

Improving the security in our community:

A look inside the scams impacting the Latine
community of Minnesota and North Dakota

November 2022

Prepared for:



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Hispanic Advocacy and Community Empowerment through Research

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About Hispanic Advocacy and Community Empowerment through Research (HACER)

HACER's mission is to provide the Minnesota Latine¹ community with the ability to create and control information about itself in order to affect critical institutional decision-making and public policy. General support for HACER has been provided by Minnesota-based philanthropic organizations and the Minnesota Council of Nonprofits.

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Suggested reference to this report is: De La Rosa Mateo, C., Jensen, A., Gutierrez, R. (2022) *Improving the security in our community: A look inside the scams impacting the Latine community of Minnesota and North Dakota*: HACER

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¹ Latine (latn'ā) is a gender-inclusive term for those with origins in Latin America; it is synonymous with Latinx. HACER chooses to use Latine to demonstrate inclusion and not as an imposition on others.

Executive Summary

Background

The goal of this descriptive research study was to better understand the experiences with scams of the Latine community in Minnesota and North Dakota. The primary questions this study aims to answer are:

1. What types of scams are targeting those in the community?
2. How worried are community members about becoming a victim of a scam?
3. How has the community been victimized by scams and lost money in the past?
4. What barriers prevent the Latine community from accessing scam prevention and education?
5. Which medium would be the preferred method for the community to receive education on how to avoid future scams and monetary loss?
6. What could BBB do to better inform the community on scam and fraud prevention?

BBB, looks to further extend their reach to the Latine community to offer resources on scam and fraud prevention and continue to aid those who have been scammed.

Methods

In collaboration with BBB, HACER conducted two focus groups with people living in the Twin Cities area that either knew someone who had been a victim of a scam or were victims themselves. The focus groups were conducted in Spanish and consisted of participants that identified as Hispanic and/or Latine. Participants received a \$50 gift card for their participation. In addition, HACER conducted five in-depth interviews in both English and Spanish with those who identified as Hispanic and/or Latine that either knew someone who had been a victim of a scam or were victims themselves, and who lived outside of the 7-county Twin Cities metro area (Greater Minnesota) or North Dakota. Participants received a \$50 gift card for their participation. Lastly, HACER distributed an online and paper survey statewide in Minnesota and North Dakota to get input from a larger audience on the perceptions and experiences with scams among the Latine community. Eligible participants received a \$10 gift card for their participation in the survey.

Findings

Demographics

Focus groups

A total of 18 participants participated in the focus groups. All of the participants identified as Hispanic/Latine, the majority (n=12) of the participants identified as female, and all lived within the 7-county Twin City metro area. Of the participants, 22% had only been a victim of a scam (n=4), 22% had only known of others that had been victims of a scam, but had not been victims themselves (n=4), and 56% had both been a victim of a scam and knew other victims of scams (n=10).

In-depth Interviews

A total of five individuals were eligible to participate in the in-depth interviews. All participants identified as Hispanic and/or Latine and the majority (n=4) of the participants identified as female. Lastly, these participants were located in different demographic regions of Minnesota, Southeast, Southwest Central, South Central, Southwest Minnesota, and North Dakota.

Survey

A total of 303 respondents completed the survey about the perceptions and experiences with scams. Of the respondents, 92% of were located in Minnesota (n=279) and 8% of respondents were from North Dakota (n=25). Of those who lived in Minnesota, the largest portion (32%) lived in Hennepin or Ramsey County, and of those who lived in North Dakota, the largest proportion (32%) lived in Cass County. All of the respondents identified as Hispanic and/or Latine and, the main language preference of respondents was Spanish and English equally (43%), followed by Spanish more than English (28%).

Personal experience with scams

Participants from the focus groups and interviews most commonly experienced **scams impersonating companies, family and/or acquaintances and stolen bank account or credit card information**. Focus group participants also experienced scammers **asking for bank account information** so that the scammer could deposit money into the victim's account. Interview participants, also experienced **labor scams**. Lastly, survey respondents most commonly experienced **online purchase scams, phishing scams, and romance scams**. Furthermore, these participants were typically contacted by phone calls, followed by text messages, email.

In the focus groups and interviews the scams most often heard of (but not necessarily experienced themselves) were: **scams impersonating companies, family and/or acquaintances, online purchase scams, stolen bank account or credit card information, stolen identity, and labor scams**. In addition, the contact method of the scamming was mainly through social media, but was followed by phone calls and text messages.

Vulnerability of being scammed

Participants from the focus groups and the interviews **were concerned about being scammed in the future**. Though focus group participants thought vulnerability was based of the individual not the group. In addition, interview participants believed adults were the more vulnerable group because they had not heard of children being targets. Nevertheless, both the focus group and interview participants identified factors that make individuals more vulnerable to being scammed.

The main factors that participants identified that made people more vulnerable to being scammed were **not having resources or access to information about scams or scam prevention, not knowing English, not having documentation to be in the United States, and how the Latine community is driven by the need to provide**. However, in the survey, the majority of participants believed that the Latine community is more vulnerable to scams and **the groups that are more likely to be scammed are the elderly, not familiar with technology, does not know how to read, and recently immigrated (less than 5 years)**. Furthermore, survey respondents, similarly to the focus group and interview participants, identified **language barriers as a main factor that contributes to making one more vulnerable to becoming a victim of a scam**, along with the fact that the Latine **community is more trusting** and therefore more likely to fall for a scam.

General scam education in the Latine community

Through the focus groups, interviews, and surveys, multiple barriers were identified that prevented the Latine community from receiving scam prevention information. **The barriers found were that there is a lack of resources that are in Spanish, members of the community are unaware of scam prevention education resources, and the language barrier in general**.

Participants in the focus groups and interviews stated that workshops, social media, classes, and email would be the best methods for offering education on scam prevention to the Latine community. In addition, partnering with a community organization was brought up as well. Entities to partner with are the police and banks, and community organizations such as HACER. **Survey respondents echoed a similar theme with stating that social media, community events, and multi session classes class/course would be the best methods of offering scam prevention education to the Latine community.** In addition, survey respondents said that organizations such as CLUES, Copal, HACER, and Urban Ventures would be good candidates as community partners too.

Workshop and topic preferences

In the focus groups, the most popular topics mentioned were **what to do if you get scammed** and **what are the different types of scams**, – these topics were mentioned by the majority of participants, and interview participants shared the same sentiment. In addition, survey respondents echoed similar topics that the focus group and interview participants mentioned which were being able to **identify the different types of scams** and this was followed by **general scam prevention education**.

Knowledge and suggestions for BBB

In the focus groups and interviews, the participants identified multiple cultural consideration that BBB should be aware of when reaching the Latine community such as: **making an effort to understand and communicate with the Latine community, language barriers, lack of information in Spanish, family dynamics, and community values.**

From the interview participants, it was shared that **BBB can build trust in the community by being present and offering resources and information in Spanish.** From survey respondents, **they echoed the same sentiment about BBB being present and indicated community events and activities where BBB can engage more with the community would be a great way for them to reach the community,** in addition to BBB using social media to connect with the community as well.

Conclusion

Members of the Latine community in Minnesota and North Dakota are experiencing different types of scams like impersonation, stolen financial information, labor scams, online purchase scams, phishing scams, and romance scams, and the scammers are contacting them in a diverse number of ways, including through email, postal mail, text, and phone calls. In addition, there was concern among participants about being scammed again in the future, and participants pointed out that some groups of people may be more vulnerable to scams, such as those who do not speak English. Furthermore, a common theme throughout this project was the need for scam prevention information in Spanish, as well as services in Spanish, and participants felt like there was not enough information or resources on the topic and that was a barrier to learning more about preventing scams in their lives. Finally, participants noted that BBB being present in the community and offering services in Spanish is an important component of developing trust with the Latine community with social media being the most popular method to reach the Latine community to disseminate this information.

Background and Methods

Background

The Better Business Bureau Serving Minnesota and North Dakota (BBB) is a non-profit organization whose mission is to be the leader in advancing marketplace trust. BBB helps people make smart and safe buying decisions – by setting standards for marketplace trust, encouraging and supporting best practices through education, celebrating role models, and calling out substandard behavior. BBB is also the community leader in scam prevention education, and thus, is continually invested in learning what scams are affecting different communities and how to educate and protect them.

The goal of this descriptive research study is to answer the primary questions of interest to BBB: What are the top scams affecting the Latine community of Minnesota and North Dakota and thus what scam prevention education can BBB offer? BBB looks to further extend their reach to the Latine community by offering better resources on scam and fraud prevention and continue to aid those who have been scammed.

This research is funded by Allianz through the company's financial security grant. Allianz is a long-time partner of BBB for community scam prevention education, and the two organizations are linking arms to better serve communities who are often underserved.

Methods

In collaboration with BBB, HACER conducted a descriptive research study that looked to provide elements to support BBB in answering its primary questions of interest:

1. What types of scams are targeting those in the community?
2. How worried are community members about becoming a victim of a scam?
3. How has the community been victimized by scams and lost money in the past?
4. What barriers prevent the Latine community from accessing scam prevention and education?
5. Which medium would be the preferred method for the community to receive education on how to avoid future scams and monetary loss?
6. What could BBB do to better inform the community on scam and fraud prevention?

HACER conducted and facilitated focus groups with people living in the Twin Cities area that either knew someone who had been a victim of a scam or were victims of a scam themselves. Both focus groups were conducted in Spanish and consisted of participants that identified as Hispanic and/or Latine². Focus group participants received a \$50 gift card for their participation. The results of the focus groups were used to develop the interview questions, so that the in-depth interviews could offer further insight into the participants' experiences with scams.

HACER conducted five in-depth interviews in both English and Spanish with the same eligibility criteria as the focus group participants (identified as Hispanic and/or Latine that either knew someone who had been a victim of a scam or were victims themselves) and who lived outside of the seven-county Twin Cities metro area or lived in North Dakota. Interviews were chosen for people living outside of the metro-area due to the difficulty

² Latine is a gender-inclusive term for those with origins in Latin America; it is synonymous with Latinx.

of recruiting enough individuals to participate in a focus group; the interviews therefore offered an opportunity to more intentionally reach and get input from individuals during a time that was convenient for them. Interview participants also received a \$50 gift card for their participation.

Last, HACER distributed an online and paper survey statewide in Minnesota and North Dakota to get input from a larger audience based on some of the common themes about scam experiences that arose in the focus groups and interviews. Eligible participants received a \$10 gift card for their participation in the survey. The focus groups and interviews were transcribed and analyzed using NVivo qualitative analysis software. The survey was administered through REDCap and Microsoft Forms and was analyzed using Microsoft Excel.

Limitations

These findings must be interpreted in light of their limitations. First, focus groups are qualitative in nature, and therefore are not meant to be generalizable to the entire Twin Cities area or even the Twin Cities Latine population. In addition, in-depth interviews are qualitative in nature as well and are not meant to be generalizable to the Latine population outside of the Twin Cities, of Greater Minnesota nor North Dakota.

Second, HACER aimed to get representation from southern, central, and northern Minnesota and North Dakota, but due to the quick turnaround of the project (and additional time needed to recruit and seek out additional partners in the area) an interview from Northern Minnesota was not secured. HACER exhausted outreach efforts with established contacts in Northern Minnesota, however more time would be needed to further cultivate relationships in Northern Minnesota because of the smaller presence of the Latine community— around three-quarters of the Latine community lives in the bottom half of the state, in and underneath the central and Twin Cities regions (U.S. Census Bureau, 2021). Furthermore, it is important to note that the information offered here, though rich, cannot be generalized to all Latines living in Minnesota and North Dakota. Finally, there are risks distributing a survey online even when proper precautions have been taken. The English survey was affected by Twitter bots³, even with safeguards that the survey had in place to prevent this. To combat this, HACER added additional quality assurance questions to both the English and Spanish online survey and added verification measures to confirm the legitimacy of responses to the survey questions.

³ A Twitter bot is a type of bot software that controls a Twitter account via the Twitter API. The social bot software may autonomously perform actions such as tweeting, re-tweeting, liking, following, unfollowing, or direct messaging other accounts.

Findings

The focus group and in-depth interview findings are interconnected because the questions used in both were very similar. Therefore, offering the findings of both in aggregate will provide an overall insight into the perceptions and experience with scams in the Latine community of Minnesota and North Dakota.

Focus Groups

A total of 20 individuals registered for and were eligible to participate in the focus groups. These 20 completed the necessary consent form to participate in the focus groups. Of those 20, 18 individuals participated in the focus groups. Of the 18 participants, 100% identified as Hispanic/Latine, and the majority (n=12) of the participants identified as female. The majority (n=13) of participants were between the ages of 35-54 and all lived within the seven-county Twin Cities metro area, but most lived in Minneapolis (n=7) and a near suburb, Columbia Heights (n=4).

In-depth Interviews

A total of 40 individuals registered for the interview and five were eligible to participate in our in-depth interviews. These five participants completed the necessary consent form to participate in the in-depth interview. Of the five participants, 100% (n=5) identified as Hispanic/Latine, and the majority (n=4) of the participants identified as female. The majority (n=3) of participants were between the ages of 35-44. Last, these participants were located in different demographic regions of Minnesota: Southeast, Southwest Central, South Central, Southwest Minnesota, and North Dakota.

Personal experience with scams

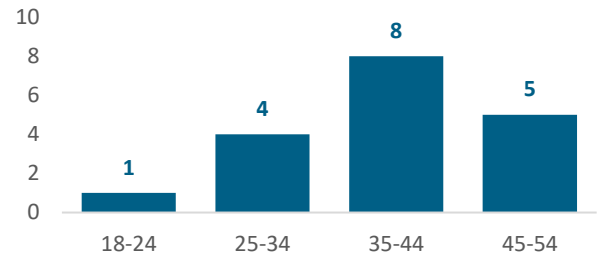
The majority of participants understood what a scam is.

To gauge the experiences and perceptions of scams it is important to gauge the overall understanding of what a scam is. When asked to explain what a scam is, focus group and interview participants alike echoed the same sentiment that it is a crime of deception that is executed in many different forms, to get private information, money, or something else of value.

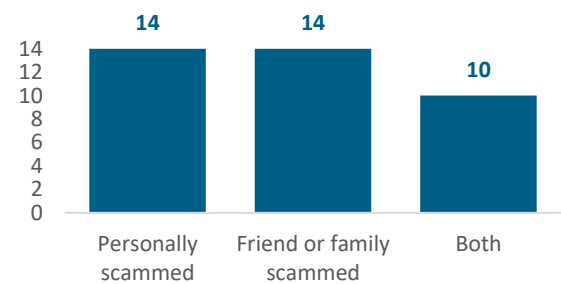
The majority of participants reported they had been a victim of a scam.

In the focus groups, the majority of participants shared that they had been a victim of a scam and lost money or something else of value. In addition, others detailed that they had been victims of attempted scams that did not result in the loss of any money. There were various types of scams that participants experienced, including phone calls, identity theft, being asked for their bank account information, and scammers impersonating different companies.

Age of focus group participants (n=18)



Scam experience of focus group participants (n=18)



Phone calls and messages impersonating different companies, family, or acquaintances. In these incidents of scamming, the majority of focus group participants received phone calls from scammers impersonating the IRS, but other companies that have been impersonated include the electricity company, the Social Security Administration, PayPal, and a lawyer. In these calls, scammers would tell the participants that they had an outstanding bill that they needed to pay or that they needed to verify their account information. In the instances that the scammers impersonated family, they would pretend to need something and would either ask for their personal information or money from the participants. A participant shared, *“A scam happened to me around two years ago. I spoke with someone from the electricity company, and they told me that I was late paying my electricity bill, and had to pay right in that moment, and that I had to go to this Walgreens... to buy a prepaid card and give them the number [of this prepaid card] or they were going to cut my electricity. More or less, this is what they told me and I almost did it, but when they told me about getting a prepaid card I was like ‘how weird’ because I’ve never heard of paying this way. Then I contacted the electricity company... and someone answered and told me that the number they called from is the company’s real number, [the scammers] can call and make it appear as [the company’s real number], but the call is made from somewhere else.”*

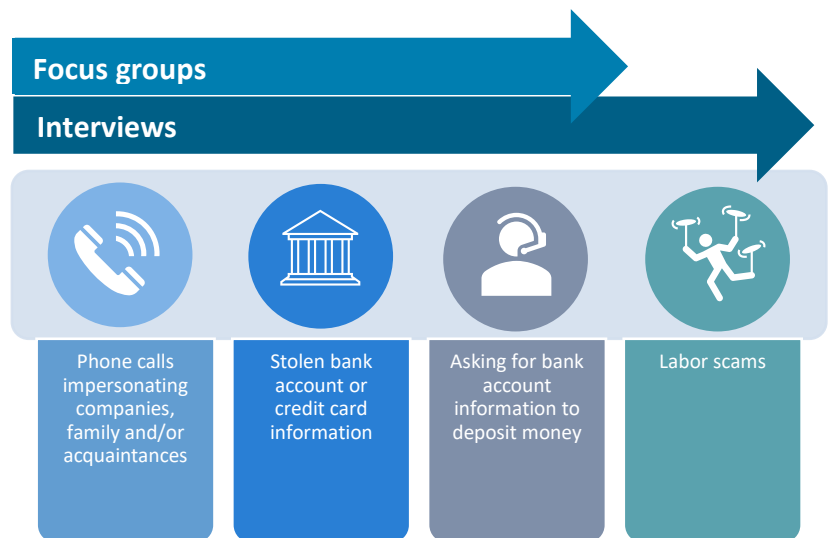
Similar to those discussed in the focus groups, the interview participants received phone calls from scammers impersonating the IRS, Social Security, Excel Energy Company, and their insurance company. In these calls, participants continued to share a similar experience to the focus groups in that the scammers would tell the participants that they had an outstanding bill that they needed to pay or that they needed to verify their account information. A participant shared, *“I don’t know if It’s all Minnesota, but [in Southeast Minnesota] we have Xcel Energy and they started making calls that you owe so much... that I need to pay, otherwise my electricity is going to be turned off. But what was strange is that they called from the company’s real number, or it appeared to be Xcel Energy customer service and they were asking for money and then I hung up. They called me again and I told them I’m up to date with all of my payments and I don’t owe anything... Then I told them if you talk to me then I’m going to talk with the police, so that they investigate this.”*

Identity theft and bank account information or credit card information being stolen. In the focus groups, these two different types of scams were highly connected, in a way that the majority of those who had their identity stolen also had their bank account and credit card information stolen. The majority of participants did not know their information was stolen until they saw fraudulent charges on their bank accounts. Another participant, who had their identity stolen, found out because the scammer filed for unemployment benefits, and two other participants found out their information was stolen because they tried to open a credit card and found out there were already credit cards open that they were unaware of. A participant shared, *“Yeah, I realized [I was scammed] because... we went to Wisconsin Dells and I paid with my card, and I’m one of those people that is always monitoring their card online, I’m always on my bank app. Always checking because I’ve had [scamming] experiences with my card before, and that’s why I’m always checking my account and [then there was] some account that I didn’t know and that I didn’t make...and that’s how I realized that they stole money from my card and this time they stole the money from California, and I told [the credit card company] I didn’t make any payment in California.”*

Asking for bank account information to deposit money into an account was another popular way that fraudsters attempted to scam participants. The scammers attempted to reach the participants through various methods such as a phone call asking for their bank account information so that the scammer could deposit money into their account, a text message asking for information, and with a check that said it was from the

government.

The focus group participant who received the check shared, *“they sent me a check, and it came, and it was for \$6,000 and it said it was from the government... for education for single mothers. At that time, I was a single mother. Where was my information found? I don’t know, but [this check] came. I went to the bank and told them to fix this because I was getting this and that. Then they canceled my account and they sent [the check] to the government, so that they would open an investigation.”*



During the interviews, a participant

attributed their information being stolen to having a common name. They shared, *“I had zero issues because [my] maiden name nobody knew. This new name, when I got married, super common, most common last name possible and I’ve been scammed several times, my identity has been used. I have, you know, constantly getting notifications that, you know, there’s charges on my account, but it’s in another state and it’s a person– They identified the person. They eventually, you know, find out who it is, but people who are very smart, they can access your account, get to do that.”*

Something that arose in the interviews but not the focus groups were **labor scams**. A participant shared that they had experienced a **labor scam** and was taken advantage of with others by an employer. The participant stated, *“It’s normal that companies offer us salaries...right... and they told us a minimum and maximum number of hours by 14 days, not two weeks, and... we realized we were working more hours, or we were working under conditions that weren’t established from the beginning. That is what I hear most frequently, especially because of the area in which I work or participate in.”*

Last, additional ways that focus group participants experienced scams were applications asking for information, subscription services, and housing. Interview participants shared charity scams, money deposit, and it was perceived by a participant that an employee from a legitimate organization tried to scam them rather than a fraudster impersonating an organization they are not affiliated with.

There were various methods of contact for the participants that experienced scams.

The participants indicated that there were various contact methods used for the scams they experienced, but the most popular were phone calls, social media, emails, and text messages.

Phone calls were the most recognized form of contact from scammers that focus group participants experienced. Some phone calls include scammers impersonating companies, and family or friends. This was also true for interview participants.

Social media also came up as a frequently used contact method. Facebook was pointed out by numerous participants as the primary platform when seeing scams on social media. These scams were often related to online purchase scams where scammers would be selling services and products online.

Emails were also a common contact method for scams. Many focus group participants said they received emails impersonating organizations and companies such as the IRS, Amazon, and PayPal. They also spoke about emails that were trying to give them money.

Text messages are popular too and some focus group participants stated that with their experience they received a link asking for information and a participant received a text by a scammer who claimed to know them. One interview participant similarly expressed being contacted by text message.

Last, additional scamming contact methods that some focus group participants experienced were through CashApp and on other websites.

Some participants shared the amount of money they lost during the scam.

In the focus groups, a participant stated that they lost around \$100 after falling victim to a scam. In the interviews, one participant stated that they had lost \$100 in one scam and around \$700 in a different scam.

In some instances, participants realized they were being scammed during the scam, and some not until after.

In the focus groups, many participants realized they were being scammed because they realized something was not right and/or they saw unauthorized charges in their bank account. In addition, some participants shared they tried to open a credit card and there was already one open that they were unaware of. Lastly, a participant shared they are generally more cautious and therefore more vigilant against scams.

Similarly, the interview participants realized they were being scammed because they realized something was not right and/or they saw unauthorized charges in their bank account and were also practicing more caution.

Of the participants that experienced scams, some reported it to an institution.

In the focus groups, many participants stated that they reported the scam to their bank or the police. One participant shared that they reported the experience to the organization that was impersonated. In addition, many participants shared that they confided in their family, more specifically their spouse, about the scam they had experienced.

In the interviews, there were some participants who stated that they reported the scam either to their bank or the organization that was being impersonated during the scam. In addition, participants confided in their family about what had happened, and one participant shared what happened on Facebook to inform the community.

Some participants who got scammed shared their mix of emotions after.

The participants in the focus group who shared how they felt after they were scammed, they said they felt foolish, and or generally feeling sad or bad.

The interview participants who shared how they felt after they were scammed, said they felt like they should have done more to catch the scam, that they felt disbelief or distrust in organizations and/or the government, embarrassed, and or generally feeling sad or bad.

Some participants changed their habits after being scammed.

The focus group participants who experienced a scam and changed their habits said they started to check accounts more frequently and no longer answer phone calls from numbers they don't know.

Similarly, interview participants who experienced a scam and changed their habits said they started to check accounts more frequently, delete suspicious messages, are more cautious with who is sending them messages, and have taken more precautionary measures with their bank.

Participants mentioned some scams they thought affected the Latine community more.

In the focus groups, some participants thought that identity fraud and stolen bank account or credit card information affected the Latine community the most often.

In the interviews, some participants pointed out that they have seen more members of their community falling for sweepstakes, lottery, and prize winnings scams and another pointed out that the community is more susceptible to scams where products or services are listed at a lower price, or what might be considered a “good deal”.

Participants have heard of many different types of scams.

Outside of the scams they personally experienced, participants also shared the types of scams they have heard of. The most popular were phone calls or messages impersonating different companies, family members, or acquaintances, online purchase scams, bank account information and credit card information being stolen, and labor scams. As noted previously, focus groups and interview participants had experienced these types of scams themselves, except for online purchase scams. Regarding **online purchase scams**, where scammers would sell fake products online, this was typically done on social media platforms (primarily Facebook). A participant shared, “You have to be very careful making purchases on social media because nowadays this is the place for scams.” Examples of other scams they have heard of can be found in Appendix 4.

Last, additional scams participants had heard of are charity scams, deposit fraud, identity theft, subscription services, and sweepstakes and prize winnings.

Types of scams participants mentioned	Focus groups	Interviews
Phone calls impersonating companies, family and/or acquaintances	✓	✓
Stolen bank account or credit card information	✓	✓
Stolen identity	✓	
Labor scams	✓	✓
Attempt to steal money through blackmail, kidnap, or ransom	✓	
Credit card cloning	✓	
Perceived scam: Lawyer fees	✓	
Charity scams		✓
Deposit scams or fake checks	✓	✓
Online purchase scams	✓	✓
Subscription services		✓
Sweepstakes, lottery, and prize winnings		✓

There were various contact methods for the scams that participants had heard of.

Among the focus group participants, there were various methods of contact for scams heard of, but the most popular were:

- **through social media**, with a specific focus on Facebook as being the primary platform when seeing scams on social media;

- **phone calls**, which include scammers impersonating companies, family, or friends; and
- **text messages**, in which participants shared they have heard of people being texted by scammers who claim to know them in some cases, and they are sending links asking for information.

Last, additional scamming contact methods that were mentioned were stores such as the gas station with credit card cloners, email, and online shopping websites.

As stated in the focus group findings, social media was the most popular contact method, and among the interview participants this remained true, in addition to email and postal mail.

Participants shared that they have heard of people reporting and not reporting for various reasons.

In the focus group, one participant explained that a person they knew did not report their scam because they felt embarrassed by what had happened. However, other participants shared that they knew people who have reported scams to either the bank or the police. In addition, the person that did report the scam to their bank was able to resolve the issue with the fraudulent charges.

In the interviews, participants shared that for peers who had been scammed did not report the scam because they were scared, did not know where to report the scam, or what resources were available to them.

Vulnerability of being scammed

Participants are concerned about being scammed.

In the focus groups, most participants were concerned about being scammed in the future. One of the reasons they were concerned was due to the fact they do not want their identity stolen. One focus group participant mentioned having family members that had their identity stolen and said this heightened the precautions they took and their concern of being scammed. In addition, losing money to a scam and the affect it would have on one's family was a concern too.

A focus group participant shared, "Yes, of course, I think [being scammed] concerns us all, right... so in regard to family, imagine losing a great deal of money, because the family is greatly affected too."

In the interviews, most participants were also concerned about being scammed because they did not want to lose the little money they had. This concern caused some participants to take extra precautions, but some also recognized there was only so much they could do. Regarding being concerned about being scammed, an interview participant shared, *"Absolutely. Every day, always, that's why I have that extra protection plan hoping that I would be covered. But you know what if it's bigger than the coverage because the coverage only goes X amount, so if it's over that, it's out of my control."*

Participants listed many factors that make individuals more vulnerable to being scammed.

In the focus group, participants shared different factors they believed made individuals more vulnerable to being scammed. The main factor that was identified was not having resources or access to information about scams or scam prevention.

A focus group participant who believed scam prevention information is needed shared, *"We do need to be informed about what scams there are right now and how these people operate... it's those who make the calls and who are sending you a link. I have an acquaintance who owns a business, and they sent her a link via*

email, and she opened it. I don't know how much information she put in, but yes, they robbed two of her bank accounts, from her business... you never know... I never thought that could ever happen here in the United States... we cannot protect [the people] because we do not know what they [the scammers] are doing when scamming."

A common theme that many focus group participants noted is that lack of access and education made people more vulnerable to scams. Specifically, they noted that lack of citizenship, not knowing English, relying on internet purchases, not knowing how to use social media, and not knowing the law and procedures in relation to being scammed all increase the vulnerability of individuals. They also mentioned that the information companies have on people and share with other companies increases the likelihood of being scammed.

Interview participants shared similar themes; the things they believed made individuals more vulnerable to being scammed were not knowing English, not having documentation to be in the United States, and how the Latine community is driven by the need to provide. An interview participant shared, *"Well, I think one thing that makes us vulnerable is language. Another is obviously the lack of documents. We don't have a number, we don't have insurance, sometimes neither a way to move, so then if there is a job where we can go, then we go. Then sometimes it's the need itself—the financial need, it's the need for language, it's the need to move, it's also the need to be able to transport ourselves, because that too is a big problem for us. We can't go almost anywhere, because we don't have a license, because we can't drive... That's what's valuable to scammers [these vulnerabilities], which is also valuable to abusive people."*

Like the focus groups, in the interviews it was also noted that not knowing the law and procedures in relation to being scammed, not having resources or access to information about scams, and how those in the Latine community can be more trusting are all factors that increase the vulnerability of individuals.

Participants had varying views of those who are most vulnerable to scams within the Latine community.

In the focus groups, one participant believed that who is most vulnerable to scams in the Latine community is more dependent on the individual person rather than a group within. Another participant noted that they believed those who are more active on social media (including children and adolescents) are a more vulnerable group.

Regarding who they thought are most vulnerable, a focus group participant shared *"I'm not sure who [in the community] – because I think that...the vulnerability we have to scams varies greatly depending on the person, I imagine it may be the generation, and the information we have."* Another focus group participant shared, *"There are a lot of people that are active on social media, so continuing to work on [offering scam prevention information] and work to get this taught in schools because our children are very vulnerable to all this."*

In the interviews, participants believed that adults were among one of the groups that are most vulnerable to scams in the Latine community, and some believed it was because scammers do not target children. An interview participant shared: *"I think anybody over twenty-five is at high risk. They don't really target the kids. They don't have much money to work with."* Another interview participant shared: *"I think adults... because I've noticed how sometimes when [the scammers] call and if a child answers and they hear their voice they hang up the call. They don't continue with the conversation and so... usually they can distinguish between the voice of a small child and an adult."*

Interview participants also noted that adolescents between ages 12 and 16, the elderly, and those that do not speak English are also those who are most vulnerable to scams in the Latine community.

Participants had mixed feelings on whether the Latine community is more vulnerable than other communities.

In the focus group, some participants shared the sentiment that they did not believe there was a difference in communities when it came to who is more vulnerable to getting scammed because everyone is vulnerable in one way or another. A participant pointed out that none of the scams she has seen are in Spanish. A focus group participant shared: *“I don't think there is a specific [scam] or anything affecting Latinos more, but I think we all suffer from scams at some point, whether or not you successfully get scammed ...it's just something that bothers you.”*

However, other focus group participants said they believe that the Latine community *was* more vulnerable than others because of the barriers that exist; such as the lack of information on scams, lack of knowing the language (English), and therefore not knowing what resources are available and in their language (Spanish). A focus group participant shared: *“I believe that as a community we are very vulnerable to all these types of scams, and sometimes language barriers, barriers with the lack of information, make us fall more and more [for these scams] ... Through education it would help us not to be victims of scams so often, right.”*

Similar to the focus groups, the interview participants echoed mixed feelings on if the Latine community is more vulnerable to scams than other communities. In the interviews, some thought that they did not believe there was a difference in communities when it came to who is more vulnerable to getting scammed. An interview participant shared, *“Well, I think we are all exposed, not just because we are Latino, we [all] are more vulnerable. But I think that they choose numbers at random and whoever it is, will be scammed.”*

Other interview participants *did* believe that the Latine community was more vulnerable because of the the lack of information on scams. In their answer, one interviewee said: *“Absolutely. Because they have no resources and no help.”*

Participants shared some of the factors that help the Latine community from falling victim to scams.

Focus group participants indicated that having more access to information on scams would help prevent the community from falling victim to scams.

In the interviews, participants similarly noted that having more access to scam prevention information would help protect the community from falling victim to scams. Participants also said that to support each other, the community shares information amongst themselves of what scams or frauds they are seeing.

An interview participant shared: *“between friends, they sometimes tell us ‘you know, there is a number that is fraud and this, or that.’ Because of this communication we are well informed. So, from this, I believe that this is something that serves us perfectly.”*

Participants shared that they had learned more about scams from family, friends, and social media.

A focus group participant echoed a similar sentiment about sharing information amongst the community – more specifically through social media: *“We hear people. Maybe sometimes on social media and they warn us,*

for example, that there's something new, a new virus or a new scam is out there."

In the interviews, participants shared that they had learned information from children and spouses. A participant shared: *"My daughter who is 20 years old always says to me 'be careful mami,' and 'don't answer this phone call and don't do payments like that.' She's always a little on alert."*

An interview participant shared that, on the contrary, they don't learn about scams from anyone or anywhere, but that she is always getting asked questions about scams from those in the community. She said: *"Never. They get scammed all the time, so they're asking me questions and I'm like, 'Hey, get the protection plans,' but [that's] all I know."*

General scam education in the Latine community

There were varying opinions on who in the Latine community would benefit most from scam prevention.

Focus group participants indicated that those who would benefit the most from scam education were adolescents and those who don't know how to use social media. Parents were mentioned as well, so that they can share and teach their children about scam prevention.

Interview participants said that those who would benefit the most from scam education were parents, so that they can share and teach their children about scam prevention. They also mentioned that everyone would benefit from more exposure. In addition, a participant mentioned adults between 25-50 would benefit because they're at an age where they're in their career and their information is more available.

There were mixed opinions on whether children are susceptible to scams, but the majority agreed it is very important to educate children and adolescents.

In the focus groups, participants shared that they thought adolescents were more at risk for scams because of their presence online. They said children are more vulnerable to scams on Instagram, they are able to make online purchases, and have access to different apps. In addition, some participants thought it was very important to teach children about scam prevention. A participant shared: *"On social media there are many [kids] that are very active... so continue to work [to share scam information] and teach them in the schools because our children are very vulnerable to all of this."*

In the interview, most participants believed that adolescents are less susceptible to scams because they have not heard of children/adolescents getting scammed, that they have no money to take, and that their parents would be more of a target. In addition, all participants agreed it is very important to educate children on scam prevention. A participant shared: *"I think it's very important so then they're educated to help their families and their parents that don't know how that works, and they can at least help the older people in the family understand how that works."*

Participants thought children should be taught about scam prevention in various ways

In the focus groups, many participants stated that children should be taught more about scam prevention education in school.

In the interviews, participants thought that children should be taught more about scam prevention in school, through community courses, through programs, at cultural events, and to have focus groups, so that there are open conversations with them.

There were mixed opinions on if elderly are more or less susceptible to scams, but the majority agreed it is of some importance to educate the elderly on scams

No one in the focus groups mentioned what the opinions and perceptions of the susceptibility of seniors to scams are, nor was the importance to educate seniors on scam prevention mentioned.

In the interviews, participants were split: Some thought that the seniors are more susceptible to scams and some thought they are less susceptible to scams. However, all participants agreed there is importance in educating the elderly on scam prevention by offering community classes for all and taking the time to explain the information.

Those who thought the elderly were more susceptible to scams thought it was due to their lack of knowledge about technology and how they answer the phone for anyone who calls. A participant shared, *“those who are 60 and above [are more susceptible to scams], not so much the millennials, because [seniors] don’t have the knowledge, the developed skill. We don’t have the same skills that adolescents have, those young kids... You know, the technology, is the main place to get scammed. Therefore [the kids] are better than the elderly who don’t have as much knowledge, anyone who calls them they’ll answer.”*

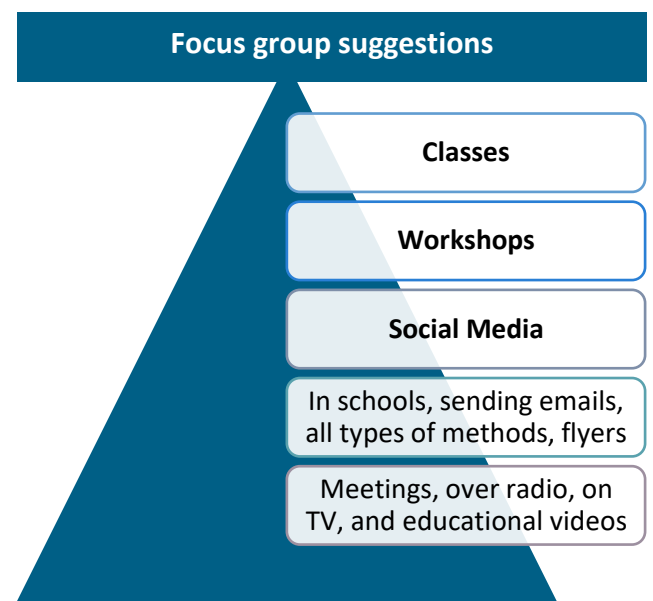
Those who thought the elderly were less susceptible to scams thought it was because they are more private with their personal information and less inclined to use technology. A participant shared: *“from what I’ve heard of is that [seniors are] less susceptible because... they don’t share their information as much. They’re, you know, stuck in the back of good old days where they don’t really do social media, so their information isn’t out there. And so they’re more private.”*

Participants believed the best methods to deliver scam prevention education to the Latine community is workshops, among other methods.

In the focus groups, most participants agreed that the best way to offer education on scam prevention to the Latine community is by offering classes (with multiple sessions) and/or workshops (a one-time event). The most mentioned method were classes, followed by workshops. In addition, some participants thought it would be best if these classes and/or workshops were offered by or in partnership with community organizations or partners, the police, or the banks.

A participant shared: *“Well, I think that nobody wants to say anything about this stuff because they think, or we think, that people will say ‘how stupid,’ right. ‘They scammed you?’ But I think these groups that you, [HACER], are doing is really good because we realize how many people have actually been scammed, and it’s not something that has to do with how smart you are or aren’t. Scams just happen sometimes, and you don’t know.”*

In addition, many focus group participants mentioned that sharing the education on social media would be a good way to inform the community because there are many people that use it, and there are also a lot of scams there. A participant shared: *“I think nowadays... there’s*

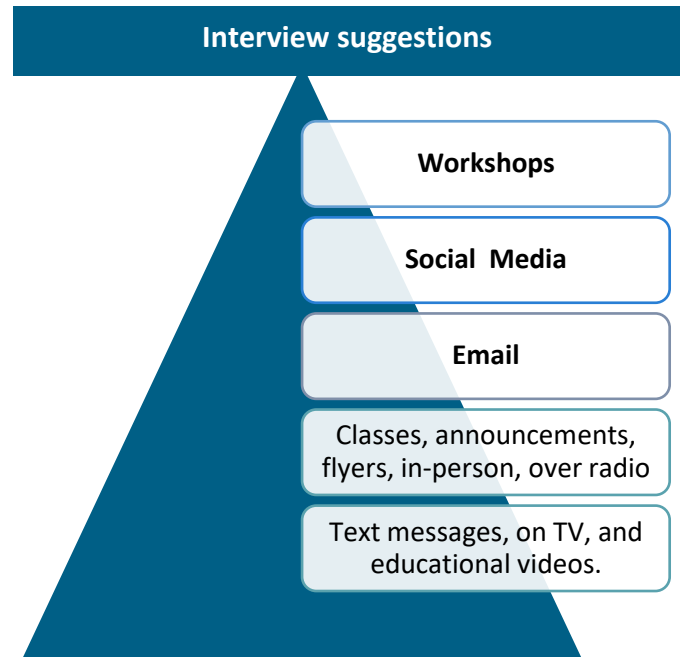


more familiarity with social media, [like] Facebook, I think it's very in. I think all social media should have more information about scams."

Many other methods were also mentioned, like educating in schools, sending emails, flyers, meetings, over radio, on TV, and educational videos. Last, at least one participant for each of the following methods, mentioned that announcements, community events, and in-person events were the best ways to educate the community as well, and a participant mentioned education should not be delivered via phone calls, messages, or email, because it would only cause more confusion.

In the interviews, most participants also said that the best way to offer education on scam prevention to the Latine community is by offering workshops, followed by social media, and then emails. In addition, it was noted that the workshops should be available in Spanish, too. A participant shared: *"workshops are great, workshops with a company, a company like HACER... I think these types of events would help us become more familiar with scams so we're able to prevent them."*

In addition, participants also mentioned classes, announcements, flyers, in-person, over radio, text messages, on TV, and educational videos.



Workshop topics and preferences

The majority of participants would like to attend the workshop in the evening.

Most interview participants would like a workshop to be offered in the evening after work and after their kids are finished with school for the day, but one participant said they'd prefer the workshop in the morning.

The majority of participants would like the workshop to be virtual.

In the interviews, most participants stated they'd prefer the workshops to be virtual because it removes barriers for those that live in more remote areas and may have to drive a longer distance to attend an in-person workshop, and for those who have other responsibilities such as children and/or work. There was one participant that preferred in-person because they believed it was more difficult for the Latine community to connect online.

Focus group participants were not asked about their preferences for virtual or in person workshops.

Receiving valuable information on scam prevention would encourage participants to attend.

In the interviews, all participants agreed that, if BBB offered workshops, all they would need as encouragement to participate would be the valuable information that BBB would offer them. They said this information is useful to them so that they may help others to avoid scams, hear the experiences of others, and to learn about scams.

Focus group participants were not asked about what would encourage them to participate in workshops.

There are various organizations that BBB could partner with.

In the focus groups, many participants shared that they thought it would be a good idea for BBB to partner with the police and banks, since the police are knowledgeable about the law and the bank has information on how to protect your accounts. It was also shared that partnering with community organizations would be a great way to reach the community.

A participant shared: *“Well, I believe that in order to make our community aware of this, it would be very good for organizations like you to give some kind of training about scams. I think it would be very positive to do this, and the best [organization] would be HACER and CLUES via zoom like right now with a couple of people and this is more comfortable for the people who can connect and it’s in our language, [Spanish].”*

Potential partners

- HACER
- CLUES
- Unidos Minnesota
- United Farm Workers (UFW)
- Schools
- Trailer communities
- Associations

Interview participants mentioned different entities that BBB could partner with such as community organizations like **Unidos Minnesota** and **United Farm Workers (UFW)**, and in **schools, trailer communities** or associations.

A participant shared: *“I think mostly with schools. Every school has, you know, a Latino cultural liaison that kind of works with just families, and so the word would be spread out really quickly through them.”*

There are various topics that are needed.

In the focus groups, the most popular topics mentioned were **what to do if you get scammed** and **what are the different types of scams**, – these topics were mentioned by the majority of participants. Other topics mentioned were **what precautions you should take to avoid scams** and **what are the laws**. A participant stated: *“What steps to follow... I imagine when we see that someone has taken money out of our bank accounts, we get scared and we... would want to just pay it... but it’s better to learn that we shouldn’t be scared and that we should report it and follow the steps the bank tells us...”*

Topics of interest for participants

- What to do if you get scammed
- Different types of scams
- Precautions needed to avoid scams
- Laws related to scams

Interview participants shared the same sentiments and topics of interest. A participant stated: *“Just give examples of the different ways people can be scammed, and the various examples that exist.”*

Knowledge and suggestions for BBB

Participants are not familiar with BBB

Both the focus group and interview participants said they were not familiar with BBB.

There are multiple barriers that the Latine Community faces that prevents them from getting scam prevention information.

Focus group participants said the main barriers to receiving scam prevention information are not knowing where to find it, the lack of resources on this topic in general, and finding scam prevention information or services in Spanish.

Similarly, the interview participants mentioned not knowing where to find scam prevention information and

not having the information in Spanish.

There are multiple Latine cultural factors that BBB should take into consideration.

Focus group participants mentioned multiple cultural considerations, which were common themes throughout the conversation. They include trying to better understand the Latine community, lack of time, language barriers, lack of information in Spanish, and family dynamics.

Making an effort to understand and communicate with the Latine community was considered important.

A focus group participant shared: “If there was a little bit more communication and understanding that as a community, we don’t have the advantages that the Americans have in making calls, and being able to follow up, then that’s why we are an easier target for the scams that are done to us.” Another shared, “If [BBB is] really flexible about [offering information], they’ll get more numbers to show up to understand what the BBB is versus if they just spread the word that there is a class and a difference, like in English, [the community is] not going to attend or they won’t even take the time of day to sign up.

This includes understanding that many Latines have **competing priorities that limit their time to** participate in activities hosted by organizations or search for information. A participant shared: “the people are working, the people busy with different things. One or two jobs, school, kids, so sometimes we don’t have a moment to search for important information, but it’s not that we don’t want to know.”

As noted previously, **lack of information and services in Spanish** also make it a challenge for Latines to meaningfully engage. A participant shared: “I think that as a community we are very vulnerable to all of these scams, and sometimes the language barriers, the barriers when it comes to the lack of information, make us more and more susceptible to falling for scams.”

Interview participants shared similar sentiments regarding **language**; “Yes, the communication I think is [important], we come from a Spanish-speaking society, and we’ve come to a Saxon-speaking society. So being able to learn English as quickly as possible, even if it is the basics, will give us, and help us open doors. To put it simply, here in this community [in North Dakota] where I live, in this town, I see the few Mexicans who live here, we hardly live with the local community and it’s because we can’t communicate... Ultimately this slows us down, slows the development of the community. I think that if there was an initiative or support from different associations that we were included in, so that we could communicate, learn English as soon or as easy, quickly and easily, it would be very good for everyone.”

In addition, interview participants also mentioned the importance of **family dynamics**. A participant shared: *“The family dynamic [is important], because if you learn more about the family dynamics of us Latinos, of us Hispanics... if you learn, for example that the dynamic or how a Honduran family runs, a Salvadorian family runs, a Mexican family, then you will realize yes, we are similar, but we’re different. That is, in reality yes, yes there are some things that are done differently, some things that are different in how we raise our children and the hierarchical order of the family.”*

Being present and offering information and resources in Spanish are ways BBB can build trust within the Latine community

Interview participants reaffirmed two main ways that BBB could build trust within the Latine community. The majority mentioned that offering information in Spanish, since there is a lack of this resource, would be a great way to reach the community. A participant shared, *“They just need to have their resources in Spanish.*

[BBB] needs to be able to communicate with them in their language to get them to trust them because it's hard [for the community] to trust them... and if anybody or representative that speaks their language, all they have to do is talk about it in their language and they'll sign up, they're really easy to sign up."

In addition, many participants mentioned that BBB having a presence within the community would make a difference when building trust. A participant shared: *"[In relation to BBB], just by being there, just by offering their services, knowing that I can trust them and helping the community and helping me. And like you said, it's a non-profit organization, so that alone says that speaks so highly of them."*

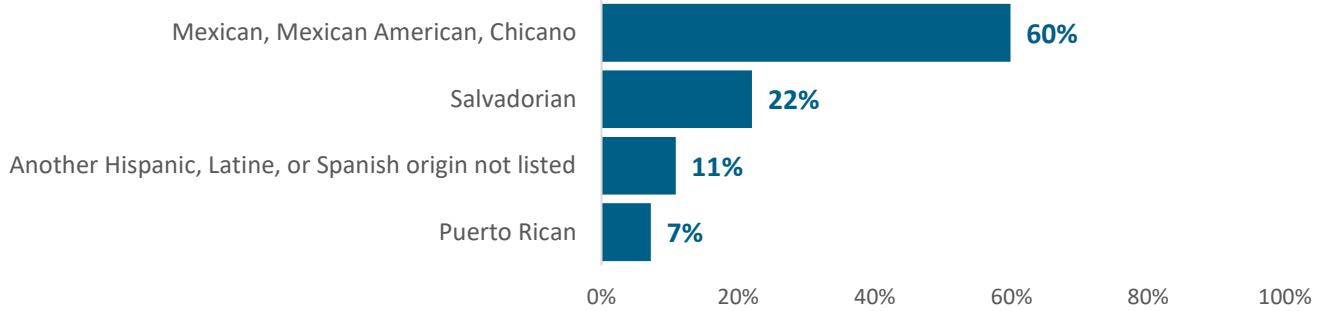
Focus group participants were not asked explicitly about how BBB could build trust with the Latine community.

Survey

Participant demographics

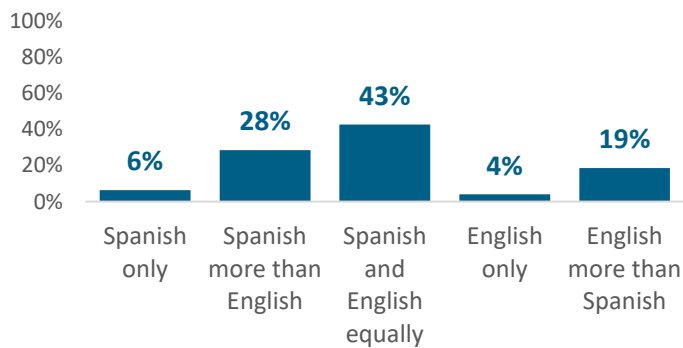
A total of 303 respondents completed the survey, 92% from Minnesota (n=279) and 8% from North Dakota (n=25). Just over a third of respondents identified as female (38%) and all identified as Hispanic or Latine (100%).

Hispanic, Latine, or Spanish origin of participants (N=303)

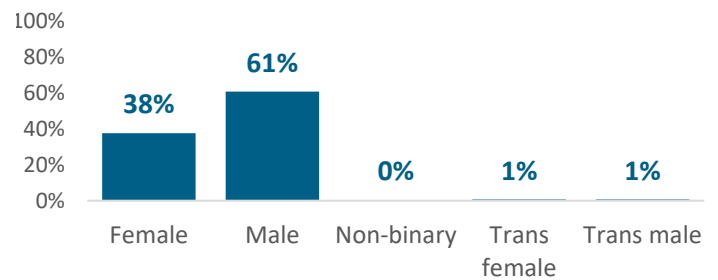


Of those who lived in Minnesota, the largest portion (32%) lived in Hennepin or Ramsey County, and of those who lived in North Dakota, the largest proportion (32%) lived in Cass County. About half of survey respondents were between the ages of 25-34 (49%). In addition, the main language preference of respondents was “Spanish and English equally” (43%), followed by “Spanish more than English” (28%).

Language preferences of participants (N=303)

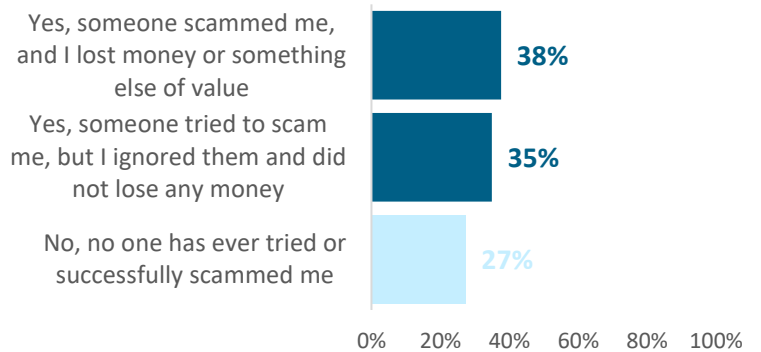


Gender identity of participants (N=303)



The majority of respondents had some experience with scams or scam attempts in the past (73%). The largest portion of respondents stated that they had been scammed and had lost something else of value (38%), and a similar portion (35%) reported that someone had tried to scam them, but they ignored them and did not lose any money.

Experience being scammed (N=303)

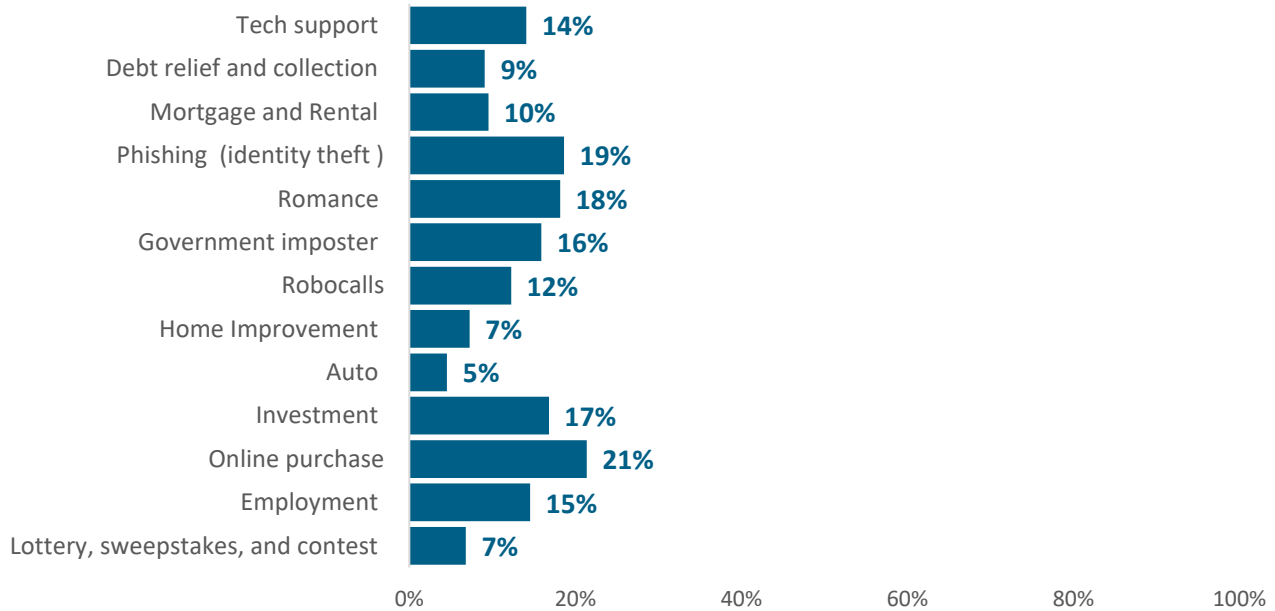


Personal experience with scams

Of the respondents that had been scammed and lost money or had someone attempt to scam them but did not lose anything (n=220), the main scams they experienced were online purchase scams (21%), followed by phishing scams (19%), romance scams (18%), and investment scams (17%). However, government impostor scams, employment scams, and tech support scams were mentioned frequently as well.

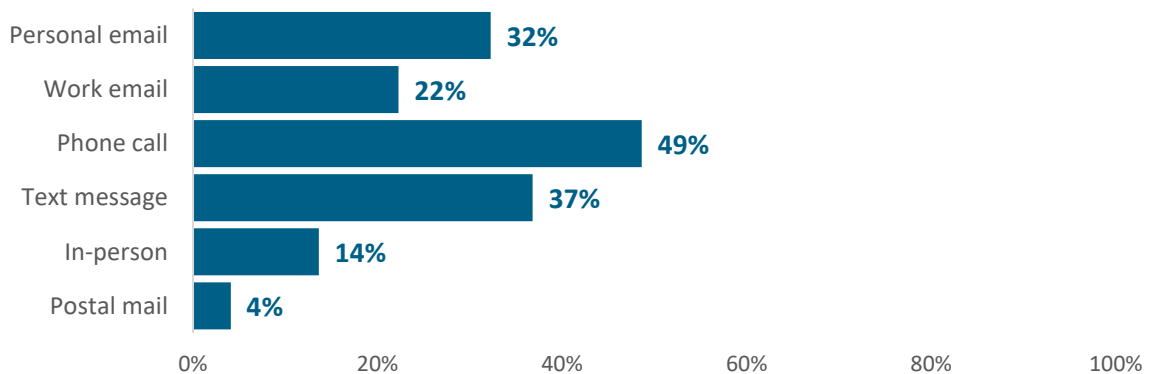
Furthermore, of the 220 respondents that responded, 90% (n=195) stated that they were scammed in Minnesota and around 9% (n=21) said that they were scammed in North Dakota, with only one participant saying that they experienced their scam outside of Minnesota and North Dakota.

Types of scam experiences for those that were victim of a scam (n=220)



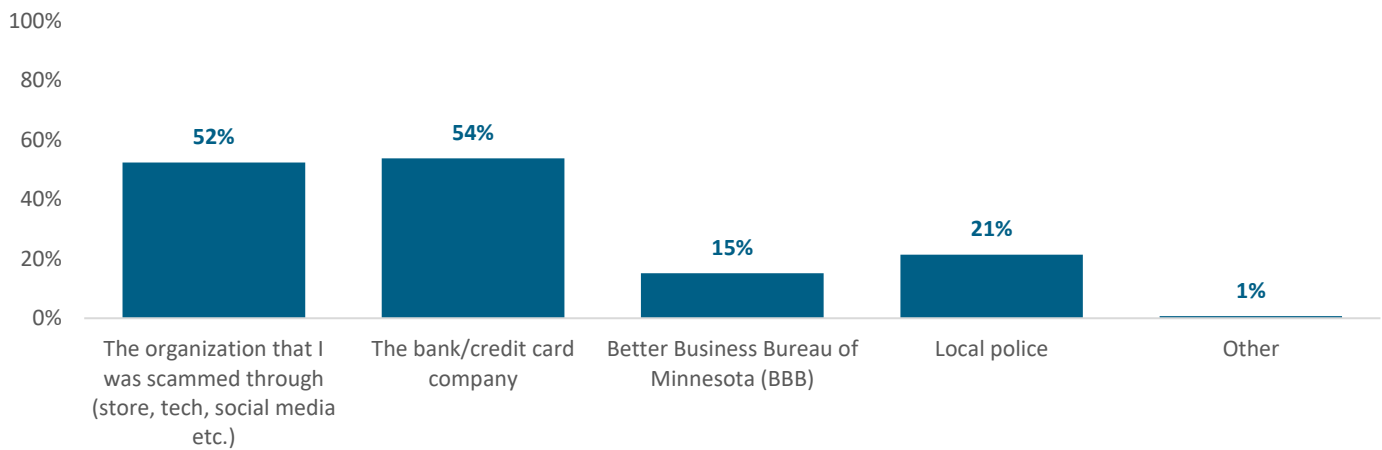
Almost 50% of the respondents who responded to how they were contacted by the scammer stated it was by phone call, and the second most mentioned contact method was text message (37%) which was closely followed by personal email (32%).

How have scammers contacted the person, for those that reported being scammed (n=202)



Of the 217 respondents that responded to the question on whether they reported their scam experience, 67% said that they did report the scam (n=145). The main entities that respondents reported their scam to were their bank (54%) and the organization that they were scammed through (52%).

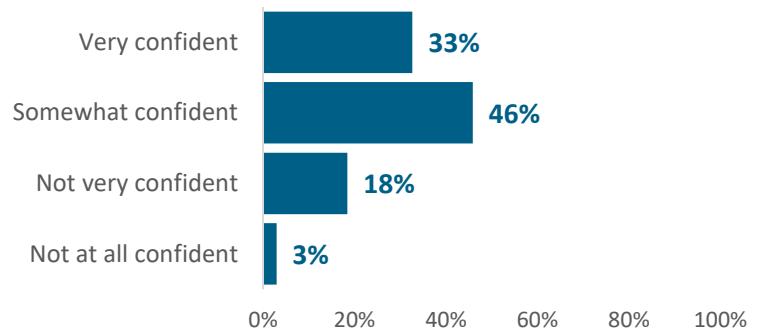
Who the scam was reported to for those that reported being scammed (n=145)



Of the 217 respondents that were scammed and reported if their money was lost in the scam, 60% said they lost money (n=131). The majority of respondents who provided the amount they lost reported an amount between \$100 – 500.

The majority of respondents (79%) expressed feeling very confident or somewhat confident in their ability to identify a scam.

Confidence in ability to identify a scam (N=303)



When these respondents were experiencing scams, two reactions to this experience were mentioned more than other responses when asked what other resources they sought during this time. Of the 129 respondents that responded, 25% responded that they did not seek other help or resources, and 19% responded that respondents did their own research online to educate themselves about scams, either by using Google/internet searches, reading articles, and/or watching videos. The two second most common resources shared by respondents were turning to friends and seeking their advice and seeking the police and/or other authorities. Following this, other respondents mentioned reaching out to family, trying to identify the scammers themselves, and talking with people who have experienced scams.

Of those who did not report their scam, some of them did share why they did not report it. Of the 57 who responded, 28% shared that they did not know where to report the scam and therefore decided not to report it. Second, 14% of respondents indicated they did not report the scam because they felt there was no point in reporting since they already lost the money and nothing could be done. This was followed by 11% of respondents who said they didn't report because of feelings of embarrassment. Last, some respondents shared that they did not think the police and/or the authorities would care about the scam, and some were fearful of reporting due to lack of documentation and discrimination.

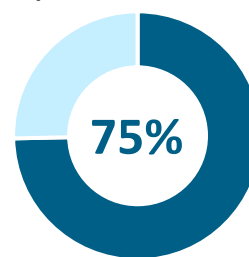
Information given to respondents by other sources

All respondents were asked how other people helped them or gave them more information about how to stay vigilant against scams or frauds. Of the 175 that responded, 21% shared that most often people helped them by explaining how scams work, how to identify them, and how to protect themselves from scams. Second, 12% of respondents shared that they found it helpful when others shared their personal experiences with scams. Some had been told to be cautious of the information that they share online, and other respondents even stated they were told to have general caution, so that they would not fall prey to scams. Respondents said other information they'd received was how to avoid potential scam emails, how to report scams, and credit card and banking advice. In addition, some respondents said they received this information through community chats and forums where the community would share the information they had on scams.

Latine community's vulnerability to scams

The majority of respondents (75%) reported believing that the Latine community is more vulnerable to scams than other communities. Those who believed the Latine community is more vulnerable to scams shared some of the reasons of why they thought so. Of those who responded to this question, some thought that language, or not knowing and being able to communicate in English made people more vulnerable to being scammed. This was closely followed by respondents saying that the Latine community is more trusting and therefore more likely to fall for a scam; that many members of the community are not as familiar with technology; and there is less awareness of the scams happening around them—all three of which respondents believe make the community more vulnerable. Other factors respondents mentioned as being factors were: level of education and literacy, being an immigrant, and documentation status.

Percent of participants of believe the Latine community is more vulnerable to scams (N=303)

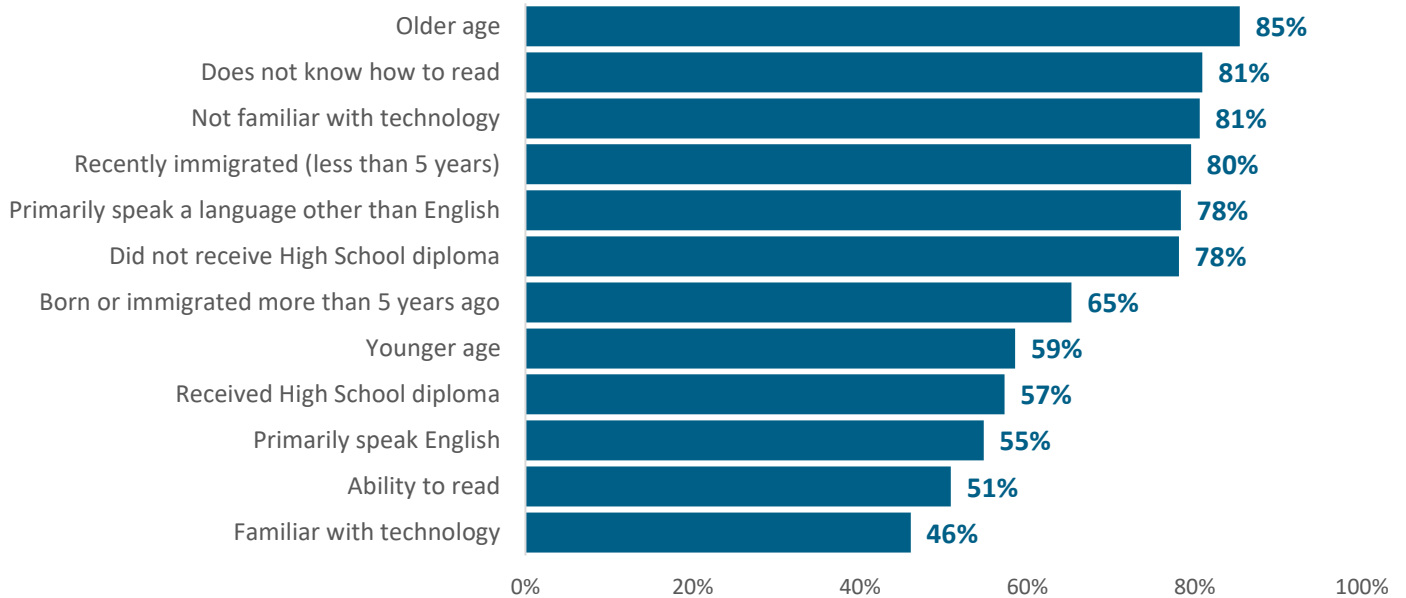


Those who did not believe the Latine community is more vulnerable to scams shared some of the reasons why not. Of those who responded to this question, many echoed that anyone can be scammed, scamming is common in other communities, and the Latine community is no different from these communities in that regard. Some respondents stated that there is more awareness of scams in the Latine community and that “they are intelligent”, so they don’t fall for scams more often than others.

Groups most vulnerable to scams

All respondents were asked who they thought were most vulnerable to scams. Of the 200 respondents that responded to the open-ended question, 30% of respondents most mentioned the elderly as the most vulnerable to scams, followed by 23% of respondents that said children and adolescents were the most vulnerable. In addition, some respondents said anyone could be vulnerable to a scam. A smaller proportion of respondents also mentioned that women, those not familiar with technology, immigrants, and those with lower literacy levels are more vulnerable too. Last, those who have a lower income, are unemployed, those with less formal education, and Hispanics/Latinos were also listed as being vulnerable to scams. These results were mirrored in the multiple-choice version of this question, in which those with older age (85%), that do not have the ability to read (81%), and are not familiar with technology (81%) were perceived as being the most vulnerable to scams.

Perception of different groups being "very likely" to be a victim of a scam (N=303)



Education or scam prevention that the Latine community would benefit from the most

For the respondents who responded to the question of what kind of education or scam prevention the Latine community would benefit from the most, knowing and being able to identify the different types of scams was the most mentioned. The most mentioned types of scams were internet/online scams, social media scams, labor scams, scams through the phone, text message, or email; tech scams, and investment/financial scams. The second most talked about topic was general scam prevention education, followed by how to avoid scams, information on technology, how to report scams, how to protect yourself from scams, and general awareness. In addition, it was mentioned that classes, workshops, and programs that were centered around the community were the best ways to share this information, and this was followed by community events and educational videos.

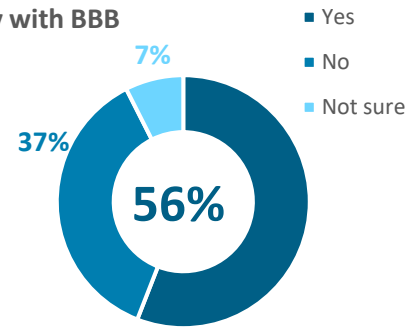
Of those who listed "Partnering with government/community organizations"

For the respondents that responded that the method that they thought would be best to reach the Latine community and their preferred method for receiving scam prevention education was "Partnering with government/community organizations" multiple organizations were listed. The most frequent answers were *CLUES* (Comunidades Latinas Unidas En Servicio) and any community organization. These were followed by *Copal*, *HACER*, and *Urban Ventures*. Other entities that were mentioned were the counties and organizations that were in closer proximity of the community, *Latino Youth Development Center*, and *Marnita's Table*.

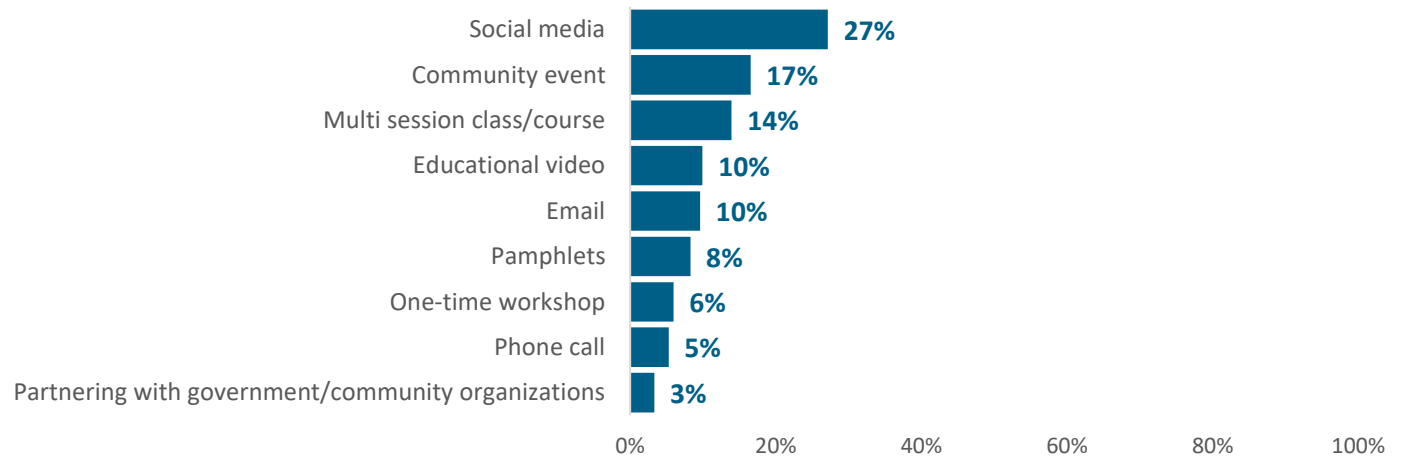
Best way for BBB to reach the community

Just over half of the respondents shared that they had previously heard of BBB (56%). When respondents were asked, what BBB could do to best reach the community, they offered various suggestions. Of the 164 that responded to the open ended question of the best method to reach the Latine community, 28% said the best method to reach the community was through social media. This was followed by 14% of respondents who said the best way to reach them is through community events and activities where BBB can engage more with the community. This was mirrored in responses to the closed-ended question of what is the number one method to reach the Latine community, where social media rose to the top (27%). Respondents mentioned additional methods for how BBB could better reach the community, such as offering workshops, meetings, and seminars, doing campaigns, advertisements, and more publicity.

Familiarity with BBB
N=303



Number one method for reaching the Latine community suggested by participants (N=303)



Topics offered in workshop

Respondents were asked what type of topics they would like to learn about if BBB offered a workshop, and the respondents who answered gave many suggestions that echoed those who answered what scam prevention education would benefit the Latine community the most. The topic that was mentioned the most was being able to identify the different types of scams. The most mentioned types of scams were: internet/online scams, labor scams, investment/banking scams, scams by phone call, text message, email, tech scams, and phishing scams. The second most talked about topic was general scam prevention education, followed by how to avoid scams, how to protect yourself from scams, information on technology, and how to report scams.

Cultural considerations for BBB

When asked about cultural considerations that BBB should know when reaching out to the Latine community respondents shared many different factors. The two main considerations that were shared were knowing what the values of the community are and the language of preference for the Latine community, since some members of the community do not speak English and need information in Spanish. It was also noted that it is important to understand the family dynamic and how family is very important in the Latine community, that the community is trusting, and that understanding the communication style of the community is relevant.

Other considerations that were mentioned were level of education, lack of education on scams, and lower level of familiarity with technology.

Conclusions

The findings from the focus groups, in-depth interviews, and surveys conducted for this project highlight a very important experience impacting many communities, specifically the Latine communities of Minnesota and North Dakota.

What types of scams are targeting those in the community?

Members of the Latine community in these states are **experiencing many different types of scams** like impersonation, stolen financial information, labor scams, online purchase scams, phishing scams, and romance scams. The scammers are **contacting them in a diverse number of ways**, including through email, postal mail, text, and phone calls.

How worried are community members about becoming a victim of a scam? How has the community been victimized by scams and lost money in the past?

Generally, there was **concern among participants about being scammed again** in the future, and participants pointed out that some groups of people may be more vulnerable to scams, such as the those that do not speak English, do not have legal status in the United States, the elderly, those with less familiarity with technology, those that do not know how to read, and those who recently immigrated to the United States. Participants also noted that the Latine community is very trusting by nature and that this community has a strong desire to provide for themselves and their family, which could increase their susceptibility to being scammed. A common theme throughout this project was **the need for scam prevention information in Spanish, as well as services in Spanish**.

What barriers prevent the Latine community from accessing scam prevention and education?

Generally, participants felt like there was not enough information or resources on the topic and that was a barrier to learning more about preventing scams in their lives. They noted that BBB **being present in the community and offering services in Spanish is an important component of developing trust** with the Latine community.

Which medium would be the preferred method of the community to receive education on how to avoid future scams and monetary loss? What could BBB do to better inform the community on scam and fraud prevention?

Social media rose to the top as the best method to reach Latines to disseminate information about scams, though it was not the only method offered; participants also found value in community events, multi-session classes, and one-time workshops. They also noted that there would be value in partnering with other Latine-focused organizations like HACER or CLUES, and others to disseminate this information.

Recommendations

Based on the analysis of the focus groups, interviews, and survey, as well as the insights the analysis has provided, HACER makes the following recommendations to BBB:

1. There is a need for **general scam prevention education** in the Latine community of Minnesota and North Dakota. There are many questions that people have about scams (how to prevent them, who to go to if they suspect they have been scammed, etc.) so there is a wide breadth of topics that BBB can address with the community.
2. **Provide all scam education and prevention in Spanish.** Also having a bilingual customer service support or educator could have a positive impact, so Spanish speakers can have a direct contact they can reach out to for support. An important suggestion is conducting social media campaigns that focus on sharing information about scams in Spanish through Facebook. However, social media should not be the only format in which this information is shared; having a combination of **in-person and Zoom** workshops in Spanish could attract Latines with different learning preferences and would help accommodate those that live in remote locations, different work schedules, and different childcare needs.
3. Consider **partnering with trusted, well-established community organizations** (especially those that work closely with the Latine community) to initiate and develop a connection between BBB and the Latine community of that area. This would also serve as an opportunity to introduce BBB to people who may not have heard of it before. Latines in need of its services may then be more likely to reach out since the information is coming from an organization they have already established a trusting relationship with.
4. It is important for BBB to have **a consistent presence** in the Latine community to build relationships with community members. These relationships will also key BBB into the community values and family dynamics that may impact the community's engagement with BBB. Building trust takes time, so it will be important to make the necessary investments and actions to continually engage the Latine community and maintain that relationship.
5. Finally, BBB should consider having the option of **submitting scams anonymously** as some people feel too embarrassed to come forward about their experience, and this would give them an avenue to report in a way that feels more comfortable to them.

QUOTES FROM PARTICIPANTS

Focus group participant:

"[There's] only quick and basic information in Spanish...[and] I know there is information on this in English, at least a little bit more. But its fundamental to have it in Spanish for the Latino community."

Focus group participant: *"If [BBB] worked more with [community] organizations, I think it would be the best way for them to better reach the whole community."*

Interview participant: *"I think it would be great to better disseminate the information on social media. If we want more people informed [and] that no more people are scammed, I think it would be a great alternative — the sharing of information."*

Interview participant: *"I think if [BBB] works with moms, it'll include children too... So, for example, if they take into account that they are going to work with a mom, then she is also going to be working with her children on this. So, if they're going to work with moms, they'll be double dipping, because they're going to be working with their children as well."*

Appendices

Appendix 1: Scams Targeting Latines Focus Group for Better Business Bureau

Facilitator:

Notetaker:

Date:

Introduction

Facilitator: Hello everyone and thank you for coming today. My name is FACILITATOR, and I am a Research Associate at HACER. I will be moderating this conversation today and will be leading with questions to learn more about your awareness of, and experiences with, scams.

On this call, we also have NOTETAKER who is going to be our notetaker with us today to assist me and take notes during our discussion. I appreciate all of you taking the time to be here today and for your willingness to share your experiences. Our hope is that by the end of this conversation, we will develop a clearer idea of your experiences with and perceptions of scams, and your thoughts and opinions on these experiences. These questions will highlight scams you may have encountered, how you were scammed, and what can be done to prevent this from happening. Your insights and recommendations will help the Better Business Bureau of Minnesota, or BBB, better develop plans to disseminate education on how to avoid scams. BBB provides a wide variety of services for businesses and the public that uplift ethics and advance marketplace trust.

While I will be asking questions today to address these topics during our time together, I would like this to be an open conversation. This is a safe space where there are no right or wrong answers. My only goal is to understand how these experiences have shaped what you know about scams, so all information, all opinions, all questions and so on are valuable and valid. Feel free to talk amongst each other and follow up on others' points, however, please do be respectful of everyone's point of view. If the conversation deviates too far off track, I may step in to get us back on track. Lastly, if we are spending too much time on one question, I may interrupt to make sure that your voices are heard for all questions we have prepared today.

I would also like to inform you that this conversation will be recorded for notetaking purposes. While NOTETAKER does a great job of taking notes, they are not able to get all the details in real time. Recording helps us ensure that we get the best details and that we accurately understand and report what you share. I can promise you that no names will be used in any final reporting or shared by myself or the notetaker outside this conversation. Your identities are confidential. I ask that you all do the same; whatever is mentioned during this conversation should stay within this room and no names or identifying information should be repeated. To preserve that anonymity, you may also keep your camera turned off during the session if you would like and you may also change your screen name to something different, such as "Participant 5". Lastly, this recording will be saved on a password protected computer and will only be shared with the researchers working on this project at HACER. Information gathered in this project will also be visible to the client who would like this information collected: BBB. If anyone does not feel comfortable with us recording this session, we will make do with the notes that we are able to take. This will not in any way affect your relationship with any organization involved in this project or any of its members.

As we get ready to start, I ask that you please mute yourselves if you are not already. If you need to take a step out to make a call, to use the restroom, or to address something at home, that is totally fine. As I mentioned, this is just a conversation, so please make yourselves comfortable.

I will give everyone a second to mute their mics or to turn off your cameras or change your names if you would like. I will begin recording now.

Questions:

1. I would like to start off with some introductions
 - a. If you could each, please introduce yourselves, I will pick based on how you appear on my Zoom screen. **Please start by saying your name, and to start off we'll do an ice breaker— If you could have any superpower what would it be and why?**
 - b. I can start and I'll reintroduce myself. My name is FACILITATOR and while I am involved in this project as a research associate for HACER **and I am from...**
2. In general, what do you know about scams?
 - a. *Probe:* What is a scam?
 - b. **Optional:** give definition of what a scam is
 - c. **FYI to the facilitator:** The definition of scam is a dishonest scheme or fraud. Someone deceives a person in order to get something valuable from them (money, personal information). Should this not be aligned with what the group states, please give this information.
3. What scams have you heard of?
 - a. *Probe:* Is there a certain scam that you hear more of than others?
 - b. *Probe:* Do you think there is a certain scam that targets the community more?
4. Have you been a victim of a scam and/or lost money from a scam in the past? Please share what happened including the type of scam and how they contacted you.
 - a. *Probe:* How did you find out you were being scammed?
 - b. *Probe:* What did you do after the scam?
 - c. *Probe:* Who did you tell? Your family/friends/bank/government agency? Too embarrassed to tell?
5. Do you have concerns of becoming a victim of a scam?
 - a. *Probe:* Do you think there is something that may make you more vulnerable to being a victim of a scam?
6. What ways do you know that other people have been scammed?

- a. *Probe:* How was it similar or different from your experience?
 - b. *Probe:* Did the scamming happen over telephone calls or texts, physical mail, in-person, emails? social media?
7. What do you think can be done to prevent the Latine community from falling victim to scams?
 - a. *Probe:* Do you think the community is more vulnerable to scams than other communities?
 - b. *Probe:* Why or why not?
8. Where is the best place to promote scam prevention education? Social media, print advertising, billboards, radio, tv...
 - a. *Probe:* (If the group starts talking about social media a lot – then go this direction...If they say radio is better...go that direction) How can social media be used to prevent scams in the community?
 - b. *Probe:* Is there a different method of prevention education that would work better than social media for the community?
9. What kind of education or scam prevention do you think the Latine community would benefit from?
 - a. *Probe:* What kind of education on scam prevention do you think the Latine community is lacking?
10. How would you prefer to receive information or education on how to avoid future scams and monetary loss?
 - a. *Probe:* Is there a certain way you'd like to learn more about scams? In a class, workshop, social media, pamphlets. phone call, email, educational video, community event?
11. Is there anything you think BBB should know about your culture or community, that would help them promote and support individuals in preventing scams?
 - a. *Probe:* about the community's values, family dynamics, how they communicate, or anything else?
12. Is there anything else you'd like to share with BBB that they should consider when developing education/prevention material to inform the community about scams and frauds?

Appendix 2: Scams Targeting Latines Interview for Better Business

Bureau

Facilitator:

Notetaker:

Date:

Introduction:

Hello, _____, my name is _____ and I work at HACER, a nonprofit organization that focuses on supporting and empowering Minnesota Latine communities. We are doing this research on behalf of Better Business Bureau of Minnesota, BBB, to learn more about your awareness of, and experiences with, scams. BBB is an organization that provides a wide variety of services for businesses and the public that uplift ethics and advance marketplace trust.

Thank you for taking time today to have a conversation with me and for your willingness to share your experiences. Our hope is that by the end of this conversation, we will develop a clearer idea of your experiences with and perceptions of scams, and your thoughts and opinions on these experiences. I have a list of questions that I would like to discuss with you which will take no longer than an hour to complete. These questions will highlight scams you may have encountered, how you were scammed, and what can be done to prevent this from happening. Your insights and recommendations will help the Better Business Bureau of Minnesota, or BBB, better develop plans to disseminate education on how to avoid scams. We would like you to answer each question to the best of your ability. If you feel uncomfortable answering any of the questions, it is alright to say so and we can move on but know that the data we gain from this interview will be deidentified and no names will ever be used in the reports and information we create and disseminate from this study.

I would also like to ask your permission to record this conversation for note taking purposes. It is hard for me to ensure I get all of the details during this interview, so recording ensures that I can get the best and most accurate details from our talk today. I can promise you that your name will not be used in any final reporting or shared by myself or the notetaker outside of this conversation. Your identity is confidential. Lastly, this recording will be saved on a password protected computer and will only be shared with the researchers working on this project at HACER. Information gathered in this project will also be visible to the client who would like this information collected: BBB. If you do not feel comfortable with us recording this conversation, we will make do with the notes that we are able to take. This will not in any way affect your relationship with any organization involved in this project or any of its members. Are you okay with me recording our conversation?

Any questions before we get started?

Questions:

1. In general, how would you define a scam?
 - a. What do you know about scams?

- b. **Optional:** give definition of what a scam is
 - c. **FYI to the facilitator:** The definition of scam is a dishonest scheme or fraud. Someone deceives a person in order to get something valuable from them (money, personal information). Should this not be aligned with what the individual states, please give this information.
2. What scams have you heard of?
 - a. Is there a certain scam that you hear more of than others?
 - Do you think there is a certain scam that targets the Latine community more?
 - b. Are there any companies, agencies or organizations have scammers impersonated when scamming?
 - How did they get in to contact with the person? Phone call, text message, social media, email, etc?
 - c. Do you think there is a certain scam that targets the Latine community more?
 3. Have you been a victim of a scam and/or lost money from a scam in the past?
 - a. If yes, please share what happened including the type of scam and how they contacted you.
 - How did you find out you were being scammed?
 - What was the amount loss/method of payment? OR did they take personal information (Social #, Credit Card # and etc.)
 - Did you tell someone?
 - If they say so, ask who? No one/ Your family/friends/bank/government agency?
 - How did you feel after being scammed? Were you angry, upset, embarrassed?
 4. If reported: What experience have you had with the group, you reported to?
 - a. What institution specifically? Bank, police, government agency, non-profit, etc.?
 - b. How did you get in to contact with them?
 - c. Why or why not did you seek help from an institution?
 - d. What other help/resources have you sought out when experiencing scams?
 5. How have other people helped you or given you more information about how to stay vigilant against scams or frauds?
 - a. How have your family or friends helped you avoid scams or frauds?
 - b. What people in your life know more about avoiding scams and frauds?

- How do they know?
6. Do you have concerns of becoming a victim of a scam again?
 - a. Do you think there is something that may make you more vulnerable to being a victim of a scam?
 - Por que?
 - b. Since this experience, how have your habits changed, with using social media, phone calls, text messages, emails, etc.?
 7. What ways do you know that other people have been scammed?
 - a. What was your relationship with them [what is their age in relation to the participant]?
 - b. How was it similar or different from your experience?
 - c. Did the scamming happen over telephone calls or texts, physical mail, in-person, emails? Social media?
 - d. Do you know the amount lost/method or information taken (credit #, social #)
 8. Do you think the community is more vulnerable to scams than other communities?
 - a. Why or why not?
 - b. What do you think can be done to prevent the Latine community from falling victim to scams?
 - c. Is there a certain group in the community that is more vulnerable to scams than others? Adults, children, teens, elderly, why?
 9. How important is it to educate youth and children (under 18 years old) on scams and frauds?
 - a. What have you heard of youth and children being more or less susceptible to scams and frauds?
 - Where? Social media such as Instagram, tik tok, email, youtube, etc?
 - b. How should they be educated on this subject?
 10. How important is it to educate the elderly (60+ years) on scams and frauds?
 - a. What have you heard of the elderly being more or less susceptible to scams and frauds?
 - b. Where? Social media such as Instagram, tik tok, email, youtube, etc?
 - c. How should they be educated on this subject?
 11. What kind of education or scam prevention do you think the Latine community would benefit from?
 - a. What kind of education on scam prevention do you think the Latine community is lacking?
 - b. What about scams do you think the community needs the most information/education on?
 - c. Who in the Latine community would benefit most from scam prevention education? Adults, children, teens, elderly, why?
 12. How would you prefer to receive information or education on how to avoid future scams and monetary loss?
 - a. Is there a certain way you'd like to learn more about scams? In a class, workshop, social media, pamphlets, phone call, email, educational video, community event?

13. What do you know about the Better Business Bureau (BBB)?
- a. Are you familiar with this organization?
 - b. How can BBB better reach the community?
 - c. What could BBB do to build your trust with them?
 - d. What is BBB:
 - BBB is a non-profit organization that is a community leader in scam prevention education. BBB provides a wide variety of services for businesses and the public that uplift ethics and advance marketplace trust.
 - One of which is a place to report scams – called Scam Tracker.
 - Millions of people turn to BBB.org each year to view BBB Business Profiles and charity reports, find help to resolve issues with a business or share a review. BBB Accredited Businesses support the mission and vision of BBB, and their dues and donations allow BBB to offer its information and services, like our scam prevention education and initiatives, to consumers at no charge.
14. If BBB offered workshops on scams, what specific topics would you like to learn about?
- a. Would you prefer in person or virtual?
 - b. What time of day work best for you to attend a workshop?
 - c. What would encourage you to participate?
 - d. Is there an organization/community group that they should partner with for this?
15. Is there anything you think BBB should know about your culture or community, that would help them promote and support individuals in preventing scams? i.e. About the community's values, family dynamics, how they communicate, or anything else?
16. Is there anything else you'd like to share with BBB that they should consider when developing education/prevention material to inform the community about scams and frauds?

Appendix 3. BBB Scams among Latines Survey



Hispanic Advocacy and Community Empowerment through Research

Scam Prevention in the Latine Community

Only one adult per household can complete the survey

You have been invited to complete a survey for our research project, conducted by Hispanic Advocacy and Community Empowerment through Research (HACER) on behalf of our client, the Better Business Bureau of Minnesota, BBB. Your participation is voluntary, and your answers will remain anonymous. It will take 5-10 minutes to complete the survey and as a thank you for your time, eligible participants, will receive a \$10 Amazon gift card. On the last page, you will have the opportunity to share your contact information to receive your gift card; this page will be removed and your answers will **not** be linked to your survey responses. We, HACER, will be in contact with you to give you your gift card through email; you must provide a valid and working email address to receive it.

Our hope is that by completing this survey, we will be able to develop a clearer idea of your experiences with and perceptions of scams, and your thoughts and opinions on these experiences.

Pre-Requisite Questions

1. Which state do you reside in? _____
2. How do you identify (Select all that apply):
 - American Indian or Alaska Native
 - Asian or Asian American
 - Black, African, or African American
 - Hispanic or Latine
 - Native Hawaiian or Other Pacific Islander
 - White
 - An identity not listed (please specify): _____

Your experience with scams

1. Have you ever been a victim of a scam?

The definition of scam is a dishonest scheme or fraud. Someone deceives a person in order to get something valuable from them (money, personal information).

- Yes, someone scammed me, and I lost money or something else of value
- Yes, someone tried to scam me, but I ignored them and did not lose any money
- No, no one has ever tried or successfully scammed me [**Continue to question 11**]

2. If yes, what type of scam? (Select all that apply)

- Tech support scams
- Robocalls
- Debt relief and
- Home Improvement scams collection scams
- Auto scams
- Mortgage and Rental
- Investment scams scams
- Online purchase scams
- Phishing scams
- Employment scams (identity theft scams)
- Lottery, sweepstakes, and contest scams
- Romance scams
- Government imposter scams
- Other: _____

3. How have scammers contacted you? Select all that apply.

- Personal email
- Work email
- Phone call
- Text message
- In-person
- Postal mail

4. Did you report the scam?

- Yes [**Continue to question 6**]

- No [**Continue to question 5**]
- Other: _____

5. If you did not report the scam, why?

6. If you reported the scam, who did you report the scam to?

- The organization that I was scammed through (store, tech, social media etc.)
- The bank/credit card company
- Better Business Bureau of Minnesota (BBB)
- Local police
- Other (please specify): _____

7. Did you lose money during the scam?

- Yes [**Continue to question 8**]
- No [**Continue to question 11**]

8. If you lost money through the scam, how much money did you lose? _____

9. Where were you living when you were scammed?

- Minnesota North Dakota
- Other: _____

10. What other help/resources have you sought out when experiencing scams?

11. How have other people helped you or given you more information about how to stay vigilant against scams or frauds?

12. How confident do you feel in your ability to identify a scam?

- Very confident Somewhat confident Not very confident Not at all confident

The community's experience with scams

13. Do you think the Latine community is more vulnerable to scams than other communities?

- Yes
- No

14. Please explain why:

15. Who in the community do you think is the most vulnerable to scams?

16. How important is it to educate youth and children (under 18 years old) on scams and frauds?

- Very important
- Somewhat important
- Somewhat unimportant
- Not important

17. What kind of education or scam prevention do you think the Latine community would benefit from?

18. What do you think is the number one method of scam prevention and/or education that would be best to reach the Latine **COMMUNITY**? (Select only **one**)

- Multi session class/course
- Educational video
- One-time workshop
- Community event
- Social media
- Partnering with government/community
- Pamphlets organizations [**Continue to question 19**]
- Phone call
- Other: _____ Email

19. If you listed “Partnering with government/community organizations” what organization?

20. What information about scams do you think the community needs the most information/education on?

21. What age range would benefit most from scam prevention education? (Please choose 3; and rank them 1-3 from most to least important)

- _____ Child (00 – 12 years)
- _____ Teen (13 – 19 years)
- _____ Adult (20 – 39 years)
- _____ Middle-Aged Adult (40 – 59 years)
- _____ Senior Adult (60+ years)

22. How likely do you think the following groups of people are to be a victim of a scam?

	Very Likely	Somewhat Likely	Not very likely	Not at all likely
Younger age	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Older age	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recently immigrated (less than 5 years)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Born or immigrated more than 5 years ago	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Primarily speak a language other than English	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Primarily speak English	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to read	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Does not know how to read	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Received High School diploma	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Did not receive High School diploma	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Familiar with technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Not familiar with technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. Of the options below, which would be **YOUR** preferred way to learn more about scams?

- Multi session class/course
- Educational video
- One-time workshop
- Community event
- Social media
- Partnering with government/community
- Pamphlets organizations [**Continue to question 24**]
- Phone call
- Other:
- Email _____

24. If you listed “Partnering with government/community organizations” what organization?

About the Better Business Bureau (BBB)

25. Are you familiar with the Better Business Bureau of Minnesota (BBB)?

- Yes
- No
- Not sure

26. How can BBB better reach the community?

27. If BBB offered workshops on scams, what specific topics would you like to learn about?

28. Is there anything you think BBB should know about your culture or community, that would help them promote and support individuals in preventing scams? i.e. About the community's values, family dynamics, how they communicate, or anything else?

29. Is there anything else you'd like to share with BBB that they should consider when developing education/prevention material to inform the community about scams and frauds?

About you

30. What is your city of residence: _____

31. What is your zip code: _____

32. What is your age?

- Under 18 years old
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+ years

33. What is your gender?

- Female
- Male
- Transgender female
- Transgender male
- Non-binary
- Queer
- An identity not listed (please specify): _____

34. Do you identify as Hispanic, Latino, or Spanish? (Select all that apply)

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican American, Chicano
- Yes, Salvadorian
- Yes, Puerto Rican
- Yes, another Hispanic, Latino, or Spanish origin not listed (please specify):

35. What language do you primarily speak?

- Spanish only
- Spanish more than English
- Spanish and English equally
- English more than Spanish
- English only
- Other: _____



Hispanic Advocacy and Community Empowerment through Research

Contact Information to receive gift card

Thank you for taking the time to fill out this survey. **In order for HACER to send you your \$10 Amazon gift card, for completing the survey, you must enter your contact information.**

Some of your comments and topics you bring up in the survey might be shared **without** your name attached in final reports that we share publicly outside of HACER. We will share demographic information you provide (such as the county you live in and your age), in aggregate (as a group) in final reports that we will share publicly outside of HACER. Your name and contact information will **not** be shared or connected to your comments or demographic information in any reports that we share publicly.

36. First and last name:

37. Email (**you must have a functioning email that you have access to in order to receive the gift card**)

38. Phone number:

39. Would you like to be added to our contact list to learn about more opportunities like these in the future?

Yes No

Appendix 4. Additional context and examples

Participants have heard about many different types of scams (continued)

With the **phone calls from companies**, the scammer would often times say that the person had a bill overdue they had to pay right away, that the scammer needed their bank account information, or the victim should be receiving a package and therefore the scammer would need the victim's account number. Examples of companies the participants have heard of scammers impersonating are the IRS, Amazon, and mail carriers such as USPS and UPS. In addition, other companies being impersonated were phone companies, electricity companies, Dish cable company, and the Social Security Administration.

For the calls impersonating a family member or acquaintance, the scammer would ask for money and use the angle of knowing the person who they were trying to scam.

A participant shared, *"I've heard of many scams where they call you on the phone and they pretend [and] say they're your electricity company, phone company, gas company, or Amazon. It has also happened to us, where they call us [and] want to get our card or bank account information that is connected to that account that we have with them, [the company being impersonated]."*

Bank account information and credit card information being stolen is commonly heard of as well. A focus group participant shared, *"My daughter who was just getting a bank account, and is 15 years old, has already been a victim... they stole her card number and started making purchases and she was very scared and told me 'I have to pay [for these purchases] because it's going to affect me.'" Furthermore, an interview participant shared, "I think lots of hacking into bank accounts and when you use your debit card and stuff, sometimes people have access to that technology and are spending money on people's accounts without them even knowing about it. I hear that a lot more often than others."*

Having your identity stolen is another frequently heard way that people have been scammed. A participant explained, *"What scares me is that they can steal my information and use it in another state because this happened to my brother and my dad. I don't know how, but it happened in California that someone was driving drunk and got various tickets [in my dad's name] ... they're sending letters to these states saying how they have never been there and did not commit these crimes. This is what gives me a bit of fear as well"*

Labor scams are similarly notable scams that were pointed out by participants. These vary from exploiting workers and not giving them money that they earned to people seeking employment and giving a potential employer their information only to have it stolen by the scammer posing as an employer, and in some case taking it a step further and abusing the workers.

A focus group participant shared, *"[Scammers] are coming up with many new things. Now it's a lot of work stuff, [like] different jobs. For example, they'll say 'we are looking for people to work less hours and get paid more.' Then someone says 'ok, go to this link,' but many people give their phone number, address, and they never hear back anything because what [the scammers] want, is someone to go to this link and enter their information. This is what I've seen."*

An interview participant shared, *"there's a recruiter who takes many people from Worthington to the vineyards and this man is very abusive— a huge scammer. He talks to the farmers and tells them to give him*

the money for all the people that are going to work, and he takes out what he charges [the workers] for a ride [to the location of the work]. He takes out [of their pay] what he charges them for finding them employment, meaning he charges them for being a middleman and he wins with the farmer. I mean the farmer is paying him and he is abusing people—he's scamming them."

Lastly, additional scams that have been heard of are black mail, fake checks, credit card cloning, kidnapping for ransom, lawyer fees, and subscription services.

As with the focus group findings, there were similarities in the types of scams heard of among the interview participants, and it was mentioned by participants that they were more often in English but, if they were trying to impersonate family it would be in Spanish.

Phone calls and messages impersonating different companies, family, or acquaintances, with the phone calls from companies, they would sometimes say they needed their bank account information. Many companies that have been heard of being impersonated are the IRS or Disney, with Disney being mostly geared towards families. A participant shared, *"Another scam that has happened a lot with elderly people, is [the scammers] would look for their telephone number, they would call them by phone and say to them 'Uncle! Uncle, how are you?' [and they would say,] 'well, I'm good. Who is this? Are you so and so?...' Then they give [the scammers] their names themselves while they're talking to them.*