



THE IMPOSTORS: STEALING MONEY, DAMAGING LIVES

AN AARP NATIONAL SURVEY OF ADULTS 18+

February 2020



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Introduction

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

Impostor scams are on the rise. According to the Federal Trade Commission¹ (FTC), there were 647,472 impostor scams reported to the FTC's Consumer Sentinel Network in 2019, making impostor scams the second highest reported category for the year. Additionally, 13 percent of those providing a dollar amount reported losing a median of \$700 to impostor fraud, with an overall total loss of more than \$667 million in 2019.

To better understand Americans' experiences with impostor scams (specifically, online romance scams, grandparent scams, government impostor scams, and Census scams—a subset of government impostor scams), AARP commissioned this national survey of 2,273 adults ages 18 and older. This survey has a margin of error of ± 2.18 percent. The survey also was conducted in five states: Connecticut, Oklahoma, Pennsylvania, Vermont, and Washington. This national report, the five state reports, their respective annotated questionnaires and methodology reports may be accessed at: **www.aarp.org/impostorscams**.




KEY FINDINGS

Key Findings

- **Nearly half (47%) of U.S. adults have been targets of an impostor scam.** Specifically, this study examined adults' experiences with relationship scams (i.e., online romance scams and grandparent scams) and government impostor scams (including Census scams). Among these scams, government impostor scams were the most encountered, with two in five U.S. adults reporting having been a target of one.
- **Nearly one in five (18%) U.S. adults targeted and/or victimized by an impostor scam have experienced health problems and/or emotional distress resulting from the encounter.** Notably, adults ages 18-49 (25%) are more likely than older adults (12%) to have suffered health and/or emotional consequences resulting from an impostor scam.
- **Seventy percent of U.S. adults are not familiar with Census scams.** This makes them particularly vulnerable to falling victim to one. Census scams are expected to rise substantially in 2020 given that the Decennial Census is this year. And as the launch of the Decennial Census gets underway:
 - Seven in ten (69%) U.S. adults incorrectly think or are unsure whether an email link of the 2020 Census questionnaire will be sent to all U.S. households with a valid email address on file. In truth, the Census Bureau will never send email invitations to complete the Census. The Census Bureau will mail information to households on the ways they can complete the questionnaire. For those who don't respond online, by mail, or over the phone, they will be visited by a Census enumerator.
 - Half (50%) incorrectly think or are unsure whether failing to respond to the Census could result in jail time.
 - More than a third (35%) incorrectly think or are unsure whether the Census questionnaire will ask for their Social Security number. In fact, the Census questionnaire will never ask for your full Social Security number.

Key Findings (Continued)

- **Two in five U.S. adults use the Internet to meet potential dates and/or romantic partners—and almost half (48%) have experienced at least one red flag from a love interest they met online.** Specifically:
 - A quarter were told by their love interest that they worked in another state or country or had a very busy schedule that made it difficult to meet in person;
 - A fifth were asked by their love interest to send them money with promises to repay them when they could;
 - 15% have never met their love interest in person; and
 - 7% were asked by their love interest to open a bank account on their behalf or a joint account with them.
- **Despite the pernicious onslaught of illegal robocalls and spoofing, the telephone is still a top contact method for impostor scammers.** Eight in ten (79%) U.S. adults who were targeted and/or victimized by an impostor scam say the scammer contacted them by phone.



FRAUD SAFETY QUIZ FINDINGS AND CONCERN ABOUT FRAUD VICTIMIZATION

More than half (55%) of U.S. adults failed the fraud safety quiz.

On average, respondents answered five out of ten questions correctly. Adults ages 18-49 (59%) were more likely than older adults (51%) to fail the quiz.

Quiz Questions [Correct Response*]	% Answering Correctly
• Census workers (i.e., those who visit residents in their homes to collect their Census responses) work between the hours of 9 am and 9 pm local time. [T]	18%
• An email link of the 2020 Census questionnaire will be sent by the Census Bureau to all U.S. households with a valid email address on file. [F]	31%
• When surfing the internet, it is always safe to interact with a website as long as the website has a locked box icon that indicates it is HTTPS secured. [F]	35%
• Which of the following ways can you verify whether a Census worker visiting your home is a legitimate Census Bureau employee? [ALL OF THE ABOVE]	48%
• Failure to respond to the Census may result in a fine or jail time. [F]	50%
• The Social Security Administration will contact you directly, either by phone or email, if there is a problem with your Social Security benefits. [F]	60%
• The 2020 Census may only be completed in English. [F]	60%
• Caller ID is a reliable way to know where a call is coming from. [F]	61%
• Which of the following questions will not be asked on the 2020 Census? [SOCIAL SECURITY NUMBER]	65%
• The IRS can call you about back taxes that you may owe without sending you a written notice first. [F]	80%

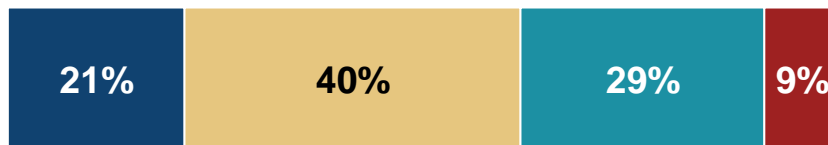
*Q. We want to test your knowledge about various topics, including the 2020 Census. If you are unsure about the answer to any of the following questions, please indicate 'not sure' as your response. (Total n=2,273; 18-49 n=1,121, 50+ n=1,152) *NOTE: T=True, F=False.*

Three in five adults are concerned that they and/or a family member may fall victim to a scam.

Adults ages 50 and older are more likely than younger adults to be very concerned about falling victim to a scam.

■ Very concerned ■ Somewhat concerned ■ Not too concerned ■ Not at all concerned

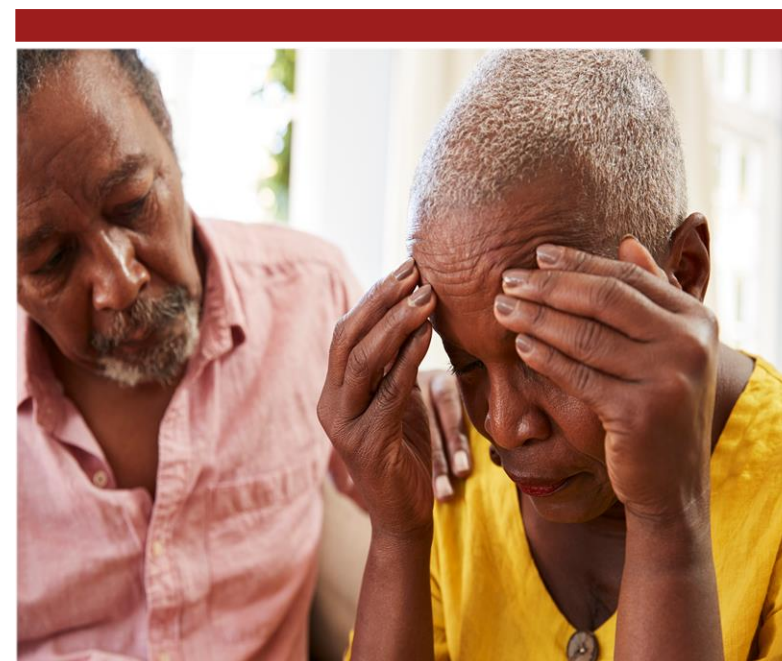
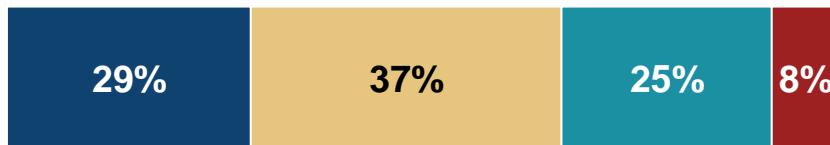
TOTAL
(n=2,273)



18-49
(n=1,121)



50+
(n=1,152)



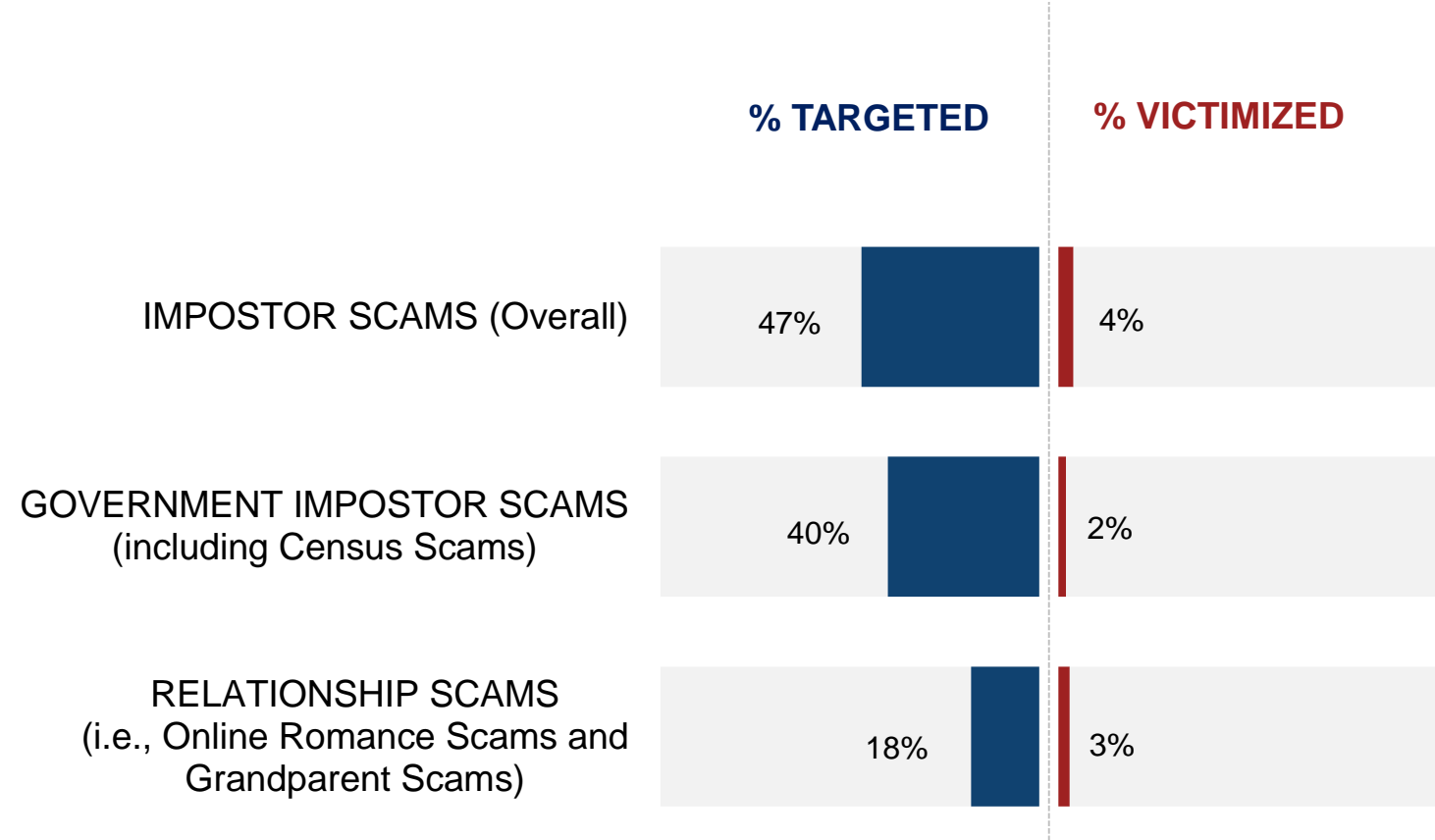
Q. Generally, how concerned, if at all, are you that you and/or a family member may fall victim to a scam? Base: Total Respondents.



IMPOSTOR SCAMS (OVERALL)

Nearly half of U.S. adults have been targeted by an impostor scam.

Government impostor scam attempts are the most frequently reported.



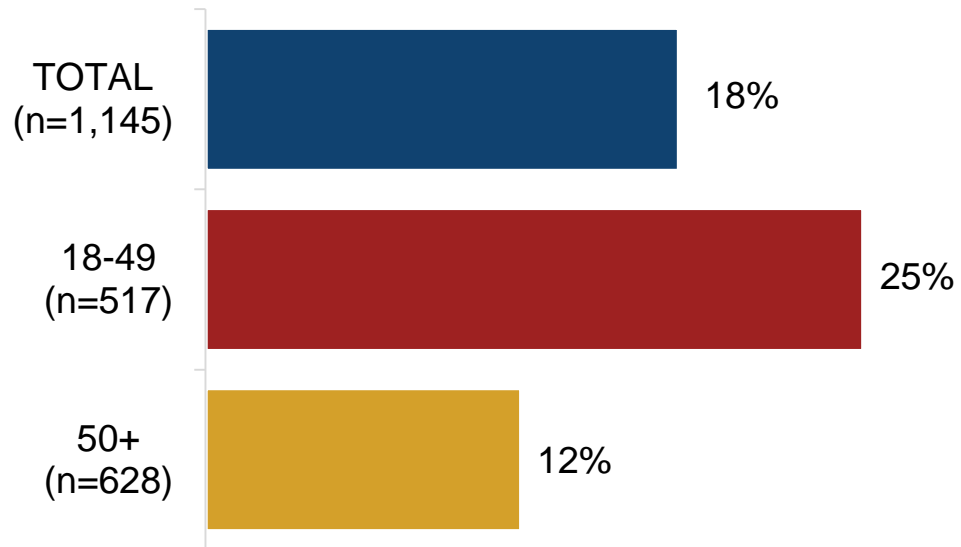
Q. To the best of your knowledge, have you ever been a target of a [romance / grandparent / government impostor / Census] scam? Base: All respondents (n=2,273).

Q. Have you ever lost money or suffered other financial losses due to a [romance / grandparent / government impostor / Census] scam? Base: Those who stated they have been a target of the particular scam (n=2,273).

Among those who have been targeted and/or victimized by an impostor scam, nearly one in five experienced health problems and/or emotional distress resulting from their encounter.

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

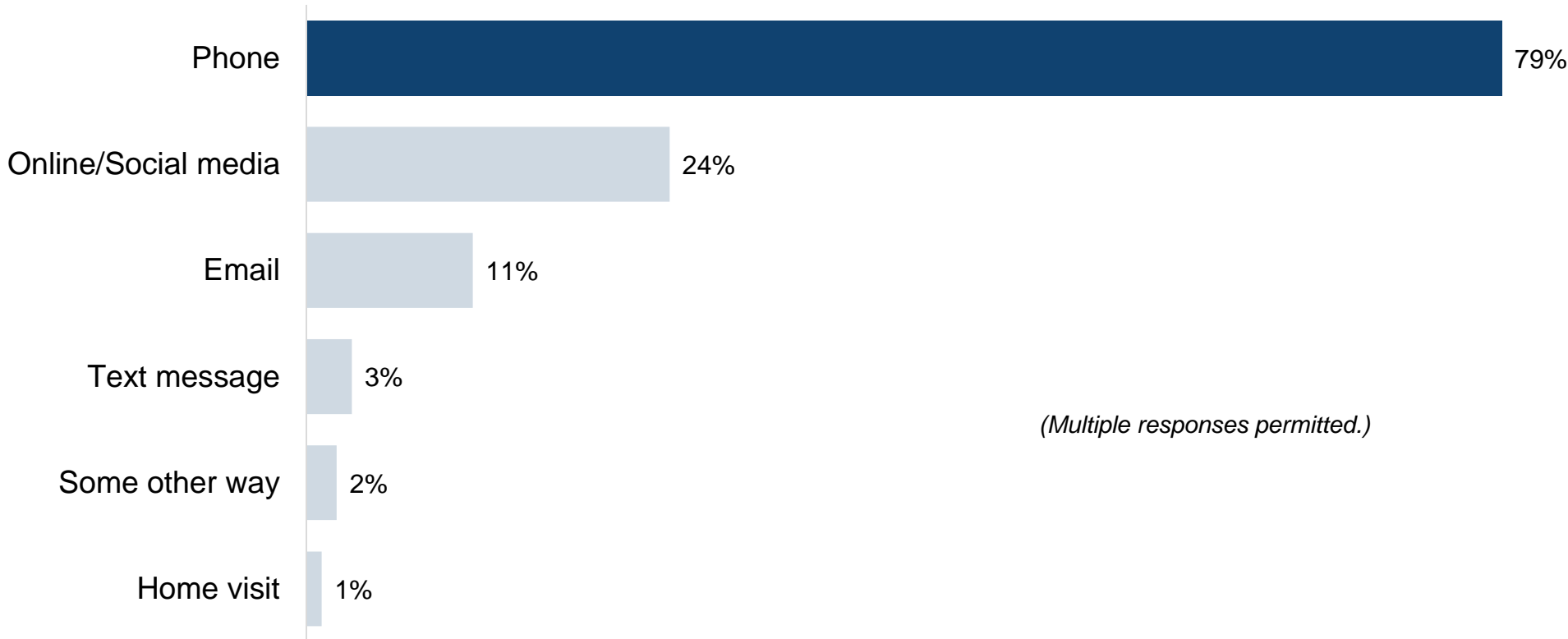
Percentage Experiencing Health Problems and/or Emotional Distress Due to Being Targeted and/or Victimized by an Impostor Scam



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

The telephone is the top method of contact for impostor scammers.

The Internet/social media is a distant second.



Q. How were you first contacted by the scammer? Was it by...? Base: Respondents who have been targeted and/or victimized by an impostor scammers (n=1,145).



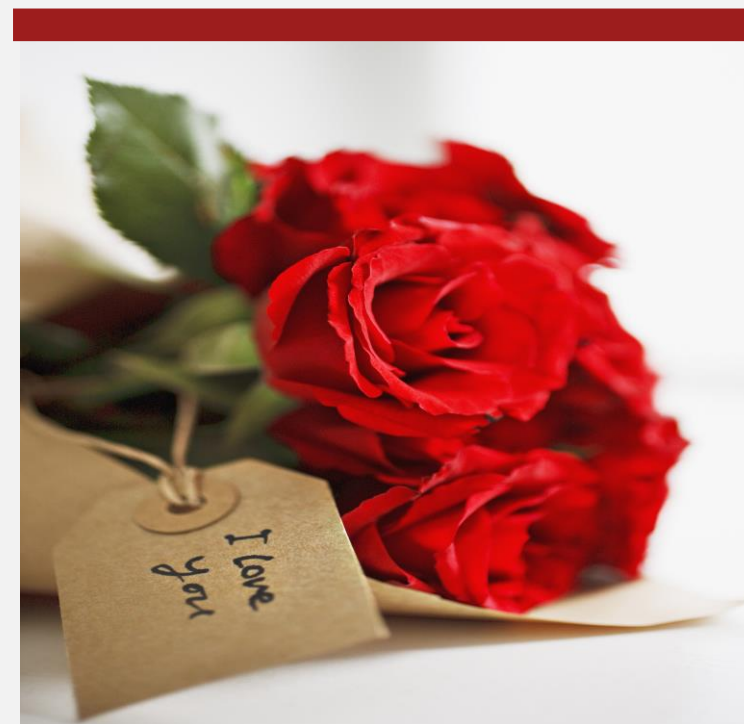
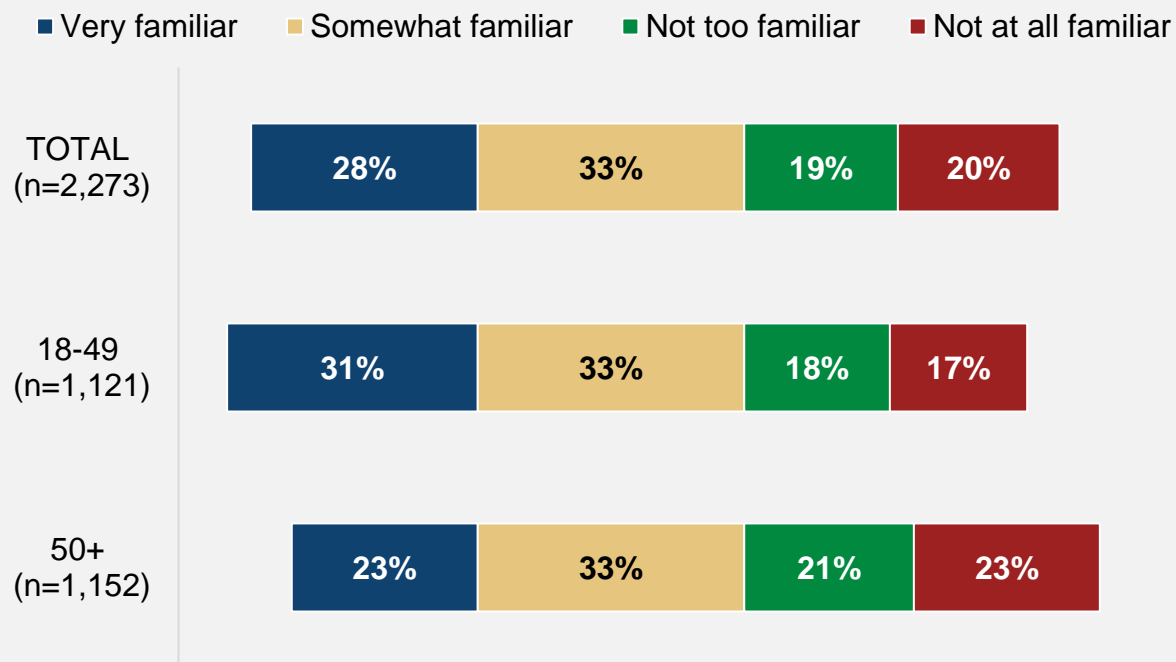
PERSONAL RELATIONSHIP SCAMS:

ONLINE ROMANCE SCAMS AND GRANDPARENT SCAMS

Three in five U.S. adults are at least somewhat familiar with online romance scams.

Adults ages 18-49 are more likely to be ‘**very familiar**’ with online romance scams, while those age 50 and older are more likely to be ‘**not at all familiar**’ with romance scams.

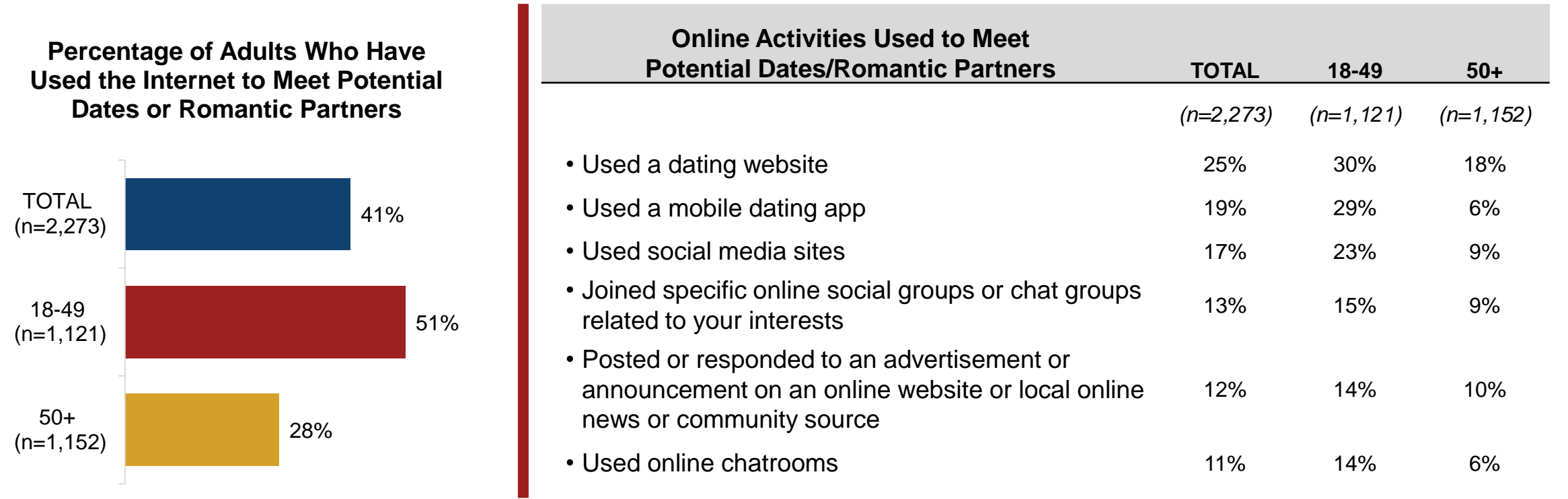
Familiarity with Online Romance Scams



Q. Prior to today, how familiar were you with online romance scams?

Two in five U.S. adults have used the Internet to meet potential dates and/or romantic partners.

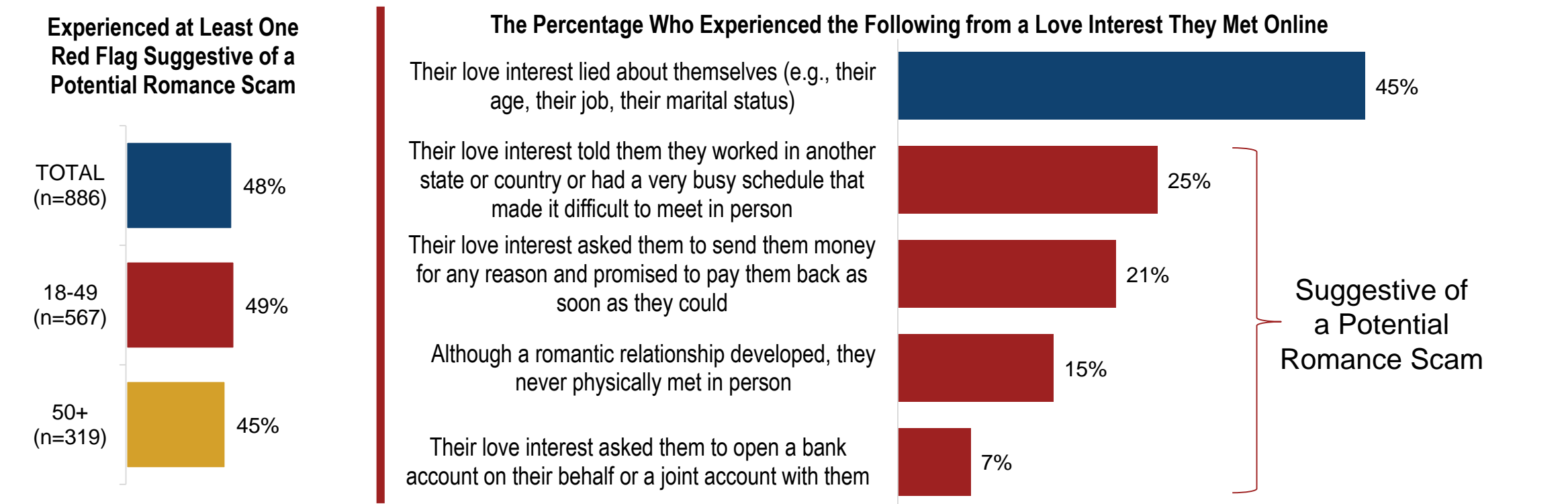
Adults ages 18-49 are almost twice as likely as older adults to use the Internet to meet potential dates/romantic partners. Across the age groups, dating websites are the most-frequently reported online places used.



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

Nearly half of U.S. adults using the Internet to find potential dates/romantic partners have experienced at least one red flag from an online love interest that was suggestive of a potential romance scam.

Adults ages 18-49 and those ages 50 and older are equally as likely to have experienced at least one red flag from a love interest that was suggestive of a potential scam.

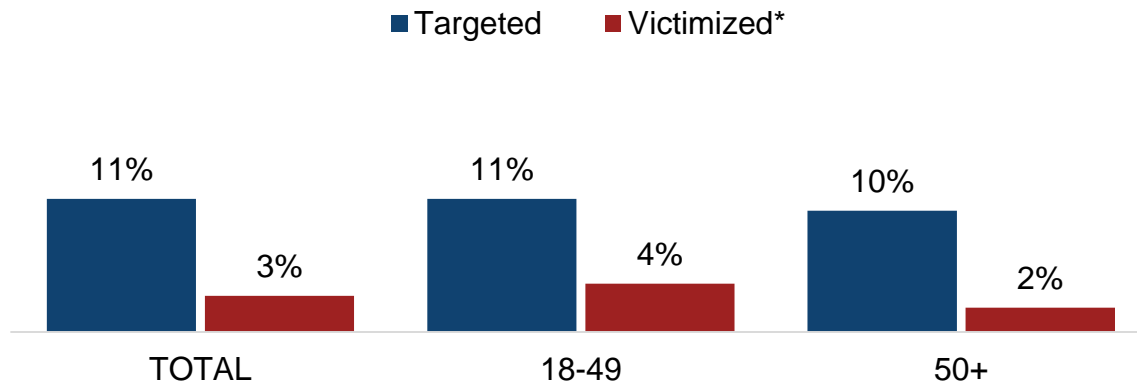


Q: Thinking of the dates or romantic partners that you have met first online, have any of them ever done the following? (n=886). Q. Have you ever developed a romantic relationship with someone that you have never met in person? BASE: Respondents who used the Internet to meet potential dates/romantic partners. (n=886)

One in nine U.S. adults have been targeted by an online romance scam.

Adults ages 18-49 are equally as likely as older adults to be targeted by an online romance scam. However, they are more likely than older adults to be victimized by one.

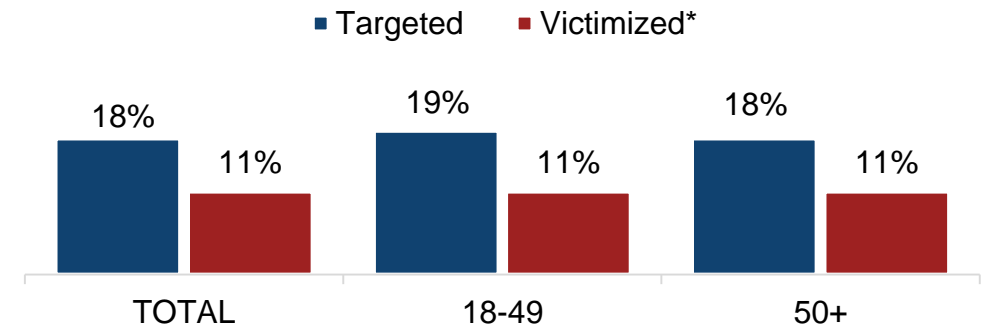
Percentage Targeted/Victimized by an Online Romance Scam



Q. To the best of your knowledge, have you ever been a target of a romance scam? Base: All respondents. (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

Q. Have you ever lost money or suffered other financial losses (i.e., were victimized) due to a romance scam? Base: All respondents. (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

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



Q. To the best of your knowledge, has anyone you know ever been a target of a romance scam? Base: All respondents (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

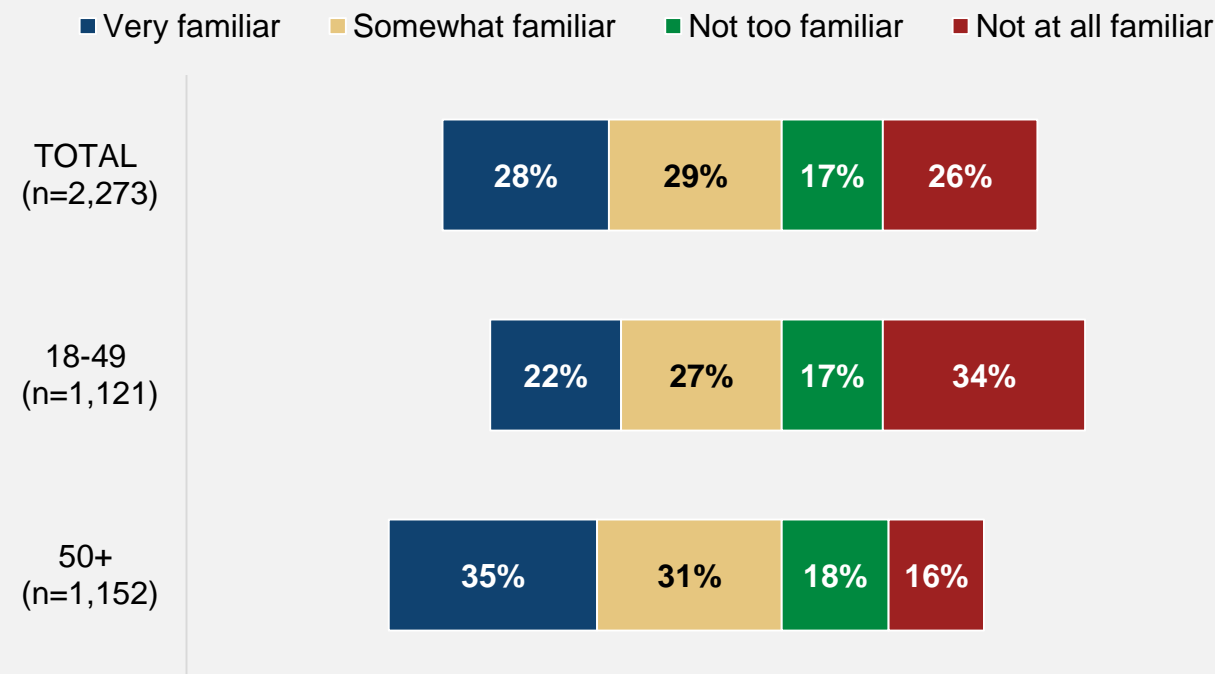
Q. Did the person lose any money or suffer other financial losses due to the romance scam? All respondents Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

*NOTE: Only those who stated they were targeted by an online romance scam or knew someone who was targeted by an online romance scam were asked whether they lost money (i.e., were victimized) as a result of the scam. However, the percentages of those who were victimized or knows someone who was victimized by an online romance scam are based on the total sample rather than only those who indicated being a target—or knowing a target—of an online romance scam.

Nearly three in five U.S. adults are at least somewhat familiar with grandparent scams.

Adults ages 50 and older (66%) are more likely to be familiar with grandparent scams than younger adults (49%).

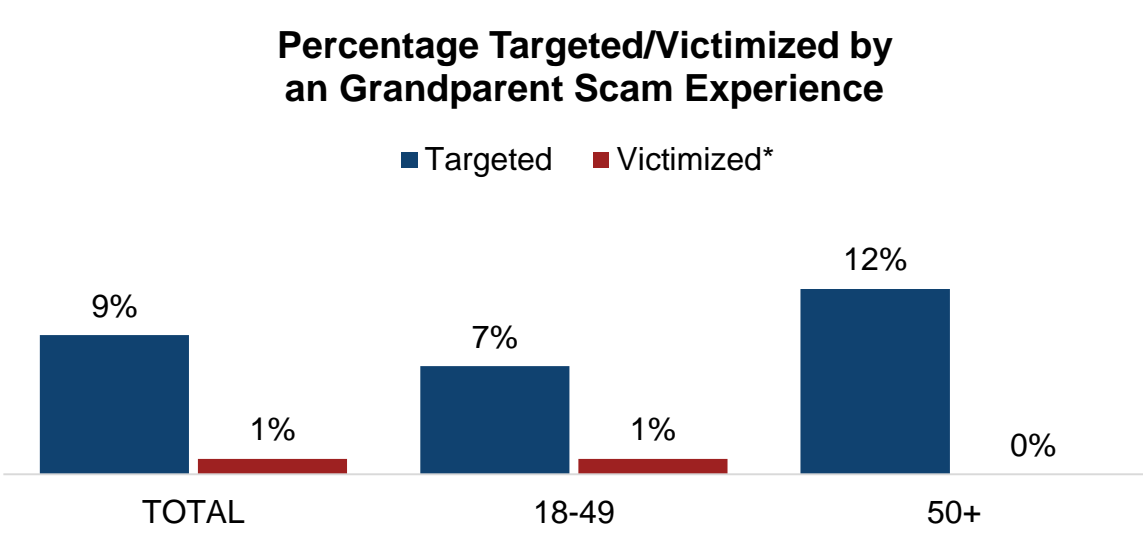
Familiarity with Grandparent Scams



Q. Prior to today, how familiar were you with online grandparent scams?

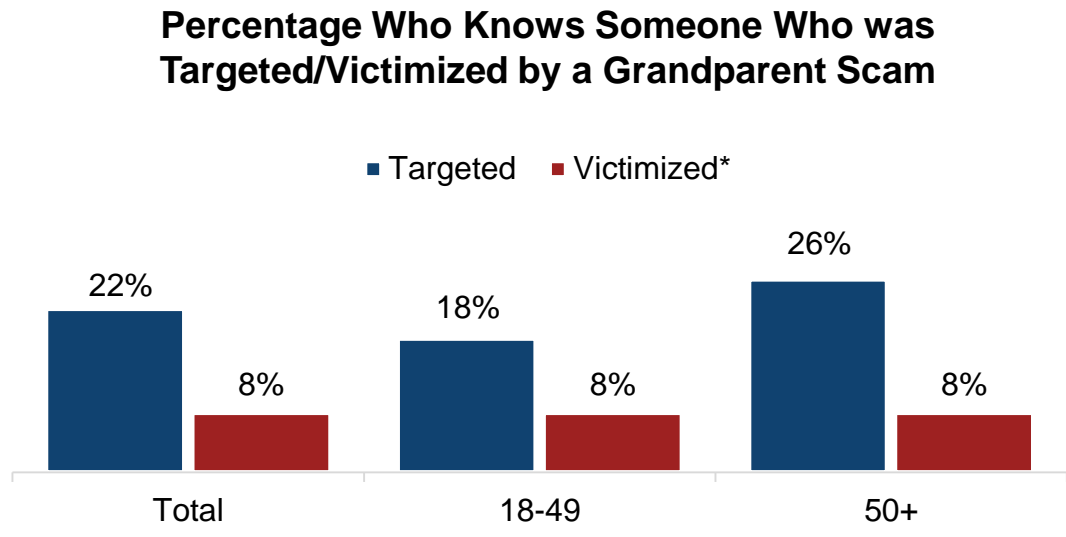
One in eleven U.S. adults have been targeted by a grandparent scam.

Although grandparent scammers often pretend to be someone’s grandchild or other family member, they also may pretend to ‘represent’ a grandchild or family member (e.g., a lawyer or law enforcement agent), thereby broadening their net to potential targets. Older adults, however, are more likely than younger adults to be targeted.



Q. To the best of your knowledge, have you ever been a target of a grandparent scam? Base: All respondents. (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

Q: Have you ever lost money or suffered other financial losses (i.e., were victimized) due to a grandparent scam? Base: All respondents. (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).



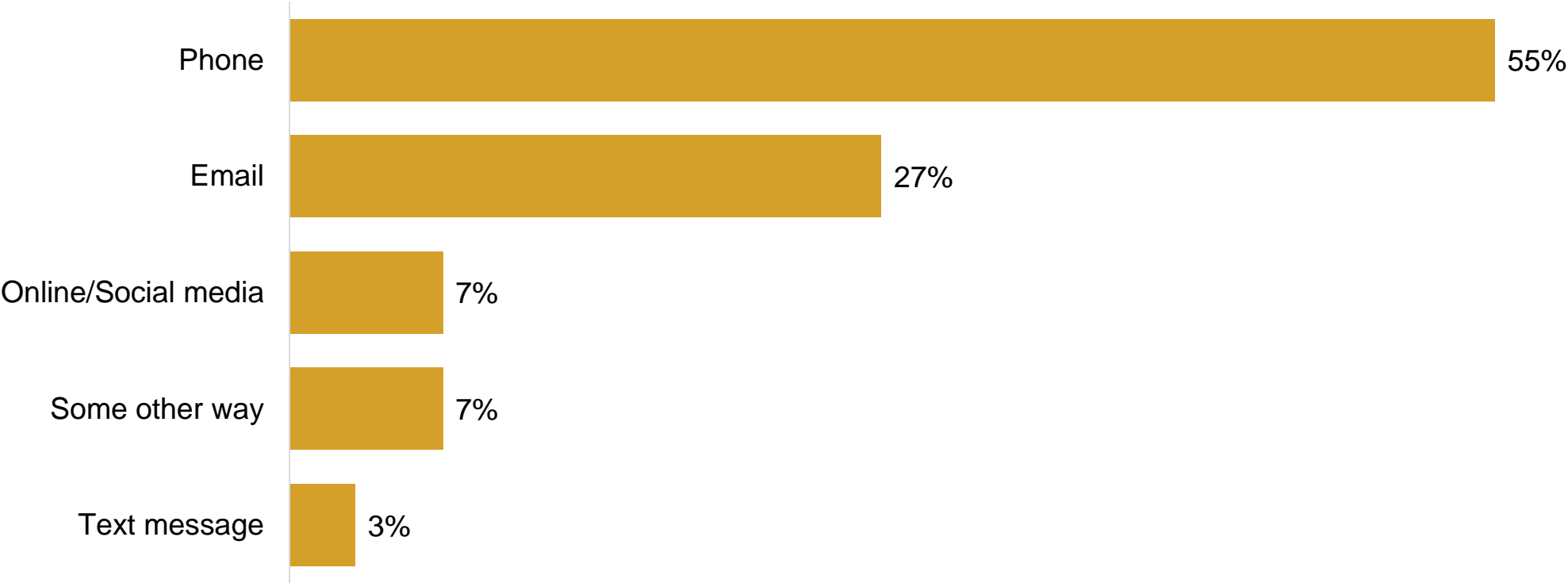
Q: To the best of your knowledge, has anyone you know ever been a target of a grandparent scam? Base: All respondents (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

Q. Did the person lose any money or suffer other financial losses due to the grandparent scam? All respondents Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

*NOTE: Only those who stated they were targeted by a grandparent scam or knew someone who was targeted by a grandparent scam were asked whether they lost money (i.e., were victimized) as a result of the scam. However, the percentages of those who were victimized or knows someone who was victimized by a grandparent scam are based on the total sample rather than only those who indicated being a target—or knowing a target—of a grandparent scam.

Grandparent scammers are most likely to initiate contact with their targets via telephone.

More than half of adults targeted and/or victimized by a grandparent scam were first contacted by phone.



Q. ow were you first contacted by the scammer? Was it by...? Base: Respondents who have been targeted and/or victimized by grandparent scammers. (n=305).



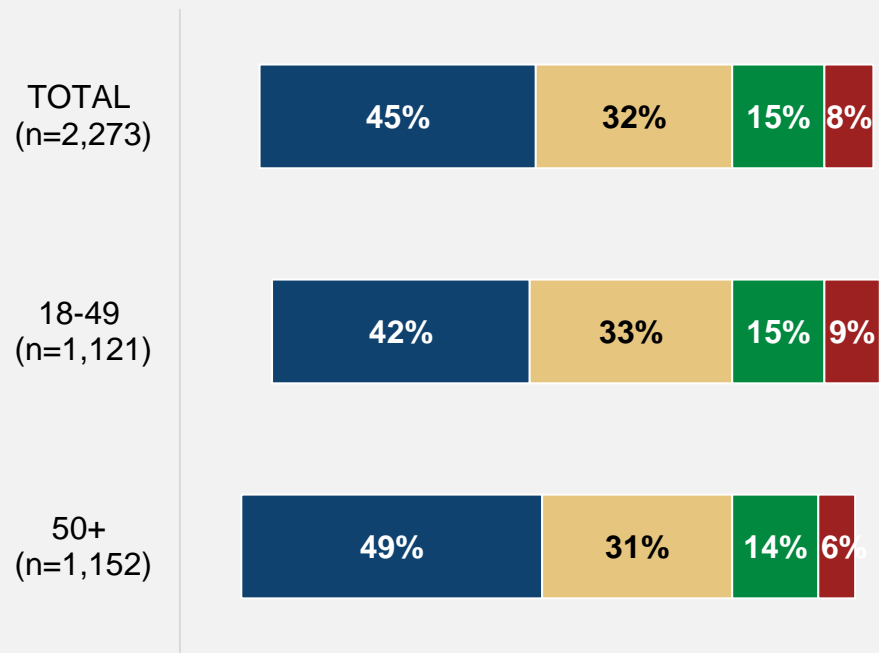
GOVERNMENT IMPOSTOR SCAMS: **(INCLUDING CENSUS SCAMS)**

More than three in four (77%) U.S. adults are at least somewhat familiar with government impostor scams.

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

Familiarity with Government Impostor Scams

■ Very familiar ■ Somewhat familiar ■ Not too familiar ■ Not at all familiar

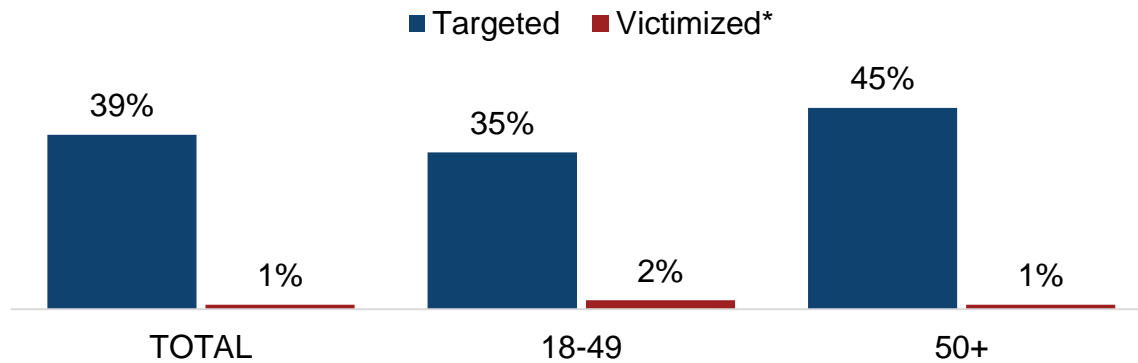


Q. Prior to today, how familiar were you with government impostor scams?

Two in five U.S. adults have been targeted by a government impostor scam.

Adults ages 50 and older are more likely than younger adults to be targeted.

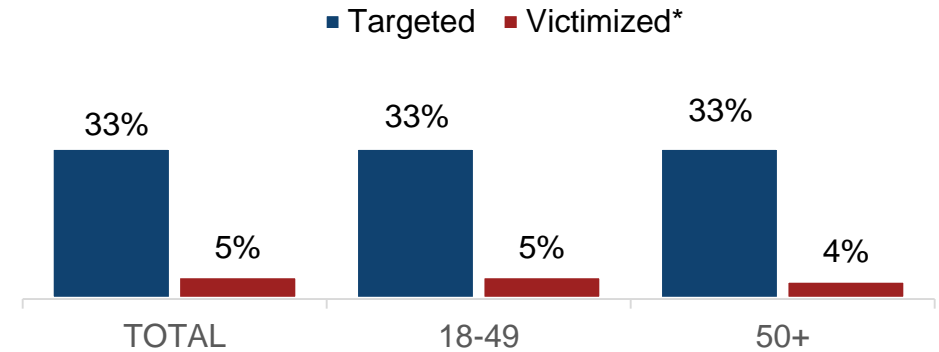
Percentage Targeted/Victimized by an Government Impostor Scam Experience



Q: To the best of your knowledge, have you ever been a target of an Impostor scam? Total n=2,273; 18-49 n=1,121; 50+ n=1,152). Base: All respondents.

Q: Have you ever lost money or suffered other financial losses [i.e., were victimized] due to a Impostor scam? (Total n=394; 18-49 n=250; 50+ n=144). Base: Respondents targeted in an

Percentage Who Knows Someone Who was Targeted/Victimized by a Government Impostor Scam



Q: To the best of your knowledge, has anyone you know ever been a target of an Impostor scam? Base: All respondents (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

Q: Did the person lose any money or suffer other financial losses due to the Impostor scam? Base: Respondents targeted in an Impostor scam (Total n=2,273; 18-49 n=1,121; 50+ n=1,152).

*NOTE: Only those who stated they were targeted by a government impostor scam or knew someone who was targeted by a government impostor scam were asked whether they lost money (i.e., were victimized) as a result of the scam. However, the percentages of those who were victimized or knows someone who was victimized by a government impostor scam are based on the total sample rather than only those who indicated being a target—or knowing a target—of a government impostor scam.

Government impostor scammers are most likely to initiate contact with their targets via telephone.

Nearly nine in ten adults targeted and/or victimized by a government impostor scam were first contacted by phone.

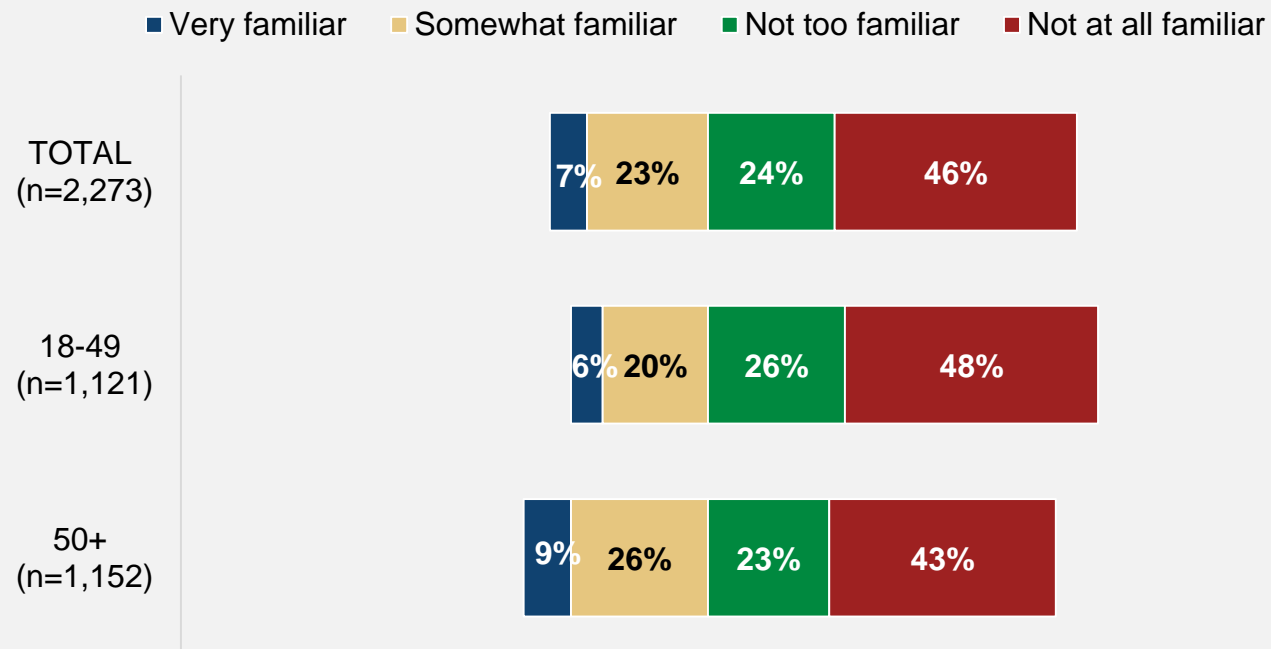


Q. How were you first contacted by the scammer? Was it by...? Base: Respondents who were targeted and/or victimized by a government impostor scam (n=436).

Seven in ten U.S. adults are not familiar with Census scams, making them particularly vulnerable.

Adults ages 18-49 are more likely **not to be familiar** with Census scams than older adults.

Familiarity with Census Scams



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



IMPLICATIONS

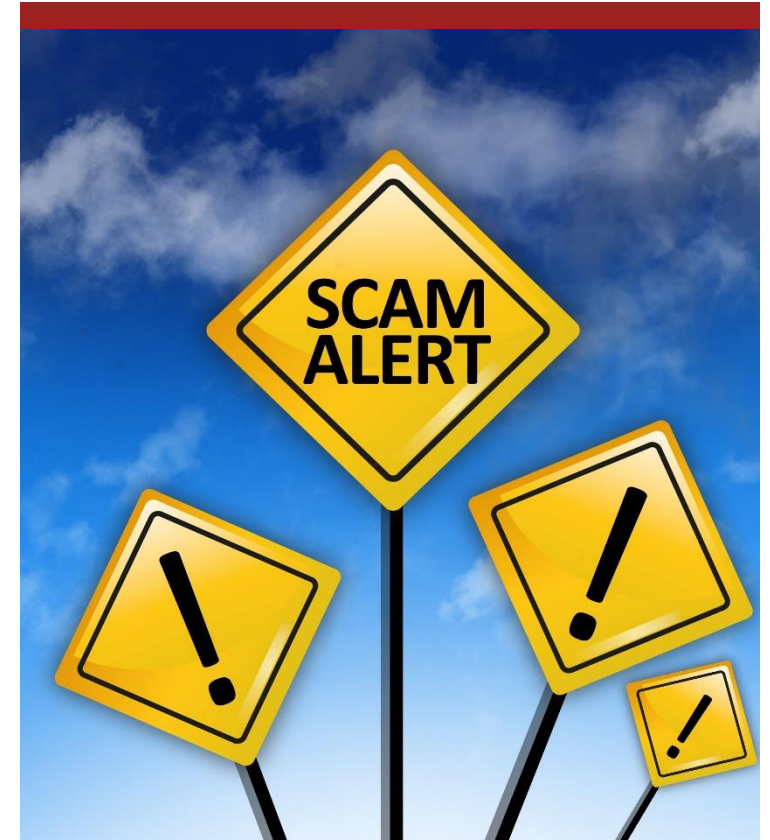
Implications

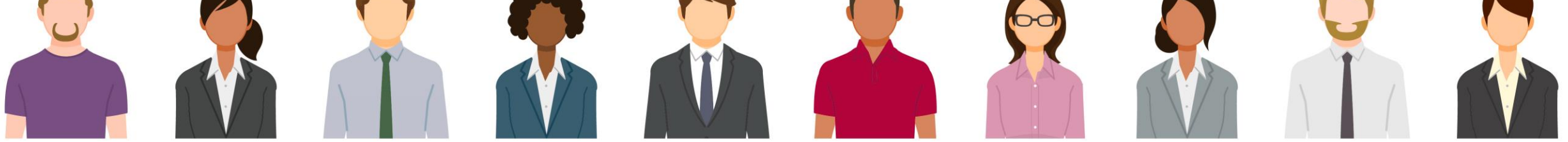
This survey found the majority of U.S. adults are at least somewhat familiar with romance scams, grandparent scams and government impostor scams—perhaps because they seem so ubiquitous.

Still, two in five U.S. adults are ‘not too familiar’ or ‘not at all familiar’ with romance scams and grandparent scams. Additionally, seven in ten U.S. adults are not familiar with Census scams. These findings suggest that increased awareness about impostor scams is needed to help protect consumers from falling victim to these scams.

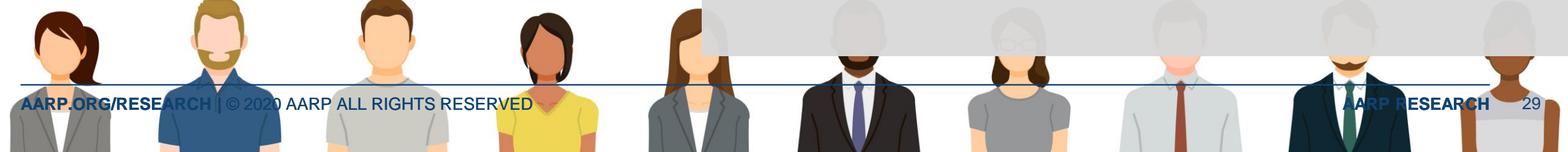
It’s also important to recognize that the experience of falling victim to a scam is not solely financial, with many victims feeling an emotional impact as well. Family members of victims, law enforcement, and others involved with victims should be aware of their need for emotional support.

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





APPENDIX



Methodology

- **Objectives:** To explore impostor scams faced by adults ages 18 and older.
- **Methodology:** Online survey via NORC's AmeriSpeak® Panel, a probability-based panel with sample targeting U.S. adults ages 18 and older. AmeriSpeak is designed to be representative of the U.S. household population.
- **Qualifications:** Ages 18 or older; goes online or accesses the Internet (e.g., sending or receiving email).
- **Sample:** NORC's AmeriSpeak® Panel, n=2,273 adults ages 18 and older.
- **Interviewing Dates:** December 18, 2019 – January 20, 2020.
- **Weighting:** Sample data are weighted to the U.S. population by age, gender, race/ethnicity, and Census division.
- **Margin of error:** ± 2.18 percent at the 95 percent confidence level



CITATIONS

- [1] Federal Trade Commission. (January 2020). Consumer Sentinel Network Databook 2019. (https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2019/consumer_sentinel_network_data_book_2019.pdf).

About AARP

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



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