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Introduction

Impostor scammers are con-artists who deceptively masquerade as someone you know or are likely to trust (e.g., a friend or family member or a representative from a government agency or well-known business) in order to convince or coerce you into sending them money or giving them your personal information. Impostor scammers often use techniques that are anonymous, quick and irretrievable.

Impostor scams are on the rise. According to the Federal Trade Commission’s (FTC) Consumer Sentinel Network Databook 2019\(^1\), 837 Vermont consumers reported an impostor scam to the FTC in 2019, making impostor scams the highest reported category in the state. Overall, Vermont consumers lost a median of $300 to fraud, with a total loss of $2.3 million in 2019.

To better understand Vermont consumers’ experiences with impostor scams (specifically, online romance scams, grandparent scams, government impostor scams, and Census scams—a subset of government impostor scams), AARP commissioned this survey of 461 Vermont adults ages 18 and older. This survey has a margin of error of $\pm 5.70$ percent. Additionally, this survey also was conducted nationally and in four other states: Connecticut, Oklahoma, Pennsylvania and Washington. This Vermont report, the other four state reports, and their respective annotated questionnaires and methodology reports may be accessed at: www.aarp.org/impostorscams.
Key Findings

➢ More than two in five (46%) Vermont adults have been targets of an impostor scam. Specifically, this study examined Vermont adults’ experiences with relationship scams (i.e., online romance scams and grandparent scams) and government impostor scams (including Census scams). Among these scams, government impostor scams were the most encountered, with two in five (39%) Vermont adults reporting having been a target of a government impostor scam.

➢ Nearly one in six (17%) of Vermont adults targeted and/or victimized by an impostor scam have experienced health problems and/or emotional distress resulting from the encounter. Notably, adults ages 18-49 (27%) are twice as likely than older adults (12%) to have suffered health consequences resulting from an impostor scam.

➢ Seventy percent of Vermont adults are not familiar with Census scams. This makes them particularly vulnerable to falling victim to one. Census scams are expected to rise substantially in 2020 given that the Decennial Census is this year. And as the launch of the Decennial Census gets underway:

  ➢ Seventy percent of Vermont adults incorrectly think or are unsure whether an email link of the 2020 Census questionnaire will be sent to all U.S. households with a valid email address on file. In truth, the Census Bureau will never send email invitations to complete the Census. The Census Bureau will mail information to households on the ways they can complete the questionnaire. For those who don’t respond online, by mail, or over the phone, they will be visited by a Census enumerator.

   ➢ Over half (54%) incorrectly think or are unsure whether failing to respond to the Census could result in jail time.

   ➢ Four in ten (42%) incorrectly think or are unsure whether the Census questionnaire will ask for their Social Security number. In fact, the Census questionnaire will never ask for your full Social Security number.
Key Findings (Continued)

➢ Nearly two in five (37%) Vermont adults use the Internet to meet potential dates and/or romantic partners—and more than half (54%) have experienced at least one red flag from a love interest they met online. Specifically:
   - Three in ten (31%) were told by their love interest that they worked in another state or country or had a very busy schedule that made it difficult to meet in person;
   - A quarter were asked by their love interest to send them money with promises to repay them when they could;
   - 18% have never met their love interest in person; and
   - 15% were asked by their love interest to open a bank account on their behalf or a joint account with them.

➢ Despite the pernicious onslaught of illegal robocalls and spoofing, the telephone is a top contact method for impostor scammers. Four in five Vermont adults who were targeted and/or victimized by an impostor scam say the scammer contacted them by phone.
More than half (55%) of Vermont adults failed the fraud safety quiz. On average, respondents answered five out of ten questions correctly. Adults ages 18-49 (61%) were more likely than older adults (49%) to fail the quiz.

<table>
<thead>
<tr>
<th>Quiz Questions [Correct Response*]</th>
<th>% Answering Correctly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census workers (i.e., those who visit residents in their homes to collect their Census responses) work between the hours of 9 am and 9 pm local time. [T]</td>
<td>24%</td>
</tr>
<tr>
<td>An email link of the 2020 Census questionnaire will be sent by the Census Bureau to all U.S. households with a valid email address on file. [F]</td>
<td>30%</td>
</tr>
<tr>
<td>When surfing the internet, it is always safe to interact with a website as long as the website has a locked box icon that indicates it is HTTPS secured. [F]</td>
<td>33%</td>
</tr>
<tr>
<td>Failure to respond to the Census may result in a fine or jail time. [F]</td>
<td>46%</td>
</tr>
<tr>
<td>Which of the following ways can you verify whether a Census worker visiting your home is a legitimate Census Bureau employee? [ALL OF THE ABOVE]</td>
<td>52%</td>
</tr>
<tr>
<td>The Social Security Administration will contact you directly, either by phone or email, if there is a problem with your Social Security benefits. [F]</td>
<td>55%</td>
</tr>
<tr>
<td>Which of the following questions will not be asked on the 2020 Census? [SOCIAL SECURITY NUMBER]</td>
<td>58%</td>
</tr>
<tr>
<td>The 2020 Census may only be completed in English. [F]</td>
<td>58%</td>
</tr>
<tr>
<td>Caller ID is a reliable way to know where a call is coming from. [F]</td>
<td>66%</td>
</tr>
<tr>
<td>The IRS can call you about back taxes that you may owe without sending you a written notice first. [F]</td>
<td>77%</td>
</tr>
</tbody>
</table>

Q. We want to test your knowledge about various topics, including the 2020 Census. If you are unsure about the answer to any of the following questions, please indicate ‘not sure’ as your response. (Total n=461; 18-49 n=251, 50+ n=210) *NOTE: T=True, F=False.
Nearly three in five Vermont adults are concerned that they and/or a family member may fall victim to a scam.

Adults ages 18-49 are equally likely as older adults to be concerned about falling victim to a scam.

Q. Generally, how concerned, if at all, are you that you and/or a family member may fall victim to a scam? Base: Total Respondents.
IMPOSTOR SCAMS (OVERALL)
More than two in five Vermont adults have been targeted by an impostor scam.

Government impostor scam attempts are the most frequently reported.

Q. To the best of your knowledge, have you ever been a target of a [romance / grandparent / government impostor / Census] scam?…? Base: All respondents. (n=461).

Q. Have you ever lost money or suffered other financial losses due to a [romance / grandparent / government impostor / Census] scam? Base: Those who stated they have been a target of the particular scam. (n=461).

<table>
<thead>
<tr>
<th>Scam Type</th>
<th>% TARGETED</th>
<th>% VICTIMIZED</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMPOSTOR SCAMS (Overall)</td>
<td>46%</td>
<td>3%</td>
</tr>
<tr>
<td>GOVERNMENT IMPOSTOR SCAMS (including Census Scams)</td>
<td>39%</td>
<td>1%</td>
</tr>
<tr>
<td>RELATIONSHIP SCAMS (i.e., Online Romance Scams and Grandparent Scams)</td>
<td>18%</td>
<td>2%</td>
</tr>
</tbody>
</table>
Nearly one in six Vermont adults who were targeted and/or victimized by an impostor scam experienced health problems and/or emotional distress resulting from the encounter.

Those ages 18-49 are two times more likely than older adults to experience health problems and/or emotional distress due to an impostor scam.

Q: Have you ever experienced any health problems or emotional distress due to an [impostor] scam?

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage Experiencing Health Problems and/or Emotional Distress</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL (n=207)</td>
<td>17%</td>
</tr>
<tr>
<td>18-49 (n=100)</td>
<td>27%</td>
</tr>
<tr>
<td>50+ (n=107)</td>
<td>12%</td>
</tr>
</tbody>
</table>

Q: Have you ever experienced any health problems or emotional distress due to an [impostor] scam?
Four in five Vermont adults who were targeted and/or victimized by an impostor scam were contacted by phone.

Nearly a quarter were contacted via the Internet/social media.

Q. How were you first contacted by the scammer? Was it by...? Base: Respondents who have been targeted and/or victimized by an impostor scammers (n=207).

(Multiple responses permitted.)
PERSONAL RELATIONSHIP SCAMS:
ONLINE ROMANCE SCAMS AND
GRANDPARENT SCAMS
More than half of Vermont adults are at least somewhat familiar with online romance scams.

Familiarity with Online Romance Scams

- Very familiar
- Somewhat familiar
- Not too familiar
- Not at all familiar

TOTAL (n=461)

<table>
<thead>
<tr>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>24%</td>
<td>32%</td>
<td>22%</td>
<td>22%</td>
</tr>
</tbody>
</table>

18-49 (n=251)

<table>
<thead>
<tr>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>28%</td>
<td>33%</td>
<td>20%</td>
<td>19%</td>
</tr>
</tbody>
</table>

50+ (n=210)

<table>
<thead>
<tr>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>21%</td>
<td>31%</td>
<td>23%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Q. Prior to today, how familiar were you with online romance scams?
Nearly two in five Vermont adults have used the Internet to meet potential dates and/or romantic partners.

Those ages 18-49 are more than twice as likely than older adults to use the Internet to meet potential dates/romantic partners.

Q. Have you EVER done any of the following to meet potential dates or romantic partners at any point or time in your life?

### Percentage of Vermont Adults Who have Used the Internet to Meet Potential Dates or Romantic Partners

- **TOTAL (n=461)**: 37%
- **18-49 (n=251)**: 56%
- **50+ (n=210)**: 21%

### Online Activities Used to Meet Potential Dates/Romantic Partners

<table>
<thead>
<tr>
<th>Activity</th>
<th>TOTAL (n=461)</th>
<th>18-49 (n=251)</th>
<th>50+ (n=210)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Used a dating website</td>
<td>23%</td>
<td>31%</td>
<td>16%</td>
</tr>
<tr>
<td>Used social media sites</td>
<td>22%</td>
<td>34%</td>
<td>10%</td>
</tr>
<tr>
<td>Used a mobile dating app</td>
<td>17%</td>
<td>32%</td>
<td>3%</td>
</tr>
<tr>
<td>Joined specific online social groups or chat groups related to your interests</td>
<td>14%</td>
<td>20%</td>
<td>8%</td>
</tr>
<tr>
<td>Posted or responded to an advertisement or announcement on an online website or local online news or community source</td>
<td>13%</td>
<td>18%</td>
<td>9%</td>
</tr>
<tr>
<td>Used online chatrooms</td>
<td>13%</td>
<td>19%</td>
<td>7%</td>
</tr>
</tbody>
</table>
More than half of Vermont adults have experienced at least one red flag from an online love interest that was suggestive of a potential romance scam.

54%

The percentage of Vermont adults who used the Internet to meet potential dates/romantic partners and experienced at least one red flag from a love interest met online that was suggestive of a potential romance scam.

Q: Thinking of the dates or romantic partners that you have met first online, have any of them ever done the following? (n=187). Q. Have you ever developed a romantic relationship with someone that you have never met in person? BASE: Respondents who used the Internet to meet potential dates/romantic partners. (n=187).
One in nine Vermont adults have been targeted by an online romance scam.

And one in five Vermont adults know someone who was targeted by an online romance scam.

Q: To the best of your knowledge, has anyone you know ever been a target of a romance scam? Base: All respondents (n=461).

Q. Did the person lose any money or suffer other financial losses due to the romance scam? Base: All respondents (n=461).

Percentage Targeted/Victimized by an Online Romance Scam

<table>
<thead>
<tr>
<th></th>
<th>Targeted</th>
<th>Victimized*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>11%</td>
<td>2%</td>
</tr>
<tr>
<td>18-49</td>
<td>10%</td>
<td>4%</td>
</tr>
<tr>
<td>50+</td>
<td>11%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Percentage Who Knows Someone Who was Targeted/Victimized by an Online Romance Scam

<table>
<thead>
<tr>
<th></th>
<th>Targeted</th>
<th>Victimized*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Targeted</td>
<td></td>
<td>21%</td>
</tr>
<tr>
<td>Victimized*</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

*NOTE: Only those who stated they were targeted or knew someone who was targeted by an online romance scam were asked whether they lost money (i.e., were victimized) because of the scam. However, the percentages of those who were victimized and who knew someone who was victimized by an online romance scam (shown above) are based on the total sample of respondents.
Three in five Vermont adults are at least somewhat familiar with grandparent scams.

Those ages 50 and older (61%) are as likely as younger adults (56%) to be familiar with grandparent scams.

**Familiarity with Grandparent Scams**

<table>
<thead>
<tr>
<th></th>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL (n=461)</td>
<td>30%</td>
<td>29%</td>
<td>21%</td>
<td>20%</td>
</tr>
<tr>
<td>18-49 (n=251)</td>
<td>27%</td>
<td>29%</td>
<td>16%</td>
<td>28%</td>
</tr>
<tr>
<td>50+ (n=210)</td>
<td>32%</td>
<td>29%</td>
<td>25%</td>
<td>14%</td>
</tr>
</tbody>
</table>

Q. Prior to today, how familiar were you with grandparent scams?
One in twelve Vermont adults have been targeted by a grandparent scam.

And one in five know someone who was targeted by a grandparent scam.

Q: To the best of your knowledge, has anyone you know ever been a target of a grandparent scam? Base: All respondents (n=461).

Q: Did the person lose any money or suffer other financial losses due to the grandparent scam? Base: All respondents (n=461).

*NOTE: Only those who stated they were targeted or knew someone who was targeted by a grandparent scam were asked whether they lost money (i.e., were victimized) because of the scam. However, the percentages of those who were victimized and who knew someone who was victimized by a grandparent scam (shown above) are based on the total sample of respondents.
GOVERNMENT IMPOSTOR SCAMS:
(INCLUDING CENSUS SCAMS)
More than three in four Vermont adults are at least somewhat familiar with government impostor scams.

Those ages 50 and older are more likely than younger adults to be familiar with government impostor scams.

### Familiarity with Government Impostor Scams

<table>
<thead>
<tr>
<th>Total (n=461)</th>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>47%</td>
<td>31%</td>
<td>14%</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>18-49 (n=251)</th>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>44%</td>
<td>30%</td>
<td>16%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>50+ (n=210)</th>
<th>Very familiar</th>
<th>Somewhat familiar</th>
<th>Not too familiar</th>
<th>Not at all familiar</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>32%</td>
<td>12%</td>
<td>6%</td>
<td></td>
</tr>
</tbody>
</table>

Q. Prior to today, how familiar were you with government impostor scams?
Two in five Vermont adults have been targeted by a government impostor scam.

And three in ten know someone who was targeted by a government impostor scam.

Q. To the best of your knowledge, have you ever been a target of a government impostor scam? Base: All respondents. (Total n=461; 18-49 n=251; 50+ n=210).

Q: Have you ever lost money or suffered other financial losses due to a government impostor scam? Base: All respondents. (Total n=461; 18-49 n=251; 50+ n=210).

*NOTE: Only those who stated they were targeted or knew someone who was targeted by a government impostor scam were asked whether they lost money (i.e., were victimized) because of the scam. However, the percentages of those who were victimized and who knew someone who was victimized by a government impostor scam (shown above) are based on the total sample of respondents.
Nine in ten Vermont adults who have been targeted and/or victimized by a government impostor scam were contacted by phone.

Q. How were you first contacted by the scammer? Was it by...? Base: Respondents who were targeted and/or victimized by a government impostor scam (n=174).
Seven in ten Vermont adults are not familiar with Census scams, making them particularly vulnerable.

Familiarity with Census Scams

- Very familiar
- Somewhat familiar
- Not too familiar
- Not at all familiar

**TOTAL (n=461)**
- 6% Very familiar
- 23% Somewhat familiar
- 24% Not too familiar
- 46% Not at all familiar

**18-49 (n=251)**
- 9% Very familiar
- 23% Somewhat familiar
- 22% Not too familiar
- 45% Not at all familiar

**50+ (n=210)**
- 4% Very familiar
- 24% Somewhat familiar
- 26% Not too familiar
- 46% Not at all familiar

Q. Prior to today, how familiar were you with Census scams?
Implications

This survey found the majority of Vermont adults are at least somewhat familiar with romance scams, grandparent scams and government impostor scams—perhaps because they seem so ubiquitous.

Still, at least one in five Vermont adults are ‘not too familiar’ or ‘not at all familiar’ with romance scams, grandparent scams or government scams. Seven in ten Vermont adults also are not familiar with Census scams. These findings suggest that increased awareness about impostor scams is needed to help protect Vermont consumers from falling victim to these scams.

It’s also important to recognize that the experience of falling victim to a scam is not solely financial, with many victims feeling an emotional impact as well. Family members of victims, law enforcement, and others involved with victims should be aware of their need for emotional support.

AARP’s Fraud Watch Network can help consumers spot and avoid these and other scams. Sign up for free watchdog alerts, review our scam-tracking map, or call our toll-free fraud helpline at 877-908-3360 if you or a loved one suspect you’ve been victimized by a scam.
Methodology

- **Objectives:** To explore impostor scams faced by Vermont adults ages 18 and older.

- **Methodology:** Online survey via NORC’s AmeriSpeak® Panel, a probability-based panel with sample targeting U.S. adults ages 18 and older. AmeriSpeak is designed to be representative of the U.S. household population.

- **Qualifications:** Ages 18 or older; goes online or accesses the Internet (e.g., sending or receiving email).

- **Sample:** NORC’s AmeriSpeak® Panel, n=461 Vermont adults ages 18 and older.

- **Interviewing Dates:** December 18, 2019 – January 20, 2020.

- **Weighting:** Sample data are weighted to the U.S. population by age, gender, race/ethnicity, and Census division.

- **Margin of error:** ± 5.7 percent at the 95 percent confidence level
About AARP

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
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