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Research goals

• AARP fielded this survey to help understand the similarities and differences in knowledge of and experience with consumer scams across Latino and Black adult populations ages 18 and older compared with other racial groups.***

• The survey compared knowledge and experience across 17 scams, many of which are presumed to be more common in Latino and Black communities. Some of those assumptions have been dispelled by this research.

• This report focuses on the Black adult population; to view the report describing survey results among Latino adults, please go to www.aarp.org/latinoscamexperience.

• AARP will use these findings to improve educational efforts about scams targeting these audiences and to inform work in this area for 2021 and beyond.

***Throughout this report, the term ‘Latino’ is used to refer to any respondent who answered yes to “What racial or ethnic group best describes you – White, not Hispanic; Hispanic or Latino; Black or African American; Asian American; Middle Eastern or Arab; American Indian/Native American; other – and then answered yes to “Do you consider any part of your ethnicity to be Hispanic or Latino, or your family ancestry traced to countries in Latin America.” The term “Black” is used to refer to non-Hispanic respondents who selected only “Black or African American” when describing their race. ‘White and other racial groups’ are those respondents who identified as ‘White only or as Asian American, Middle Eastern or Arab, American Indian/Native American, other unspecified. Within graph or chart labels, ‘White/other’ will be used. Please see the slides 43 through 46 for sample information or go www.aarp.org/blackscamexperience to view full methodology report.
EXECUTIVE SUMMARY
Executive summary

Awareness and incidence of scams among U.S. Black adults

• Most Black adults are aware of at least one scam. In addition, 2 in 5 have been targeted, and 1 in 5 have lost money to a scam. This is consistent across racial groups.

• Black adults most often encounter the government impostor, lottery and work-from-home scams. For both fake job postings and romance scams, Black adults far outrank White and other racial groups but are on par with Latino adults. Black and White (and other racial groups) adults rank being targeted by immigration scams the lowest.

• Black adults under age 30 are most likely to report being targeted by a scam. For example, 1 in 5 between the ages of 18 and 29 report being targeted by a green, government impostor or mortgage scam.
  – Those over age 30 are more likely to report being targeted by a government or lottery scam but report few other types of scams.
Executive summary, cont.

• Black adults who report being scam victims cite grandparent, work-from-home and affinity/investment scams most frequently. However, it is important to note that the highest incidence of any individual scam reported was 6 percent and the lowest 4 percent. The difference in susceptibility to various scams thus is small overall and across racial groups.

• Exposure to scams (being targeted and/or losing money to a scam) among Black adults was on par with other racial groups, with about one-quarter reporting being a target of two or more scams. A similar trend exists among those who report being a victim of a scam, which represents about 1 in 5 adults within each racial group.

• A more troubling trend across all racial groups is that more than half of those who have been victimized were a victim more than once.
AWARENESS OF SCAMS AMONG U.S. BLACK ADULTS
Dispelled assumptions

Black adults rank same scams among top three as other racial groups.

- Contrary to expectations, of the 17 scams tested in the survey, the same three top the list in terms of awareness among Black adults as for other racial groups.
  - These top three include: Government impostor, Romance and Lottery scams.
- Black adults report a higher level of awareness of Black Lives Matter scams than did Latino adults but awareness is comparable to that of White and other racial groups.
- Among scams where Black adults report lower awareness of scams compared to White and other racial groups are:
  - Utility
  - Grandparent
- Finally, Black adults report the lowest levels overall for the following scams:
  - Immigration
  - Business Coaching
  - Background check
  - Grants for green home improvement
Black adults are aware of an average of 7.4 scams – about one fewer than White and other racial groups and nearly on par with Latino adults.

**Average number of scams aware**

<table>
<thead>
<tr>
<th>Race</th>
<th>Average Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Other</td>
<td>8.6 ↑</td>
</tr>
<tr>
<td>Latino</td>
<td>7.3 ↓</td>
</tr>
<tr>
<td>Black</td>
<td>7.4</td>
</tr>
</tbody>
</table>

*Total sample size: n=2,808

**Individual scam awareness among Black adults**

- **Government Imposter:** 59%
- **Romance:** 50%
- **Lottery:** 57%
- **Fake Job Openings:** 49%
- **Covid-19 Stimulus Payment:** 49%
- **Work-from-Home:** 49%
- **Utility:** 43%
- **Mortgage:** 42%
- **Coronavirus:** 42%
- **Tax Prep:** 41%
- **Grandparent:** 40%
- **Black Lives Matter:** 38%
- **Affinity/Investment:** 38%
- **Immigration:** 37%
- **Business Coaching:** 36%
- **Background Check:** 33%
- **Green:** 30%

- **Black adults reported lower awareness of utility scams than among White and other racial groups.**
- **Black adults reported lower awareness of grandparent scams than Latino or White and other racial groups.**
- **Black adults reported a higher level of awareness of Black Lives Matter scams compared with Latino adults but were on par with White and other racial groups.**
- **Black adults reported the lowest awareness of immigration scams.**

Q. Are you aware of...

*A total of 17 scams were presented to respondents.

*UP and DOWN arrows indicate statistical significance in respective direction*
Black adults who are between the ages of 30 and 69, are women, and those with incomes less than $100,000 are, on average, aware of fewer scams than their counterparts.

More specifically, Black adults under the age of 30 are aware of the highest number of scams, while those between 40 and 49 years old are aware of the fewest.
Rank of awareness of scams differ by race.

Compared to White and other racial groups or Latino adults, Black adults report higher awareness of fake job postings, Covid-19 stimulus payment, work-from-home, tax preparation and Black Lives Matter scams and lower awareness of utility, grandparent, immigration, and business coaching scams.

Rank order of scam awareness by race

Q. Are you aware of…

Total sample size: n=2,808
Incidence of scam awareness varies significantly by racial group, with Black adults reporting lower awareness of utility, grandparent and immigration scams than one or both of the other racial groups.

<table>
<thead>
<tr>
<th>Scam Type</th>
<th>Proportion Aware</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government imposter</td>
<td>71%†</td>
</tr>
<tr>
<td>Romance</td>
<td>63%</td>
</tr>
<tr>
<td>Lottery</td>
<td>69%†</td>
</tr>
<tr>
<td>Fake job postings</td>
<td>51%</td>
</tr>
<tr>
<td>Covid-19 stimulus payment</td>
<td>52%</td>
</tr>
<tr>
<td>Work-from-home</td>
<td>53%†</td>
</tr>
<tr>
<td>Utility</td>
<td>54%†</td>
</tr>
<tr>
<td>Mortgage</td>
<td>54%†</td>
</tr>
<tr>
<td>Coronavirus</td>
<td>47%†</td>
</tr>
<tr>
<td>Tax prep</td>
<td>45%</td>
</tr>
<tr>
<td>Grandparent</td>
<td>54%†</td>
</tr>
<tr>
<td>Black Lives Matter</td>
<td>37%</td>
</tr>
<tr>
<td>Affinity/investment</td>
<td>47%†</td>
</tr>
<tr>
<td>Immigration</td>
<td>44%</td>
</tr>
<tr>
<td>Business coaching</td>
<td>42%</td>
</tr>
<tr>
<td>Background check</td>
<td>41%†</td>
</tr>
<tr>
<td>Green</td>
<td>37%†</td>
</tr>
</tbody>
</table>

Q. Are you aware of...

<table>
<thead>
<tr>
<th>Proportion aware of at least one scam</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/other</td>
</tr>
<tr>
<td>Latino</td>
</tr>
<tr>
<td>Black</td>
</tr>
</tbody>
</table>

Rank ordered by Proportion aware of at least one scam

Total sample size: n=2808
Black adults are less likely than Latino adults to report feeling very concerned about access to personal information online.

Though not statistically significant, more Black adults than White and other racial groups are very concerned about becoming a victim of identity theft.

Q10. To what extent are you concerned about someone you don’t know accessing any of your personal information online without your permission … are you very concerned, somewhat concerned, not too concerned, or not at all concerned? Q28. How concerned are you these days, personally, about becoming the victim of identity theft — that is, when someone steals your Social Security number or other personal information and uses it to open new bank accounts, new loans, or make large purchases for themselves in your name.

*UP and DOWN arrows indicate statistical significance in respective direction.
SUSCEPTIBILITY TO SCAMS AMONG U.S. BLACK ADULT POPULATION
Black adults – particularly younger than age 50 – and White and other racial groups are more likely than Latino adults to enter personal information for a prize or gift.

How often Black adults enter a prize/gift offer and provide personal information

Q2. How often do you enter your name and other information to win a prize or free gift?

- **Always**: 10%
- **Most of the time**: 18%
- **Sometimes**: 41%
- **Never**: 32%

Black adults – particularly younger than age 50 – and White and other racial groups are more likely than Latino adults to enter personal information for a prize or gift.

**Entering a prize/gift offer by demographics**

**Age** (among Black adult sample only)

<table>
<thead>
<tr>
<th>Age</th>
<th>Always</th>
<th>Most of the time</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-49</td>
<td>14%↑</td>
<td>21%↑</td>
<td>37%↑</td>
<td>27%*</td>
</tr>
<tr>
<td>50+</td>
<td>3%↓</td>
<td>13%*</td>
<td>45%↑</td>
<td>38%</td>
</tr>
</tbody>
</table>

**Race** (among total sample)

<table>
<thead>
<tr>
<th>Race</th>
<th>Always</th>
<th>Most of the time</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/other</td>
<td>9%</td>
<td>19%</td>
<td>44%*</td>
<td>28%*</td>
</tr>
<tr>
<td>Latino</td>
<td>9%</td>
<td>12%*</td>
<td>32%*</td>
<td>46%†</td>
</tr>
<tr>
<td>Black</td>
<td>10%</td>
<td>18%</td>
<td>41%</td>
<td>32%†</td>
</tr>
</tbody>
</table>

*UP and DOWN arrows indicate statistical significance in respective direction

Total sample size: n=2,808

Black adult sample size: n=1,128
TV is the most trusted advertising source among Black adults.

In fact, over a quarter say they trust three or more of the advertising sources listed in the survey “a lot” – on par with other racial groups.
The relationship between trust in advertising sources and certain activities contributes to the risk of fraud loss.

Among Black adults who trust three or more ad sources, the incidence of always providing their name and other information for a contest more than doubles, while among those who trust no ad sources the incidence is virtually zero.

Q2: How often do you enter your name and other information to win a prize or free gift?
Black adults report the highest incidence of answering a call from someone they don’t know compared to White and other racial groups and Latino adults.

Q3. In the past 12 months, or since last [INSERT MONTH OF INTERVIEW] have you ever answered a phone call from someone you didn’t know who was selling a certain product or service they thought might be of interest to you?

*UP and DOWN arrows indicate statistical significance in respective direction

Black adults sample size: n=1,128
Total sample size: n=2808
Over half of all Black adults report not using a service to block robocalls to their cellphone or landline.

Usage of a robocall-blocking service varied significantly by age, with roughly two thirds of those 40 and over reporting not using a blocking service.

Usage of robocall blocking service among Black adults

- Didn’t know I could/didn’t know that was available for cellphones: 8%
- No: 55%
- Yes, both my cellphone and landline: 10%
- Yes, only my landline: 7%
- Yes, only my cellphone: 20%

Do not use blocking service by age

- 18 to 29: 33%
- 30 to 39: 51%
- 40 to 49: 64%
- 50 to 59: 65%
- 60 to 69: 68%
- 70+: 67%

Q8. Do you currently use a robocall blocking service on your cell phone or your landline phone?

*UP and DOWN arrows indicate statistical significance in respective direction

Black adult sample size: n=1,128
While most Black adults indicate awareness of a robocall-blocking service, less than 4 in 10 report using it for at least one of their phones.

Q8. Do you currently use a robocall blocking service on your cellphone or your landline phone?

*UP and DOWN arrows indicate statistical significance in respective direction

Total sample size: n=2,808
Two in five Black adults report registering for the National Do Not Call Registry. Those ages 50 and older are far less likely than younger Black adults to register their *cellphones*.

![Pie chart of Do Not Call Registry usage among Black adults](chart.png)

**Usage of Do Not Call Registry among Black adults**

- Yes, only my cellphone: 39%
- Yes, only my landline: 10%
- Yes, both my cellphone and landline: 5%
- Didn’t know/think I could register for DNC on cell phone: 12%
- No: 5%

**Do Not Call Registry usage by age**

- **18-49**
  - Cellphone only: 22%
  - Landline only: 9%
  - Both: 10%
- **50+**
  - Cellphone only: 10%
  - Landline only: 11%
  - Both: 14%

Black adult sample size: n=1,128

Q9. Have you ever registered either your cellphone or your landline on the federal government’s Do-Not-Call list?

*UP and DOWN arrows indicate statistical significance in respective direction*
Black adults are notably less likely than White and other racial groups to have registered a phone on the Do Not Call list.

Q9. Have you ever registered either your cellphone or your landline on the federal government’s Do Not Call list?

*UP and DOWN arrows indicate statistical significance in respective direction.

Total sample size: n=2,808
Six in ten Black adults, younger more than older, report using the same password on a few or all accounts or a variation of the same password for all accounts.

Black adults are significantly more likely than Latino adults to use the same password on a few or all accounts or a variation of the same password for all accounts.

Use the same password by demographics

<table>
<thead>
<tr>
<th>Age</th>
<th>18-49</th>
<th>50+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use same password (for all accounts, for a few accounts or a variation of same password)</td>
<td>67%↑</td>
<td>53%↓</td>
</tr>
</tbody>
</table>

Black adult sample size: n=1,128

Race (among total sample)

<table>
<thead>
<tr>
<th>Race</th>
<th>White/other</th>
<th>Latino</th>
<th>Black</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use same password (for all accounts, for a few accounts or a variation of same password)</td>
<td>58%</td>
<td>54%↑</td>
<td>61%↑</td>
</tr>
</tbody>
</table>

Total sample size: n=2,808

Q31. Thinking about all of your online accounts — social media, email, financial and others — which ONE statement most closely reflects your use of passwords?

*UP and DOWN arrows indicate statistical significance in respective direction
Few Black adults use a password manager such as LastPass, Keeper, Dashlane, or Bitwarden.

**Usage of a password manager among Black adults**

- **No**: 86%
- **Yes**: 14%

**Usage of password manager by demographics**

**Age (among Black adult sample only)**

- 18 to 29: 32%
- 30 to 39: 19%
- 40 to 49: 7%
- 50 to 59: 5%
- 60 to 69: 5%
- 70+: 7%

**Race (among total sample)**

- White/other: 18%
- Latino: 16%
- Black: 14%

*UP and DOWN arrows indicate statistical significance in respective direction.

Q32. Do you use a password manager like LastPass, Keeper, Dashlane or Bitwarden to store and manage your online passwords?

*UP and DOWN arrows indicate statistical significance in respective direction.*
Over six in ten Black adults report using protective software for their device and/or computer.

Protective software usage rates are above half until age 60 when incidence rates begin to decline.

Usage of protective software among Black adults

- Yes: 62%
- No: 33%
- Don't Know: 5%

Black adult sample size: n=1,128

Protective software usage by age

- 18 to 29: 66%
- 30 to 39: 65%
- 40 to 49: 63%
- 50 to 59: 63%
- 60 to 69: 53%
- 70+: 53%

Q6. Do you currently have any protective software installed or enabled on any of your devices or computers such as antivirus, anti-spyware, a firewall, or a call or pop-up blocking feature or app?

*UP and DOWN arrows indicate statistical significance in respective direction*
Although over six in ten Black adults report using protective software on their device and/or computer, their usage rates are slightly below those of White and other racial groups and well above the Latino community. *

Usage of protective software on device and/or computer by race

Q6. Do you currently have any protective software installed or enabled on any of your devices or computers such as antivirus, anti-spyware, a firewall, or a call or pop-up blocking feature or app?

*This lower rate is not driven by lack of knowledge of protective software, as those not aware are on par with other racial groups.

*UP and DOWN arrows indicate statistical significance in respective direction.
P2P payment platforms are not widely used by Black adults and especially less so among those older than age 50 and those living in rural areas.

Usage of P2P services among Black adults

- Yes: 40%
- No: 53%
- Refused: 2%
- Don’t know: 5%

P2P usage by demographics

Age (among Black adult sample only)

- 18 to 29: 51%
- 30 to 39: 45%
- 40 to 49: 44%
- 50 to 59: 34%
- 60 to 69: 26%
- 70+: 25%

Residence (among Black adults sample only)

- Rural: 33%
- Suburban: 38%
- Urban: 44%

Q30. Peer-to-peer or P2P payment platforms, also known as money transfer apps such as CashApp, Zelle or Venmo, allow users to send one another money from their mobile device. Do you currently use a P2P app?
Still, more than a third of Black adults use P2P payment platforms – significantly higher than in the Latino community but on par with White adults and other racial groups.

Q30. Peer-to-peer or P2P payment platforms, also known as money transfer apps such as CashApp, Zelle or Venmo, allow users to send one another money from their mobile device. Do you currently use a P2P app?

Total sample size: n=2,808

“UP” and “DOWN” arrows indicate statistical significance in respective direction
U.S. BLACK ADULT INCIDENCE OF BEING TARGETED OR VICTIMIZED BY SCAMS
Most Black adults are aware of at least one scam and 2 in 5 have been targeted and 1 in 5 have lost money to a scam. This is consistent across racial groups.

**Diagram:**

- **Aware of any scam:**
  - White/Other: 90%
  - Latino: 90%
  - Black: 88%

- **Target of any scam:**
  - White/Other: 44%
  - Latino: 39%
  - Black: 41%

- **Loss money to any scam:**
  - White/Other: 19%
  - Latino: 21%
  - Black: 19%

Total sample size: n=2,808

Q. [For the following]... Aware of scam... A target of scam.... Lost money to scam

*UP and DOWN arrows indicate statistical significance in respective direction*
Black adults are most targeted by government impostor, lottery and work-from-home scams.

For both fake job postings and romance scams, Black adults far outrank White adults and other racial groups. Black adults, White and other racial groups rank being targeted by immigrant scams the lowest.
Younger Black adults are most likely to report being targeted by a scam.

In fact, 1 in 5 between the ages of 18 and 29 report being targeted by a government, mortgage or a green scam. Those over age 30 are more likely to report being targeted for a government or lottery scam but few other types of scams.
Black adults who report being a victim of a scam reported grandparent, work-from-home and affinity/investment scams most frequently.

<table>
<thead>
<tr>
<th>Scam Type</th>
<th>White/Other</th>
<th>Latino</th>
<th>Black</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grandparent Imposter</td>
<td>6.4%</td>
<td>6.6%</td>
<td>6.8%</td>
</tr>
<tr>
<td>Work from home</td>
<td>6.2%</td>
<td>6.0%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Affinity/investment</td>
<td>6.0%</td>
<td>5.8%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Lottery</td>
<td>5.8%</td>
<td>5.6%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Romance</td>
<td>5.6%</td>
<td>5.4%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Business coaching</td>
<td>5.4%</td>
<td>5.2%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Fake job postings</td>
<td>5.2%</td>
<td>4.8%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Utility</td>
<td>4.8%</td>
<td>4.4%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Greene</td>
<td>4.6%</td>
<td>4.4%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>4.4%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Covid-19 stimulus payment</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Tax prep</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Immigration</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Background check</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Coronavirus</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Black Lives Matter</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Government Imposter</td>
<td>4.2%</td>
<td>4.2%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

Although awareness and being targeted by a government scam was high among all racial groups, the incidence of being a victim of one was low for all but White/Others.

*It is important to note that the highest incidence of any individual scam was 6% and the lowest 4%. As a result, the differentiation between being a victim of individual scams is small overall and across racial groups.

Q. [For the following]… Aware of scam… A target of scam…. Lost money to scam
Across all ethnic groups, more than half of those who have been victimized have been a victim *more than once*.

Exposure to scams (being targeted and/or losing money to a scam) among Black adults was on par with other racial groups with about one quarter reporting being a target for two or more scams. A similar trend exists among those who report being a victim of a scam, which represents about 1 in 5 adults within each racial group.

**Number of scams targeted**

- **Not the target of any scams**
  - White/Other: 56%
  - Latino: 61%
  - Black: 59%

- **Target of 1 scam**
  - White/Other: 20%
  - Latino: 15%
  - Black: 17%

- **Target of 2 to 4 scams**
  - White/Other: 23%
  - Latino: 15%
  - Black: 24%

- **Target of 5 or more scams**
  - White/Other: 9%
  - Latino: 9%
  - Black: 9%

**Number of scams lost money**

- **Did not lose money to a scam**
  - White/Other: 81%
  - Latino: 79%
  - Black: 81%

- **Lose money to 1 scam**
  - White/Other: 8%
  - Latino: 9%
  - Black: 8%

- **Lose money to 2 or more scams**
  - White/Other: 11%
  - Latino: 13%
  - Black: 11%

Proportion of scam victims who have been victimized more than once:

- **White/Other**: 57%
- **Latino**: 59%
- **Black**: 58%

Q. [For the following]… Aware of scam… A target of scam…. Lost money to scam...
Black adults who are men, have annual household incomes of $100,000 or more, and have at least a college degree are most likely to indicate they lost money to a scam.

These demographic relationships to scam victimization mirror those of other racial groups.

Q. [For the following]... Aware of scam... A target of scam.... Lost money to scam

*UP and DOWN arrows indicate statistical significance in respective direction
THE PHYSICAL AND EMOTIONAL IMPACT OF SCAMS AMONG U.S. BLACK ADULTS
Physical and emotional distress of being targeted by a scam are felt across racial groups.

Less than one-fifth of Black adults say a family member has experienced physical health problems due to a scam, the lowest among racial groups, most notably lower than Latino adults.

Impact of being targeted or victimized by a scam among Black adults

Q33. Have you or a family member ever experienced any physical health problems from being targeted or victimized by any of these scams such as high blood pressure or other health conditions worsening?

Q34. Have you or a family member ever experienced any emotional distress from being a target or victim of these scams — such as anxiety, depression, paranoia or stress?

*UP and DOWN arrows indicate statistical significance in respective direction
SOME GOOD NEWS

Black adults are less susceptible to the scams tested in the survey than other racial groups

✓ Trust in advertising: Black adults’ most trusted advertising sources are TV, mail-based content and newspapers/magazines. However, only about a quarter trust these sources “a lot.” Scammers place ads as a means of attracting targets, so low trust may indicate less likelihood among the Black population of responding to a bogus ad.

✓ Prize/free gift contest: Entering personal information for contests increases the likelihood of being targeted by scammers. Only 1 in 10 Black adults say they always enter their personal information for a prize/gift offer. However, this incidence is significantly influenced by age, with adults 50-plus significantly less likely to participate in these offers. In comparison with Latino adults, Black adults are more likely to say they enter prize/gift contests at least sometimes, but they are on par with the level reported by White and other racial groups.

✓ A call from an unknown person: Illegal robocalls are ubiquitous and answering calls from unknown numbers increases the risk of fraud loss. Almost half — 45 percent — of all Black adults say they do not answer a call from someone they don’t know.
SOME NOT-SO-GOOD NEWS

Many Black adults have not taken protective measures

- **Robocall blocking service**: Many scams begin with a robocall. Call-blocking services are intended to decrease robocalls getting through to the user. Less than four in ten Black adults report using a robocall blocking service on a cell or landline phone. Use varied significantly by age, with only about one-third of those 50 and over reporting using a blocking service.

- **Adding phones to Do Not Call list**: Just about one third of Black adults report registering a phone on the federal government’s National Do Not Call Registry. Legitimate telemarketers are prohibited from calling numbers on the registry. It doesn’t stop scammers but cutting down on telemarketing calls can make scam calls easier to spot.

- **Password tendencies**: More than half of Black adults report using the same or a similar password across accounts — the highest incidence among racial/ethnic groups. Black adults under the age of 50 report the lowest incidence of using a unique password for each account. Using the same password across accounts is a significant risk factor for fraud losses.

- **Use of a password manager**: Fewer than 1 in 5 Black adults report using a password manager to store and manage their online passwords. Password managers help protect online accounts by making it simpler to have strong and unique logins.

- **Higher levels of fraud susceptibility**: Results of a regression analysis of the activities that facilitate fraud susceptibility showed that Black adults may be more susceptible to being a victim of fraud. For example, results showed a higher incidence among them answering a call from an unknown person and entering a prize contest, which increases the likelihood to be a victim of fraud.
Stark realities

• Education is key in helping consumers spot and avoid scams. Yet this survey indicates that Black adults may be underserved by educational efforts about scams and fraud compared with White and other racial groups.

• Black adults who are older, less affluent and female are less aware of scams, putting them at higher risk of experiencing a scam.

• Black adults who are men, attained a bachelor’s degree, and report annual incomes or $100,000 or more indicate a greater incidence losing money to a scam.

• Compared with White and other racial groups, Black adults are less likely to have robocall protection or have posted their phone numbers to the National Do Not Call Registry; these protections are designed to reduce fraud susceptibility.

• In addition to the direct economic consequences associated with scams, the survey identifies health consequences (both physical and emotional) that Black adults suffer after a scam experience.
Survey methodology

The survey was fielded between Sept. 14 and Oct. 2, 2020 among U.S. adults ages 18 and older. A mixed-mode data collection process with both web-based and telephone (landline and cell) interviews was utilized to optimize coverage of each population and yield projectable and methodologically sound samples with minimal sample frame error.

1,400 telephone interviews were conducted by live callers and 1,408 web-based respondents were recruited through text or email invitations.

Respondents were all randomly selected with deduped lists so that each respondent had only one opportunity to participate in the study.

Respondents had the ability to complete the interview in either English or Spanish, with 14% of the overall weighted sample taking the survey in Spanish, including 44% of Latino respondents.

To explore differences between race and ethnic groups as well as within race and ethnic groups, the study sample was designed to include large samples of U.S. Black and Latino adults and adults ages 50 and older. The Black and Latino samples each contain a margin of error of +/- 3.1 percent.

For more information on the sample design and methodology, go to www.aarp.org/blackscamexperience
# Unweighted survey sample groups

Sample reflects 2,808 interviews with U.S. adults ages 18 and older.

<table>
<thead>
<tr>
<th>Unweighted sample groups</th>
<th>Sample count</th>
<th>Ages 18 to 49</th>
<th>Age 50+</th>
</tr>
</thead>
<tbody>
<tr>
<td>White and other racial groups</td>
<td>N=577</td>
<td>N=235</td>
<td>N=342</td>
</tr>
<tr>
<td>Latino</td>
<td>N=1,103</td>
<td>N=423</td>
<td>N=680</td>
</tr>
<tr>
<td>Black</td>
<td>N=1,128</td>
<td>N=470</td>
<td>N=658</td>
</tr>
<tr>
<td>Total sample</td>
<td>N=2,808</td>
<td>N=1,128</td>
<td>N=1,680</td>
</tr>
</tbody>
</table>

Note: N=2,808 completed interviews via online (50%) and phone (50%)

Unweighted survey sample groups

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Note: N=2,808 completed interviews via online (50%) and phone (50%)
Census Bureau benchmarks applied to sample weights

Table 1

<table>
<thead>
<tr>
<th>Population benchmarks: Adults 18+*</th>
<th>Whites/Others</th>
<th>Latino</th>
<th>African Americans/Blacks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age   18 to 34</td>
<td>26%</td>
<td>38%</td>
<td>33%</td>
</tr>
<tr>
<td>Age   35 to 49</td>
<td>23%</td>
<td>29%</td>
<td>25%</td>
</tr>
<tr>
<td>Age   50 to 64</td>
<td>26%</td>
<td>21%</td>
<td>24%</td>
</tr>
<tr>
<td>Age   65 Plus</td>
<td>25%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Census division</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>5%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Mid Atlantic</td>
<td>13%</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>East North Cent</td>
<td>16%</td>
<td>6%</td>
<td>13%</td>
</tr>
<tr>
<td>West North Cent</td>
<td>8%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18%</td>
<td>18%</td>
<td>35%</td>
</tr>
<tr>
<td>East South Cent</td>
<td>6%</td>
<td>2%</td>
<td>9%</td>
</tr>
<tr>
<td>West South Cent</td>
<td>10%</td>
<td>20%</td>
<td>14%</td>
</tr>
<tr>
<td>Mountain</td>
<td>8%</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>Pacific</td>
<td>15%</td>
<td>28%</td>
<td>7%</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HS or less</td>
<td>33%</td>
<td>58%</td>
<td>43%</td>
</tr>
<tr>
<td>Some college/Associate</td>
<td>27%</td>
<td>24%</td>
<td>30%</td>
</tr>
<tr>
<td>Bachelor’s</td>
<td>25%</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>15%</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>48%</td>
<td>50%</td>
<td>45%</td>
</tr>
<tr>
<td>Female</td>
<td>52%</td>
<td>50%</td>
<td>55%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>Not Hispanic</td>
<td>100%</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Marital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>56%</td>
<td>48%</td>
<td>33%</td>
</tr>
<tr>
<td>Not married</td>
<td>44%</td>
<td>52%</td>
<td>67%</td>
</tr>
<tr>
<td>Race</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>88%</td>
<td>89%</td>
<td>0%</td>
</tr>
<tr>
<td>AA/Black</td>
<td>0%</td>
<td>5%</td>
<td>100%</td>
</tr>
<tr>
<td>Other Race</td>
<td>12%</td>
<td>7%</td>
<td>0%</td>
</tr>
<tr>
<td>Sample size</td>
<td>N=577</td>
<td>N=1103</td>
<td>N=1128</td>
</tr>
</tbody>
</table>

Weighting methodology

- Rim weighting was applied to the survey data to ensure each racial group was representative of the U.S. population.
- Accordingly, the survey database was weighted using the seven population benchmarks listed in table 1.
- Each racial group was weighted separately according to its population benchmarks.
- After weights had been created for each ethnic group, the data was merged into a single data file.

* Source: US census
Weighted survey sample groups

Sample reflects 2,808 interviews with U.S. adults ages 18 and older.

<table>
<thead>
<tr>
<th>Weighted sample groups</th>
<th>Sample count</th>
<th>Ages 18 to 49</th>
<th>Age 50+</th>
</tr>
</thead>
<tbody>
<tr>
<td>White and other racial groups</td>
<td>N=577</td>
<td>N=283</td>
<td>N=294</td>
</tr>
<tr>
<td>Latino</td>
<td>N=1,103</td>
<td>N=748</td>
<td>N=355</td>
</tr>
<tr>
<td>Black</td>
<td>N=1,128</td>
<td>N=659</td>
<td>N=469</td>
</tr>
<tr>
<td>Total sample</td>
<td>N=2,808</td>
<td>N=1,690</td>
<td>N=1,118</td>
</tr>
</tbody>
</table>
APPENDIX.
Across all racial groups, *sometimes or never answering a call from an unknown caller* has the largest impact in reducing exposure (losing money/being a victim) to scams.

Black adults report the lowest level of engaging in one of the three consumer actions that have an impact on reducing exposure to scams: *never using the same password twice*. However, both Black adults and White and other racial groups are significantly less likely than the Latino community to say they never enter a prize or free-gift contest.

Note: Results are based on a binary regression analysis and the data presented represents relative importance values of each behavior.

**Relative importance of protective actions**

- **Only sometimes or never answering a call from an unknown caller**: 66%
- **Never entering a prize or free-gift contest**: 22%
- **Never using the same password twice**: 12%

**Notes**:
- Only sometimes or never % is based on creating a new variable using Q3=no and Q4=never Q4=sometimes.
- UP and DOWN arrows indicate statistical significance in respective direction.
Binary behavior model results: all racial groups

Binary Logit: Lost money to any scam

<table>
<thead>
<tr>
<th></th>
<th>Estimate</th>
<th>Standard Error</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Intercept)</td>
<td>2.62</td>
<td>0.17</td>
<td>15.05</td>
<td>&lt; .001</td>
</tr>
<tr>
<td>Never use same password for more than one online account: Yes, use the same password for all, few or select online accounts</td>
<td>-0.49</td>
<td>0.14</td>
<td>-3.40</td>
<td>&lt; .001</td>
</tr>
<tr>
<td>Answering a call from someone you don't know: Yes, answer calls from people dont know</td>
<td>-1.78</td>
<td>0.14</td>
<td>-12.74</td>
<td>&lt; .001</td>
</tr>
<tr>
<td>Enter a prize/free gift contest: Yes, enter contest</td>
<td>-0.65</td>
<td>0.17</td>
<td>-3.88</td>
<td>&lt; .001</td>
</tr>
</tbody>
</table>

n = 2,808 cases used in estimation; data has been weighted (weight_race); R-squared: 0.1408; Correct predictions: 82.51%; McFadden's rho-squared: 0.1424; AIC: 2.421.7; multiple comparisons correction: None

Relative Importance Analysis (Binary Logit): Lost money to any scam

<table>
<thead>
<tr>
<th></th>
<th>Importance</th>
<th>Raw score</th>
<th>Standard Error</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never use same password for more than one online account: Yes, use the same password for all, few or select online accounts</td>
<td>-11.97</td>
<td>0.017</td>
<td>0.006</td>
<td>-2.22</td>
<td>.026</td>
</tr>
<tr>
<td>Answering a call from someone you don't know: Yes, answer calls from people dont know</td>
<td>-65.66</td>
<td>0.002</td>
<td>0.013</td>
<td>-7.00</td>
<td>&lt; .001</td>
</tr>
<tr>
<td>Enter a prize/free gift contest: Yes, enter contest</td>
<td>-22.37</td>
<td>0.031</td>
<td>0.011</td>
<td>-2.79</td>
<td>.005</td>
</tr>
</tbody>
</table>

n = 2,808 cases used in estimation; data has been weighted (weight_race); R-squared: 0.1408; multiple comparisons correction: None;
Matthew Petrie, President, BVA BDRC — Americas weighted, analyzed the data and authored this report at matthew.petrie@bva-bdrc.com

For questions on this issue, please contact Kathy Stokes, Director of AARP Fraud Prevention Programs, at kstokes@aarp.org.

For media inquiries, please contact Emily James, AARP External Relations, at ejames@aarp.org.

For questions regarding the survey and methodology, please contact Jennifer Sauer at jsauer@aarp.org or Angela Houghton at ahoughton@aarp.org.

This report, the topline survey and full methodology report can be located at www.aarp.org/blackcamexperience. To view survey findings from the Latino adult sample, please go to www.aarp.org/latinoscamexperience.

This research was designed and executed by AARP Research