A decorative graphic consisting of a large, thin, light-brown arc that starts near the top right and curves down towards the bottom right. It is intersected by a horizontal line and a vertical line, both of which have small yellow squares at their ends. The vertical line is on the right side, and the horizontal line is near the bottom. The text is positioned to the left of the vertical line and above the horizontal line.

***Caught in the NET: A
Survey of New York City
Area Residents 40+ About
Online Use and Safety***

October 2006



Caught in the NET:
A Survey of New York City Area Residents
40+ About Online Use and Safety

Data Collected by Alan Newman Research, Inc.
Report Prepared by Jennifer H. Sauer

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Highlights

This RDD survey of 500 New York City metro area residents ages 40 and older explored their experiences with spam, phishing, worms or viruses, and spyware, as well as the preventative measures they take to prevent these problems and where they go for help. This survey yields a margin of error of plus or minus 4.4 percentage points and a response rate of 24 percent.

- Roughly two-thirds of New York City area residents age 40 or older own a computer or laptop (63%) and access the Internet (67%).
- Close to half access the Internet at least once a day (47%) and another one in seven (15%) connect to it at least once a week.
- Among those who access the Internet, over half (54%) say they have one to three email accounts, and another six percent have more than three.
- Most New York City Internet and email users age 40 or older are highly concerned about providing personal information over the Internet – three-quarters say they are extremely (45%) or very concerned (30%), while almost another one in five are somewhat concerned (17%).
- Three-quarters (75%) of New York City Internet and email users mistakenly think or don't know that when a website has a privacy policy, it does not prevent them from sharing customers' personal information with others.
- Over half (54%) of New York City Internet and email users are either incorrect or don't know whether banks will send their customers emails asking them to click a link and verify their account(s).
- Among New York City residents age 40 or older who access the Internet and use email, nearly half say they have received a phishing email (48%), and most have received SPAM via email (87%).
- Most New York City residents who access the Internet and use email have avoided giving out their email address (82%) or posting it on website (77%). Among those Internet and email users who own computers, most say they have installed anti-virus protection software (88%), set up filters or firewalls (76%), and installed anti-spyware software (76%).
- Many adult computer and email users in New York City are not sure where they would turn for help to resolve a problem or complaint regarding fraudulent or destructive email or Internet programs. In fact, one-quarter (25%) say they would contact the Internet service provider, nearly one in five (17%) would contact a friend or family member, and another one in five (20%) say they don't know where to turn for help. No one indicated they would contact a government agency such as the FTC.

Background

According to the Current Population Report from the U.S. Census Bureau, 62 percent of American households, or 70 million, had one or more computers and Internet access in 2003 – just two years earlier, 56 percent had at least one computer, and in 1984 only 8 percent of households reported owning a computer.¹ The computer and Internet have provided Americans with entertainment, efficient ways to do their jobs, manage their lifestyles, communicate, increase their knowledge, and have new ways to purchase products and services. Unfortunately, it is no surprise that the Internet has quickly become favored among criminals eager to profit from consumers increasing use and dependency on this developing technology. The National Fraud Information Center (NFIC) reported last year that the average loss to consumers due to Internet scams and fraud was \$1,917 – up from \$895 in 2004.² However, the total reported loss in 2005 was \$13,863,003 which was more than double that reported in 2004 (\$5,787,170). The NFIC also reports that phishing – emails pretending to be from a known source that ask consumers to confirm personal identity information – is among the top ten reported scams overall, but particularly among victims ages 60 and older.

While protections against the ways in which criminals can gain access to consumers' personal information and computers are increasing, often the scams and mechanical destruction occur faster than a solution or safety measure can be implemented. Worse, many Internet scams or crimes are difficult or impossible to detect and often occur without the knowledge of the consumer or computer owner, making financial recovery or technical repairs lengthy or even impossible for some.

The issue of identity theft is particularly significant to the New York City metropolitan statistical area. According to the Federal Trade Commission this metro area ranked 21st in the nation for identity theft-related complaints, while New York ranks 8th among all states for the number of identity theft victims statewide.³

The purpose of this survey was to gauge the level of concern New York City residents have about providing personal information over the Internet. The survey also explored residents' experience with the various ways personal information and computers can be accessed through spam, phishing, worms or viruses, and spyware, and what they are doing to prevent these types of destructive emails and software as well as where they would turn for help.

¹ Day, J.C., Janus, A., Davis, J. *Computer and Internet Use in the United States: 2003, Special Studies Issued October 2005*. U.S. Census Bureau, Current Population Reports.

² National Fraud Information Center: *Internet Scams and Fraud Trends*, January-December 2005. <http://www.fraud.org/Internet/intstat.htm>

³ Federal Trade Commission: *Consumer Fraud and Identity Theft Complaint Data*, January-December 2005. January 2006. <http://www.consumer.gov/sentinel/pubs/top10fraud2005.pdf>

Methodology

This RDD survey was conducted between September 15 and September 26, 2006. Respondents were drawn from the New York City metropolitan statistical area excluding PA and NJ. The total sample of 500 New York City area residents ages 40 and older yields a maximum statistical error of plus or minus 4.4 percentage points.⁴ Survey responses were weighted to reflect the actual age and gender of the population in the New York City Metro area age 40 and older. Weighted responses to all survey questions are in the attached Annotated Survey in Appendix B. Appendix A provides a breakdown of the survey question bases due to the survey question skip patterns.

⁴ The response rate is 24 percent and the cooperation rate is 28 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 from the following publication: The American Association for Public Opinion Research. 2000. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys*. Ann Arbor, Michigan: AAPOR

Top-Line Findings

Online Use

According to the 2003 U.S. Census, while households in the west had the highest rates of computer ownership and Internet access, the Northeast wasn't far behind the national figures for access to these technologies.⁵ In addition, Scarborough reports show that among residents age 40 and older residing in New York City, 64 percent own a computer and 57 percent accessed the Internet.⁶ Among those ages 50 and older living in New York City, 58 percent own a computer and 49 percent have accessed the Internet.

Data from this survey show that while computer ownership resembles that of the Scarborough reports, accessing the internet is slightly higher – over six in ten New York City area residents age 40 or older report they own a computer or laptop, and two-thirds of them indicate they access the Internet at a number of given times (see Annotated Survey, Question 2).

Computer/Laptop Ownership Residents 40+ (n=500)		Access the Internet Residents 40+ (n=500)	
Yes	No	Yes	No
63%	37%	67%	32%

With respect to accessing the Internet, almost half say they do so at least once a day, and another one in seven say they connect at least once a week but not every day. Interestingly, one-third say they never access the Internet. Over half of Internet and email users have one to three email accounts and another six percent say they have more than three accounts. Almost four in ten say they have *no* email accounts.

Internet Access Frequency (n=500)		# of Email Accounts (n=495)	
At least once a day	47%	1-3 accounts	56%
At least once a week, not every day	15%	More than 3 accounts	6%
At least once a month, not every week	3%	0 accounts	37%
Less than once a month/never	3%	Not sure	2%
Never	32%		

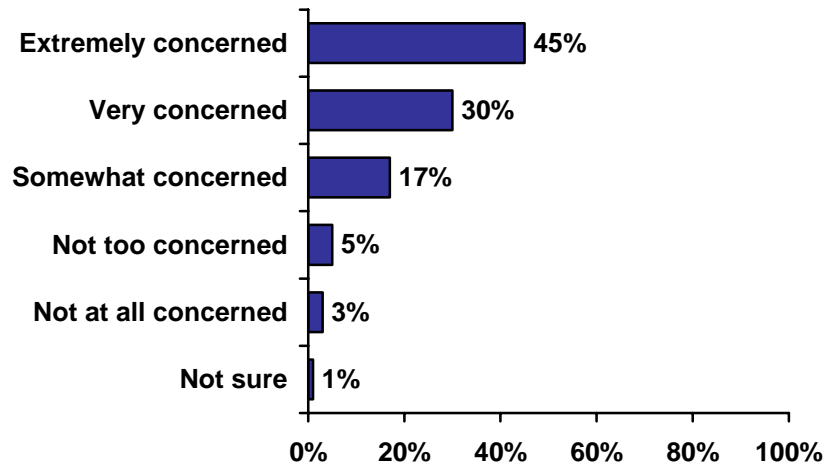
⁵ Day, J.C., Janus, A., Davis, J. *Computer and Internet Use in the United States: 2003, Special Studies Issued October 2005*. U.S. Census Bureau, Current Population Reports.

⁶ Scarborough Research, Prime Next – Profile Report, New York City NY Adults 40+, Access Internet, Household Owns Computer (Mar 2005-Feb 2006).

Concern about personal information and the Internet

Concern about personal information being shared or stolen has probably been one of the most highlighted consumer protection issues in recent years, and given the increasing number of households with a computer and Internet access, it is no wonder.⁷ Being connected to the Internet enables consumers to perform many activities and tasks such as purchase goods and services, search and store information, and manage their finances. However, in order to do these and many other things online, consumers often have to provide personal information which can put them at risk for identity theft – again, a particular problem for the New York City area.

**Level of Concern:
Providing Personal Information over the Internet
Among Internet/Email Users
(n=315)**



Data from this survey show that most New York City area Internet users are highly concerned about providing personal information over the Internet, with seventy-five percent or three-quarters being extremely or very concerned, and almost another one in five saying they are somewhat concerned.

⁷ Ibid.

Knowledge of Internet Marketplace Practice

New York City area residents who access the Internet and have an email address were next asked two true-false questions to gauge consumer knowledge or awareness of online privacy and online behavioral targeting (tracking a customers shopping history to know how to best sell to him or her).^{8,9}

New York City area respondents are consistent with this national data with regard to the two statements tested in this survey. While one-quarter of Internet and email using residents responded correctly, most are wrong or do not know that the existence of a website privacy policy does not necessarily guarantee that personal information will not be shared with other websites or companies. Additionally, over half of these respondents are incorrect or not sure about whether their bank will ever ask them for account verification via email.¹⁰

Statement about Online Marketplace Activity	% AARP New York City Results <i>Incorrect or Not sure</i> (n=315)	% Annenberg Results <i>Incorrect or Not sure</i> (n=1,500)
When a website has a privacy policy, it means the site will not share my information with other websites or companies	75%	75%
Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their account.	54%	49%

⁸ Turow, J. Feldman, L. and Meltzer, K. *Open to Exploitation: American Shoppers Online and Offline*. A Report from the Annenberg Public Policy Center of the University of Pennsylvania, June 2005.

⁹ The Annenberg survey tested 17 statements. The two statements chosen for this survey were best suited to the purpose and objectives of our research. The statement regarding banks was slightly modified from the Annenberg version.

¹⁰ The resulting category, *Uncertain*, was derived just as in the Annenberg report – the number of respondents who gave the incorrect response plus those who replied ‘don’t know’ or ‘not sure’.

Internet Dangers

Ten million consumers are victimized each year by identity theft,¹¹ and Internet users put themselves at risk for this crime when they respond to suspicious email messages, open files, visit certain websites, and complete online transactions. Among New York City area residents who access the Internet and have an email account, almost half say they have received a phishing email or had a worm or virus harm their files, programs or computer. Over half say they downloaded a program or received an email that contained spyware, and most respondents say they have received spam email.

Received PHISHING Email (n=315)		Received SPAM Email (n=315)		Acquired SPYWARE by download or email (n=315)		Had virus/worm harm files/programs/computer (n=315)	
Yes	No	Yes	No	Yes	No	Yes	No
48%	42%	87%	11%	58%	30%	44%	52%

While most respondents with Internet access and email accounts have received an unwanted or unsolicited email asking them to buy something or sign up for a special service, about one in ten of them say they have responded to such an email solicitation. Interestingly, nearly one-quarter of adult Internet and email users in the New York City area say they have opened an email attachment from someone they didn't know.

Received Email Solicitation (n=315)		Responded to Email Solicitation (n=258)		Opened Unknown Email Attachment (n=315)	
Yes	No	Yes	No	Yes	No
82%	16%	11%	89%	23%	77%

¹¹ Federal Trade Commission (FTC). Identity Theft Survey Report, September 2003, www.ftc.gov/os/2003/synovatereport.pdf.

Protecting Against Fraud

New York City area residents have taken precautions to avoid receiving spam or junk email – most Internet and email users have avoided giving out their email address or posting it on websites.

Actions/Precautions Taken to Avoid SPAM or Junk Email	% Yes (n=315)
Avoided giving out email address	82%
Avoided posting email address on websites	77%

Among New York City area Internet and email users who also *own* a computer, most have installed anti-virus protection software, set up filters or firewalls, and installed anti-spyware software.

Actions/Precautions Taken to Protect Computer	% Yes (n=289)
Installed anti-virus protection software	87%
Set up filters or firewalls	76%
Installed anti-spyware software	76%

Reporting Fraud

Very few New York City area Internet and email users age 40 or older know where to turn if they had a complaint about a fraudulent or destructive email or Internet problem. While one-quarter correctly say they would contact their Internet service provider, just under one in five say they would consult a friend or family member and one-quarter say they don't know where they would go for help with a fraudulent complaint or problem. Only six percent would consult the IT department at work, and only one percent or less would contact any law enforcement or government agency such as the FTC, FBI, or the police.

Where New York City Residents Would Turn with Fraudulent/Destructive Email or Internet Problem	% of New York City (n=315)
Internet service provider	25%
Friend/family member	17%
Computer specialist/technician/store	7%
Computer manufacturer	6%
IT Department/person at work	6%
Anti-virus/Anti-spam software manufacturer	4%
No one/Handle it myself	2%
It would depend	2%
Computer company where computer was bought	2%
Company that sent email	2%
Technical support	2%
Email provider	2%
Microsoft	2%
FTC	0%
FBI	0%
Police	1%
Other	7%
Don't know/not sure	20%

Summary of Findings

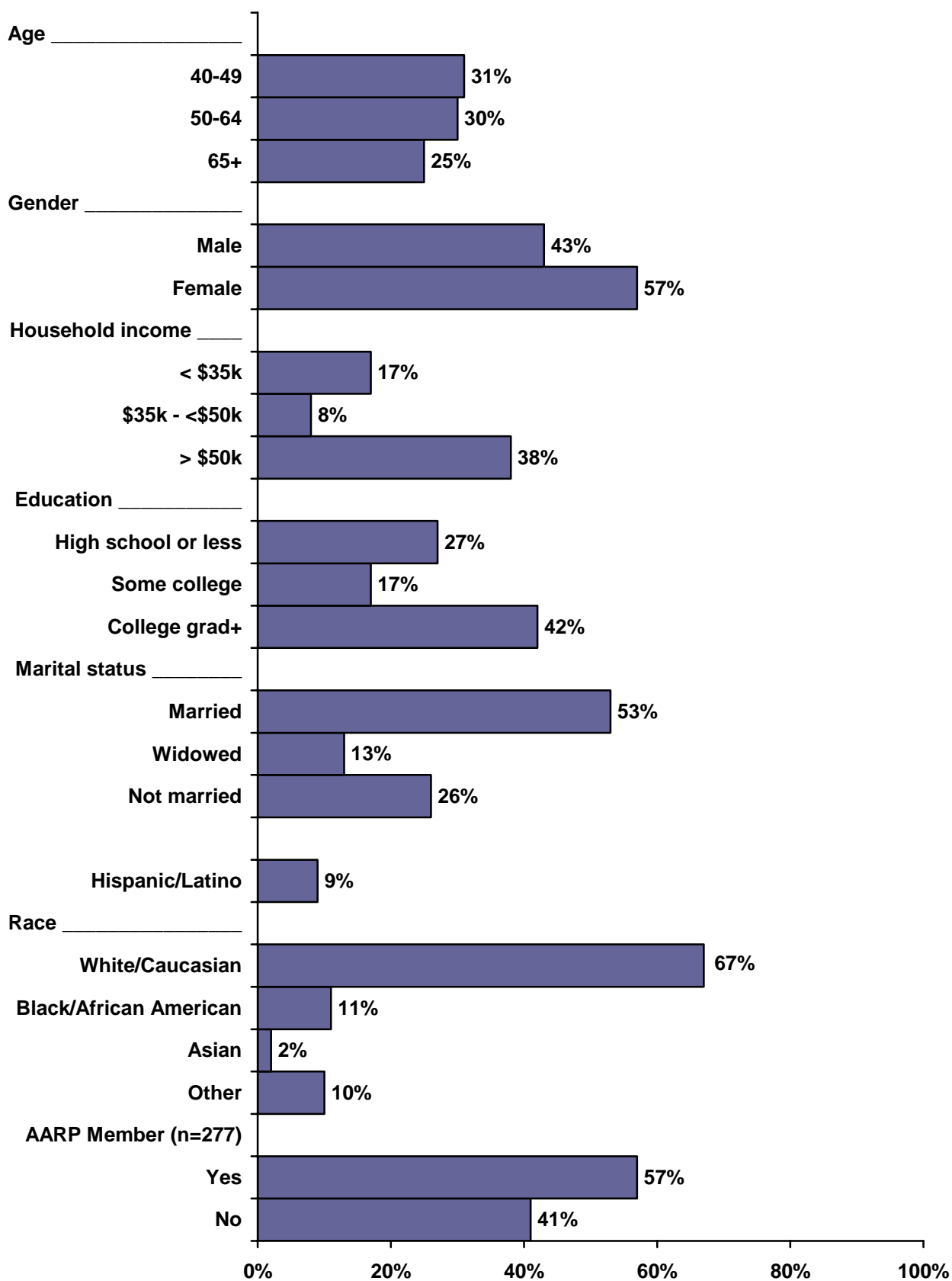
Most New York City area residents age 40 or older own a computer and access the Internet. Among those who access the Internet, over half connect at least once a day, and the over half say they have one to three email accounts. Given the increasing numbers of these residents owning computers and accessing the Internet, it is easy to understand the high level of concern most have about providing their personal information over the Internet.

Most New York City area Internet and email users in this survey have taken precautions to protect their personal information and computers, such as avoiding posting their email on websites or giving it out and most computer owners have installed protective filters or software. Still, many of these residents report experiencing Internet and email problems that threaten to steal their personal identification information, track their website visits and Internet purchases, and destroy or ruin their computer files or computer.

Much of what New York City area Internet and email users experience in terms of receiving potentially harmful emails and software downloads may be attributed to a lack of knowledge regarding who is allowed to access consumer behavior and personal information in the online marketplace. Like most Americans, the majority of New York City Internet and email users are incorrect or unsure about the meaning of a website's privacy policy and whether or not the site may share the users' information with other websites. Additionally, over half were incorrect or unsure whether banks sometimes send customers an email directing them to a link to verify their account information – an important lack of knowledge exposing these Internet users to a risk of phishing.

In sum, as New York City metro area residents are increasingly becoming computer owners, accessing the Internet, and using email to communicate with others, the opportunities for fraud and technical damage to their computers and personal files can also increase. As the online marketplace evolves, online scamming will continue and regulations to control Internet fraud will have to keep pace. Internet users and consumers – particularly those new to the technology and the Internet, and those most vulnerable to fraud – need further information about online merchant policies, protective software, and preventative measures they can take to be protected from invasive, harmful programs or emails. Educating Internet users on how to better identify and avoid phishing, spam, spyware, and computer viruses could help decrease the number of Internet fraud victims. Finally, the data clearly show that residents in the New York City area age 40 and older also need more information on where they can turn for help or to report fraudulent email or online business transactions. While one-quarter of Internet and email users correctly identified their Internet service provider as a source for help with a fraudulent complaint, no one correctly identified the Federal Trade Commission and twenty percent are not sure where to turn.

Demographics of Respondents (n=500)



APPENDIX A

Explanation of (Sub)Sample Sizes

(Sub) Sample Size (n)	Proportion of Respondents	Residents 40+ Who Have...
500	100%	Total sample
317	63%	Personal computer/laptop ownership
334	67%	Internet access
315	63%	Internet access and have email account(s)

APPENDIX B
ANNOTATED SURVEY

AARP New York City Metropolitan Statistical Area

FIELD USE ONLY	
Date:	Supervisor:
Interviewer:	Editor:
Start Time:	Completed:
End Time:	Terminated:
# Minutes:	Validated:
Telephone #: () -	

Q#: _____
AARP – NYC Cyber Safety Survey
August - November 2006
#123-46 (JCF)

QUOTAS	
500 Completes; RR=...%; COOR=...%; ME = ± 4.4%	RDD NYC MSA, 40+

Introduction

Hello, my name is _____. I'm calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study among residents of [STATE] in order to get their opinions on an important issue facing the state. To make our study more representative of those living throughout [STATE], I need to speak with the [RANDOMIZE WHICH IS ASKED FOR TO YIELD 50/50 SPLIT: "youngest male" / "oldest female" who is at home right now and is at least 18 years old. May I speak to him? [INTERVIEWERS -- IF NECESSARY USE ANY OF THE FOLLOWING:

My name is _____.

I'm calling from Alan Newman Research, a national opinion research firm located in Richmond, Virginia. If you would like more information about who we are and what we do, you are welcome to check out our website at www.anr.com. Let me assure you, this is NOT a sales call and you will NOT be asked to buy anything either now or later. We are NOT telemarketers. You will not be asked to buy anything either now or later. All of your responses are kept entirely confidential. Your views are important and we would greatly appreciate your participation. **The survey should only take about five minutes of your time depending on your answers.** We randomly ask to speak with either the youngest male or oldest female so as to make our survey more representative of the [STATE] population. Because of patterns in how people answer the phone, it is important that we randomly pick someone in each household to interview.]

- 1) Person on phone is youngest male / oldest female
- 2) Other person is youngest male / oldest female and is coming to phone
- 3) Youngest male / oldest female never available
- 4) Youngest male / oldest female not available right now
- 5) DON'T KNOW / NOT SURE
- 6) REFUSED

Respondent Selection

S1. RECORD GENDER OF PERSON WHO ANSWERED PHONE:

- 1) Male
- 2) Female

S2. [IF INTRO = 1, SKIP TO S4; IF INTRO = 2, SKIP TO S3; IF INTRO = 6, TERMINATE AS REFUSAL] Then may I speak to the [INSERT WHICHEVER WAS NOT ASKED FOR IN THE INTRO: "youngest male" / "oldest female"] who is at home right now and is at least 18 years old?

- 1) Person on phone is youngest male / oldest female → [SKIP TO S4]
- 2) Other person is youngest male / oldest female and is coming to phone

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

- 3) Youngest male / oldest female never available → [TERMINATE AS SCREENED OUT]
- 4) Youngest male / oldest female not available right now → [ARRANGE CALLBACK]
- 5) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 6) REFUSED → [TERMINATE AS REFUSAL]

S3. Hello, my name is_____. I'm calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study among residents of [STATE] in order to get their opinions on an important issue facing the state. To make our study more representative of those living throughout [STATE], I need to speak with the [INSERT WHOEVER IS SUPPOSE TO BE COMING TO THE PHONE BASED ON INTRO AND S2: "youngest male" OR "oldest female"] who is at home right now and is at least 18 years old. Are you [SELECT APPROPRIATE REFERENCE BASED ON ABOVE: "him" OR "her"]?

[INTERVIEWERS: IF MALE IS ON PHONE AND IS OVER 18 AND IS THE ONLY MALE AT HOME AT THIS VERY MOMENT, EXPLAIN THAT THEY ARE AUTOMATICALLY THE YOUNGEST MALE WHO IS AT HOME RIGHT NOW, REGARDLESS OF THE AGE OF OTHER MALES WHO LIVE IN THE HOUSEHOLD. SAME APPLIES TO OLDEST FEMALE.]

- 1) Person on phone is youngest male/oldest female
- 2) Other person is youngest male/oldest female and is coming to the phone → [SKIP TO S3]
- 3) Youngest male / Oldest female never available → [SKIP TO S2]
- 4) Youngest male / Oldest female not available right now → [SKIP TO S2]
- 5) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 6) REFUSED → [TERMINATE AS REFUSAL]

S4. In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are age 18 to 24, 25 to 39, 40 to 64, or are you 65 or older?

- 1) 18 – 24
- 2) 25 – 39
- 3) 40 – 64 → [SKIP TO Q1]
- 4) 65+ → [SKIP TO Q1]
- 5) DON'T KNOW / NOT SURE
- 6) REFUSED

S5. It appears we have already reached a number of people in this age group tonight. Is anyone in your household age 40 to 64 or 65 and older?

- 1) Yes
- 2) No → [TERMINATE AS SCREENED OUT]
- 3) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 4) REFUSED → [TERMINATE AS REFUSAL]

S6. Is that person available now?

- 1) Yes, Person Coming to Phone
- 2) No, Not available right now → [ARRANGE CALLBACK]
- 3) No, Person Never Available → [TERMINATE AS SCREENED OUT]
- 4) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 5) REFUSED → [TERMINATE AS REFUSAL]

S7. Hello, my name is_____. I'm calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study among residents of [STATE] in order to get their opinions on an important issue facing the state. Tonight we are looking to speak with residents who are age 40 or older. The person I was just speaking with indicated you would qualify, is that correct?

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

- 1) Yes
- 2) No → [SKIP TO S5, BUT DO NOT SHOW FIRST SENTENCE]
- 3) DON'T KNOW / NOT SURE → [TERMINATE AS REFUSAL]
- 4) REFUSED → [TERMINATE AS REFUSAL]

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

Main Questionnaire

I'd like to begin by asking you a few questions about computers and the Internet.

1. Do you personally own a computer or laptop?

<u>%</u>	
63	Yes
37	No
<.05	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

2. Would you say you typically access the Internet on any computer.....[READ]

<u>%</u>	
47	At least once a day
15	At least once a week, but not every day
3	At least once a month, but not every week
3	Less than once a month
32	Never
1	DON'T KNOW / NOT SURE (DO NOT READ) → [SKIP TO D1]
<.05	REFUSED (DO NOT READ) → [SKIP TO D1]

3. How many total email accounts do you currently have? [IF NECESSARY, INCLUDE BOTH PERSONAL AND WORK EMAIL ACCOUNTS]

[ALLOW FOR ZERO ACCOUNTS] # _____ (n=495)

<u>%</u>	# of email accounts
37	0
29	1
18	2
6	3
3	4
4	5-10
<.05	96 or more
2	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

[INTERVIEWERS: IF ZERO ACCOUNTS – VERIFY THAT RESPONDENT DOES NOT USE EMAIL, THEN SKIP TO D1]

3a. Do you use email? (n=198)

<u>%</u>	
9	Yes
89	No
2	DON'T KNOW / NOT SURE (DO NOT READ)
1	REFUSED (DO NOT READ)

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

4. Please tell me if the next two statements are true or false. If you're not sure, just say 'not sure.'
[RANDOMIZE ORDER OF a & b] [computer owners & non-owners, internet accessers, emailers]

a. Banks sometimes send their customers emails that ask them to click on a link wanting them to verify their account (n=315)

<u>%</u>	
23	True
46	False
31	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

b. When a website has a privacy policy, it means the site will not share my information with other websites or companies (n=315)

<u>%</u>	
55	True
25	False
20	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

5. How concerned are you about providing personal information over the internet? Would you say you are extremely concerned, very concerned, somewhat concerned, not too concerned, or are you not at all concerned about providing personal information over the Internet?

[computer owners & non-owners, internet accessers, e-mailers] (N=315)

<u>%</u>	
45	Extremely Concerned
30	Very Concerned
17	Somewhat Concerned
5	Not Too Concerned
3	Not At All Concerned
1	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

6. Have you ever received an email solicitation or offer to buy something or sign up for a special service from someone you didn't know or from a business you've never heard of? [computer owners & non-owners, internet accessers, e-mailers] (N=315)

<u>%</u>	
82	Yes
16	No → [SKIP TO Q8]
3	DON'T KNOW / NOT SURE (DO NOT READ) → [SKIP TO Q8]
0	REFUSED (DO NOT READ) → [SKIP TO Q8]

7. Have you ever responded to an email solicitation or offer to buy something or sign up for a special service? [computer owners & non-owners, internet accessers, emailers] (N=258)

<u>%</u>	
11	Yes
89	No
0	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

8. **Have you ever opened an email attachment from a business or someone you didn't know?**
[computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
23	Yes
77	No
1	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

9. **Now we'd like to know how familiar you are with some of the problems Internet users encounter AND how often you personally experience them. For each question, please answer yes or no or 'not sure'. [RANDOMIZE ORDER OF A-D]**

- a. **One problem internet users encounter is PHISHING - emails claiming to be from a legitimate business or person like a bank or credit card company that try to get personal information like an account number or password by asking you to respond to the email or visit a phony website that is set up only to steal a users information. Have you ever received an email like this?**
[computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
48	Yes
42	No
10	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

- b. **Many internet users experience SPAM – this is also referred to as junk email where you receive unwanted email from people you don't know. Have you received an email like this?**
[computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
87	Yes
11	No
2	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

- c. **Spyware is usually downloaded unknowingly from the internet or from emails and can cause unwanted "pop-ups". It is a program that watches what the user does with their computer and sends that information to a central source or to a third party. Have you ever had a spyware program on the computer you use?** [computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
58	Yes
30	No
12	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

- d. **A computer worm or virus are usually harmful programs that copy themselves over and over to spread through a computer's hard drive. These programs are often designed to destroy files and programs when activated under certain conditions. Have you ever had a worm or virus harm your files, programs, or the computer you use?** [computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
44	Yes
52	No
4	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

10. **Now we'd like to know if you have ever done the following things to avoid receiving spam or junk email. Again, please answer just yes or no—if you are not sure, just say 'not sure'. Have you ever...[READ & RANDOMIZE ORDER]** [computer owners & non-owners, internet accessers, e-mailers]

- a. **Avoided posting your email address on websites?** (n=315)

<u>%</u>	
77	Yes
21	No
<.05	NEVER HEARD OF THIS / NEVER KNEW I COULD DO THIS (VOLUNTEERED)
2	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

- b. **Avoided giving out your email address?** (n=315)

<u>%</u>	
82	Yes
15	No
2	NEVER HEARD OF THIS / NEVER KNEW I COULD DO THIS (VOLUNTEERED)
<.05	DON'T KNOW / NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

11. **[ASK IF Q1=1] We'd also like to know if you have taken any of these additional security measures for your personal computer. Have you.... [READ IN RANDOM ORDER]** [computer owners, internet accessers, e-mailers]

- a. **Set up filters or firewalls** (n=289)

<u>%</u>	
76	Yes
17	No
0	NEVER HEARD OF THIS / NEVER KNEW I COULD DO THIS (VOLUNTEERED)
7	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

- b. **Installed anti-SPYWARE software** (n=289)

<u>%</u>	
76	Yes
15	No
<.05	NEVER HEARD OF THIS / NEVER KNEW I COULD DO THIS (VOLUNTEERED)
8	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

c. Installed anti-VIRUS protection software? (n=289)

<u>%</u>	
88	Yes
9	No
0	NEVER HEARD OF THIS / NEVER KNEW I COULD DO THIS (VOLUNTEERED)
3	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

12. If you had a complaint about a fraudulent or destructive email or internet problem like Spam or a virus, where would you turn or who would you contact for help in resolving your problem? [RECORD AS OPENEND] [LIST FOR POST-SURVEY CODING ONLY] [PROBE THOROUGHLY TO GET ALL SOURCES OF HELP THEY WOULD USE] [computer owners & non-owners, internet accessers, e-mailers] (n=315)

<u>%</u>	
0	Better Business Bureau
1	Attorney General's Office
0	Federal Trade Commission
8	Computer company where computer was bought/manufacturere
2	Company that sent the email
0	Website visited when problem occurred
25	Internet service provider
1	Police
0	FBI
17	Friend/family member
4	Anti-virus/Anti-spam software manufacturer
0	Email provider (other than ISP)
7	Computer specialist/Computer Technician/Computer store
6	IT Department/IT person at work
2	Microsoft
2	No one/Handle it myself
7	Other
5	NONE
20	DON'T KNOW / NOT SURE (DO NOT READ)
<.05	REFUSED (DO NOT READ)

Demographics

My last few questions are for classification purposes only!

D1. What is your age as of your last birthday? [RECORD IN YEARS] _____

<u>%</u>	Age
31	40-49
30	50-64
25	65+
<.05	DON'T KNOW/NOT SURE (DO NOT READ)
14	REFUSED

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

D2. What is your marital status? Are you currently.....

<u>%</u>	
53	Married,
5	Not married, living with your partner or significant other,
13	Widowed,
6	Divorced,
2	Separated, Or are you
13	Single and never married.
7	REFUSED (DO NOT READ)

D3. [ASK ONLY IF D1>49] [IF D2 = 1 ASK: “Are you or your spouse a member of A-A-R-P formerly known as the American Association of Retired Persons?” OTHERWISE ASK: “Are you a member of A-A-R-P formerly known as the American Association of Retired Persons?”] (n=277)

<u>%</u>	
57	Yes
41	No
1	DON'T KNOW / NOT SURE (DO NOT READ)
1	REFUSED (DO NOT READ)

D4. What is the highest level of education you have completed? (READ)

<u>%</u>	
4	Less than high school
23	High School graduate or equivalent
17	Some college or technical training beyond high school
32	College graduate
19	Post graduate or professional degree
1	DON'T KNOW / NOT SURE (DO NOT READ)
6	REFUSED

D5. Which of the following best describes your current employment status? Are you currently....

<u>%</u>	
41	Employed full-time
8	Employed part-time
32	Retired and not working
5	Unemployed and looking for work
9	Not in the labor force for other reasons
1	DON'T KNOW / NOT SURE (DO NOT READ)
6	REFUSED

D6. Are you of Spanish, Hispanic, or Latino descent?

<u>%</u>	
9	Yes
85	No
<.05	DON'T KNOW / NOT SURE (DO NOT READ)
6	REFUSED

AARP NEW YORK CITY METRO AREA CYBER SAFETY SURVEY

D7. And which of the following best describes your race?

<u>%</u>	
67	White/Caucasian
11	Black/African American
1	Native American or Alaskan Native
2	Asian American
10	Other: could you specify: _____
<.05	DON'T KNOW / NOT SURE (DO NOT READ)
9	REFUSED

D8. We realize income is a private matter and so rather than ask anything specific about your income, I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2005. Was it... [READ]

<u>%</u>	
4	Less than \$15,000
7	\$15,000 but less than \$25,000
6	\$25,000 but less than \$35,000
8	\$35,000 but less than \$50,000
11	\$50,000 but less than \$75,000
27	\$75,000 or more
4	DON'T KNOW / NOT SURE (DO NOT READ)
32	REFUSED (DO NOT READ)

D9. What is your 5-digit zip code? _ _ _ _ _

D10. What is your county of residence? [INCLUDE 'OTHER']

D0. RESPONDENT GENDER [DO NOT READ – RECORD ONLY]

<u>%</u>	
43	Male
57	Female

THAT WAS OUR LAST QUESTION.

THANKS FOR TAKING THE TIME TO SHARE YOUR THOUGHTS AND OPINIONS.

AARP
Knowledge Management
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