%$. The response rate for this study was measured using AAPOR's response rate 3 method. The cooperation rate was measured using AAPOR's cooperation rate 3 method. The refusal rate was measured using AAPOR's refusal rate 3 method. The table below contains these rates.

| Response Rate | Cooperation Rate | Refusal Rate |
|---------------|------------------|--------------|
| 4.2% | 85% | 10.1% |

*Source: AAPOR Outcome Rate Calculator Version 2.1 May 2003

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into 'Real Possibilities' by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a trusted source for news and information, AARP produces the world's largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit www.aarp.org or follow @aarp and our CEO @JoAnn_Jenkins on Twitter.

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