

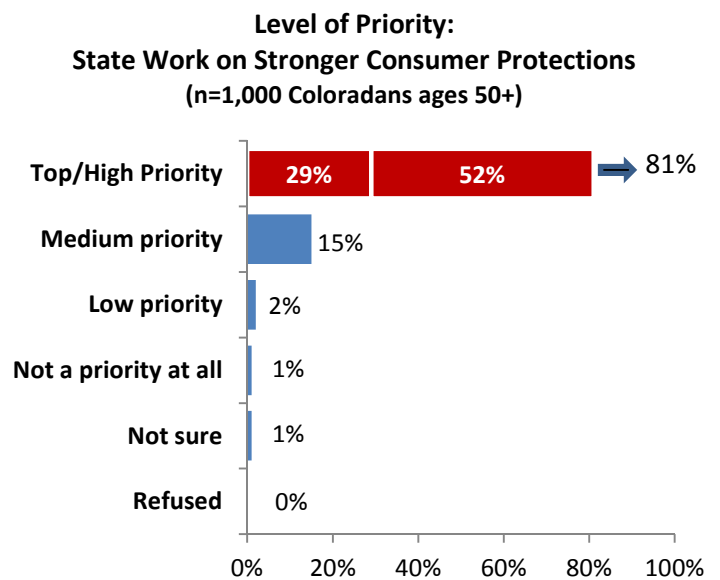
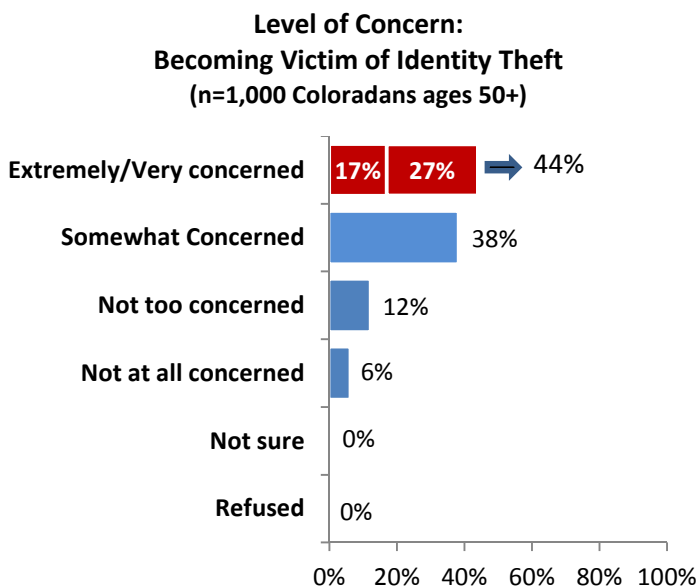
<https://doi.org/10.26419/res.00178.001>

Though down slightly from 2015, the Federal Trade Commission’s Consumer Sentinel reports that consumer complaints in the U.S. are still over 3 million.¹ Thirteen percent are related to identity theft and the rest (about 87 percent) are related to fraud or other complaints. State data from the Sentinel shows that Colorado ranks 15th in the nation for the number of identity theft complaints in 2016, and ranks 23rd in fraud complaints – 33,745. In Colorado the top complaints were around debt collection, imposter scams, and phone or mobile services. The top identity theft complaints in the state were around employment, tax fraud and credit card fraud.

AARP Foundation continues to be a strong educational resource for those ages 50 and older and their families who believe they may have been targeted or victimized by a scam or fraudster with information on how to protect their privacy, personal information, and devices that provide them access to the internet. AARP Foundation Elderwatch commissioned Alan Newman Research (ANR) to conduct a phone survey of Coloradans ages 50 and older to gauge their experience with fraud or scams, their perception of fraud, knowledge of scams, and what measures they have taken to prevent being a target or victim or at risk for either. This study was fielded in September 2017 yielded 1,000 completed surveys for a margin of error of ± 3.1 percent.

OLDER COLORADANS ARE CONCERNED AND WANT STRONGER STATE PROTECTION FROM SCAMS

This survey of 1,000 Coloradans ages 50 and older found that most are concerned about becoming the victim of identity theft with almost half of all respondents saying they are very or extremely concerned. And in tandem with their high concern is their appeal to state leaders to work on stronger consumer protections from scams and fraudsters – in fact, the majority of older Coloradans say this should be a top or high priority for the state. And among those who use the internet and a cell phone (73% of all respondents), most say they feel less (57%) or no more (22%) secure than five years ago regarding their personal information online.



¹ 2016 Consumer Sentinel Network Data Book, Federal Trade Commission https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-january-december-2016/csn_cy-2016_data_book.pdf

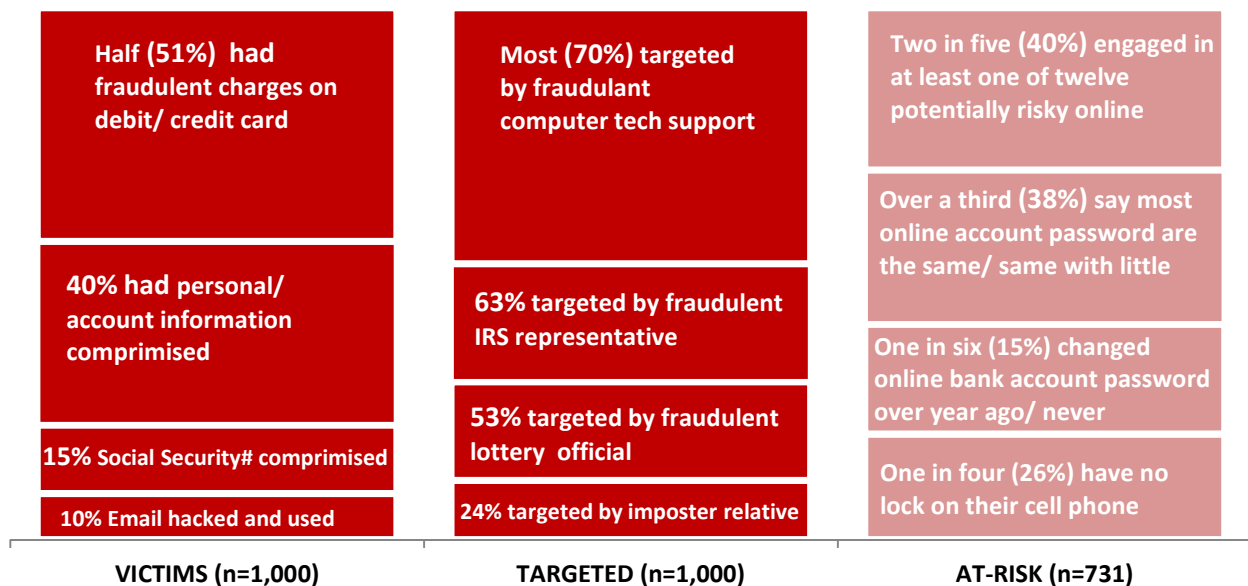
OLDER COLORADANS SAY THEY'VE BEEN VICTIMS OR TARGETS OF SCAMS AND FRAUDSTERS

Concern about being the **victim** of identity theft and wanting Colorado to make stronger consumer protections a priority may be explained by the number of older Coloradans who indicate they have been a victim or target of a scam or fraudster. In fact, a notable number of respondents to this survey say they have been the victim of financial fraud, security breaches, or email hacking. Half of all older Coloradans say they noticed fraudulent charges on their debit or credit card, and two in five say they have received a notice that personal or account information has been compromised. One in six say they have received a notice that their Social Security number or an account number has been compromised, and one in ten say they have noticed someone was using their email account to respond to offers or email their friends or family.

Reporting victimization is not so surprising given the number of older Coloradans who indicate being **targets** of scams and fraudsters – most say they have been contacted at some point in time by someone attempting to get them to send or wire money, gain access to their computer files, or pay an obscure processing fee. While some say they tried to obtain more information about the potential fraud call or text or message, few respondents say they actually paid any money to the recipient/fraudster (5 percent or less – see Annotated Questionnaire, questions 13 - 16).

Many older Coloradans could be **at risk** for becoming a target or victim of fraud based on their Internet behaviors. Among those who say they have used public WiFi in the past year, almost one in three (29%) have engaged in two or more internet behaviors that could put them at greater risk of being targeted or victimized by scams or fraudsters.² Other respondents say that most of their online passwords are the same or they are the same with little distinction; their online bank account password was changed over a year ago or never; they do not lock their cell phone with a passcode, pin, or fingerprint.

COLORADANS AGES 50 AND OLDER: SELF-REPORTED INCIDENCE OF FRAUD VICTIMIZATION, TARGETING, AND AT-RISK BEHAVIORS



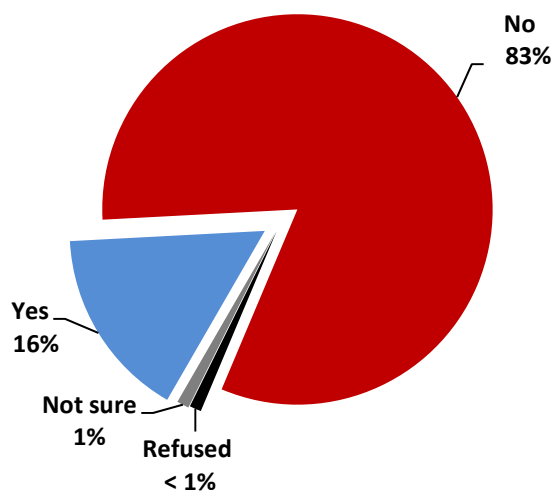
Interestingly, older Coloradans are divided in their perception of fraudsters – half (48%) think most fraudsters **do not** have a specific type of victim in mind and half (47%) think **they do**. Yet, most (87%) think that adults ages 65 and older are the most likely targeted people of frauds and scams.

² See Q9. Count analysis done on items believed to be most risky by authors for personal identification or information being viewed or stolen (Q9a,c,d,f,g,i,j,k)

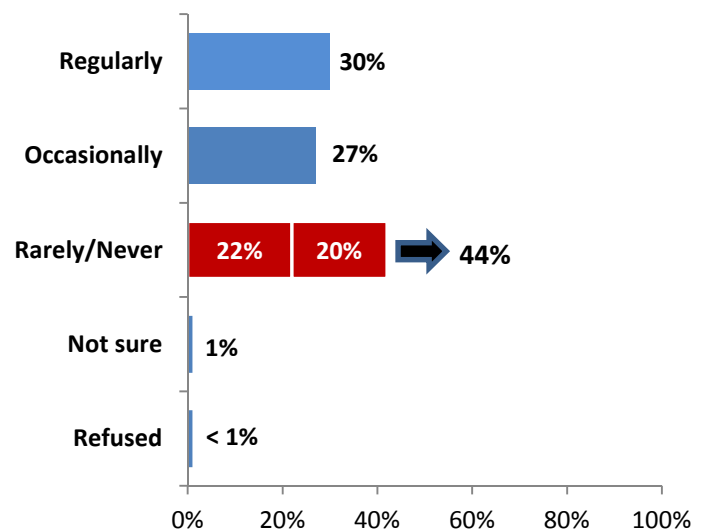
PREVENTION MEASURES TAKEN BY OLDER COLORADANS TO PROTECT SELVES FROM FRAUD

Clearly, many older Coloradans are engaging in preventative measures to protect their finances and identity. They are being careful with personal and financial information when using public WiFi, regularly and frequently changing passwords to online accounts, using distinct or unique passwords to each account, and locking their cell phones. Still, when asked if they have called or ordered a free credit report from annualcreditreport.com in the past year, most – 83 percent – say no. In addition, less than one-third (30%) say they regularly check their financial credit account/credit reports with the major credit bureaus. In fact, close to half (44%) say they rarely or never check them.

IN PAST 12 MONTHS, CALLED TO ORDER FREE COPY OF CREDIT REPORT FROM ANNUALCREDITREPORT.COM?
(n=1,000 Coloradans ages 50+)



FREQUENCY OF CHECKING FINANCIAL CREDIT REPORTS WITH MAJOR CREDIT BUREAUS
(n=1,000 Coloradans ages 50+)

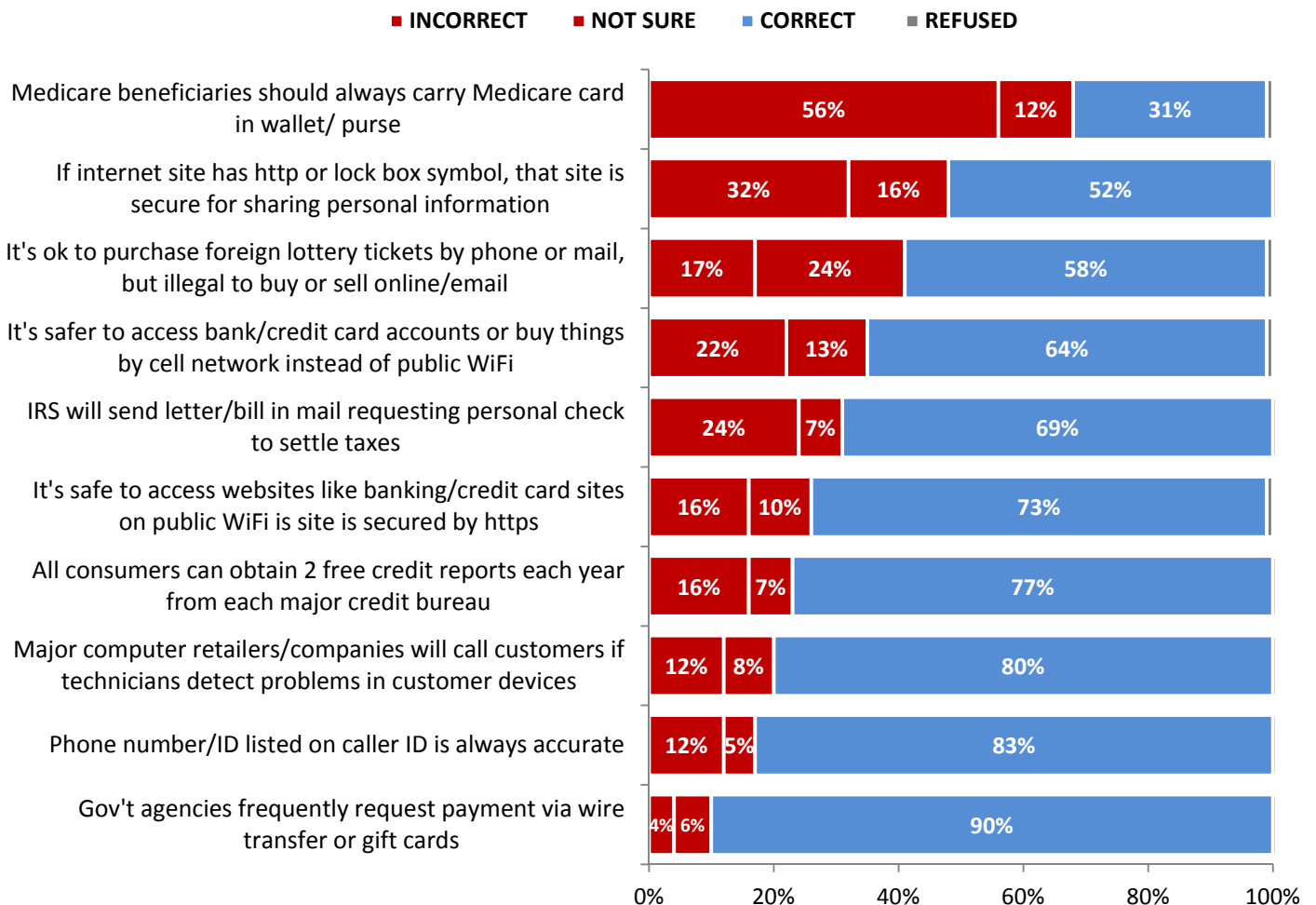


OLDER COLORADANS ARE SMART BUT SCAMMERS COULD OUTSMART MANY OF THEM

Arming consumers with knowledge on how to avoid being defrauded or having their personal information used by others they don't know can be key to preventing being targeted by a scam or fraudster, or worse, becoming a victim. Data from this survey indicate that while many older Coloradans are knowledgeable about ways to avoid being targeted or a victim of fraud, quite a few are in need of information and resources on how to better protect themselves. When asked a series of true/false questions intended to gauge respondent knowledge of ways in which they could be exposed or vulnerable to a scam or ID theft, many did pretty well – the average score of respondents is 6.8 correct out of 10 questions. Still, just over one in five (22%) failed the quiz, answering 5 or fewer of the 10 questions correctly.

Well over half of older Coloradans are *incorrect* in saying that it is *true* that Medicare beneficiaries should always carry their Medicare card in their wallet or purse. And another one in ten say they aren't sure about carrying their Medicare card in a wallet or purse.³ This card has personal identification information and if stolen or copied, could be used others to obtain a Medicare benefit or service. Another area where older Coloradans show incorrect thinking or uncertainty is with regard to https or lock box symbols and if either of these indicates a site is secure. Almost half incorrectly say this is false or they are unsure if these symbols mean it is ok to share personal identification or financial information. Two in five older online Coloradans are incorrect or unsure about purchasing lottery tickets from foreign countries by phone or through the mail or online (it is unlawful for any U.S. citizen to purchase a lottery ticket from a foreign country by phone, mail, or online). Roughly a third or less of respondents indicate a lack of knowledge about public WiFi safety, IRS practices, free credit reports, caller ID, or government or computer retailer customer practices.

**COLORADANS AGES 50 AND OLDER:
SELF-REPORTED INCIDENCE OF FRAUD VICTIMIZATION, TARGETING, AND AT-RISK BEHAVIORS
(n=731 Older Coloradans with internet access and cell phones)**



³ In 2018, Medicare cards will be issued without Social Security numbers on them

OLDER COLORADANS NOT SURE WHERE TO REPORT SCAMS OR LOSS OF MONEY TO FRAUD

Knowing where to report fraudsters and scams is also critical to preventing further targeting or victimization. Reporting the crime and the scam also helps authorities stay abreast of the activity and prosecute the criminals. Data from this survey indicate that older Coloradans need to know where to report potential and actual fraudsters and scams.⁴ When asked to say who they reported a compromised Social Security or other account number, understandably, many say they reported the incident to their bank or credit union or credit card company. However, at least one in five says ‘no one’ and less than 10 percent say they reported it to the State Attorney General or similar state consumer agency, the Federal Trade Commission, or the police.

Likewise, while one-third of those who say they experienced a compromised account number turned to their bank or credit union, at least one in five say they reported a comprised account number to no one and just 3 percent contacted the State Attorney General. Reporting fraudulent activity to the bank or credit union may be a good course of action especially when the incident involves a loss of money or the risk of financial loss. However, the data indicate that older Coloradoans do not know that they need to report the incident to authorities and who those authorities are.

Where/To Whom Reported Incident (n=148 Coloradans ages 50+ with compromised SS# number)		Where/To Whom Reported Incident (n=403 Coloradans ages 50+ with compromised account number)		Where/To Whom Reported Incident (n=511 Coloradans ages 50+ with fraudulent debit/credit charges)		Where/To Whom Reported Incident (n=95 Coloradans ages 50+ with hacked email account)	
No one	25%	No one	22%	No one	3%	No one	33%
Bank/credit union	15%	Bank/credit union	34%	Bank/credit union	48%	Bank/credit union	3%
Police	9%	Police	6%	Police	4%	Police	10%
Credit card company	9%	Credit card company	25%	Credit card company	55%	Credit card company	2%
State Attorney General	6%	State Attorney General	3%	State Attorney General	<1%	State Attorney General	2%
Family/friends	4%	Family/friends	2%	Family/friends	1%	Family/friends	10%
Utility company	3%	Utility company	1%	Utility company	0%	Utility company	2%
Consumer protection agency	2%	Consumer protection agency	2%	Consumer protection agency	0%	Consumer protection agency	2%
Federal Trade Commission	2%	Federal Trade Commission	1%	Federal Trade Commission	0%	Federal Trade Commission	1%
A lawyer	1%	A lawyer	1%	A lawyer	0%	A lawyer	0
Better Business Bureau	1%	Better Business Bureau	1%	Better Business Bureau	<1%	Better Business Bureau	0
Other	36%	Other	12%	Other	2%	Other	43%
Not sure	8%	Not sure	3%	Not sure	1%	Not sure	5%
Refused	0	Refused	<1%	Refused	0	Refused	1%

Additionally, respondents were asked if they have ever been alerted by their bank or financial institution or ever noticed that their personal information was used to open a line of credit or a financial loan. Just six percent say yes, they have been alerted or noticed this incident. Of those 60 respondents, most say they reported the incident to their bank or credit union or a credit card company. Again, very few reported to the relevant authorities.

⁴ See Questions 21a, 21b, 21c., 21d. These questions prompted unaided, open-ended responses that were coded into the categories provided by AARP. Due to the average time length of the survey, verbatim responses to ‘other’ was not captured.

METHODOLOGY

AARP engaged Alan Newman Research to conduct a quantitative research study among Colorado residents ages 50 and older to gauge their experience with and knowledge about a variety of scams. ANR completed a total of 1000 telephone interviews (700 via landline telephones and 300 via cell phone) from September 5 through September 12, 2017. Both RDD landline and cell phone sampling were used for this research. A total of 18,100 records were utilized. The total sample of 1,000 respondents yields a maximum statistical error of $\pm 3.1\%$ at the 95% level of confidence.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats. Statistical tests have been performed to determine whether observed differences in the tables are statistically significant. All data have been weighted by age, sex, race/ethnicity, and regional distribution according to national 5-year 2015 Census estimates from the American Community Survey (ACS) and the U.S. Census Bureau.

PRODUCTION SUMMARY

Final	
NUMBER OF FULL COMPLETES	1,000
TOTAL NUMBERS RELEASED	18,100
COOPERATION RATE (COOP3)	55.8%
REFUSAL RATE (REF3)	11.0%
RESPONSE RATE (RR3) ⁵	7.0%

⁵ This response rate formula (RR3) requires the calculation of 'e' which is the proportion of cases of unknown eligibility that are estimated to actually be eligible. The following formula was used to determine 'e': $e = \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} / \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} + \text{Government/Business} + \text{Non-Working} + \text{Screened Out} + \text{Over Quota}$.



SURVEY OF OLDER COLORADANS ON FRAUD (n=1,000 Coloradans ages 50 and Older)

Margin of Error: ± 3.1 percent

All data have been weighted by age, sex, race/ethnicity, and regional distribution according to national 5-year 2015 Census estimates from the American Community Survey (ACS) and U.S. Census Bureau.

S1/S2. Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday? / [IF REFUSED IN S1] I understand. Some people are not comfortable giving their age, but would you let me know which of the following age ranges you fall into?

%	n=1000
0	Under 18 (TERMINATE)
0	18-44 (TERMINATE)
0	45-49
61	50-64
23	65-74
16	75+
0	DK/Refused (TERMINATE)

S3. [RECORD RESPONDENT'S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY] To ensure it is recorded accurately, could you please state your gender?

%	n=1000
48	Male
53	Female
0	Transgender
0	Refused

S4. And just to confirm, are you a resident of Colorado?

%	n=1000
100	Yes
0	No (TERMINATE)

Q1. Which of the following do you use to make and receive phone calls? Do you use...

1a. A landline phone

%	n=1000
78	Yes
22	No
0	Not sure
0	Refused

1b. A cell phone or smart phone

%	n=1000
82	Yes
17	No
<1	Not sure
0	Refused

2. Would you say you use the internet on a cell phone, tablet, other mobile device, laptop, or home computer several times a day, about once a day, several times a week, about once a month, or a few times a year?

%	n=1000
63	Several times a day
10	About once a day
10	Several times a week
4	About once a month
2	A few times a year
12	I never use the internet
<1	Not sure
0	Refused

*****QUESTION 3 WAS DELETED BEFORE FIELDING*****

4. People use the internet for many reasons. Please tell me if you ever use it for any of the following things:

n=731	Yes %	No %	Not sure %	Refused %
4a. Send or receive email	96	4	0	<1
4b. Read general national or local news online	76	24	0	0
4c. Buy a product or service online	81	19	<1	0
4d. Download or watch video or music files	47	53	<1	0
4e. Play games	45	55	0	0
4f. Pay bills or manage financial accounts online	74	26	0	<1
4g. Engage in social media like Facebook, LinkedIn, Google+, Twitter, etc.	73	27	0	0
4h. Check weather online	83	17	<1	<1
4i. Visit travel sites or book travel reservations online	71	29	<1	<1
4j. Log into or connect to your employer or school's own network to complete a work or class assignment or correspond with others	38	62	<1	<1
4k. Make retail purchases online	80	21	0	0
4l. Browse or 'window shop' online retail sites without buying	80	19	<1	<1

5. Do you use a password, a PIN, or a fingerprint to unlock or access your phone?

%	n=731
47	Yes, a password
33	Yes, a passcode/PIN
28	Yes, a fingerprint/thumbprint
26	No – Nothing/none of these
1	Not sure
3	Refused

6. Do you ever use social media sites or apps like Facebook, Twitter, or LinkedIn?

%	n=731
72	Yes
28	No
<1	Not sure
<1	Refused

7. About when was the last time you changed the password on your online banking account? Would you say it was within the last 6 months, about 6 months to a year ago, over a year ago, or have you never changed this password?

%	n=731
55	Within the last 6 months
12	About 6 months to a year ago
10	Over a year ago
5	Or have you never changed this password
12	I don't bank online at all
3	Not sure
4	Refused

8. In the past year, or since last August, have you ever accessed free public WiFi in places such as airports, cafes, hotels, or wherever available?

%	n=731
57	Yes
43	No
1	Not sure
<1	Refused

9. In the past year, while connected to free public WiFi, did you...

n=414	Yes %	No %	Not sure %	Refused %
9a. Send or receive email	78	22	<1	0
9b. Read general national or local news online	70	30	<1	0
9c. Buy a product or service online	16	83	1	0
9d. Download or watch video or music files	25	75	1	0
9e. Play games	25	75	0	0
9f. Pay bills or manage financial accounts online	17	83	<1	<1
9g. Engage in social media like Facebook, LinkedIn, Google+, Twitter, etc.	66	33	<1	0

9h. Check weather online	71	28	1	0
9i. Visit travel sites or book travel reservations online	31	68	1	0
9j. Log into or connect to your employer or school's own network to complete a work or class assignment or correspond with others	23	76	1	0
9k. Make retail purchases online	16	82	2	0
9l. Browse or 'window shop' online retail sites without buying	39	61	1	0

10. Thinking about all the passwords to all of your online accounts, would you say that...?

%	n=731
55	Most of your passwords are very different from each other
33	Most of your passwords are the same with a few that are distinctly different from others
5	All of your passwords are the same
1	Not sure
5	Refused

11. In general, how secure do you feel your personal information is online, compared with five years ago? Do you think it is...

%	n=731
57	Less secure
18	More secure
22	About as secure as it was 5 years ago
3	Not sure
1	Refused

12. After I read each statement, please tell me if you think it is a true or false statement.

12a. It is ok to purchase lottery tickets from foreign countries by phone or through the mail, but it's illegal to buy or sell them online or through email.

%	n=731
17	True
58	False
24	Not sure
1	Refused

12b. When surfing the internet, if a site you visit has an https or a Lock Box symbol, it means that site is secure for sharing personal identification or financial information.

%	n=731
52	True
32	False
16	Not sure
1	Refused

12c. It is safe to access websites such as banking or credit card sites while using a public Wi-Fi network, as long as the website is secured by https.

%	n=731
16	True
73	False
10	Not sure
<1	Refused

12d. Government agencies frequently request payment via wire transfer or gift card.

%	n=731
4	True
90	False
6	Not sure
<1	Refused

12e. It is safer to access bank or credit card accounts or purchase things through your cell phone network rather than through public WiFi.

%	n=731
64	True
22	False
13	Not sure
<1	Refused

12f. If you owe any taxes, the IRS will send you a letter and bill in the mail asking you to send a personal check for the amount they say you owe.

%	n=731
69	True
24	False
7	Not sure
<1	Refused

12g. All consumers can obtain 3 FREE credit reports each year from each of the three major credit reporting bureaus.

%	n=731
77	True
16	False
7	Not sure
1	Refused

12h. Major computer retailers and companies like Microsoft or Apple will call customers if technicians detect customers have viruses on their computer or devices, and they will fix the problem for a small fee.

%	n=731
12	True
80	False
8	Not sure
<1	Refused

12i. Medicare beneficiaries should always carry their Medicare card in their wallet or purse.

%	n=731
56	True
31	False
12	Not sure
1	Refused

12j. The phone number and ID listed on Caller ID is always accurate.

%	n=731
12	True
83	False
5	Not sure
<1	Refused

13. Have you or anyone in your household ever received a call, text, or voicemail from someone saying they were from the IRS and that you owe money to the IRS, and that to avoid criminal charges, you need to send them money immediately?

%	n=1000
63	Yes
37	No
<1	Not sure
<1	Refused

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

%	n=632
31	Yes
69	No
<1	Not sure
0	Refused

13b. Did you pay any money to the individual or individuals who called or left a voicemail?

%	n=632
<1	Yes
100	No
0	Not sure
0	Refused

14. Have you or anyone in your household ever received a call or pop-up window on your computer or email from someone saying there's a virus on your computer that needs to be addressed immediately to prevent your system from crashing or personal information from being compromised, and you must call and pay a certain Tech Support person to remove it?

%	n=1000
70	Yes
29	No
1	Not sure
<1	Refused

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

%	n=701
25	Yes
75	No
1	Not sure
<1	Refused

14b. Did you pay any money to the individual or individuals who called or left the message?

%	n=701
5	Yes
94	No
<1	Not sure
<1	Refused

15. Have you or anyone in your household ever received a call, email, text, or letter in the mail from someone saying that you won a large lottery worth millions of dollars and to claim your winnings, you must pay a processing fee?

%	n=1000
53	Yes
46	No
1	Not sure
0	Refused

15a. And did you try to get more information about the message you received?

%	n=529
13	Yes
86	No
<1	Not sure
<1	Refused

15b. Did you pay any money to the individual or individuals who gave you this message?

%	n=529
1	Yes
99	No
0	Not sure
<1	Refused

16. Have you or anyone in your household ever received a call, text, email, or voicemail from someone saying they are a relative (like a grandchild) of yours, and while in another state or country they've had an emergency situation and need you to wire them money so they can get home or get help— but they really are not a relative?

%	n=1000
24	Yes
76	No
0	Not sure
<1	Refused

16a. And did you try to get more information about the message you received?

%	n=238
28	Yes
71	No
1	Not sure
0	Refused

16b. Did you pay any money to the individual or individuals who gave you this message?

%	n=238
2	Yes
99	No
0	Not sure
0	Refused

17. In the past 12 months, or since last August, have you called to order a free copy of your credit report or ordered it through annualcreditreport.com?

%	n=1000
16	Yes
83	No
1	Not sure
<1	Refused

18. About how often would you say you check your financial credit accounts (credit reports) with the major credit bureaus? Would you say you check or monitor them regularly, occasionally, rarely, or never?

%	n=1000
30	Regularly
27	Occasionally
22	Rarely
20	Never
1	Not sure
<1	Refused

19. How concerned are you, personally, about becoming the victim of identity theft – that is, the crime where someone steals your social security number or other personal information and uses it to commit fraud. Are you extremely concerned, very concerned, somewhat concerned, not too concerned, or not at all concerned?

%	n=1000
17	Extremely concerned
27	Very concerned
38	Somewhat concerned
12	Not too concerned
6	Not at all concerned
<1	Not sure
0	Refused

20. To the best of your knowledge, have you ever...?

20a. Received a notice that your social security number had been compromised, where someone or something has maliciously exposed or used your social security number without your knowledge?

%	n=1000
15	Yes
84	No
1	Not sure
<1	Refused

21_A. To whom did you report it?

%	n=148
25	No one
15	My bank/credit union
9	Police
9	Credit card company
6	State Attorney General or State consumer agency/person – Securities Commission
4	Family/friends
3	Utility company – energy/electric/gas or phone
2	Consumer protection agency
2	Federal Trade Commission
1	A lawyer
1	Better Business Bureau
36	Other
8	Not sure
0	Refused

20b. (And have you ever) Received a notice that other sensitive personal information such as an account number has been compromised?

%	n=1000
40	Yes
59	No
1	Not sure
<1	Refused

21_B. To whom did you report it?

%	n=403
34	My bank/credit union
25	Credit card company
22	No one
6	Police
3	State Attorney General or State consumer agency/person – Securities Commission
2	Consumer protection agency
2	Family/friends
1	Better Business Bureau
1	FBI
1	Loan company/agency
1	Utility company – energy/electric/gas or phone
1	Federal Trade Commission
1	A lawyer
12	Other
3	Not sure
<1	Refused

20c. (And have you ever) Noticed fraudulent charges on your debit or credit card— charges that you did not make?

%	n=1000
51	Yes
49	No
<1	Not sure
<1	Refused

21_C. To whom did you report it?

%	n=511
55	Credit card company
48	My bank/credit union
4	Police
3	No one
1	Family/friends
<1	Loan company/agency
<1	State Attorney General or State consumer agency/person – Securities Commission
<1	Better Business Bureau
0	A lawyer
0	Consumer protection agency
0	FBI
0	Federal Trade Commission
0	Utility company – energy/electric/gas or phone
2	Other
1	Not sure
0	Refused

20d. (And have you ever) Noticed someone was using an email account of yours to respond to offers or email your friends or family?

%	n=1000
10	Yes
90	No
1	Not sure
<1	Refused

21_D. To whom did you report it?

%	n=95
33	No one
10	Family/friends
3	My bank/credit union
2	Police
2	Utility company – energy/electric/gas or phone
2	State Attorney General or State consumer agency/person – Security Commission
2	Credit card company
2	Consumer protection agency
1	Federal Trade Commission
0	Loan company/agency
0	Better Business Bureau
0	A lawyer
0	FBI
43	Other
5	Not sure
1	Refused

20e. (And have you ever) Been alerted by your bank or a financial institution, or noticed that your personal information was used to open a line of credit or a financial loan?

%	n=1000
6	Yes
94	No
<1	Not sure
<1	Refused

21_E. To whom did you report it?

%	n=60
71	My bank/credit union
19	Credit card company
10	Police
4	No one
3	Loan company/agency
2	A lawyer
1	Better Business Bureau
1	State Attorney General or State consumer agency/person – Securities Commission
1	Family/friends
<1	Consumer protection agency
0	FBI
0	A lawyer
7	Other
3	Not sure
0	Refused

22. About how often do you shred documents that may contain personal information? Do you shred.....

%	n=1000
64	Regularly
18	Occasionally
7	Rarely
10	Never
<1	Not sure
<1	Refused

*****Question 23 was deleted before fielding*****

24. Up to now, we’ve covered a few different areas where fraud and scams could happen. Thinking in general, please tell me which of the two following statements best reflects your opinion?

%	n=1000
48	Most fraudsters do not have a specific type of person in mind to scam – they just want to get information or money out of anyone they can.
47	Most fraudsters have a certain type of victim in mind – they will choose someone based on age or gender or income level or some other personal characteristic.
4	Neither of these reflect my general opinion about fraudsters.
0	Not sure
0	Refused

25. Just thinking about age, which of the following age groups do you think are most likely targets of fraud or scams? Would you say...?

%	n=474
7	Children under age 18
6	Young adults ages 19-29
3	Adults ages 30-49
13	Adults ages 50-64
87	Adults age 65 and older
6	All ages are equally likely
<1	Not sure
<1	Refused

26. How much of a priority should it be for Colorado to work on stronger consumer protections from scams and fraudsters? Should it be a top priority, a high priority, a medium priority, a low priority, or not a priority at all?

%	n=1000
29	Top priority
52	High priority
15	Medium priority
2	Low priority
1	Not a priority at all
1	Not sure
<1	Refused

27. Where do you turn for information on the latest scams, fraudster updates, and/or fraud prevention tips?

%	n=1000
30	The internet
19	Newspaper – local or state or national
16	Nowhere: I don't care about it/don't look up or look for this kind of information
9	Friend or family member
4	AARP
4	Police
2	Some state regulatory agency
2	Attorney General
2	Better Business Bureau
1	Department of Financial Institutions
1	Federal Trade Commission
1	Senior or community center
1	FBI
1	Securities and Exchange Commission (SEC)
<1	Church or place of worship
29	Other (specify)
4	Not sure
<1	Refused

D1. What is your current marital status?

%	n=1000
58	Married
3	Not married, living with partner
2	Separated
15	Divorced
11	Widowed
9	Never married
<1	Not sure
2	Refused

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

%	n=1000
3	0-12 th grade (no diploma)
18	High school graduate (or equivalent)
16	Post-high school education (no degree)
16	2-year college degree
24	4-year college degree
4	Post-graduate study (no degree)
19	Graduate or professional degree
<1	Not sure
1	Refused

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

%	n=1000
11	Self-employed full-time
6	Self-employed part-time
26	Employed full-time
6	Employed part-time
42	Retired and not working at all
2	Unemployed and looking for work
6	Not in the labor force for other reasons
<1	Not sure
1	Refused

D4. Does any disability, handicap, or chronic disease keep you and your spouse or partner from participating fully in work, school, housework, or other activities?

%	n=1000
25	Yes
74	No
<1	Not sure
1	Refused

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

D5a. Have any children under age 18 living with you?

%	n=1000
12	Yes
87	No
<1	Not sure
2	Refused

D5b. Have any children age 18 or older living with you?

%	n=1000
19	Yes
80	No
<1	Not sure
1	Refused

D5c. Have any children away at college?

%	n=1000
9	Yes
90	No
<1	Not sure
1	Refused

D5d. Have a parent or adult relative living with you?

%	n=1000
7	Yes
92	No
<1	Not sure
1	Refused

D6. Do you currently or have you ever served in any branch of the United States Military?

%	n=1000
<1	Yes, currently serve
18	Yes, served in past
80	No, never served
0	Not sure
1	Refused

D7. Are you of Hispanic, Spanish, or Latino origin or descent?

%	n=1000
12	Yes
86	No
<1	Not sure
2	Refused

D8. What is your race?

%	n=1000
89	White or Caucasian
3	Black or African American
1	American Indian or Alaska Native
1	Asian
<1	Native Hawaiian or other Pacific Islander
4	Other
<1	Not sure
2	Refused

D9. How would you characterize your political views? Would you say you are...?

%	n=1000
35	Conservative
26	Moderate
24	Liberal
11	None of the above
2	Don't know
3	Refused

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

%	n=1000
10	Extremely spiritual or religious
30	Very spiritual or religious
34	Somewhat spiritual or religious
12	Not very spiritual or religious
10	Not spiritual or religious at all
1	Not sure
4	Refused

D11. We realize income is a private matter and so rather than ask you anything specific about your income I'd like you to please stop me when I get to the category that includes your household's income before taxes in 2016. Was it...?

%	n=1000
5	Less than \$10,000
7	\$10,000 to less than \$20,000
9	\$20,000 to less than \$30,000
9	\$30,000 to less than \$40,000
6	\$40,000 to less than \$50,000
9	\$50,000 to less than \$60,000
7	\$60,000 to less than \$70,000
5	\$70,000 to less than \$80,000
3	\$80,000 to less than \$90,000
4	\$90,000 to less than \$100,000
7	\$100,000 to less than \$125,000
3	\$125,000 to less than \$150,000
4	\$150,000 to less than \$200,000
5	\$200,000 or more
3	Don't know/Not sure
14	Refused

AARP Foundation works to ensure that low-income older adults have nutritious food, affordable housing, a steady income and strong and sustaining bonds. We collaborate with individuals and organizations who share our commitment to innovation and our passion for problem solving. Supported by vigorous legal advocacy, we create and advance effective solutions that help struggling older adults transform their lives. AARP Foundation is the affiliated charity of AARP.



AARP Foundation and AARP staff from Research contributed to the design, implementation, and reporting of this study. Thanks go to Mark Fetterhoff and Amy Nofziger of the AARP Foundation and additional thanks go to Cassandra Cantave, Cheryl Barnes, and Kadeem Thorpe in AARP Research. Very special thanks go to Alan Newman Research (ANR <http://anr.com/>) staff Amanda Frail and Katie Tillack for coordinating the fielding, data tabulation, and preparation of the overall data deliverables. Jennifer Sauer of AARP wrote this summary of the findings. For more information on this issue in Colorado, please contact Mark Fetterhoff at mfetterhoff@aarp.org or at 720-947-5305.

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