

**CONSUMER FRAUD IN AMERICA:
THE LATINO and BLACK ADULT EXPERIENCE**



Survey sponsor	AARP
Objective	AARP fielded this survey in late 2020 to help understand the similarities and differences regarding knowledge of and experience with consumer scams across the Hispanic/Latino and African American/Black populations, compared to White/Other adults.
Survey/Data collection supplier	Precision Market Research/Latino Decisions
Population represented	U.S. adults age 18+
Analysis provided by	BVA BDRC
Sample size	Total sample: n=2,808 (unweighted) <ul style="list-style-type: none"> • White/Other: n=577 (unweighted) <ul style="list-style-type: none"> White=554 Other=23 • Hispanic/Latino: n=1,103 • African American, Black: n=1,128
Mode of data collection	Phone and online panel
Type of sample (probability/non-probability)	Probability and non-probability
Start and end dates of data collection	Fielded between September 14-October 2, 2020
Weighting	Census benchmarks used for weighting
Contact for more information	Jennifer Sauer: JSauer@aarpp.org

Topline survey results reflect a weighted column percent, an unweighted count, and a weighted count for each response in the national sample, the White/other group, Hispanic/Latino group, and African American/Black group.

For example:

	National sample	White/Other	Hispanic/Latino	African American/Black
Female	51%	52%	50%	55%
unweighted count	1457	297	590	570
weighted count	1230	298	555	616

Gender

	National sample	White/Other	Hispanic/Latino	African American/Black
Female	51%	52%	50%	55%
	1457	297	590	570
	1230	298	555	616
Male	49%	48%	50%	45%
	1351	280	513	558
	1197	279	548	512

Age

	National sample	White/Other	Hispanic/Latino	African American/Black
18 to 29	13%	15%	24%	22%
	360	46	150	164
	317	84	262	249
30 to 39	20%	20%	28%	20%
	420	87	168	165
	481	114	304	225
40 to 49	17%	15%	17%	16%
	348	102	105	141
	411	85	183	186
50 to 59	25%	26%	20%	24%
	591	110	265	216
	613	149	226	276
60 to 69	14%	14%	5%	10%
	587	131	184	272
	341	84	56	117
70+	11%	11%	7%	7%
	502	101	231	170
	264	62	73	76

Racial group

	National sample	White/Other	Hispanic/Latino	African American/Black
White	74%	88%	0%	0%
	504	504	0	0
	1795	506	0	0
African American/Black	15%	0%	0%	100%
	1128	0	0	1128
	358	0	0	1128
Other	11%	12%	100%	0%
	1176	73	1103	0
	274	71	1103	0

Hispanic origin

	National sample	White/Other	Hispanic/Latino	African American/Black
Non-Hispanic	89%	100%	0%	100%
	1705	577	0	1128
	2153	577	0	1128
Hispanic	11%	0%	100%	0%
	1103	0	1103	0
	274	0	1103	0

Income

	National sample	White/Other	Hispanic/Latino	African American/Black
Less than \$10,000	5%	3%	10%	10%
	175	16	74	85
	105	17	96	105
\$10,000 to less than \$20,000	9%	8%	14%	11%
	265	46	114	105
	203	46	125	113
\$20,000 to less than \$30,000	14%	14%	16%	12%
	352	74	139	139
	309	76	150	132
\$30,000 to less than \$40,000	9%	9%	13%	11%
	271	45	107	119
	204	48	117	119
\$40,000 to less than \$50,000	13%	14%	10%	18%
	358	71	99	188
	299	76	97	197
\$50,000 to less than \$75,000	21%	22%	15%	20%
	485	122	135	228
	477	121	141	218
\$75,000 to less than \$100,000	12%	13%	10%	8%
	257	64	99	94
	274	70	93	83
\$100,000 to less than \$150,000	8%	9%	7%	6%
	184	53	72	59
	188	47	63	60
\$150,000 or more	8%	8%	3%	3%
	108	48	32	28
	178	44	25	29
Not sure	0%	0%	1%	0%
	11	1	7	3
	4	1	7	4
Refused	1%	1%	1%	1%
	32	6	16	10
	21	4	6	8

Region

	National sample	White/Other	Hispanic/Latino	African American/Black
New England	5%	5%	3%	3%
	87	31	33	23
	110	32	31	34
Middle Atlantic	14%	13%	10%	13%
	438	78	189	171
	328	76	111	147
East North Central	14%	16%	6%	13%
	280	81	68	131
	332	94	70	147
West North Central	6%	8%	2%	3%
	100	35	15	50
	138	45	26	34
South Atlantic	21%	18%	18%	35%
	783	116	267	400
	516	106	198	395
East South Central	5%	6%	2%	9%
	103	18	14	71
	114	36	18	102
West South Central	10%	10%	21%	14%
	295	31	171	93
	248	56	226	158
Mountain	8%	8%	10%	3%
	198	55	100	43
	201	46	107	34
Pacific	18%	15%	28%	7%
	524	132	246	146
	440	86	314	79

Marital Status

	National sample	White/Other	Hispanic/Latino	African American/Black
Married	55%	56%	48%	33%
unweighted count	1375	341	579	455
weighted count	1330	324	532	378
Single	22%	22%	30%	38%
unweighted count	716	105	272	339
weighted count	533	124	335	429
Divorced/Widowed	11%	9%	10%	10%
unweighted count	349	63	143	143
weighted count	256	54	110	111
Relationship	13%	13%	11%	19%
unweighted count	368	68	109	191
weighted count	308	74	126	210

Main Questionnaire

1. For each of the following places you could see or hear an advertisement for a product or service, tell me if you would trust that advertisement a lot, somewhat, or not at all. If you saw or heard an advertisement for something you're interested in placed in [item] would you trust that ad **a lot, somewhat or not at all?**

a. Saw it in a newspaper or magazine?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	23%	23%	20%	21%
	568	132	205	231
	554	132	222	242
Somewhat	53%	52%	53%	51%
	1428	295	570	563
	1277	302	585	576
Not at all	24%	23%	26%	27%
	787	142	319	326
	570	134	289	306
Don't Know	1%	1%	1%	0%
	23	7	9	7
	23	7	7	3

b. Saw it on TV?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	30%	28%	26%	30%
	749	168	261	320
	719	164	292	337
Somewhat	51%	52%	53%	51%
	1440	286	580	574
	1236	301	582	574
Not at all	19%	19%	21%	19%
	606	121	257	228
	465	111	227	211
Don't Know	0%	0%	0%	0%
	13	2	5	6
	6	1	2	6

c. Saw it posted in online search results from google, Bing, yahoo, etc.?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	22%	23%	21%	19%
	548	133	207	208
	540	132	228	215
Somewhat	49%	48%	48%	49%
	1301	269	507	525
	1184	275	527	551
Not at all	28%	29%	30%	31%
	927	171	373	383
	685	165	336	353
Don't Know	1%	1%	1%	1%
	31	4	15	12
	18	5	12	8

d. Saw it posted on social media, like Facebook, Instagram?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	17%	17%	17%	15%
	386	96	156	134
	415	97	184	170
Somewhat	41%	40%	46%	44%
	1128	209	467	452
	986	230	509	492
Not at all	41%	42%	36%	40%
	1257	265	469	523
	999	244	399	453
Don't Know	1%	1%	1%	1%
	34	7	10	17
	26	6	11	13

e. Heard it on the radio or a music or video streaming service?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	20%	18%	23%	21%
	510	100	206	204
	482	103	251	234
Somewhat	51%	50%	52%	49%
	1390	285	573	532
	1229	291	570	555
Not at all	28%	31%	25%	29%
	871	186	309	376
	688	177	273	327
Don't Know	1%	1%	1%	1%
	36	6	15	15
	28	6	9	11

f. Received a text on your phone or computer?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	14%	15%	14%	15%
	367	87	133	147
	348	88	153	168
Somewhat	42%	38%	40%	42%
	1109	222	417	470
	1023	219	440	478
Not at all	43%	46%	46%	42%
	1310	262	546	502
	1036	264	502	476
Don't Know	1%	1%	0%	1%
	19	5	6	8
	18	5	5	6

g. Received it in an email?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	17%	15%	17%	19%
	462	102	161	199
	422	85	188	209
Somewhat	50%	51%	44%	46%
	1285	286	468	531
	1209	296	490	521
Not at all	32%	32%	38%	35%
	1037	182	462	393
	768	187	415	395
Don't Know	1%	1%	1%	0%
	23	6	12	5
	26	8	10	4

h. Received in the mail?

	National sample	White/Other	Hispanic/Latino	African American/Black
A lot	21%	20%	20%	23%
	580	127	197	256
	515	114	224	262
Somewhat	55%	56%	49%	51%
	1444	321	556	567
	1333	325	544	570
Not at all	23%	23%	30%	26%
	768	125	345	298
	564	135	334	291
Don't Know	1%	0%	0%	0%
	15	4	5	6
	14	3	2	4

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

	National sample	White/Other	Hispanic/Latino	African American/Black
Always	10%	9%	9%	10%
	213	53	81	79
	242	52	97	108
Most of the time	17%	19%	12%	18%
	402	102	109	191
	423	108	138	201
Sometimes	43%	44%	32%	41%
	1067	245	354	468
	1054	253	358	459
Never	29%	28%	46%	32%
	1122	177	556	389
	707	164	504	358

3. 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?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, answered call	52%	50%	42%	55%
	1348	289	462	597
	1258	291	466	616
No	48%	49%	57%	45%
	1438	285	624	529
	1154	283	625	511
Don't Know	0%	0%	1%	0%
	14	2	10	2
	7	2	6	1
Refused	0%	0%	1%	0%
	8	1	7	0
	7	1	6	0

4. [IF Q3=YES] Thinking of the times when you've answered those calls from someone trying to sell you something, about how often do you listen to the entire presentation?

	National sample	White/Other	Hispanic/Latino	African American/Black
Always	16%	15%	16%	14%
	159	41	55	63
	202	44	74	83
Most of the time	22%	22%	27%	20%
	262	68	92	102
	282	64	124	122
Sometimes	31%	29%	32%	44%
	539	86	175	278
	387	86	150	272
Never	31%	34%	25%	23%
	388	94	140	154
	388	98	119	139

INTERNET/ONLINE FREQUENCY AND ACCESS

5. Do you access the internet on a cell phone, tablet or other mobile handheld device, at least occasionally?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	85%	85%	83%	83%
	2251	467	883	901
	2063	492	920	937
No	15%	14%	16%	17%
	547	109	212	226
	356	83	175	190
Don't Know	0%	0%	0%	0%
	6	0	5	1
	2	0	4	1
Refused	0%	0%	0%	0%
	4	1	3	0
	6	2	4	0

6. 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?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	66%	70%	52%	62%
	1645	384	582	679
	1610	402	569	703
No	29%	26%	42%	33%
	1017	165	452	400
	699	149	462	368
Don't Know	5%	5%	6%	5%
	138	28	61	49
	116	26	64	56

ROBOCALLS

7. As you may know, a robocall is a phone call that uses a computer to dial your phone to deliver a pre-recorded message that may share telemarketing offers, public service announcements, or political campaign messages. In a typical week, how many robocalls would you estimate you get on either your **cell phone or landline**, whether you answer them or not? Would you say..... [INSERT a-f; DO NOT RANDOMIZE – READ IN ORDER]

	National sample	White/Other	Hispanic/Latino	African American/Black
One or two	31%	32%	28%	32%
	812	191	260	361
	746	183	304	358
Three to five	32%	31%	34%	34%
	924	171	365	388
	766	179	370	382
Six to 10	17%	18%	16%	15%
	445	93	193	159
	409	102	178	173
More than 10 but less than 20	9%	8%	9%	7%

	259	50	118	91
	212	48	100	77
20 or more	5%	5%	4%	5%
	157	39	54	64
	131	31	43	54
Or don't you receive any robocalls ever	7%	6%	10%	7%
	211	33	113	65
	163	35	108	84

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

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, only my cell phone	22%	22%	21%	20%
	522	124	208	190
	534	129	228	227
Yes, only my landline	7%	6%	8%	7%
	194	34	83	77
	159	36	84	73
Yes, both my cell phone and landline	14%	15%	9%	10%
	274	78	95	101
	333	86	97	110
No	49%	46%	52%	55%
	1577	290	614	673
	1191	266	578	626
Didn't know I could/didn't know that was available for cell phones	9%	10%	10%	8%
	230	51	94	85
	208	60	109	92

9. Have you ever registered either your cell phone or your landline on the federal government's Do-Not-Call list?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, only my cell phone	20%	19%	15%	17%
	423	112	152	159
	480	110	167	191
Yes, only my landline	9%	9%	6%	10%
	257	53	85	119
	211	52	65	109
Yes, both my cell phone and landline	17%	19%	10%	12%
	371	112	121	138
	421	112	107	133
No	49%	45%	58%	56%
	1573	266	647	660
	1182	257	638	633

Didn't know/think I could register for DNC on cellphone	5%	8%	11%	5%
	171	33	89	49
	129	45	115	59

10. 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? [REVERSE RESPONSE ORDER FOR HALF SAMPLE]

	National sample	White/Other	Hispanic/Latino	African American/Black
Very concerned	21%	22%	28%	21%
	658	124	310	224
	511	124	310	233
Somewhat concerned	34%	34%	26%	30%
	828	203	277	348
	835	196	291	340
Not too concerned	29%	30%	23%	27%
	723	162	250	311
	698	175	257	309
Not at all concerned	16%	14%	21%	22%
	583	87	253	243
	375	80	234	245
Refused	0%	0%	1%	0%
	9	0	8	1
	2	0	9	0

SCAMS AND FRAUD

As you may know, scams and fraud are crimes where consumers are lied to in order to convince them to pay money or share sensitive personal information. Scammers will contact people by phone using phone numbers that look familiar or are identical to a company or government agency. They will also contact consumers with an email, a text, through social media or even in person.

I am going to describe some known types of scams and ask if you have ever heard of them and then if you or someone in your family has ever experienced them. Thank you for answering these next 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:

COVID CURES SCAM

11. Since about March of this year, there have been claims of cures, treatments, personal test kits, and even personal ventilators for sale to protect consumers from the Coronavirus. Con artists will sell these products for a special or discounted price, and once they receive your money, they never send the product or they send a product that does not protect against the virus. Before this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	54%	53%	65%	58%
	1690	308	728	654
	1317	304	722	659
Aware	46%	47%	35%	42%
	1117	269	374	474
	1110	273	381	469

a. [ASK IF Q11 =1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	54%	53%	65%	58%
	1691	308	729	654
	1317	304	722	659
I and/or family have been targeted by this scam	8%	8%	6%	6%
	158	45	53	60
	195	45	70	70
My family has been targeted by this scam	4%	5%	5%	5%
	109	23	43	43
	108	29	52	53
No - neither myself or anyone in my family	32%	33%	23%	30%
	836	196	276	364
	779	192	257	336
Don't know	1%	1%	0%	1%
	14	5	2	7
	27	7	2	9

b. [ASK IF Q11a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	88%	87%	89%	89%
	2541	509	1007	1025
	2124	502	981	1004
I and/or family have lost money because of this scam	5%	6%	5%	4%
	113	32	45	36
	133	33	58	50
My family has lost money because of this scam	3%	3%	4%	4%

	82	11	31	40
	76	16	43	49
No - neither myself or anyone in my family has lost money to this scam	4%	4%	2%	2%
	72	25	20	27
	94	26	21	24
Don't know	0%	0%	0%	0%
	0	0	0	0
	0	0	0	0

COVID Economic Impact Payment Scam

12. Since about March of this year, scammers have contacted people claiming they were from the government and needed their bank account information to deposit the stimulus payment the federal government was issuing. The goal was to steal money from your account. Or, they claimed they could help speed up receipt of the payment for an upfront fee. The goal here was to steal your bank account or credit card information, depending on how they requested payment. Before this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	50%	48%	57%	54%
	1522	283	640	599
	1223	277	625	607
Aware	50%	52%	43%	46%
	1285	294	462	529
	1204	300	478	521

- a. [ASK IF Q12 =1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	50%	48%	57%	54%
	1523	283	641	599
	1223	277	625	607
I and/or family have been targeted by this scam	9%	10%	8%	8%
	201	54	66	81
	229	56	91	95
My family has been targeted by this scam	6%	7%	6%	5%
	121	29	50	42
	143	38	61	53
No - neither myself or anyone in my family	33%	35%	29%	32%
	949	206	344	399
	804	199	324	364
Don't know	1%	1%	0%	1%
	14	5	2	7
	28	6	2	9

b. [ASK IF Q12a =1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	85%	84%	86%	87%
	2486	494	987	1005
	2055	483	951	980
I and/or family have lost money because of this scam	5%	5%	6%	5%
	115	27	45	43
	120	26	66	54
My family has lost money because of this scam	4%	4%	3%	4%
	77	19	25	33
	91	23	36	42
No - neither myself or anyone in my family has lost money to this scam	7%	8%	5%	5%
	129	37	45	47
	162	45	50	52
Don't know	0%	0%	0%	0%
	1	0	1	0
	0	0	0	0

Church/Community Org Scam

13. One type of investment scam happens when a con artist joins a church or community group posing as an investment advisor promising large returns. Money from **new** investors is used to fraudulently pay earlier investors to make it seem like you will make money if you invest. But there is no money to pay **new** investors and the scammer disappears with most of the money. Before this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	55%	53%	63%	62%
	1694	297	715	682
	1326	304	694	699
Aware	45%	47%	37%	38%
	1113	280	387	446
	1100	273	409	429

a. [ASK IF Q13 =1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	55%	53%	63%	62%
	1695	297	716	682
	1327	304	694	699
I and/or family have been targeted by this scam	7%	6%	7%	7%
	173	42	59	72
	178	37	82	81

My family has been targeted by this scam	5%	6%	5%	5%
	118	27	46	45
	127	33	56	55
No - neither myself or anyone in my family	32%	34%	24%	26%
	809	205	279	325
	769	195	266	288
Don't know	1%	1%	0%	0%
	13	6	3	4
	26	8	5	5

b. [ASK IF Q13a =1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	87%	88%	88%	88%
	2517	508	998	1011
	2122	507	965	992
I and/or family have lost money because of this scam	6%	5%	6%	6%
	131	33	46	52
	141	32	64	62
My family has lost money because of this scam	4%	4%	4%	5%
	91	19	32	40
	105	24	42	52
No - neither myself or anyone in my family has lost money to this scam	2%	3%	3%	2%
	69	17	27	25
	59	15	32	21
Don't know	0%	0%	0%	0%
	0	0	0	0
	0	0	0	0

Government Impostor Scams

14. Con artists sometimes deceive people by pretending to be government officials, like employees of the IRS or the Social Security Administration to steal money or sensitive personal information (like a Social Security number or financial account information). Before this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	34%	29%	43%	41%
	1134	178	496	460
	818	168	474	464
Aware	66%	71%	57%	59%
	1672	399	605	668
	1609	409	627	664

a. [ASK IF Q14=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	34%	29%	43%	41%
	1136	178	498	460
	818	168	476	464
I and/or family have been targeted by this scam	18%	19%	13%	14%
	394	105	136	153
	438	109	145	163
My family has been targeted by this scam	7%	8%	7%	7%
	167	37	63	67
	176	47	78	82
No - neither myself or anyone in my family	40%	43%	36%	36%
	1098	251	404	443
	968	247	402	411
Don't know	1%	1%	0%	1%
	13	6	2	5
	27	6	1	8

b. [ASK IF Q14a =1/YES] Did you or a family member lose money or **have personal information stolen in this scam?**

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	75%	73%	80%	78%
	2247	435	904	908
	1813	422	879	883
I and/or family have lost money because of this scam	5%	6%	4%	4%
	95	27	34	34
	119	32	49	47
My family has lost money because of this scam	5%	5%	4%	6%
	109	23	35	51
	117	28	46	63
No - neither myself or anyone in my family has lost money to this scam	15%	16%	11%	12%
	352	91	126	135
	372	94	124	136
Don't know	0%	0%	0%	0%
	5	1	4	0
	6	1	5	0

Grandparent scam

15. In what is often called a grandparent scam, a con artist pretends to be someone's grandchild or other relative in trouble and in need of immediate money, or they claim to be a lawyer or law enforcement agent calling about the relative. The impostor then asks that you immediately send money for some emergency: to pay bail, lawyer fees, a hospital bill, or because they lost their wallet while traveling. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	48%	46%	48%	60%
	1476	273	528	675
	1176	263	526	673
Aware	52%	54%	52%	40%
	1331	304	574	453
	1251	314	576	455

a. [ASK IF Q15=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	48%	46%	48%	60%
	1477	273	529	675
	1176	263	527	673
I and/or family have been targeted by this scam	8%	10%	10%	8%
	206	48	86	72
	203	55	108	90
My family has been targeted by this scam	9%	8%	12%	6%
	210	47	107	56
	212	47	129	67
No - neither myself or anyone in my family	33%	35%	31%	26%
	902	204	378	320
	809	204	338	291
Don't know	1%	1%	0%	1%
	13	5	3	5
	27	7	1	7

b. [ASK IF Q15a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	83%	82%	79%	86%
	2392	482	910	1000
	2012	474	866	971
I and/or family have lost money because of this scam	5%	5%	6%	6%
	116	24	46	46
	113	29	71	64

My family has lost money because of this scam	5%	4%	6%	5%
	122	22	59	41
	118	26	68	57
No - neither myself or anyone in my family has lost money to this scam	7%	8%	8%	3%
	174	47	86	41
	176	47	92	37
Don't know	0%	0%	1%	0%
	4	2	2	0
	7	2	6	0

Utility Scam

16. In the utility scam, a con artist pretends to be from the local utility company and claims you have missed one or more payments and your utilities will be cut off immediately unless you pay what they erroneously say you owe right away. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	47%	46%	51%	57%
	1487	267	592	628
	1135	263	564	639
Aware	53%	54%	49%	43%
	1320	310	510	500
	1292	314	539	489

a. [ASK IF Q16=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	47%	46%	51%	57%
	1488	267	593	628
	1135	263	564	639
I and/or family have been targeted by this scam	8%	8%	12%	7%
	214	51	97	66
	206	44	127	77
My family has been targeted by this scam	7%	8%	7%	7%
	158	31	60	67
	171	45	77	83
No - neither myself or anyone in my family	37%	38%	30%	29%
	937	224	351	362
	895	221	332	323
Don't know	1%	1%	0%	0%
	10	4	1	5
	20	5	1	5

b. [ASK IF Q16a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	84%	85%	81%	86%
	2436	495	946	995
	2050	488	899	968
I and/or family have lost money because of this scam	5%	4%	6%	5%
	118	28	45	45
	116	26	70	58
My family has lost money because of this scam	5%	6%	5%	5%
	100	21	41	38
	126	33	60	52
No - neither myself or anyone in my family has lost money to this scam	6%	5%	7%	4%
	153	33	71	49
	134	30	75	49
Don't know	0%	0%	0%	0%
	1	0	0	1
	0	0	0	1

Green Scam

17. In the green scam, a con artist pretends that they can undertake home improvements that benefit the environment (like installing solar panels, for example), and that the local, state, or federal government offers a grant to reimburse the cost. The con artist installs the upgrade and leaves you with a bill that you can't pay because there is no government grant. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	64%	63%	72%	70%
	1966	362	808	796
	1553	361	798	791
Aware	36%	37%	28%	30%
	840	214	294	332
	872	216	305	337

a. [ASK IF Q17=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	64%	63%	72%	70%
	1968	363	809	796
	1555	361	798	791
I and/or family have been targeted by this scam	7%	7%	7%	7%
	152	38	55	59
	168	42	78	77

My family has been targeted by this scam	4%	6%	4%	4%
	87	21	30	36
	108	32	39	41
No - neither myself or anyone in my family	23%	23%	17%	19%
	590	147	209	234
	558	133	188	214
Don't know	2%	2%	0%	0%
	11	8	0	3
	38	9	0	4

b. [ASK IF Q17a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	89%	87%	89%	89%
	2569	518	1018	1033
	2151	503	986	1009
I and/or family have lost money because of this scam	5%	4%	5%	5%
	100	25	33	42
	121	24	54	57
My family has lost money because of this scam	3%	5%	2%	3%
	64	17	19	28
	76	26	26	35
No - neither myself or anyone in my family has lost money to this scam	3%	4%	3%	2%
	74	17	32	25
	79	24	36	27
Don't know	0%	0%	0%	0%
	1	0	1	0
	0	0	0	0

Lottery Scam

18. In lottery or prize scams, a con artist convinces you that you have won a major prize and all you need to do to claim it is to pay some upfront fees. They often offer to send you a check to cover those fees, and you are told to deposit the check and then write a check against that amount to pay the fees. You learn days later that the check you deposited was fake, and the money you sent in is long gone. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	36%	31%	46%	43%
	1175	185	503	487
	863	181	508	486
Aware	64%	69%	54%	57%
	1631	392	598	641
	1564	396	594	642

a. [ASK IF Q18=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	36%	31%	46%	43%
	1177	185	505	487
	863	181	509	486
I and/or family have been targeted by this scam	11%	12%	9%	11%
	276	69	92	115
	276	67	102	123
My family has been targeted by this scam	7%	8%	8%	6%
	164	38	70	56
	174	47	87	69
No - neither myself or anyone in my family	45%	48%	37%	39%
	1178	283	434	461
	1101	279	405	438
Don't know	1%	1%	0%	1%
	13	2	2	9
	13	3	0	13

b. [ASK IF Q18a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	81%	80%	83%	83%
	2368	470	941	957
	1978	463	914	936
I and/or family have lost money because of this scam	6%	6%	6%	5%
	132	33	53	46
	142	36	70	60
My family has lost money because of this scam	5%	6%	4%	5%
	108	24	39	45
	118	32	48	58
No - neither myself or anyone in my family has lost money to this scam	8%	8%	6%	7%
	197	50	67	80
	189	45	63	74
Don't know	0%	0%	1%	0%
	3	0	3	0
	1	0	8	0

Tax Preparer Scam

19. In the tax preparer scam, a con artist pretends to be a tax preparer and offers to file a family's or small business owner's taxes. You pay the person and assume the tax returns are being prepared and filed. You then receive notice from the IRS – maybe even years after the fact – that the “tax preparer” has never filed your taxes. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	55%	55%	61%	59%
	1682	321	698	663
	1343	316	677	667
Aware	45%	45%	39%	41%
	1125	256	404	465
	1084	261	425	461

a. [ASK IF Q19=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	55%	55%	61%	59%
	1683	321	699	663
	1343	316	678	667
I and/or family have been targeted by this scam	8%	7%	6%	8%
	175	48	53	74
	192	42	69	87
My family has been targeted by this scam	6%	6%	5%	5%
	121	27	47	47
	140	35	54	62
No - neither myself or anyone in my family	30%	31%	27%	27%
	820	178	304	338
	734	181	302	303
Don't know	1%	1%	0%	1%
	9	3	0	6
	17	4	0	10

b. [ASK IF Q19a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	86%	87%	89%	87%
	2512	502	1003	1007
	2095	500	980	979
I and/or family have lost money because of this scam	5%	5%	5%	5%
	111	29	41	41
	124	26	55	54
My family has lost money because of this scam	4%	5%	4%	5%
	92	20	34	38
	104	27	43	52
No - neither myself or anyone in my family has lost money to this scam	4%	4%	2%	4%
	92	26	24	42
	104	23	25	43
Don't know	0%	0%	0%	0%
	1	0	1	0
	0	0	1	0

Background check scam

20. In the background check scam, a scammer will claim that, for a fee, they can run a background check on you before you apply for a job, so you will know what shows up before the potential employer runs the check. You hand over money and provide sensitive personal information to the scammer that you never hear from again. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	60%	59%	70%	65%
	1895	347	816	732
	1457	341	772	729
Aware	40%	41%	30%	35%
	912	230	286	396
	970	236	331	399

a. [ASK IF Q20=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	60%	59%	70%	65%
	1896	347	817	732
	1457	341	772	729
I and/or family have been targeted by this scam	8%	9%	5%	7%
	157	45	46	66
	188	50	55	82
My family has been targeted by this scam	6%	6%	6%	5%

	119	26	47	46
	139	33	67	58
No - neither myself or anyone in my family	26%	26%	19%	22%
	623	157	189	277
	630	151	205	250
Don't know	1%	1%	0%	1%
	12	2	4	6
	13	3	4	9

b. [ASK IF Q20a=1/YES] Did you or a family member lose money?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	87%	86%	89%	88%
	2532	506	1010	1016
	2100	494	981	989
I and/or family have lost money because of this scam	5%	5%	5%	5%
	106	28	35	43
	124	31	50	51
My family has lost money because of this scam	4%	4%	4%	4%
	86	18	33	35
	103	22	43	49
No - neither myself or anyone in my family has lost money to this scam	4%	5%	3%	3%
	84	25	25	34
	100	29	29	39
Don't know	0%	0%	0%	0%
	0	0	0	0
	0	0	0	0

Work from Home Scam

21. In work from home scams, scammers will offer you a paid job you can do from home, such as stuffing envelopes, processing bills, or performing data entry. You may be asked to pay money upfront for supplies or to get “certified.” You pay the money and never receive supplies or “certifications.” Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	50%	47%	58%	54%
	1522	274	648	600
	1205	272	637	610
Aware	50%	53%	42%	46%
	1285	303	454	528
	1222	305	466	518

a. [ASK IF Q21=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	50%	47%	58%	54%
	1523	274	649	600
	1205	272	637	610
I and/or family have been targeted by this scam	10%	10%	9%	10%
	231	57	78	96
	249	57	104	117
My family has been targeted by this scam	6%	7%	7%	6%
	140	30	61	49
	143	38	73	66
No - neither myself or anyone in my family	34%	36%	26%	29%
	903	213	312	378
	813	206	287	331
Don't know	1%	1%	0%	0%
	11	3	3	5
	17	4	2	5

b. [ASK IF Q21a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	84%	84%	84%	84%
	2437	490	964	983
	2035	482	926	946
I and/or family have lost money because of this scam	6%	6%	5%	6%
	120	32	40	48
	135	34	56	63
My family has lost money because of this scam	4%	5%	5%	5%
	99	20	41	38
	105	27	50	55
No - neither myself or anyone in my family has lost money to this scam	6%	6%	6%	6%
	151	34	58	59
	147	34	71	63
Don't know	0%	0%	0%	0%
	1	1	0	0
	5	1	0	0

Fake Job Posting Scam

22. Fake job posting scams involve a scammer posting ads for jobs that don't exist. You may be coerced into paying money upfront for materials or certifications, or into sharing sensitive personal information prior to being hired. You come to find the job posting was fake and you've lost money or your **personal information was fraudulently obtained by this scammer**. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	50%	49%	54%	51%
	1529	291	647	591
	1221	282	599	576
Aware	50%	51%	46%	49%
	1277	285	455	537
	1203	294	504	552

a. [ASK IF Q22=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	50%	49%	54%	51%
	1531	292	648	591
	1224	283	599	576
I and/or family have been targeted by this scam	9%	8%	9%	10%
	214	52	74	88
	212	49	96	111
My family has been targeted by this scam	6%	6%	7%	7%
	155	27	63	65
	149	35	81	78
No - neither myself or anyone in my family	34%	35%	29%	32%
	898	200	316	382
	816	204	324	362
Don't know	1%	1%	0%	0%
	9	6	1	2
	26	6	1	1

b. [ASK IF Q22a=1/YES] Did you or a family member lose money or **have personal information fraudulently obtained** this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	85%	85%	84%	83%
	2439	498	966	975
	2066	493	926	939
I and/or family have lost money because of this scam	6%	6%	6%	5%
	124	34	48	42
	136	37	63	58
My family has lost money because of this scam	4%	3%	6%	5%
	103	16	45	42
	98	19	61	56
No - neither myself or anyone in my family has lost money to this scam	5%	5%	5%	7%
	140	28	44	68
	121	27	53	74
Don't know	0%	0%	0%	0%
	2	1	0	1
	5	1	0	1

Business Coaching Scam

23. In business coaching scams, a con-artist will promise a home-based or internet business could be your ticket to making easy cash and that a business coaching program will help you get started. In reality, the scammer is looking to convince you to spend money – even thousands – on information you can get for free. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	59%	58%	60%	64%
	1813	341	726	746
	1431	337	664	717
Aware	41%	42%	40%	36%
	994	236	376	382
	996	240	439	411

a. [ASK IF Q23=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	59%	58%	60%	64%
	1814	341	727	746
	1431	337	664	717
I and/or family have been targeted by this scam	9%	8%	9%	8%
	198	51	69	78
	222	48	94	92
My family has been targeted by this scam	5%	4%	6%	4%

	111	23	49	39
	115	26	61	49
No - neither myself or anyone in my family	26%	28%	25%	23%
	674	159	254	261
	641	163	278	264
Don't know	1%	1%	1%	1%
	11	3	4	4
	17	3	6	6

b. [ASK IF Q23a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	86%	87%	86%	88%
	2499	503	985	1011
	2089	503	948	987
I and/or family have lost money because of this scam	5%	5%	6%	5%
	119	28	43	48
	124	30	64	59
My family has lost money because of this scam	4%	3%	4%	4%
	84	17	37	30
	99	19	43	40
No - neither myself or anyone in my family has lost money to this scam	5%	4%	4%	4%
	106	29	38	39
	115	25	48	42
Don't know	0%	0%	0%	0%
	0	0	0	0
	0	0	0	0

Mortgage and Debt Relief Scams

24. In mortgage and debt relief scams, con artists claim they can help you renegotiate the terms of a mortgage or other debt, or that they can help you consolidate your debt. The scheme typically involves upfront fees, which are illegal, along with lies about their services or successes. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	49%	46%	58%	58%
	1566	268	655	643
	1189	267	639	656
Aware	51%	54%	42%	42%
	1240	309	446	485
	1238	310	464	472

a. [ASK IF Q24=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	49%	46%	58%	58%
	1568	268	657	643
	1189	267	639	656
I and/or family have been targeted by this scam	10%	10%	8%	8%
	200	59	66	75
	251	60	92	90
My family has been targeted by this scam	5%	5%	6%	4%
	107	19	46	42
	112	27	63	48
No - neither myself or anyone in my family	35%	37%	28%	29%
	920	225	333	362
	843	216	308	326
Don't know	1%	1%	0%	1%
	13	6	1	6
	32	8	0	8

b. [ASK IF Q24a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	85%	85%	86%	88%
	2501	499	991	1011
	2065	490	948	990
I and/or family have lost money because of this scam	6%	5%	5%	5%
	106	31	34	41
	142	31	60	54
My family has lost money because of this scam	3%	4%	4%	4%
	86	14	35	37
	84	22	49	46

No - neither myself or anyone in my family has lost money to this scam	6%	6%	4%	3%
	114	33	42	39
	136	34	46	37
Don't know	0%	0%	0%	0%
	1	0	1	0
	0	0	0	0

Immigration Scams

25. In immigration scams, scammers pretend they are lawyers, immigrant support organizations, or that they have a person inside the government who can fix things. The scammers will claim they can help move your immigration papers or applications forward, often for lots of money. In the end, they steal the immigrant's money and possibly get them into legal trouble by missing filing deadlines or breaking rules. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	57%	56%	53%	63%
	1645	331	612	702
	1379	324	587	706
Aware	43%	44%	47%	37%
	1162	246	490	426
	1048	253	516	422

a. [ASK IF Q25=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	57%	56%	53%	63%
	1646	331	613	702
	1379	324	587	706
I and/or family have been targeted by this scam	7%	6%	8%	6%
	148	36	57	55
	162	35	83	65
My family has been targeted by this scam	4%	4%	7%	4%
	119	17	65	37
	95	22	77	50
No - neither myself or anyone in my family	32%	33%	32%	26%
	878	191	363	324
	776	192	351	293
Don't know	1%	0%	0%	1%
	17	2	5	10
	14	3	5	14

b. [ASK IF Q25a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	89%	90%	86%	90%
	2541	524	981	1036
	2170	519	943	1013
I and/or family have lost money because of this scam	5%	4%	5%	5%
	110	27	41	42
	118	25	52	53
My family has lost money because of this scam	4%	4%	6%	4%
	101	15	50	36
	89	23	69	49
No - neither myself or anyone in my family has lost money to this scam	2%	2%	3%	1%
	55	11	30	14
	50	10	39	13
Don't know	0%	0%	0%	0%
	1	0	1	0
	0	0	0	0

Black Lives Matter Scam

26. A more recent scam involves scammers pretending to be involved with the Black Lives Matter movement. Scammers set up fake charities that appear to raise funds for Black Lives Matter, and they keep the donations themselves. Or they will send fraudulent emails to lure people to click on a link misleading them to think that they will learn more about the Black Lives Matter movement only to download a virus onto their device that steals their personal information. Before taking this survey, had you ever heard of this type of scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	64%	63%	70%	62%
	1884	371	805	708
	1543	362	767	694
Aware	36%	37%	30%	38%
	923	206	297	420
	884	215	335	434

a. [ASK IF Q26=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	64%	63%	70%	62%
	1885	371	806	708
	1543	362	768	694
I and/or family have been targeted by this scam	7%	6%	7%	8%
	155	35	48	72
	160	37	77	86

My family has been targeted by this scam	5%	4%	5%	5%
	105	21	41	43
	110	25	55	54
No - neither myself or anyone in my family	24%	25%	18%	25%
	649	145	205	299
	586	146	202	285
Don't know	1%	1%	0%	1%
	14	5	3	6
	27	7	1	8

b. [ASK IF Q26a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	89%	89%	88%	88%
	2548	521	1014	1013
	2157	515	971	988
I and/or family have lost money because of this scam	4%	5%	5%	4%
	100	24	37	39
	104	27	51	50
My family has lost money because of this scam	4%	3%	5%	4%
	86	16	34	36
	95	19	54	48
No - neither myself or anyone in my family has lost money to this scam	3%	3%	2%	4%
	72	16	16	40
	71	16	25	43
Don't know	0%	0%	0%	0%
	2	0	2	0
	1	0	3	0

Romance Scam

27. In a Romance Scam, scammers develop relationships with people online to gain their trust and then use that trust to steal from them. These scammers may set up fake identities using stolen photographs from other people’s profiles or social media accounts. This is a **long-term** con – the scammer will profess deep love early on but cannot meet in person because they are out of the country or because of the pandemic. The scammer eventually starts asking for money and eventually disappears. The victim is left heartbroken and having lost a lot of money. Before taking this survey, had you ever heard of this type of scams?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware	38%	37%	43%	42%
	1159	202	508	449
	918	214	471	469
Aware	62%	63%	57%	58%
	1648	375	594	679
	1509	363	632	659

a. [ASK IF Q27=1/YES] To the best of your knowledge, have you or a family member **ever been the target** of this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware of scam	38%	37%	43%	42%
	1160	202	509	449
	918	214	471	469
I and/or family have been targeted by this scam	7%	6%	9%	8%
	198	37	80	81
	181	36	95	94
My family has been targeted by this scam	9%	10%	9%	8%
	187	45	67	75
	213	56	94	87
No - neither myself or anyone in my family	45%	46%	40%	42%
	1250	287	442	521
	1089	264	439	476
Don't know	1%	1%	0%	0%
	12	5	5	2
	26	6	4	2

b. [ASK IF Q27a=1/YES] Did you or a family member lose money in this scam?

	National sample	White/Other	Hispanic/Latino	African American/Black
Not aware/target of scam	84%	84%	83%	84%
	2423	495	956	972
	2033	485	914	947
I and/or family have lost money because of this scam	5%	5%	6%	5%
	126	30	49	47
	127	31	70	59
My family has lost money because of this scam	6%	6%	6%	6%
	120	25	46	49
	135	32	62	62
No - neither myself or anyone in my family has lost money to this scam	5%	5%	5%	5%
	137	27	52	58
	131	29	57	58
Don't know	0%	0%	0%	0%
	2	0	0	2
	0	0	0	1

IDENTITY THEFT

28. 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. Are you...?

	National sample	White/Other	Hispanic/Latino	African American/Black
Very concerned	20%	17%	30%	24%
	674	108	311	255
	480	100	327	268
Somewhat concerned	27%	28%	24%	28%
	734	160	257	317
	655	163	263	312
Not too concerned	35%	37%	23%	27%
	805	211	268	326
	854	211	256	310
Not at all concerned	17%	17%	23%	20%
	574	96	256	222
	423	100	250	230
Don't Know	1%	1%	0%	1%
	18	2	8	8
	14	3	4	9

29. To the best of your knowledge, have you or a family member **ever been the target** of identity theft?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, I was targeted but no one else in my family has been targeted	11%	11%	9%	9%
	249	67	90	92
	261	66	97	98
Yes, someone in my family was targeted but not me	13%	13%	16%	14%
	353	71	146	136
	328	73	180	161
Yes, both myself and someone in my family have been targeted	7%	8%	7%	7%
	175	42	69	64
	170	46	82	79
No, neither I or anyone in my family have been targeted	66%	65%	65%	68%
	1972	384	769	819
	1601	375	718	772
Don't Know	3%	3%	2%	2%
	54	13	24	17
	66	16	21	19
Refused	0%	0%	1%	0%
	5	0	5	0
	2	0	6	0

a. [IF Q29=YES] Did you or a family member lose money or suffer other financial losses as a result of the experience?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, I lost money	18%	16%	20%	19%
	139	37	49	53
	134	30	70	64
Yes, a family member lost money	31%	30%	29%	32%
	224	51	87	86
	233	55	105	107
Yes, both me and a family member lost money	10%	9%	13%	16%
	88	16	35	37
	75	16	47	55
No, neither I nor a family member lost money	42%	45%	38%	33%
	322	76	132	114
	315	84	136	111
Don't Know	0%	0%	0%	0%
	4	0	2	2
	1	0	1	1

Refused	0%	0%	0%	0%
	0	0	0	0
	0	0	0	0

30. 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?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	41%	40%	30%	40%
	940	223	300	417
	993	230	332	453
No	54%	55%	60%	53%
	1696	331	714	651
	1300	318	663	595
Don't Know	4%	4%	7%	5%
	123	18	59	46
	101	23	79	60
Refused	1%	1%	3%	2%
	49	5	30	14
	32	7	29	19

a. [IF q30=yes] Which of these activities do you conduct on your P2P app...do you....

Send money between family and friends?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	86%	87%	87%	84%
	822	194	267	361
	857	199	289	383

Send money when buying or selling something on an online market, like eBay or Craigslist?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	58%	60%	42%	50%
	464	134	127	203
	573	137	141	226

Send money to personal service providers (such as a babysitter, the person who mows your lawn, or your housekeeper)?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	55%	53%	47%	46%
	436	120	135	181
	543	122	155	208

31. Thinking about *all* of your online accounts – social media, email, financial, and others – which ONE statement most closely reflects your use of passwords:

	National sample	White/Other	Hispanic/Latino	African American/Black
Same password for all accounts	11%	9%	13%	14%
	327	58	133	136
	265	55	145	158
Same password on a few accounts	21%	22%	18%	20%
	529	122	194	213
	508	124	200	224
Variation of the same password for all accounts	27%	27%	22%	27%
	654	142	239	273
	646	157	247	304
I never use the same password	42%	42%	46%	39%
	1298	255	537	506
	1008	241	511	442

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

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes	18%	18%	16%	14%
	369	103	135	131
	439	105	173	160
No	82%	82%	84%	86%
	2373	466	927	980
	1959	466	899	950

IF YES TO Questions 11 through 27 a=yes/target and b=yes/lost money AND Q29a=YES, READ Q33 and Q34. All others go to Demographics

33. 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?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, me	21%	21%	12%	16%
	124	36	41	47
	165	37	51	64
Yes, family member	20%	20%	25%	16%
	156	31	74	51
	158	37	105	62
Both me and a family member	5%	4%	6%	8%
	47	9	18	20
	42	7	24	32
No	52%	54%	57%	60%
	517	88	217	212
	407	96	243	241

34. 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?

	National sample	White/Other	Hispanic/Latino	African American/Black
Yes, me	27%	26%	16%	17%
	157	49	56	52
	207	47	69	69
Yes, family member	27%	27%	27%	27%
	220	44	94	82
	211	49	113	109
Both me and a family member	11%	11%	12%	13%
	82	16	33	33
	84	19	52	51
No	35%	36%	44%	43%
	384	56	166	162
	275	64	189	170



Matthew Petrie, President, *BVA BDRC — Americas* weighted, analyzed the data and authored this report.

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The full report and methodology can be located at www.aarp.org/latinoscamexperience or www.aarp.org/africanamericanscamexperience