

**AARP Fraud Survey: Risk, Exposure, Response**  
**National sample of Asian American & Pacific Islanders age 50-plus**  
**Annotation of Survey Responses**

On behalf of AARP, Asian American Decisions collected data through a telephone survey of Asian American and Pacific Islanders ages 50 and older. This national sample included n=1120 with an oversample with Chinese Americans totaling n=401. Interviewing occurred from October 2 to November 6, 2017. On a sample size of n=1120 the margin of error is  $\pm 2.93$  percent at the 95% confidence interval. On a sample size of n=400 the margin of error is  $\pm 4.9$  percent at the 95% confidence interval. Data have been weighted to reflect the AAPI 50+ population.

**INTRODUCTION & SCREENING**

Hello, we are conducting a survey to understand the public’s opinions on important issues. This is for research purposes only and your cooperation is appreciated. The survey will take about 15 minutes depending on your responses and the call may be monitored for quality assurance. [If needed: You were selected at random and this is NOT a sales call. You will NOT be asked for a donation.]

A. Are you comfortable continuing this conversation in English or would you prefer we talk in another language?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| English                  | 66%   | 40%     |
| Mandarin                 | 15%   | 53%     |
| Vietnamese               | 10%   | -       |
| Tagalog                  | 6%    | -       |
| Cantonese                | 2%    | 7%      |
| Korean                   | 1%    | -       |

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

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| 50-54                    | 17%   | 17%     |
| 55-59                    | 19%   | 21%     |
| 60-64                    | 16%   | 14%     |
| 65-69                    | 14%   | 15%     |
| 70-74                    | 11%   | 12%     |
| 75+                      | 22%   | 20%     |
| MEAN                     | 65.02 | 63.54   |
| MEDIAN                   | 63.00 | 61.00   |

S3. Do you consider any part of your background to be Asian or Asian-American, such as Chinese, Filipino, Indian, or Pacific Islander like Native Hawaiian or Samoan?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Chinese                  | 27%   | 100%    |
| Filipino                 | 20%   | -       |
| Indian                   | 15%   | -       |
| Japanese                 | 8%    | -       |
| Korean                   | 9%    | -       |
| Vietnamese               | 11%   | -       |
| Pacific Islander         | 3%    | -       |
| Other Asian              | 7%    | -       |

### Behavior and Attitudes

1. Do you currently have or own

1a. A telephone landline in your household?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 86%   | 82%     |
| No                       | 14%   | 17%     |
| Refused                  | 0%    | 0%      |

1b. One or more email addresses?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 61%   | 57%     |
| No                       | 38%   | 41%     |
| Not sure                 | 1%    | 2%      |
| Refused                  | 0%    | 0%      |

1c. A smartphone (cell or mobile phone that can access the internet)? [IF YES, DO NOT ASK "D"]

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 71%   | 72%     |
| No                       | 28%   | 27%     |
| Not sure                 | 0%    | 0%      |
| Refused                  | 0%    | 0%      |

1d. Other type of cell or mobile phone (not a smartphone)?

|                                | Total | Chinese |
|--------------------------------|-------|---------|
| Base = Do Not Own A Smartphone | 316   | 106     |
| Yes                            | 54%   | 63%     |
| No                             | 45%   | 34%     |
| Not sure                       | 1%    | 2%      |
| Refused                        | 0%    | 1%      |

2. Within the past 12 months, have you conducted financial or banking transactions in any of the following ways? (IF NEEDED, CLARIFY: This could include things like paying bills, depositing checks, checking your account status or sending money abroad.) Have you ...?

a. Gone to a branch or office to talk to a live person

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 68%   | 68%     |
| No                                                    | 31%   | 30%     |
| I don't conduct any financial or banking transactions | 1%    | 2%      |
| Not Sure                                              | 0%    | 0%      |

b. Used an ATM

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 55%   | 50%     |
| No                                                    | 43%   | 47%     |
| I don't conduct any financial or banking transactions | 1%    | 2%      |
| Not Sure                                              | 0%    | 1%      |
| Refused                                               | 0%    | 0%      |

c. Talked to a live person on the phone

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 48%   | 41%     |
| No                                                    | 50%   | 56%     |
| I don't conduct any financial or banking transactions | 1%    | 2%      |
| Not Sure                                              | 0%    | 1%      |

d. Used an automated system by phone where you talk or punch buttons

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 40%   | 32%     |
| No                                                    | 58%   | 64%     |
| I don't conduct any financial or banking transactions | 1%    | 2%      |
| Not Sure                                              | 1%    | 2%      |
| Refused                                               | 0%    | -       |

e. Gone online or used an app with either a computer or mobile device

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 42%   | 37%     |
| No                                                    | 56%   | 61%     |
| I don't conduct any financial or banking transactions | 1%    | 2%      |
| Not Sure                                              | 1%    | 1%      |
| Refused                                               | 0%    | -       |

f. Some other way [SPECIFY]

|                                                       | Total | Chinese |
|-------------------------------------------------------|-------|---------|
| Base = Total Respondents                              | 1120  | 401     |
| Yes                                                   | 2%    | -       |
| No                                                    | 97%   | 98%     |
| I don't conduct any financial or banking transactions | 0%    | -       |
| Not Sure                                              | 1%    | 2%      |
| Refused                                               | 0%    | 0%      |

### 3. QUESTION INTENTIONALLY MISSING

#### Quiz Questions

4. 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.

a. Caller ID is a reliable way to know where a telemarketing call is coming from.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| True (INCORRECT)         | 32%   | 24%     |
| False (CORRECT)          | 47%   | 58%     |
| Not Sure                 | 20%   | 18%     |
| Refused                  | 0%    | -       |
| Total incorrect/not sure | 52%   | 42%     |

b. Banks never send their customers emails that ask them to click on a link wanting them to verify their information. [DO NOT ASK IF Q1B=NO, DON'T HAVE EMAIL OR IF Q2=I DON'T DO FINANCIAL TRANSACTIONS]

|                                                     | Total | Chinese |
|-----------------------------------------------------|-------|---------|
| Base = Total Respondents                            | 1120  | 401     |
| True (CORRECT)                                      | 25%   | 22%     |
| False (INCORRECT)                                   | 21%   | 18%     |
| Not Sure                                            | 15%   | 17%     |
| Refused                                             | 0%    | -       |
| Do not have email or conduct financial transactions | 39%   | 43%     |
| Total Incorrect/Not Sure                            | 36%   | 35%     |

- c. It is illegal to play a foreign lottery when you're in the U.S.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| True (CORRECT)           | 24%   | 20%     |
| False (INCORRECT)        | 33%   | 32%     |
| Not Sure                 | 43%   | 48%     |
| Refused                  | 1%    | 0%      |
| Total Incorrect/Not Sure | 76%   | 80%     |

- d. The IRS is allowed by law to call you about back taxes you may owe without sending you written notice first.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| True (INCORRECT)         | 16%   | 18%     |
| False (CORRECT)          | 62%   | 59%     |
| Not Sure                 | 22%   | 22%     |
| Refused                  | 0%    | 0%      |
| Total Incorrect/Not Sure | 38%   | 40%     |

- e. Courts will never notify you by telephone of a court date, jury duty summons, bench warrant or fine.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| True (CORRECT)           | 39%   | 44%     |
| False (INCORRECT)        | 37%   | 30%     |
| Not Sure                 | 24%   | 26%     |
| Refused                  | 0%    | -       |
| Total Incorrect/Not Sure | 61%   | 56%     |

- f. Wiring money to someone you don't know is a safe form of payment.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| True (INCORRECT)         | 8%    | 9%      |
| False (CORRECT)          | 78%   | 80%     |
| Not Sure                 | 14%   | 11%     |
| Refused                  | 1%    | -       |
| Total Incorrect/Not Sure | 21%   | 20%     |

## Fraud Exposure Assessment

The next part of the survey is about fraud and scams. Fraud is when someone intentionally gives false information to try to cheat a person out of money or property.

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

|                            | Total | Chinese |
|----------------------------|-------|---------|
| Base = Total Respondents   | 1120  | 401     |
| TOP 3 NET CONFIDENT        | 73%   | 82%     |
| TOP 2 NET CONFIDENT        | 52%   | 52%     |
| Extremely confident        | 15%   | 14%     |
| Very confident             | 38%   | 38%     |
| Somewhat confident         | 21%   | 30%     |
| BOTTOM 2 NET NOT CONFIDENT | 23%   | 12%     |
| Not too confident          | 10%   | 8%      |
| Not confident at all       | 13%   | 4%      |
| Not sure                   | 4%    | 6%      |
| Refused                    | 0%    | -       |

6. Thinking of financial decisions, how willing are you to take risks? Would you say ...?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| TOP 3 NET WILLING        | 19%   | 16%     |
| TOP 2 NET WILLING        | 8%    | 4%      |
| Extremely willing        | 3%    | 2%      |
| Very willing             | 5%    | 2%      |
| Somewhat willing         | 12%   | 13%     |
| BOTTOM 2 NET NOT WILLING | 73%   | 76%     |
| Not too willing          | 28%   | 27%     |
| Not at all willing       | 45%   | 49%     |
| Not sure                 | 7%    | 7%      |
| Refused                  | 1%    | 0%      |

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

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| TOP 3 NET NERVOUS        | 74%   | 75%     |
| TOP 2 NET NERVOUS        | 48%   | 48%     |
| Extremely nervous        | 14%   | 13%     |
| Very nervous             | 33%   | 35%     |
| Somewhat nervous         | 26%   | 28%     |
| BOTTOM 2 NET NOT NERVOUS | 21%   | 19%     |
| Not too nervous          | 10%   | 12%     |
| Not at all nervous       | 11%   | 8%      |
| Not sure                 | 4%    | 5%      |
| Refused                  | 1%    | -       |

In the next few questions, we will describe some known types of fraud or scams and ask if you or someone in your family has ever encountered them. Thank you for answering these questions honestly and as a reminder, your answers to these questions will remain ANONYMOUS and will only be used for research and academic purposes. Let's begin:

8. Have you or someone in your family ever ... INSERT A-K, RANDOMIZE.

**IRS Tax Scam**

a. been called by someone saying they work for the IRS and that you owe the IRS money for taxes?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 24%   | 14%     |
| No                       | 75%   | 83%     |
| Not sure                 | 1%    | 3%      |
| Refused                  | 0%    | 0%      |

**Tech Support**

b. received a message on your phone or computer saying that a virus has been detected on your computer and you need to take action right away and pay a technician to remove it?

|                                        | Total | Chinese |
|----------------------------------------|-------|---------|
| Base = Total Respondents               | 1120  | 401     |
| Yes                                    | 32%   | 19%     |
| No                                     | 64%   | 73%     |
| Not sure                               | 2%    | 4%      |
| Don't use a computer/use text or email | 2%    | 4%      |

**Blessings [CHINESE AMERICAN RESPONDENTS ONLY]**

c. been told by someone that they can remove a curse from you or your family by performing a blessing ritual on your valuables like money or jewelry?

|                            | Chinese |
|----------------------------|---------|
| Base = Chinese Respondents | 401     |
| Yes                        | 5%      |
| No                         | 92%     |
| Not sure                   | 2%      |

**Gold [CHINESE AMERICAN RESPONDENTS ONLY]**

d. been approached by someone offering to sell valuable objects to you, such as gold coins or antiques, at a very cheap price?

|                            | Chinese |
|----------------------------|---------|
| Base = Chinese Respondents | 401     |
| Yes                        | 9%      |
| No                         | 89%     |
| Not sure                   | 2%      |

### **Immigration**

- e. encountered someone offering to help with the immigration process, who requires upfront fees and does not work for an authorized government agency?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 7%    | 5%      |
| No                       | 91%   | 94%     |
| Not sure                 | 2%    | 1%      |
| Refused                  | 0%    | 0%      |

### **Grandparent Scam**

- f. received a call or email claiming to be your grandchild or other family member and they needed you to send money to help get them out of some sort of urgent trouble?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 12%   | 7%      |
| No                       | 87%   | 92%     |
| Not sure                 | 1%    | 1%      |

### **Romance**

- g. met someone on a dating website or some other way who pretends to have romantic interest in order to gain access to your money, credit cards, property, or identification information?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 6%    | 3%      |
| No                       | 93%   | 96%     |
| Not sure                 | 1%    | 1%      |
| Refused                  | 0%    | -       |

### **Jury Duty/Fake Court**

- h. been contacted by someone saying you missed jury duty and you will need to pay a fine to avoid being arrested?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 5%    | 4%      |
| No                       | 93%   | 94%     |
| Not sure                 | 2%    | 2%      |
| Refused                  | 0%    | 0%      |



**Lottery Scam**

- i. received a communication stating that you had won a lottery or sweepstakes, possibly in another country? It may have included a cashier’s check advance payment on those winnings or requested that you first send them a deposit or fee.

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 36%   | 33%     |
| No                       | 63%   | 65%     |
| Not sure                 | 1%    | 2%      |

**Charity**

- j. been contacted by someone asking for charitable donations in a time of crisis such as disaster relief in a home country or to help community members here in the U.S.?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 33%   | 33%     |
| No                       | 65%   | 66%     |
| Not sure                 | 2%    | 2%      |

**Phishing Scam** [DO NOT ASK IF Q2=I DON’T DO FINANCIAL TRANSACTIONS]

- k. received 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?

|                                                    | Total | Chinese |
|----------------------------------------------------|-------|---------|
| Base = Total Respondents                           | 1120  | 401     |
| Yes                                                | 20%   | 17%     |
| No                                                 | 74%   | 75%     |
| Not sure                                           | 3%    | 2%      |
| Don't use a computer/use text or email             | 2%    | 3%      |
| Refused                                            | 0%    | -       |
| Do not conducted financial or banking transactions | 1%    | 3%      |

[IF YES TO ANY AT Q8]

9. Did you respond to or engage with any of these offers that I have described?

|                                  | Total | Chinese |
|----------------------------------|-------|---------|
| Base = Encountered Fraud or Scam | 735   | 245     |
| Yes                              | 14%   | 14%     |
| No                               | 84%   | 82%     |
| Not sure                         | 1%    | 4%      |
| Refused                          | 0%    | 0%      |

[IF YES TO ANY AT Q8]

10. How certain are you that what happened was fraudulent?

|                                  | Total | Chinese |
|----------------------------------|-------|---------|
| Base = Encountered Fraud or Scam | 735   | 245     |
| TOP 3 NET CERTAIN                | 89%   | 92%     |
| TOP 2 NET CERTAIN                | 76%   | 75%     |
| Extremely certain                | 37%   | 32%     |
| Very certain                     | 39%   | 43%     |
| Somewhat certain                 | 14%   | 17%     |
| BOTTOM 2 NET NOT CERTAIN         | 8%    | 6%      |
| Not very certain                 | 3%    | 4%      |
| Not at all certain               | 5%    | 1%      |
| Don't know                       | 2%    | 2%      |
| Refused                          | 0%    | -       |

*There are a few other types of financial fraud. (Note: Q11-Q14 asked separately because can only know after the fact.)*

**Identity Theft**

11. Identity theft is where someone uses your personal information to open new credit accounts, such as credit cards, loans, or utilities in your name; or to get medical care or medications as if they were you. Has anything like this ever happened to you or someone in your family?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 13%   | 9%      |
| No                       | 85%   | 87%     |
| Not sure                 | 2%    | 3%      |
| Refused                  | 0%    | -       |

**Unauthorized Credit Card Charges**

12. Credit card fraud is when someone uses an existing credit or debit account to purchase products or services that you did not authorize; or withdrawing cash from an ATM. Has anything like this ever happened to you or someone in your family?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 24%   | 20%     |
| No                       | 75%   | 80%     |
| Not sure                 | 1%    | 0%      |

### **Home Improvement**

13. Home improvement fraud is when someone is hired to do work on your home but they either do poor or incomplete work or overcharge for their services. Has anything like this ever happened to you or someone in your family?

|                                | Total | Chinese |
|--------------------------------|-------|---------|
| Base = Total Respondents       | 1120  | 401     |
| Yes                            | 10%   | 7%      |
| No                             | 88%   | 87%     |
| Do not own a home/not relevant | 2%    | 5%      |
| Not sure                       | 1%    | 0%      |
| Refused                        | 0%    | -       |

### **Travel Agency**

14. Travel fraud is when someone sells a pre-paid, all expense, travel package that is fake. Has anything like this ever happened to you or someone in your family?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 6%    | 6%      |
| No                       | 93%   | 93%     |
| Not sure                 | 1%    | 1%      |

[IF YES TO AT LEAST ONE AT Q9 OR Q11-Q14, CONTINUE. OTHERWISE GO TO Q.16]

(IF MORE THAN ONE, SHOW: For the next few questions, please think of the fraudulent incident you consider the most serious.)

15. How much interaction did you have with the person or business that defrauded or attempted to defraud you?

|                                                                                                   | Total | Chinese |
|---------------------------------------------------------------------------------------------------|-------|---------|
| Base = Encountered Fraud/Scam or Financial Fraud                                                  | 363   | 117     |
| None (for example if you became aware of fraudulent charges on a credit card after the fact)      | 43%   | 54%     |
| Very little (for example if you just responded to the initial call or contact)                    | 30%   | 29%     |
| Moderate (for example if you communicated back and forth a few times)                             | 12%   | 9%      |
| A great deal (for example if you communicated many times or filled out a great deal of paperwork) | 9%    | 4%      |
| Don't know                                                                                        | 6%    | 5%      |

### **Affinity Fraud/Financial Exploitation**

16. Have you ever been taken advantage of by a family member, friend or someone you know in a way that resulted in a significant financial loss?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 9%    | 7%      |
| No                       | 91%   | 92%     |
| Not sure                 | 1%    | 1%      |
| Refused                  | 0%    | -       |

**Catchall**

17. We have asked a number of questions about types of fraud. Have you ever experienced any other type of financial fraud that I have not asked about?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 6%    | 7%      |
| No                       | 92%   | 91%     |
| Not sure                 | 1%    | 2%      |
| Refused                  | 0%    | -       |

### Financial and Non-Financial Impacts of Fraud

[IF YES TO AT LEAST ONE AT Q9 OR Q11-Q14 OR Q16-Q17, CONTINUE. OTHERWISE GO TO Q.23]  
 (IF MORE THAN ONE, SHOW:) For the next few questions, please think of the fraudulent incident you consider the most serious.)

18. Did you lose any money as a result of the fraudulent incident you experienced?

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 33%   | 25%     |
| No                                               | 66%   | 75%     |
| Not sure                                         | 0%    | -       |
| Refused                                          | 0%    | -       |

19. [IF YES AT Q18] What would you estimate was your total financial loss from the fraudulent incident, including any fees or interest? Your best guess is fine. [ASK OPEN ENDED AND CODE TO LIST. ONLY READ LIST IF HELPFUL FOR GETTING RESPONSE. REMIND RESPONDENT THAT ALL ANSWERS ARE STRICTLY CONFIDENTIAL AND ANONYMOUS, IF NEEDED]

|                                                            | Total    | Chinese  |
|------------------------------------------------------------|----------|----------|
| Base = Encountered Fraud Incident And Lost Money As Result | 123      | 31       |
| LESS THAN \$500                                            | 11%      | 22%      |
| \$1 to \$99                                                | 5%       | 12%      |
| \$100 to \$499                                             | 6%       | 10%      |
| \$500 to \$999                                             | 18%      | 12%      |
| \$1,000 to \$9,999                                         | 36%      | 34%      |
| \$10,000 OR MORE NET                                       | 27%      | 21%      |
| \$10,000 to \$24,999                                       | 10%      | 12%      |
| \$25,000 OR MORE NET                                       | 17%      | 9%       |
| \$25,000 to \$49,999                                       | 6%       | 3%       |
| \$50,000 or more                                           | 11%      | 6%       |
| Don't know                                                 | 2%       | 11%      |
| Refused                                                    | 5%       | -        |
| MEAN                                                       | \$15,246 | \$12,908 |
| MEDIAN                                                     | \$2,500  | \$1,500  |

20. Some people may also experience physical or emotional symptoms as a result of a fraudulent incident. Did you experience any of the following symptoms?

a. Stress or anxiety

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 40%   | 32%     |
| No                                               | 57%   | 65%     |
| Not sure                                         | 2%    | 2%      |

b. Depression

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 15%   | 16%     |
| No                                               | 83%   | 81%     |
| Not sure                                         | 1%    | 2%      |
| Refused                                          | 0%    | 2%      |

c. Difficulty sleeping

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 26%   | 30%     |
| No                                               | 73%   | 66%     |
| Not sure                                         | 1%    | 2%      |
| Refused                                          | 0%    | 2%      |

d. Anger

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 61%   | 62%     |
| No                                               | 37%   | 37%     |
| Not sure                                         | 2%    | 2%      |

e. Fear or paranoia

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 23%   | 28%     |
| No                                               | 75%   | 71%     |
| Not sure                                         | 2%    | 1%      |

f. Shame or embarrassment

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 22%   | 16%     |
| No                                               | 76%   | 81%     |
| Not sure                                         | 2%    | 3%      |
| Refused                                          | 0%    | 1%      |

g. Negative relationship consequences, such as family conflict or divorce

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 10%   | 7%      |
| No                                               | 87%   | 87%     |
| Not sure                                         | 1%    | 2%      |
| Refused                                          | 1%    | 4%      |

h. Loss of personal confidence

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 19%   | 13%     |
| No                                               | 80%   | 84%     |
| Not sure                                         | 1%    | 2%      |
| Refused                                          | 0%    | 1%      |

i. Other physical health problems

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 10%   | 18%     |
| No                                               | 86%   | 75%     |
| Not sure                                         | 3%    | 6%      |
| Refused                                          | 0%    | 2%      |

21. Did you talk to anyone about the fraud incident?

|                                                  | Total | Chinese |
|--------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident | 386   | 125     |
| Yes                                              | 65%   | 61%     |
| No                                               | 34%   | 37%     |
| Not sure                                         | 1%    | 2%      |

22. [ASK IF "YES" AT Q21; ELSE SKIP to Q23] Did you talk to ... ?

a. A friend or family member?

|                                                                                | Total | Chinese |
|--------------------------------------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident and Spoke to Someone About It | 238   | 72      |
| Yes                                                                            | 90%   | 95%     |
| No                                                                             | 10%   | 5%      |

b. A formal agency or office?

|                                                                                | Total | Chinese |
|--------------------------------------------------------------------------------|-------|---------|
| Base = Encountered and Engaged In Fraud Incident and Spoke to Someone About It | 238   | 72      |
| Yes                                                                            | 45%   | 33%     |
| No                                                                             | 54%   | 63%     |
| Not sure                                                                       | 1%    | 4%      |

23. If you had concerns about a fraudulent or potentially fraudulent incident, where would you most likely turn to report a possible scam or to seek help? {DO NOT READ LIST}

|                                                                | Total | Chinese |
|----------------------------------------------------------------|-------|---------|
| Base = Total Respondents                                       | 1120  | 401     |
| Police or other law enforcement                                | 49%   | 52%     |
| Family or friends                                              | 18%   | 22%     |
| Customer service or fraud alert division of a company          | 3%    | 3%      |
| Better Business Bureau                                         | 3%    | 0%      |
| A consumer protection agency like the Federal Trade Commission | 2%    | 1%      |
| Personal lawyer                                                | 2%    | 1%      |
| State Attorney General's office                                | 1%    | 0%      |
| Church or faith-based organization                             | 1%    | 1%      |
| Community group                                                | 0%    | 1%      |
| A state or local leader's office like the governor or mayor    | 0%    | -       |
| Other Specify                                                  | 3%    | 2%      |
| Don't know/not sure                                            | 15%   | 14%     |
| Refused                                                        | 1%    | 0%      |
| None/No one                                                    | 1%    | 2%      |

## Demographics

The last set of questions is about you and as a reminder all information is kept entirely confidential and anonymous.

D12. Are you currently a member of AARP?

|                            | Total | Chinese |
|----------------------------|-------|---------|
| Base = Addition Mid-Survey | 712   | 243     |
| Yes                        | 26%   | 20%     |
| No                         | 72%   | 75%     |
| DON'T KNOW/NOT SURE        | 2%    | 5%      |

D1. GENDER – RECORD BY OBSERVATION OR ASK IF NECESSARY TO CONFIRM

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Female                   | 51%   | 55%     |
| Male                     | 49%   | 45%     |

D2. What is your current marital status?

|                                  | Total | Chinese |
|----------------------------------|-------|---------|
| Base = Total Respondents         | 1120  | 401     |
| Married                          | 74%   | 77%     |
| Not married, living with partner | 3%    | 4%      |
| Separated                        | 2%    | 1%      |
| Divorced                         | 5%    | 4%      |
| Widowed                          | 11%   | 8%      |
| Never married                    | 3%    | 1%      |
| Not sure                         | 0%    | 1%      |
| Refused                          | 2%    | 3%      |

D3. What is the highest level of education that you completed?

|                                        | Total | Chinese |
|----------------------------------------|-------|---------|
| Base = Total Respondents               | 1120  | 401     |
| LESS THAN COLLEGE NET                  | 52%   | 58%     |
| 0-12th grade (no diploma)              | 21%   | 24%     |
| High school graduate (or equivalent)   | 18%   | 16%     |
| Post-high school education (no degree) | 14%   | 18%     |
| 2 YEAR COLLEGE DEGREE OR MORE          | 47%   | 40%     |
| 2-year college degree                  | 7%    | 6%      |
| 4-year college degree                  | 22%   | 22%     |
| Post-graduate study (no degree)        | 2%    | 1%      |
| Graduate or professional degree        | 16%   | 13%     |
| Not sure                               | 0%    | 0%      |
| Refused                                | 1%    | 1%      |



D4. Which of the following best describes your current employment status? Are you...?

|                                                     | Total | Chinese |
|-----------------------------------------------------|-------|---------|
| Base = Total Respondents                            | 1120  | 401     |
| IN LABOR FORCE                                      | 50%   | 48%     |
| SELF-EMPLOYED SUB-NET                               | 8%    | 8%      |
| Self-employed full-time                             | 7%    | 5%      |
| Self-employed part-time                             | 2%    | 2%      |
| EMPLOYED SUB-NET                                    | 38%   | 38%     |
| Employed full-time                                  | 30%   | 31%     |
| Employed part-time                                  | 7%    | 7%      |
| Unemployed and looking for work                     | 4%    | 2%      |
| NOT IN LABOR FORCE                                  | 49%   | 51%     |
| Retired and not working at all                      | 47%   | 49%     |
| Or are you not in the labor force for other reasons | 3%    | 1%      |
| Not sure                                            | 0%    | 0%      |
| Refused                                             | 1%    | 1%      |

D5. Thinking about who lives in your household, do you currently...?

a. Have any children under age 18 living with you?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 17%   | 16%     |
| No                       | 82%   | 82%     |
| Not sure                 | 0%    | 1%      |
| Refused                  | 1%    | 2%      |

b. Have any children age 18 or older living with you?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| Yes                      | 34%   | 31%     |
| No                       | 64%   | 67%     |
| Not sure                 | 0%    | 0%      |
| Refused                  | 1%    | 2%      |

c. Have a parent or adult relative living with you?

|                             | Total | Chinese |
|-----------------------------|-------|---------|
| Base = Total Respondents    | 1120  | 401     |
| Yes                         | 24%   | 20%     |
| No                          | 75%   | 77%     |
| Not sure                    | 0%    | 1%      |
| Refused                     | 1%    | 2%      |
| Children in household       | 41%   | 38%     |
| Multigenerational household | 14%   | 11%     |
| None                        | 47%   | 51%     |

D6. Were you born in the United States or were you born in another country?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| United States            | 15%   | 6%      |
| Another country          | 84%   | 93%     |
| Refused                  | 1%    | 1%      |

D7. [IF ANOTHER COUNTRY AT D6] How long have you lived in the United States? Is it...?

|                                | Total | Chinese |
|--------------------------------|-------|---------|
| Base = Born In Another Country | 1000  | 384     |
| LESS THAN 10 YEARS             | 3%    | 3%      |
| Less than one year             | 0%    | 0%      |
| 1 – 9 Years                    | 2%    | 3%      |
| 10 – 19 Years                  | 13%   | 14%     |
| 20 YEARS OR MORE               | 84%   | 81%     |
| 20 – 29 Years                  | 29%   | 27%     |
| 30 – 39 Years                  | 34%   | 38%     |
| 40 Years or more               | 22%   | 15%     |
| Not sure                       | 1%    | 0%      |
| Refused                        | 0%    | 1%      |

D8. Now I would like to ask you about your English language skills. How well can you speak English? Would you say...?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| TOP 2 NET WELL           | 77%   | 57%     |
| Very well                | 69%   | 45%     |
| Well                     | 9%    | 12%     |
| BOTTOM 2 NET NOT WELL    | 21%   | 41%     |
| Not well                 | 15%   | 24%     |
| Not at all               | 6%    | 17%     |
| Don't Know               | 1%    | 1%      |
| Refused                  | 0%    | 1%      |

D9. How well can you read English? Would you say ...?

|                          | Total | Chinese |
|--------------------------|-------|---------|
| Base = Total Respondents | 1120  | 401     |
| TOP 2 NET WELL           | 58%   | 39%     |
| Very well                | 32%   | 19%     |
| Well                     | 26%   | 21%     |
| BOTTOM 2 NET NOT WELL    | 39%   | 58%     |
| Not well                 | 30%   | 35%     |
| Not at all               | 10%   | 23%     |
| Don't Know               | 1%    | 1%      |
| Refused                  | 1%    | 1%      |

D10. When it comes to spirituality or religious faith, would you say you are ...?

|                                   | Total | Chinese |
|-----------------------------------|-------|---------|
| Base = Total Respondents          | 1120  | 401     |
| TOP 3 NET                         | 68%   | 49%     |
| TOP 2 NET                         | 32%   | 17%     |
| Extremely spiritual or religious  | 9%    | 1%      |
| Very spiritual or religious       | 23%   | 16%     |
| Somewhat spiritual or religious   | 37%   | 32%     |
| BOTTOM 2 NET                      | 27%   | 46%     |
| Not very, or                      | 16%   | 20%     |
| Not spiritual or religious at all | 11%   | 26%     |
| Not sure                          | 2%    | 2%      |
| Refused                           | 2%    | 3%      |

D11. We realize income is a private matter and so rather than ask about your specific income; please tell me was your household's income before taxes last year less than \$60,000 or at least \$60,000? Was it...? (IF NEEDED: As a reminder, we're asking about your total household income before taxes last year. The general category is fine.)

|                                            | Total | Chinese |
|--------------------------------------------|-------|---------|
| Base = Total Respondents                   | 1120  | 401     |
| LESS THAN \$60,000 NET                     | 49%   | 47%     |
| Less than \$15,000                         | 23%   | 22%     |
| At least \$15,000 but less than \$30,000   | 14%   | 14%     |
| At least \$30,000 but less than \$60,000   | 13%   | 10%     |
| \$60,000 OR MORE NET                       | 27%   | 21%     |
| At least \$60,000 but less than \$100,000  | 14%   | 9%      |
| At least \$100,000 but less than \$140,000 | 7%    | 6%      |
| \$140,000 or more                          | 6%    | 6%      |
| DON'T KNOW/REFUSED NET                     | 24%   | 32%     |
| Don't know/Not sure                        | 10%   | 14%     |
| Refused                                    | 14%   | 18%     |

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