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**IBM Security**

**CONSUMER & SMALL BUSINESS COVID-19 AWARENESS STUDY**

**Survey Results**

April 7-8, 2020

## Key Points



- 1** Nearly half (46%) of respondents said they expect to receive official information pertaining to COVID-19 via email, and a third said they expect to receive official information by mail (33%). **Over a third (35%) of respondents say they would expect to hear communication from the IRS by email and a third say they would expect to hear communication from the World Health Organization by email.**
- 2** **Over half (52%) of respondents said they would engage with an email related to their stimulus relief eligibility** and nearly four in ten (39%) said they would engage with an email about COVID-19 testing near them. Nearly two thirds (64%) of respondents who are recently unemployed said they would be most likely to engage with an email related to their stimulus relief eligibility; employed respondents were more likely to say they would engage with an email about COVID-19 testing near them.
- 3** Nearly six in ten (58%) small business owners said they were familiar with the small business loans being offered by the government to mitigate the effects of COVID-19, but **only 14% of small business owners said they feel very knowledgeable about the process to get access to the small business loan relief program from the government.**
- 4** **Over a third (37%) of small business owners said they have received unsolicited COVID-19 related emails that they suspected were malicious spam – 12% more than general respondents (25%) claimed.** 57% of small business owners expect to receive official information about COVID-19 via email. In fact, 54% of SMB owners said they received information by email.

### Methodology

This poll was conducted between April 7-April 8, 2020 among a national sample of 2,333 U.S. small business owners and members of the general population; the survey initially went out to a sample of 2,200 U.S. adults, and then additional sample was collected to ensure a total sample of 200 small business owners. The interviews were conducted online and the general population data, not including the oversample of small business owners, were rake weighted to approximate a census-stratified target sample of U.S. adults based on age and gender. Results from the full survey have a margin of error of plus or minus 2 percentage points.

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**General Perceptions of COVID-19 Information Channels**



**General Understanding of COVID-19-Related Adjustments**



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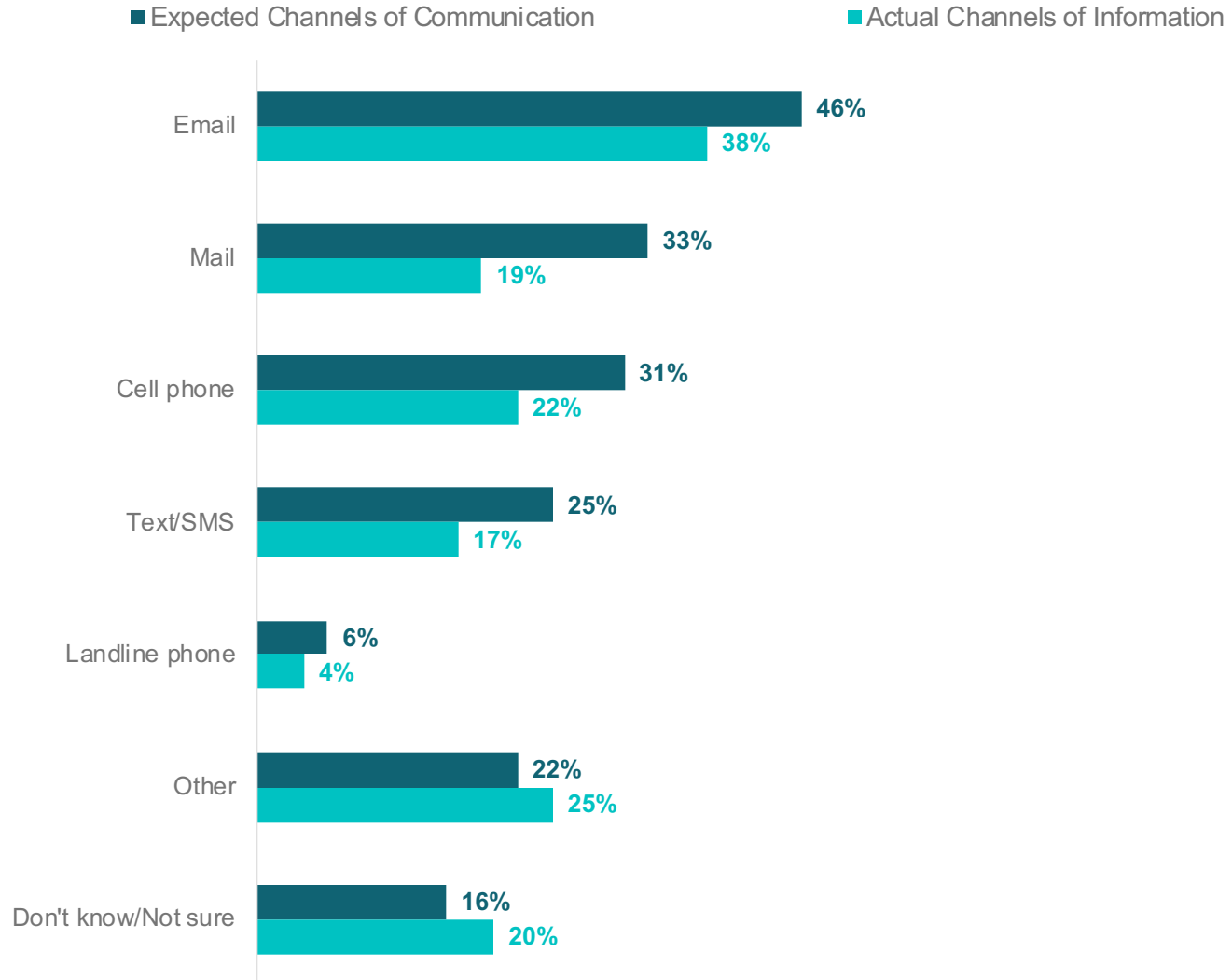
**Consumer Confidence in Ability to Avoid COVID-19 Scams**

# General Perceptions of COVID-19 Information Channels



Nearly half (46%) of respondents said they expect to receive official information pertaining to COVID-19 via email, and a third said they expect to receive official information by mail (33%) and cell phone (31%); nearly four in ten (38%) general population respondents said they have received official information related to COVID-19 over email, and 22% said they have received information over cell phone

*From which of the following channels do you expect to receive official information (from government/local assistance entities) pertaining to COVID-19? Please select all that apply. / From which of the following channels have you actually received official information related to COVID-19? Please select all that apply. [Among General Population]*

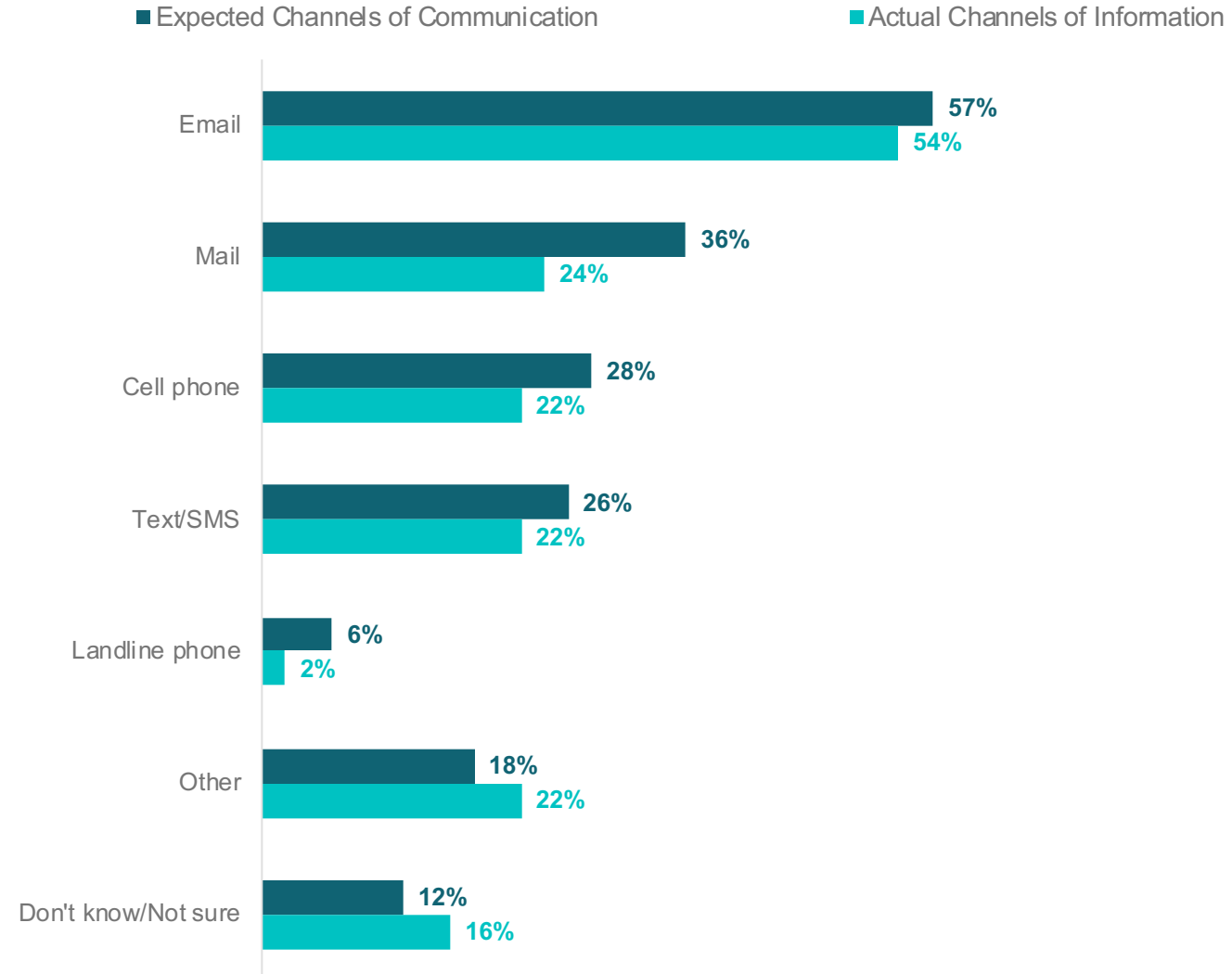


## General Perceptions of COVID-19 Information Channels



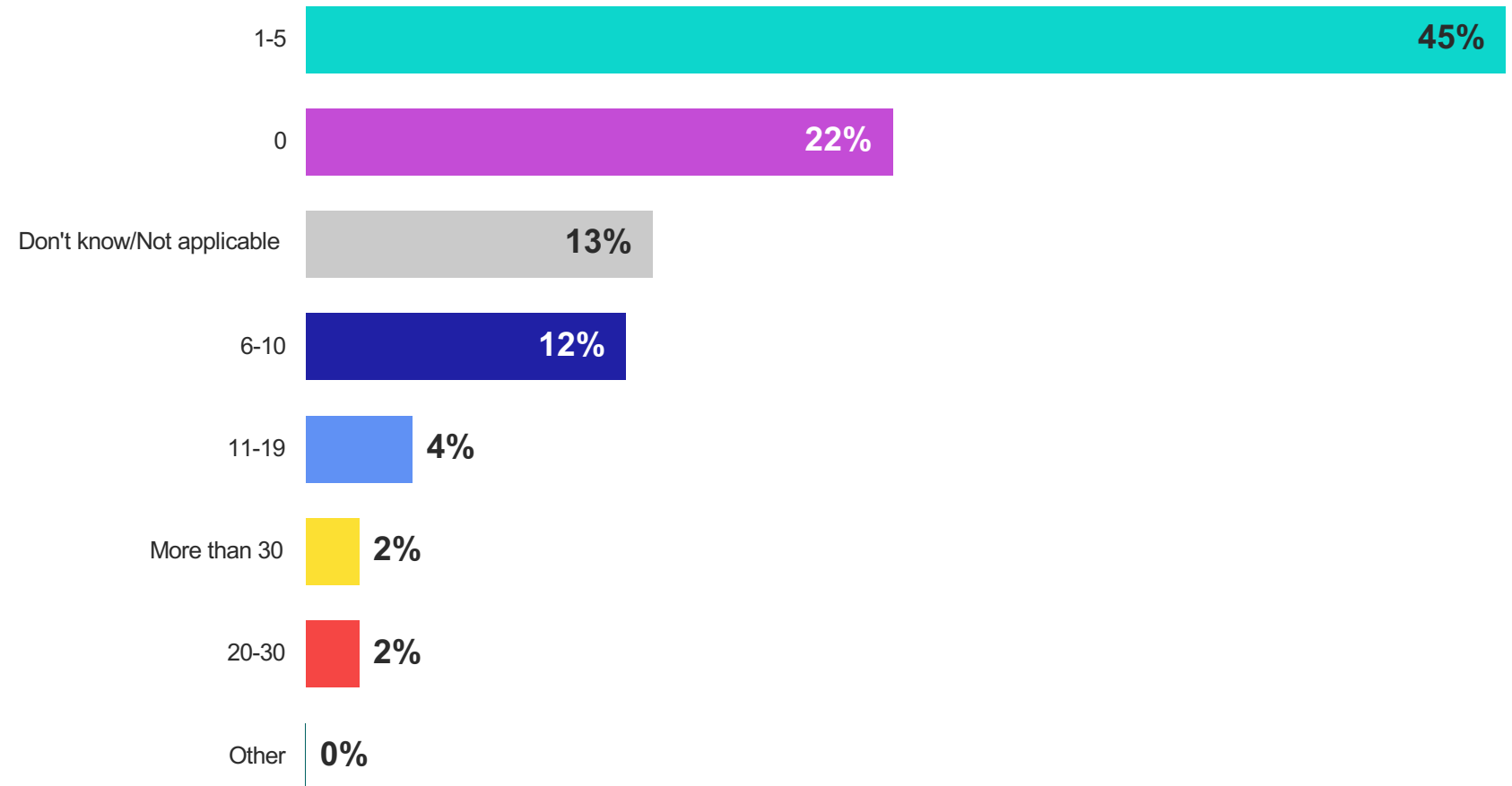
Over half (57%) of small business owners expect to receive official information pertaining to COVID-19 via email, and over a third (36%) said they expect to receive information by mail; Over half (54%) of small business owners said they have received official information related to COVID-19 over email, and over two in ten said they have received information over mail (24%), text/SMS (22%), and cell phone (22%), and cell phone (22%), and cell phone (22%)

*From which of the following channels do you expect to receive official information (from government/local assistance entities) pertaining to COVID-19? Please select all that apply. / From which of the following channels have you actually received official information related to COVID-19? Please select all that apply. [Among Small Business Owners]*



Nearly half (45%) of respondents said they receive 1-5 unsolicited emails related to COVID-19, and another 12% said they receive 6-10 emails; over two in ten (22%) said they receive no unsolicited emails per day

*Approximately how many unsolicited emails do you receive per day related to COVID-19? [Among General Population]*



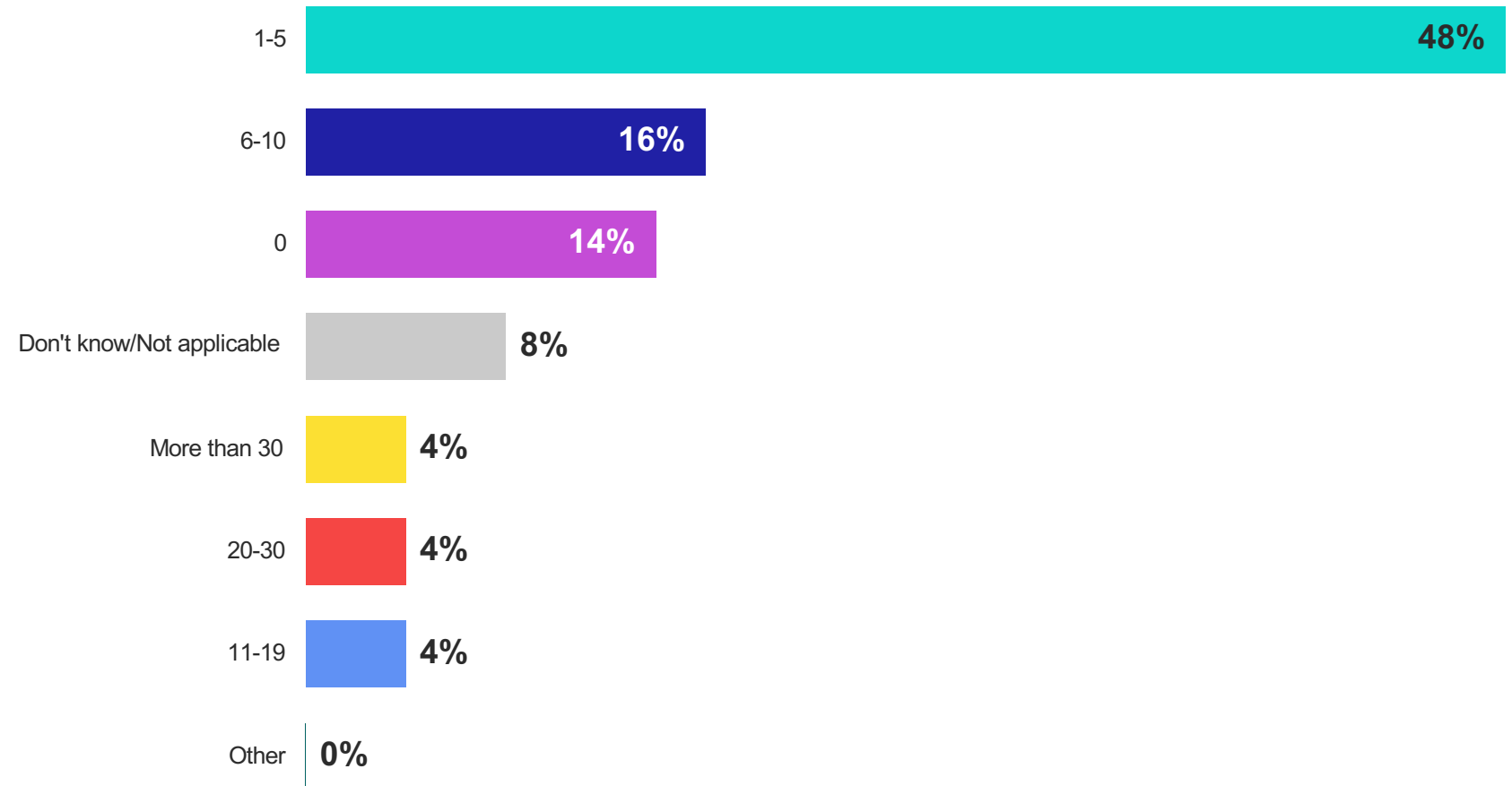
## General Perceptions of COVID-19 Information Channels

## General Perceptions of COVID-19 Information Channels



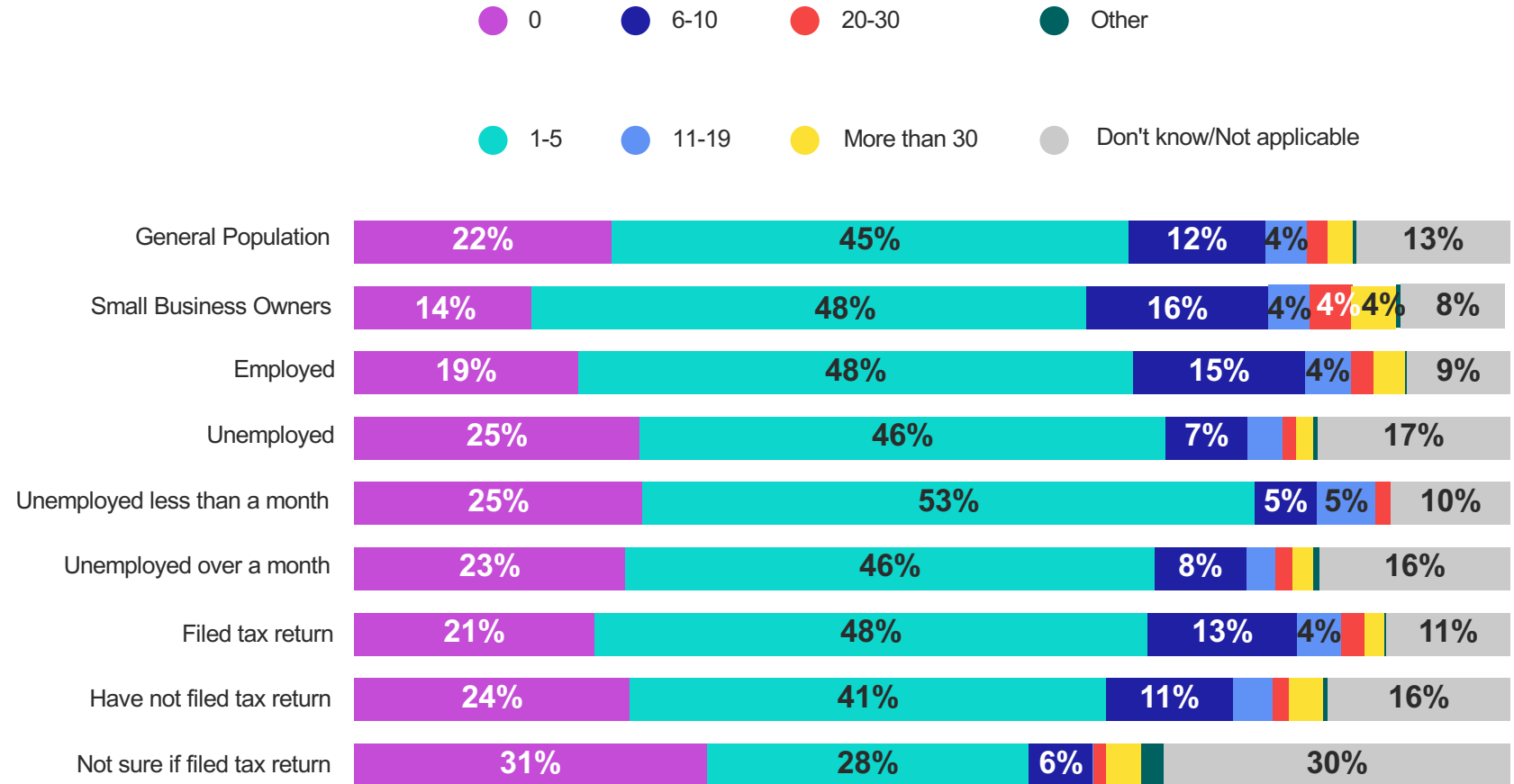
**Nearly half (48%) of small business owners said they receive 1-5 unsolicited emails related to COVID-19 daily, and another 16% said they receive 6-10 emails a day**

*Approximately how many unsolicited emails do you receive per day related to COVID-19? [Among Small Business Owners]*



Over half (53%) of those who have been unemployed for less than a month say they receive 1-5 unsolicited emails per day related to COVID-19; 15% of employed respondents say they have received 6-10 emails per day related to COVID-19

*Approximately how many unsolicited emails do you receive per day related to COVID-19?*



# General Perceptions of COVID-19 Information Channels



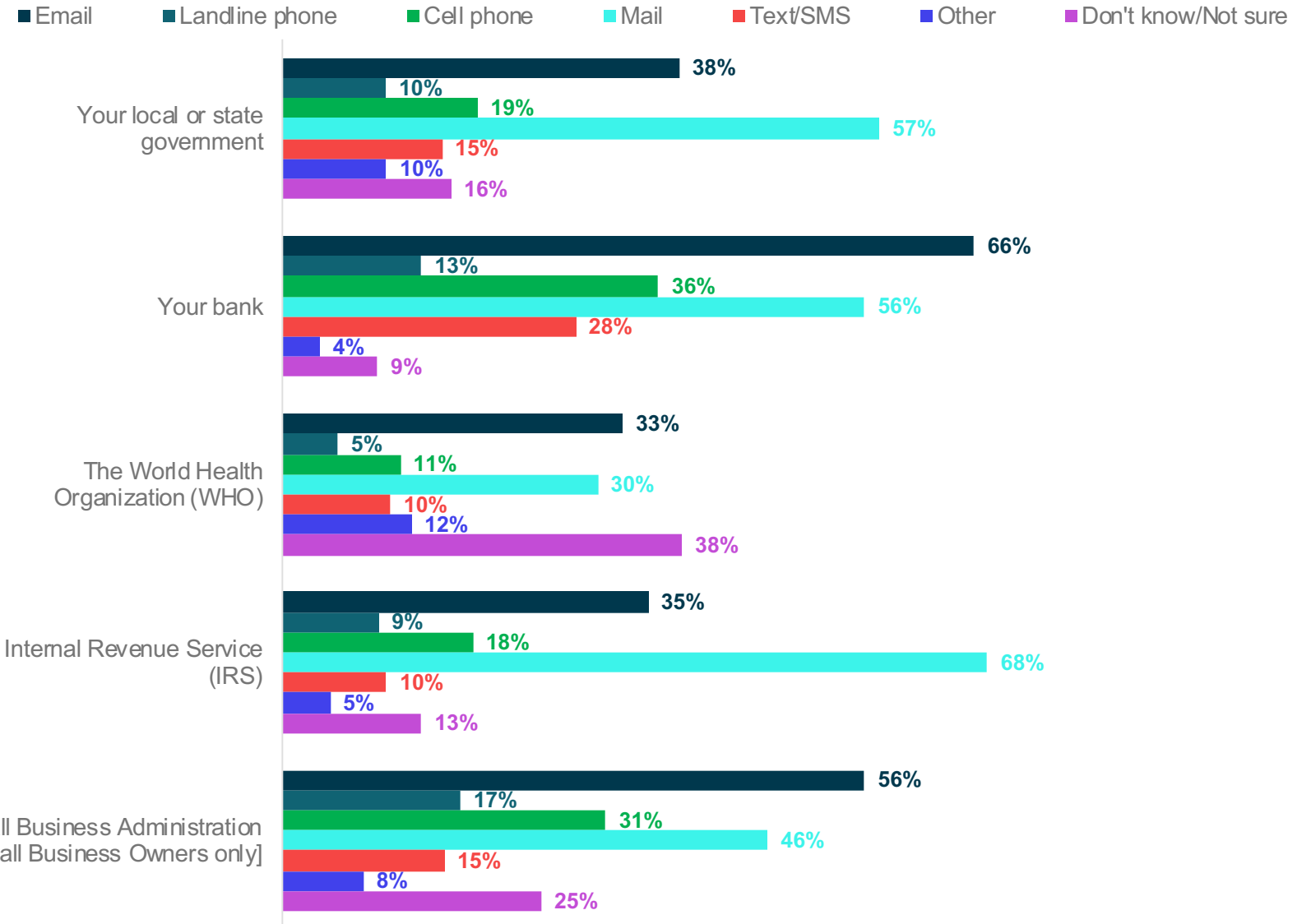


# General Perceptions of COVID-19 Information Channels



## Over a third (35%) of respondents say they would expect to hear communication from the IRS by email and a third say they would expect to hear communication from the World Health Organization by email

*From which of the following channels would you expect to hear communication from the following groups?*



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**General Perceptions of COVID-19 Information Channels**



**General Understanding of COVID-19-Related Adjustments**



**Personal Information Sharing**



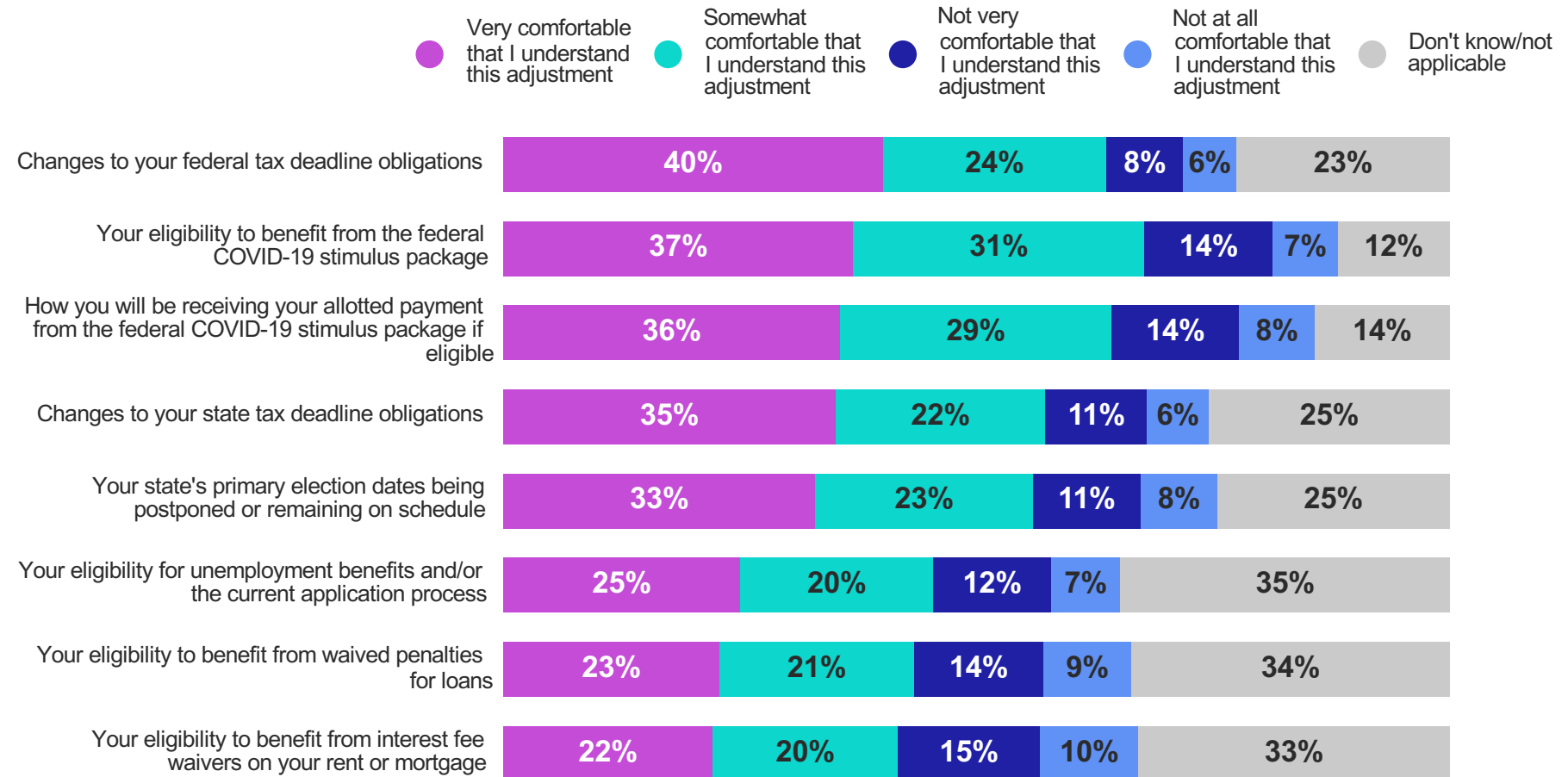
**Small Business Impact**



**Consumer Confidence in Ability to Avoid COVID-19 Scams**

## Over two thirds of respondents say they feel either very or somewhat comfortable in their understanding of their eligibility to benefit from the federal COVID-19 stimulus package (68%) and changes to their state tax deadline obligations (67%)

*How comfortable do you feel you are that you have sufficient and clear understanding of the following COVID-19-related adjustments? [Among General Population]*

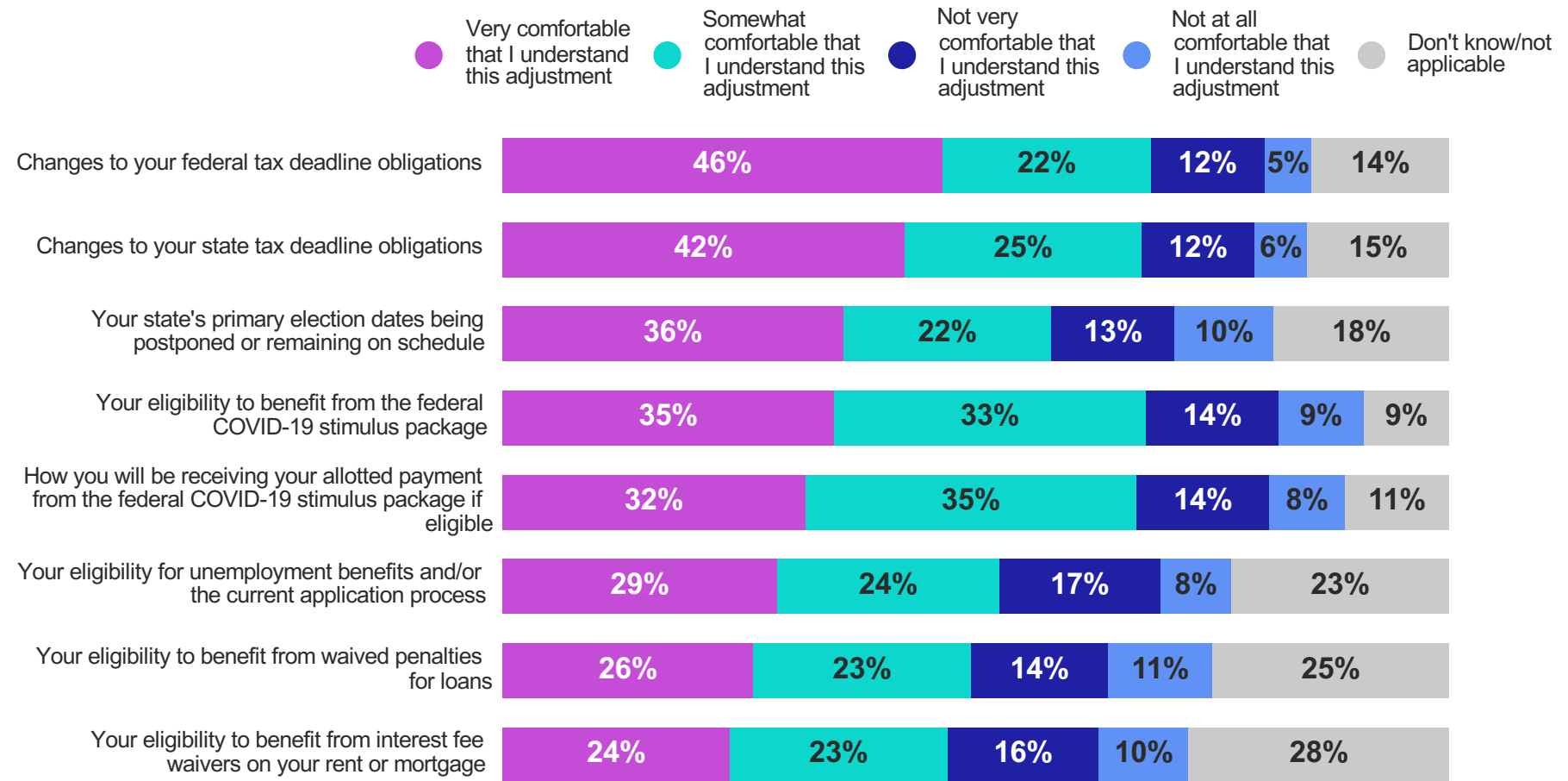


## General Understanding of COVID-19-Related Adjustments



## Over two thirds of small business owners say they feel either very or somewhat comfortable in their understanding of their eligibility to benefit from the federal COVID-19 stimulus package (68%) and how they will be receiving their allotted payment (67%)

*How comfortable do you feel you are that you have sufficient and clear understanding of the following COVID-19-related adjustments? [Among Small Business Owners]*

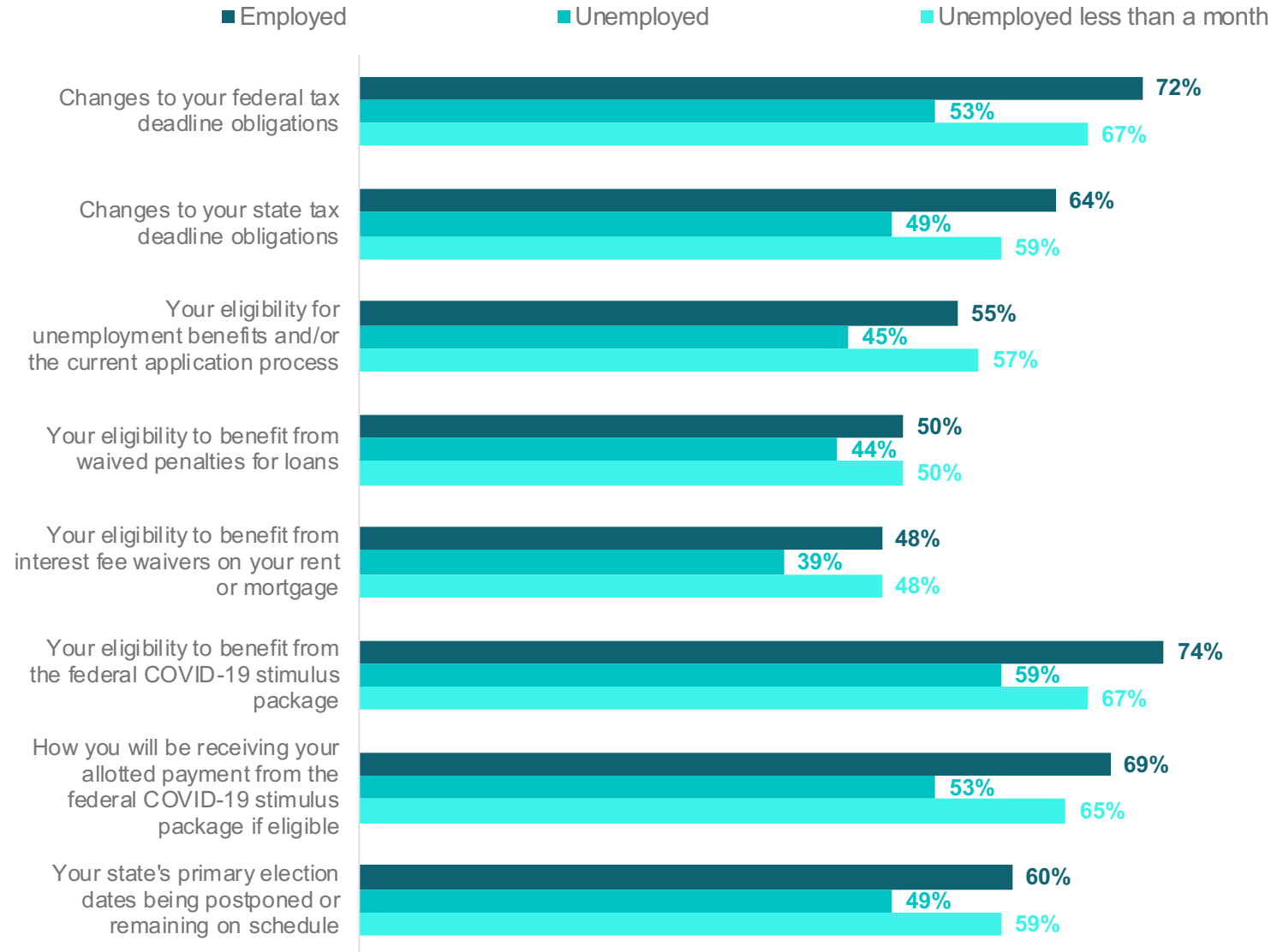


## General Understanding of COVID-19-Related Adjustments



**Employed respondents and respondents who have been unemployed less than a month are more likely to feel very or somewhat comfortable in their understanding of COVID-19 related adjustments than unemployed respondents; recently unemployed respondents are more comfortable in their understanding of their eligibility for unemployment benefits and/or the current application process**

*How comfortable do you feel you are that you have sufficient and clear understanding of the following COVID-19-related adjustments? [% saying very or somewhat comfortable]*



## General Understanding of COVID-19-Related Adjustments

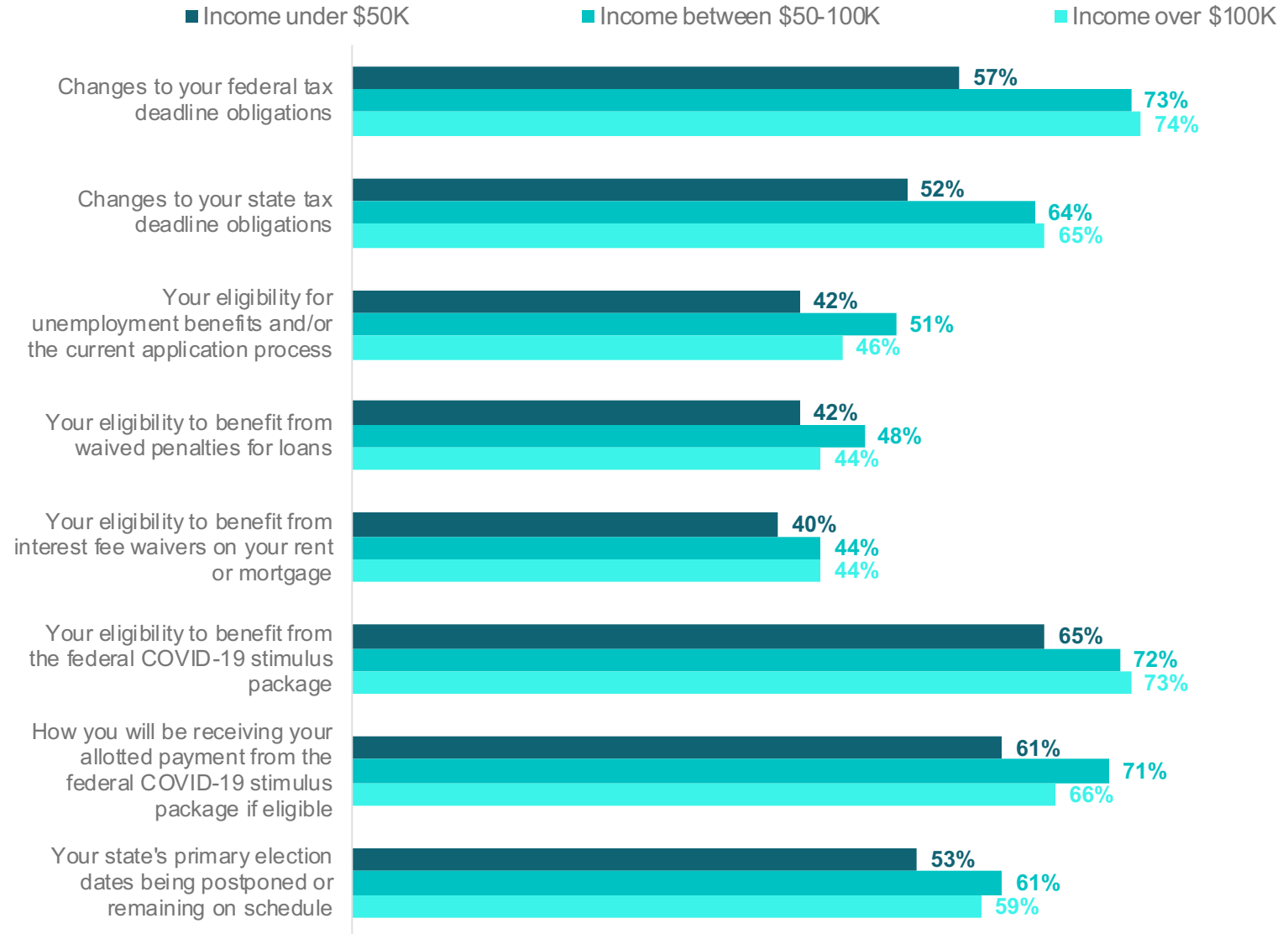


## General Understanding of COVID-19-Related Adjustments



# Higher income respondents are more likely to say they feel comfortable with their understanding of COVID-19 related adjustments, especially federal and state tax deadline obligations and eligibility to benefit from the COVID-19 stimulus package

How comfortable do you feel you are that you have sufficient and clear understanding of the following COVID-19-related adjustments? [% saying very or somewhat comfortable]

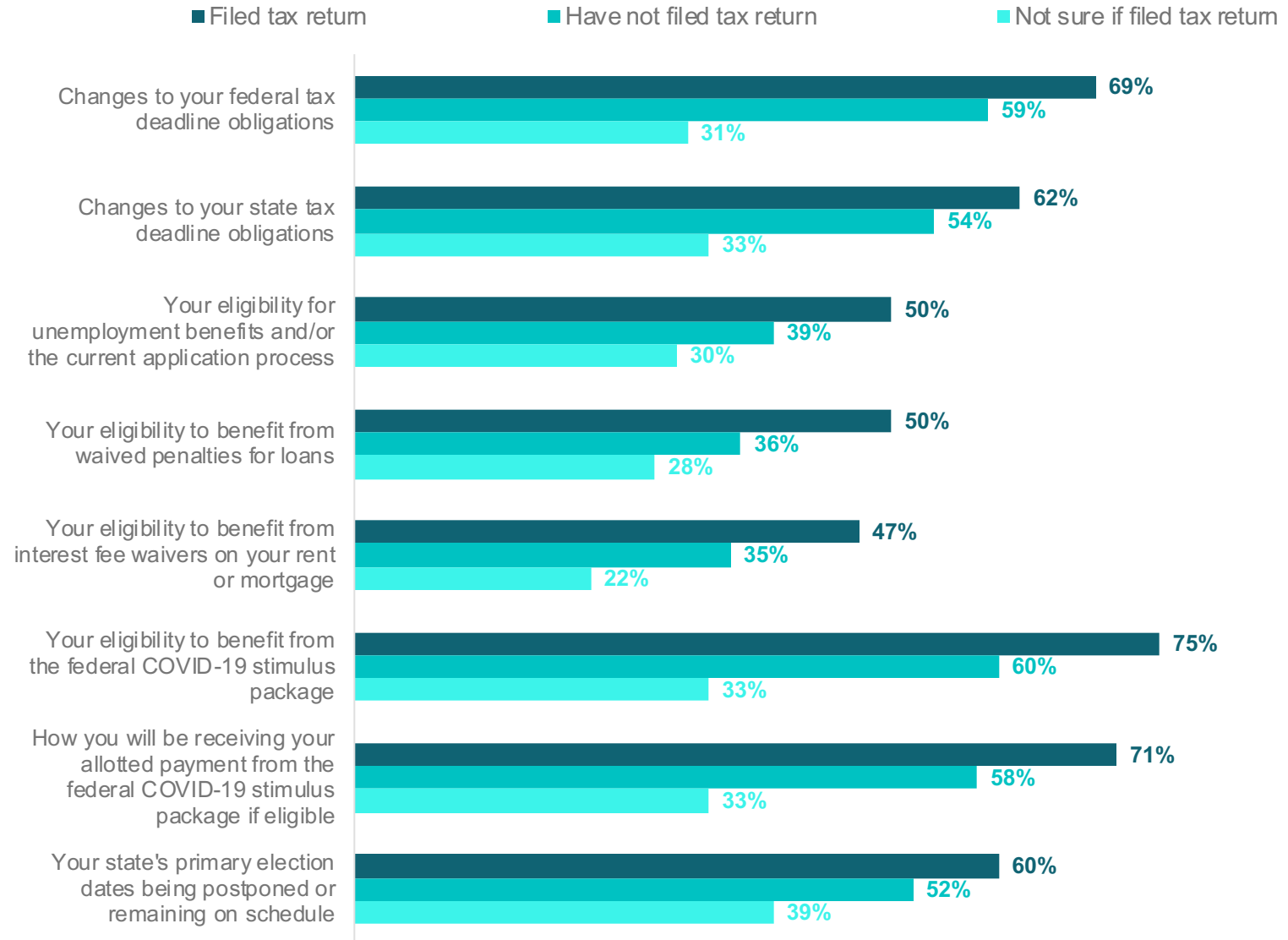


## General Understanding of COVID-19-Related Adjustments



### Respondents who have filed their tax return tend to be more comfortable with their understanding of COVID-19-adjustments, especially in terms of the changes to federal and state tax deadline obligations and their eligibility to benefit from the federal COVID-19 stimulus package

*How comfortable do you feel you are that you have sufficient and clear understanding of the following COVID-19-related adjustments? [% saying very or somewhat comfortable]*



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**General Perceptions of COVID-19 Information Channels**



**General Understanding of COVID-19-Related Adjustments**



**Personal Information Sharing**



**Small Business Impact**



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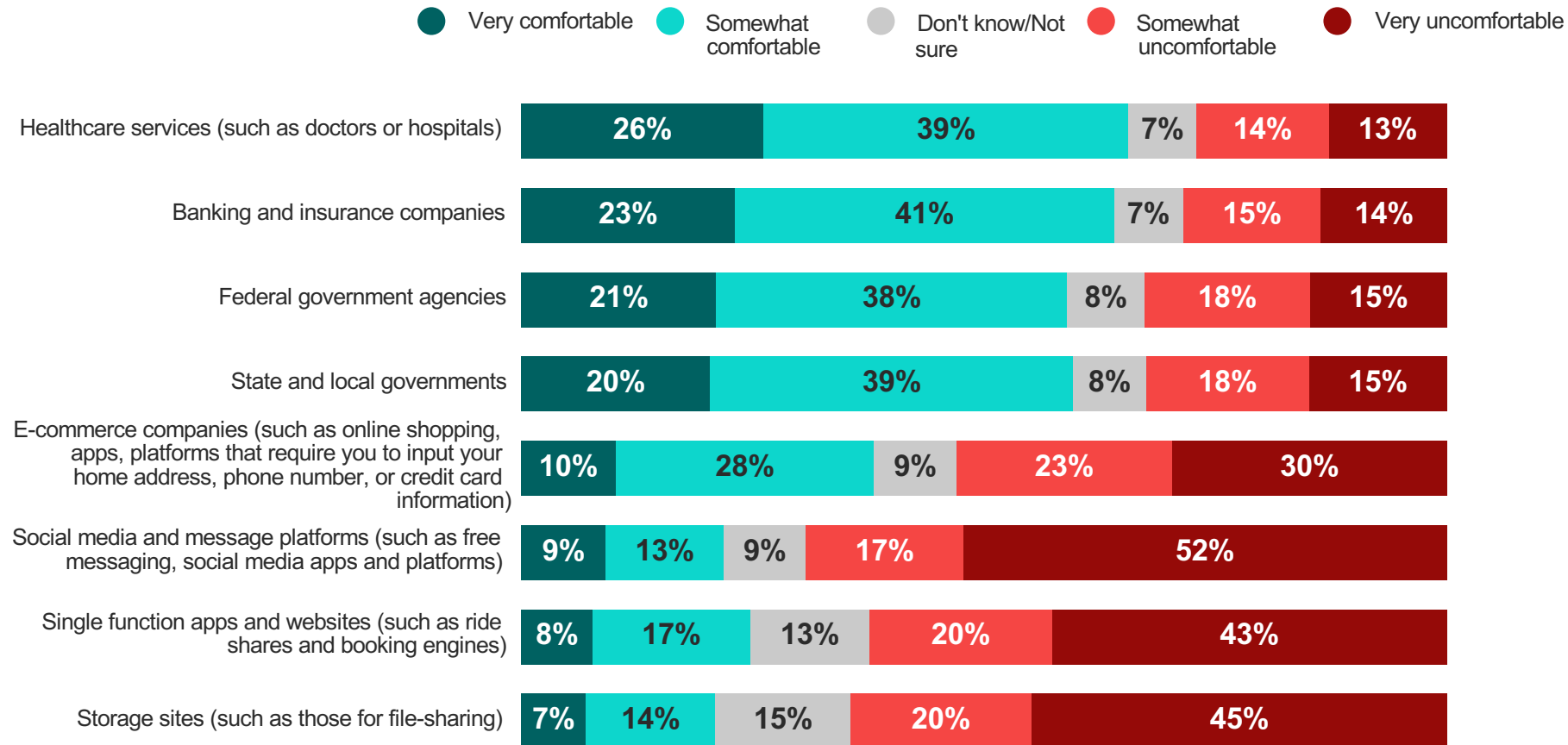


# Personal Information Sharing



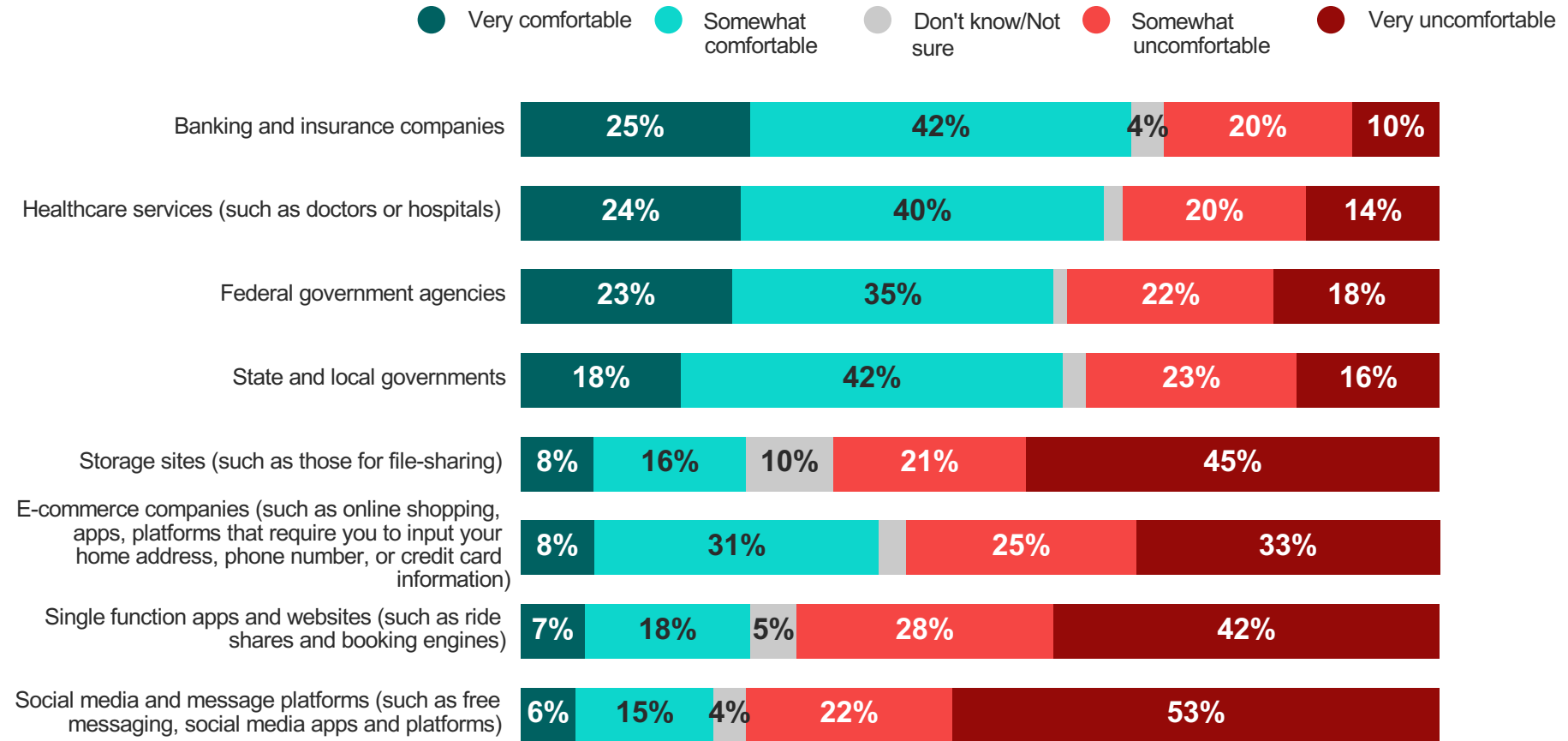
Nearly two thirds of respondents say they feel very or somewhat comfortable sharing their personal information with healthcare services (65%) and banking and insurance companies (64%), while nearly six in ten (59%) say they feel comfortable sharing their personal information with federal government agencies and state and local governments

*How comfortable are you with sharing your personal information (such as your social security number in full or in part, or bank account/credit card information) with the following types of organizations? [Among General Population]*



**About two thirds of small business owners said they feel very or somewhat comfortable sharing their personal information with banking and insurance companies (67%) and healthcare services (64%), while about six in ten say they feel comfortable sharing their information with federal government agencies (58%) and state and local governments (60%)**

*How comfortable are you with sharing your personal information (such as your social security number in full or in part, or bank account/credit card information) with the following types of organizations? [Among Small Business Owners]*



# Personal Information Sharing

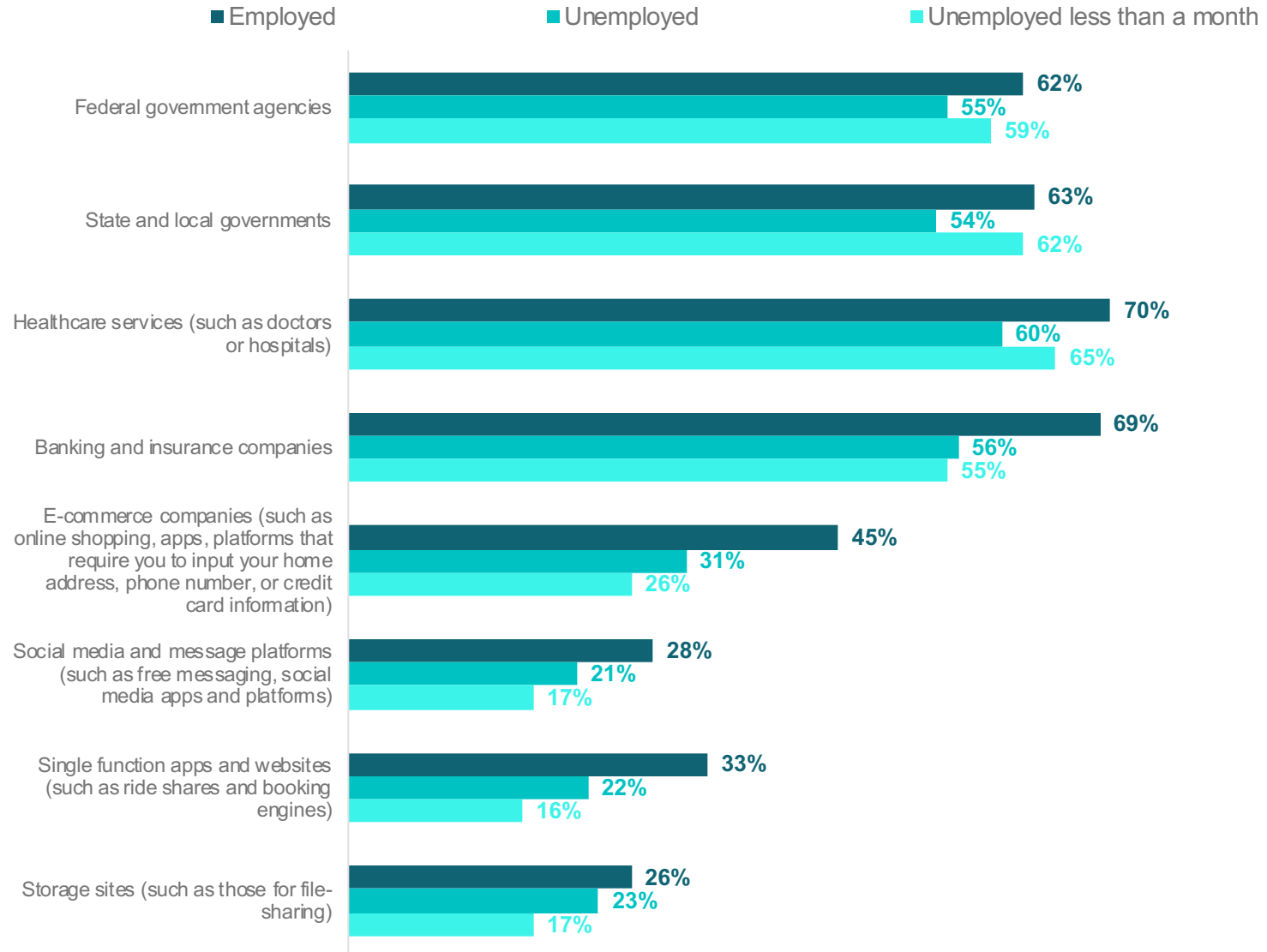


# Personal Information Sharing



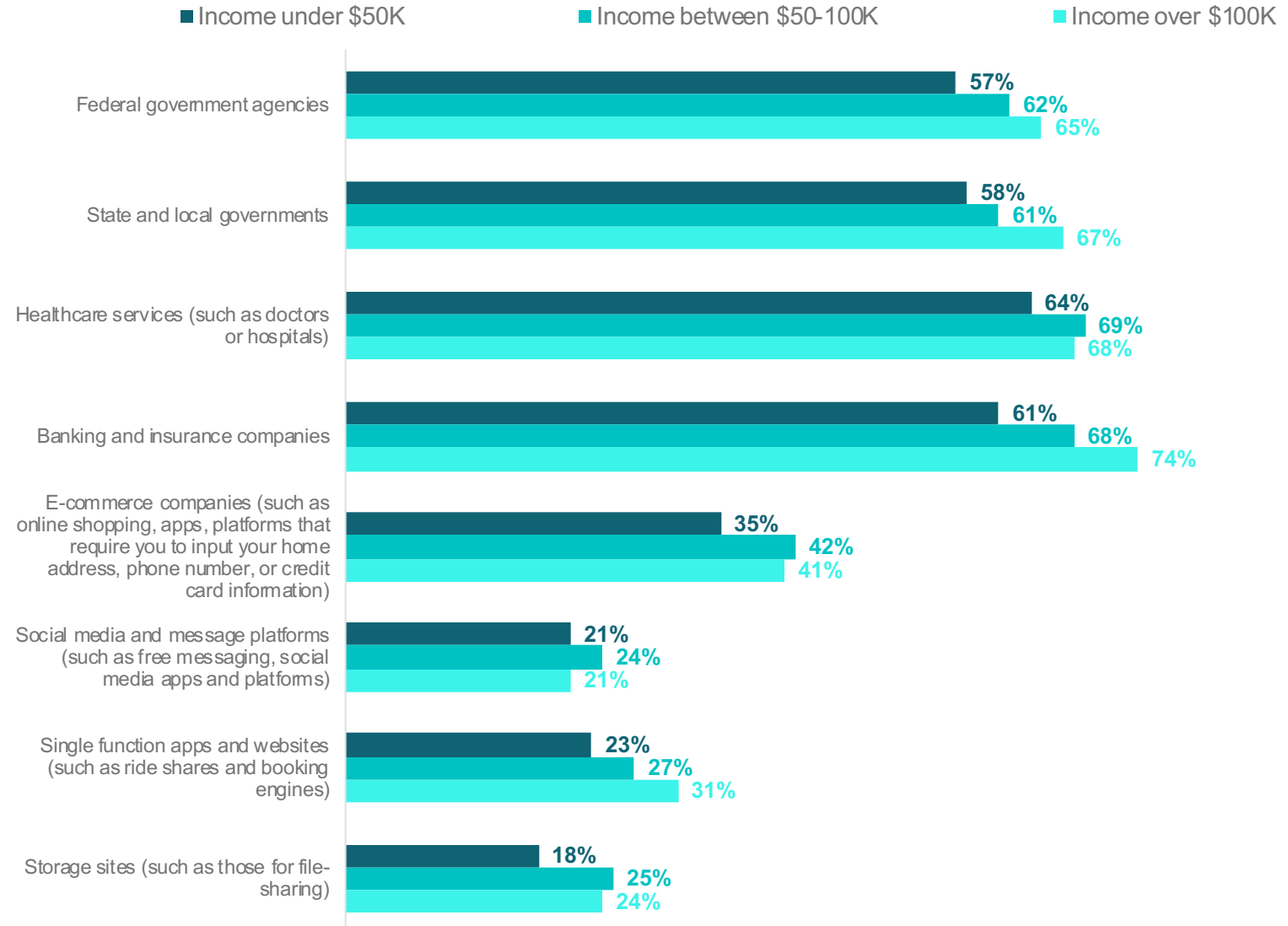
## Employed respondents are more likely to say they are comfortable with sharing their personal information with organizations in general, especially when it comes to sharing information with healthcare services and banking and insurance companies

How comfortable are you with sharing your personal information (such as your social security number in full or in part, or bank account/credit card information) with the following types of organizations? [% saying very or somewhat comfortable]



## Higher income respondents are more likely to say they feel comfortable sharing their personal information with organizations, especially banking and insurance companies, but middle class respondents are more likely to say they are comfortable with sharing their information with e-commerce companies and social media and message platforms

*How comfortable are you with sharing your personal information (such as your social security number in full or in part, or bank account/credit card information) with the following types of organizations? [% saying very or somewhat comfortable]*



## Personal Information Sharing

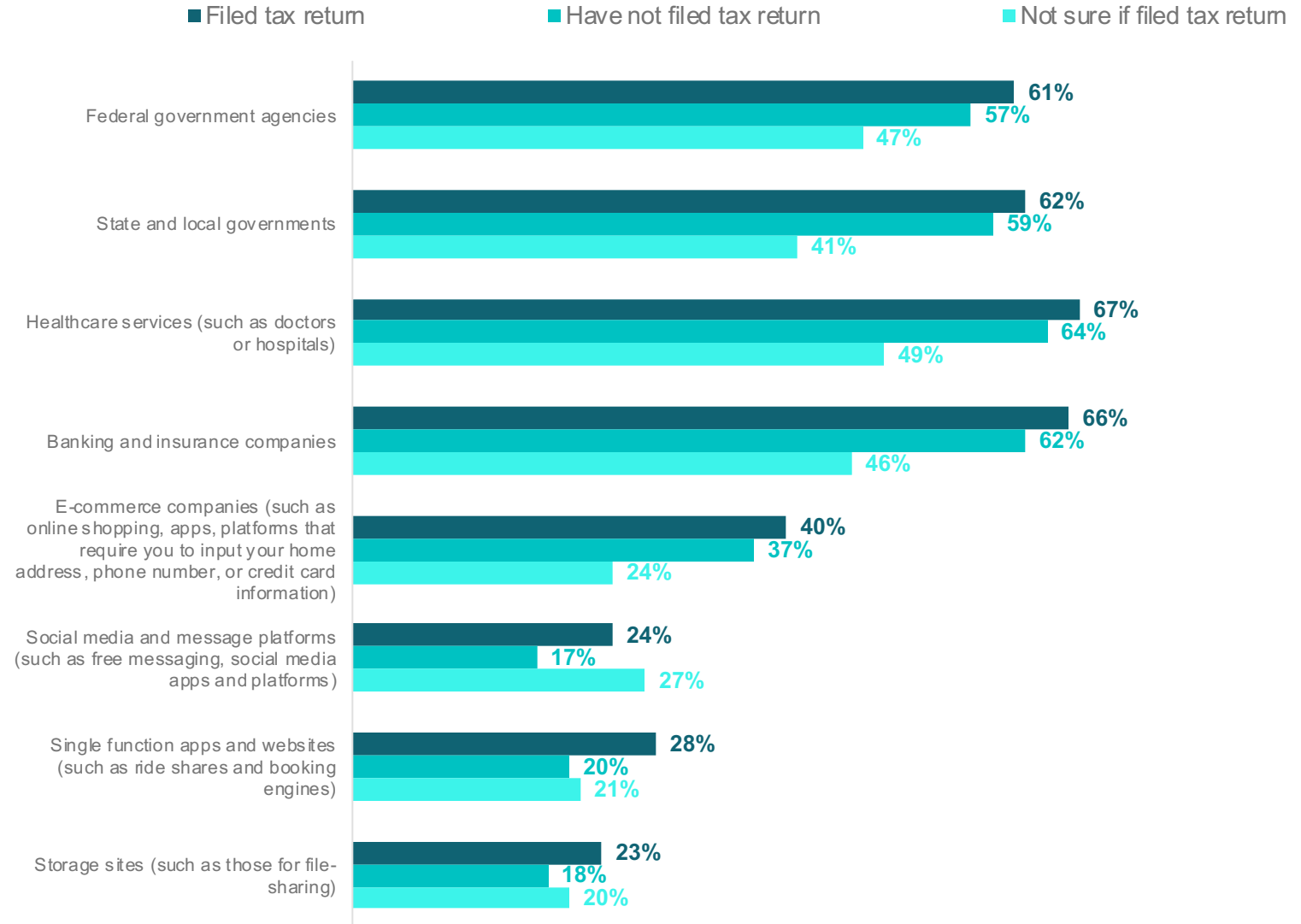


# Personal Information Sharing



## Respondents who have filed their tax return were more likely to say they are comfortable with sharing their personal information, especially when it comes to sharing information with federal government agencies and healthcare services

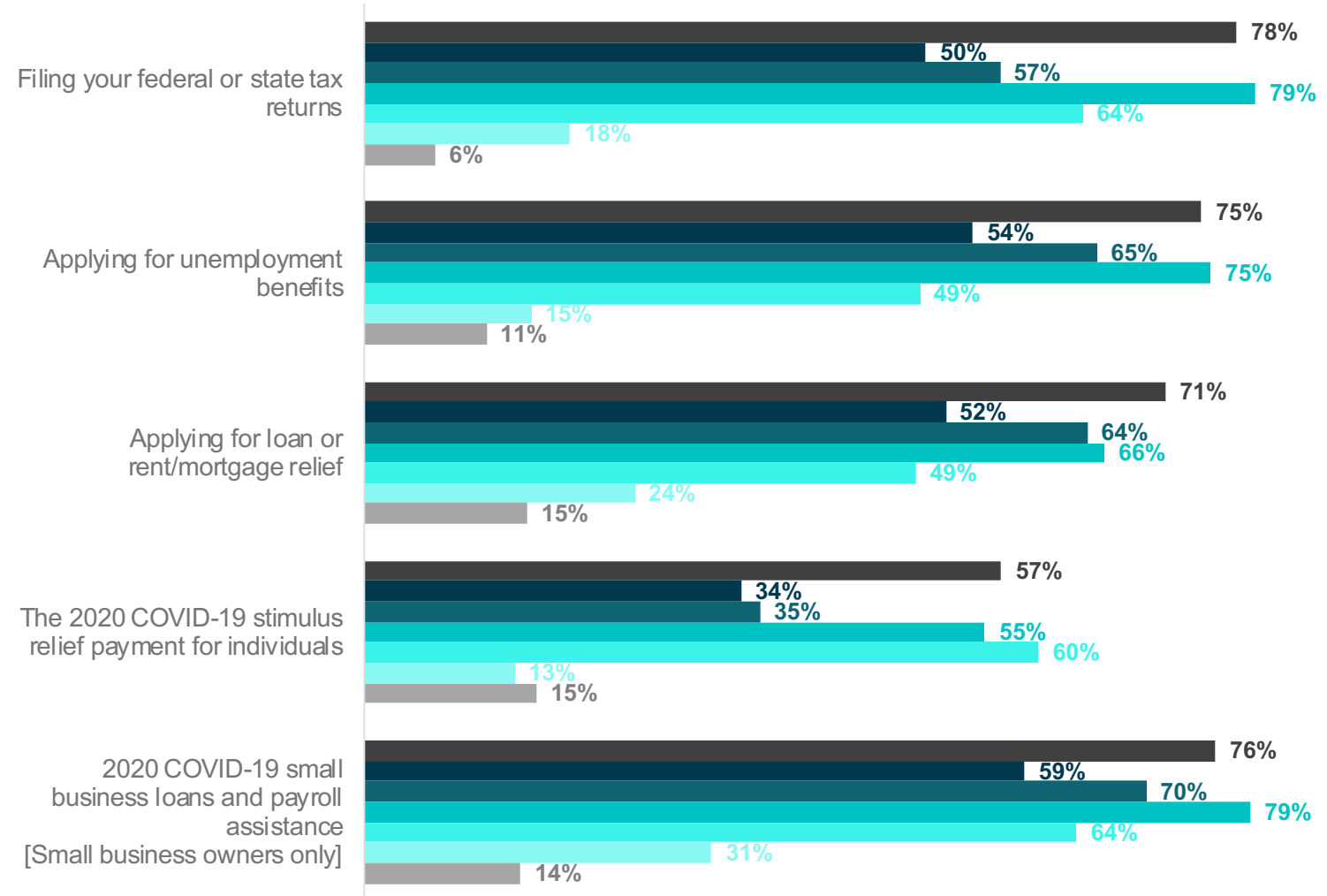
How comfortable are you with sharing your personal information (such as your social security number in full or in part, or bank account/credit card information) with the following types of organizations? [% saying very or somewhat comfortable]



Over half of respondents believe they have to provide their Social Security number (55%) and bank account/routing number (60%) to receive the 2020 COVID-19 stimulus relief payment; over six in ten small business owners believe they have to provide their Social Security number (79%) and/or their bank account/routing number (64%) to receive 2020 COVID-19 small business loans

To the best of your knowledge, what personal information would you have to provide for the following? Select all that apply for each.

■ Mailing address      ■ Email address      ■ Phone number      ■ Social Security number  
■ Bank account/routing number      ■ Debit/credit card information      ■ None of the above



## Personal Information Sharing

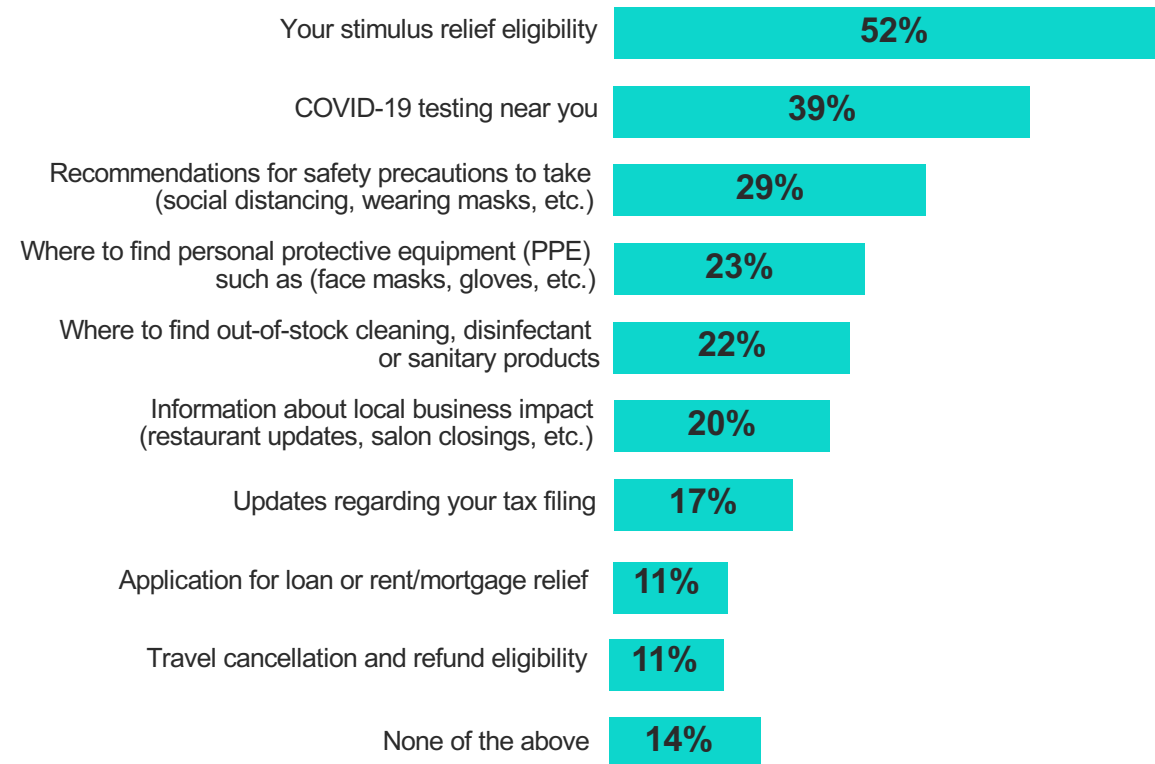


## Personal Information Sharing



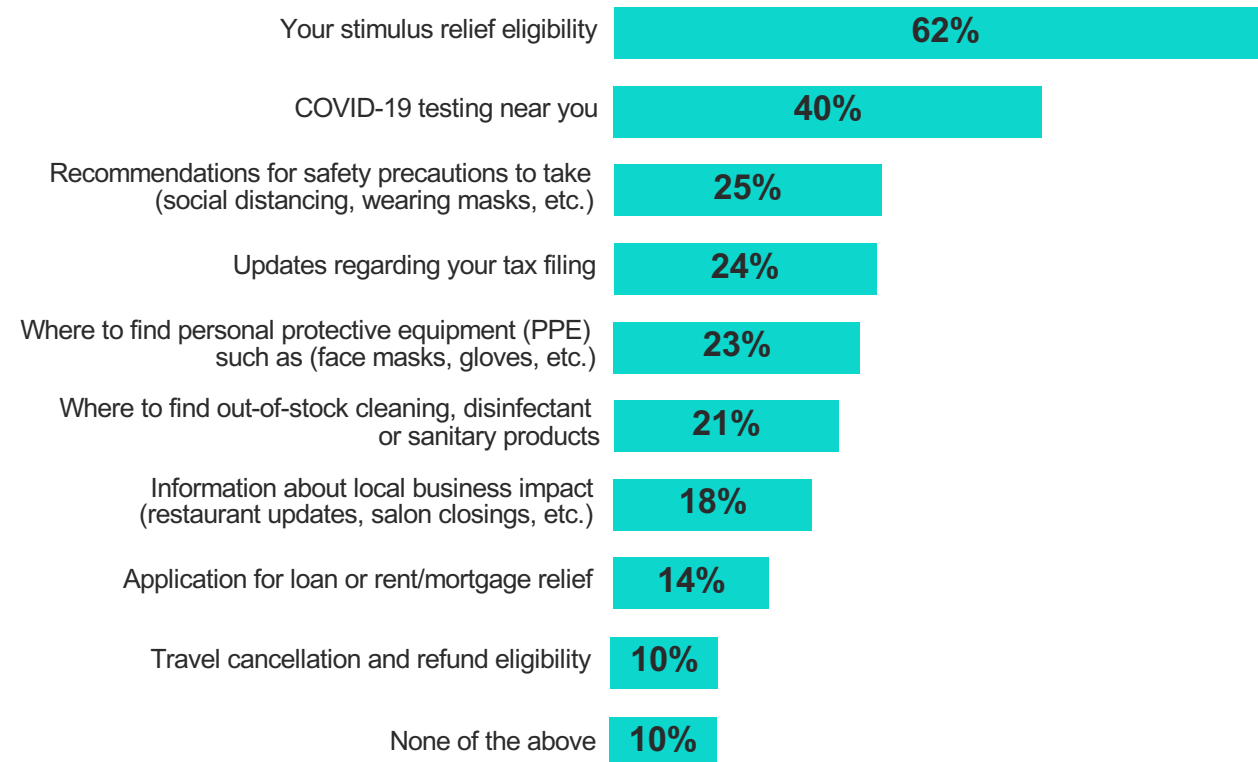
### Over half (52%) of respondents said they would engage with an email related to their stimulus relief eligibility; nearly four in ten (39%) said they would engage with an email about COVID-19 testing near them

*Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with. [Among General Population]*



## Over six in ten (62%) small business owners said they would engage with an email regarding their stimulus relief eligibility; 40% said they would engage with an email about COVID-19 testing near them

*Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with. [Among Small Business Owners]*



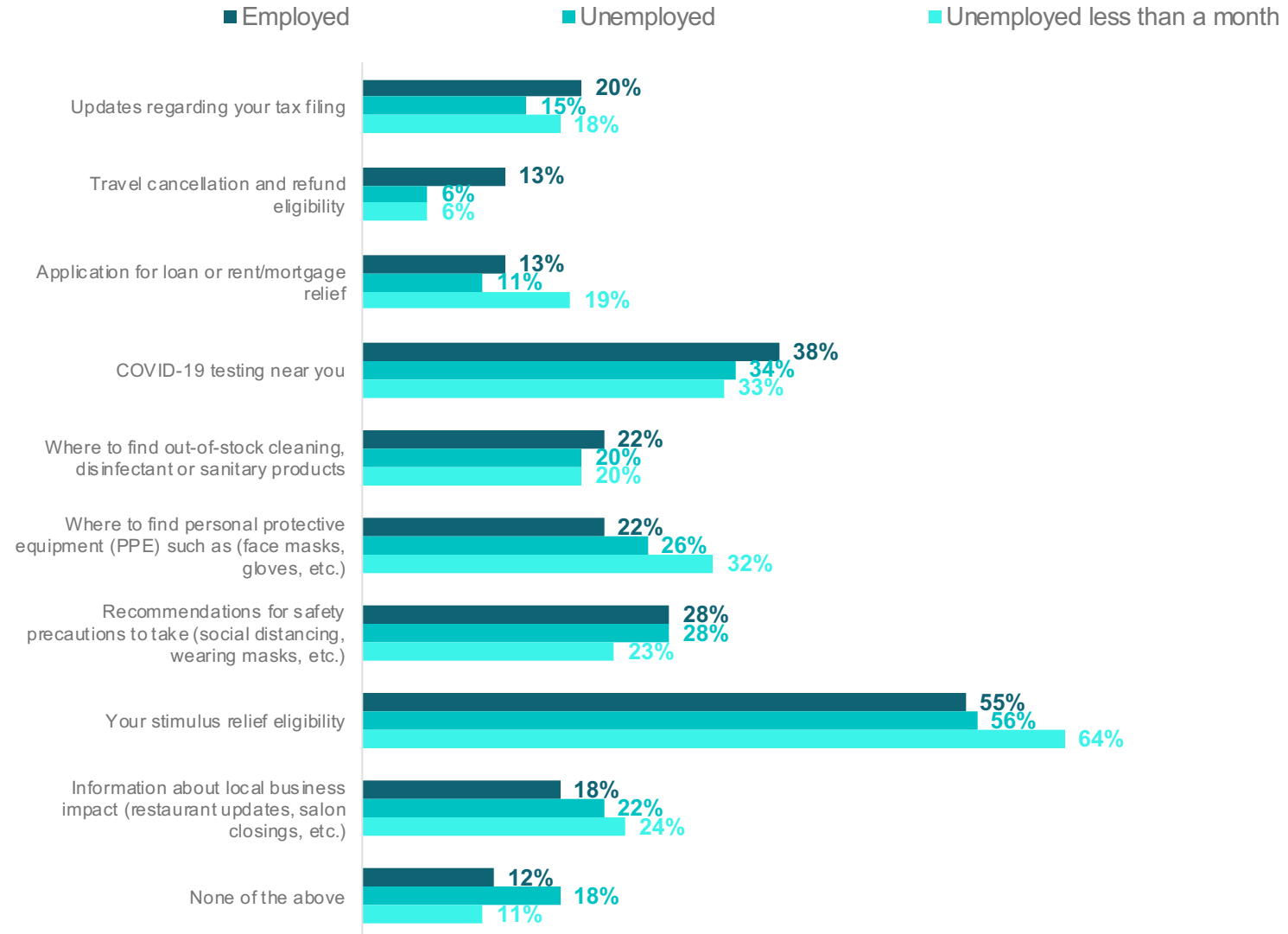
## Personal Information Sharing





## Nearly two thirds (64%) of respondents who are recently unemployed said they would be most likely to engage with an email related to their stimulus relief eligibility; employed respondents were more likely to say they would engage with an email about COVID-19 testing near them

Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with.



## Personal Information Sharing



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**General Perceptions of COVID-19 Information Channels**



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**Personal Information Sharing**



**Small Business Impact**



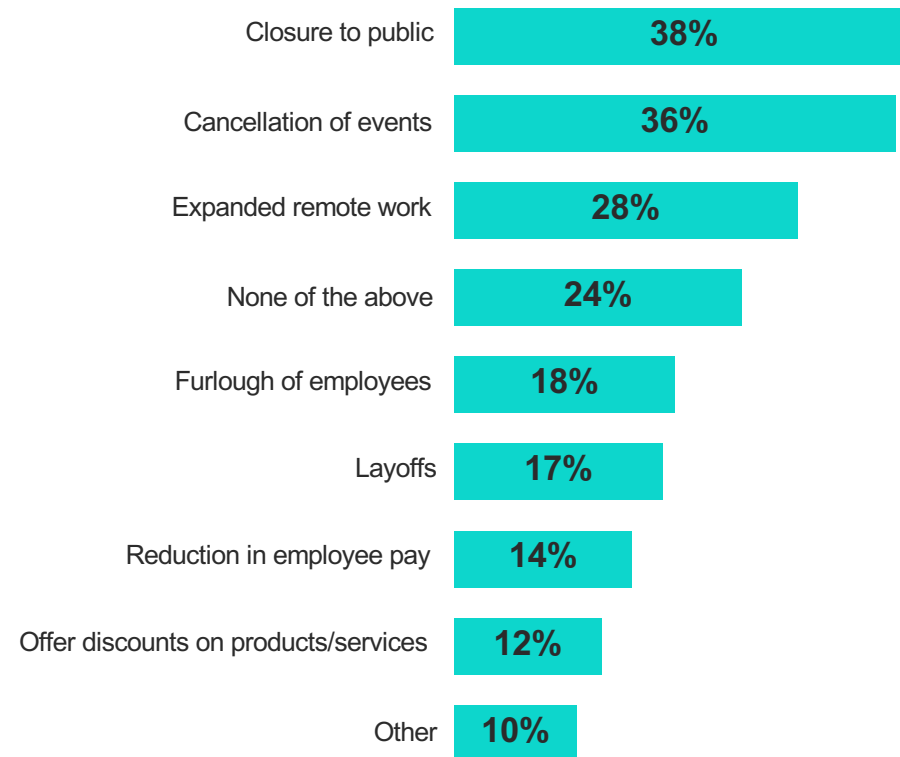
**Consumer Confidence in Ability to Avoid COVID-19 Scams**

## Small Business Impact



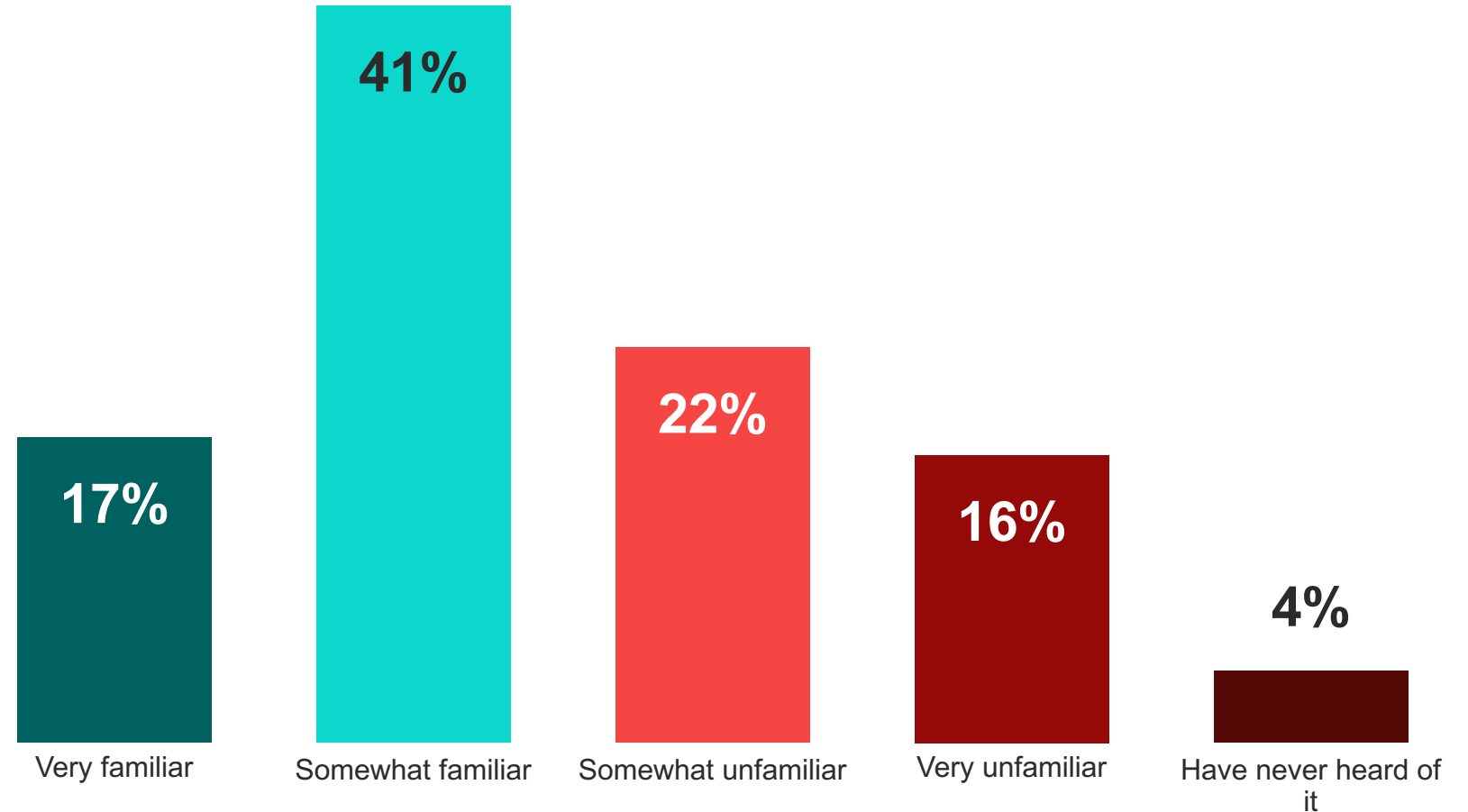
### Over a third of small business owners said they have closed their business to the public (38%) and canceled events (36%) in the wake of COVID-19

*What measures have you taken with your company in the wake of COVID-19? Please select all that apply. [Among Small Business Owners]*



## Nearly six in ten (58%) small business owners said they were familiar with the small business loans being offered by the government to mitigate the effects of COVID-19

*How familiar are you with the small business loans being offered by the government to mitigate the effects of COVID-19? [Among Small Business Owners]*

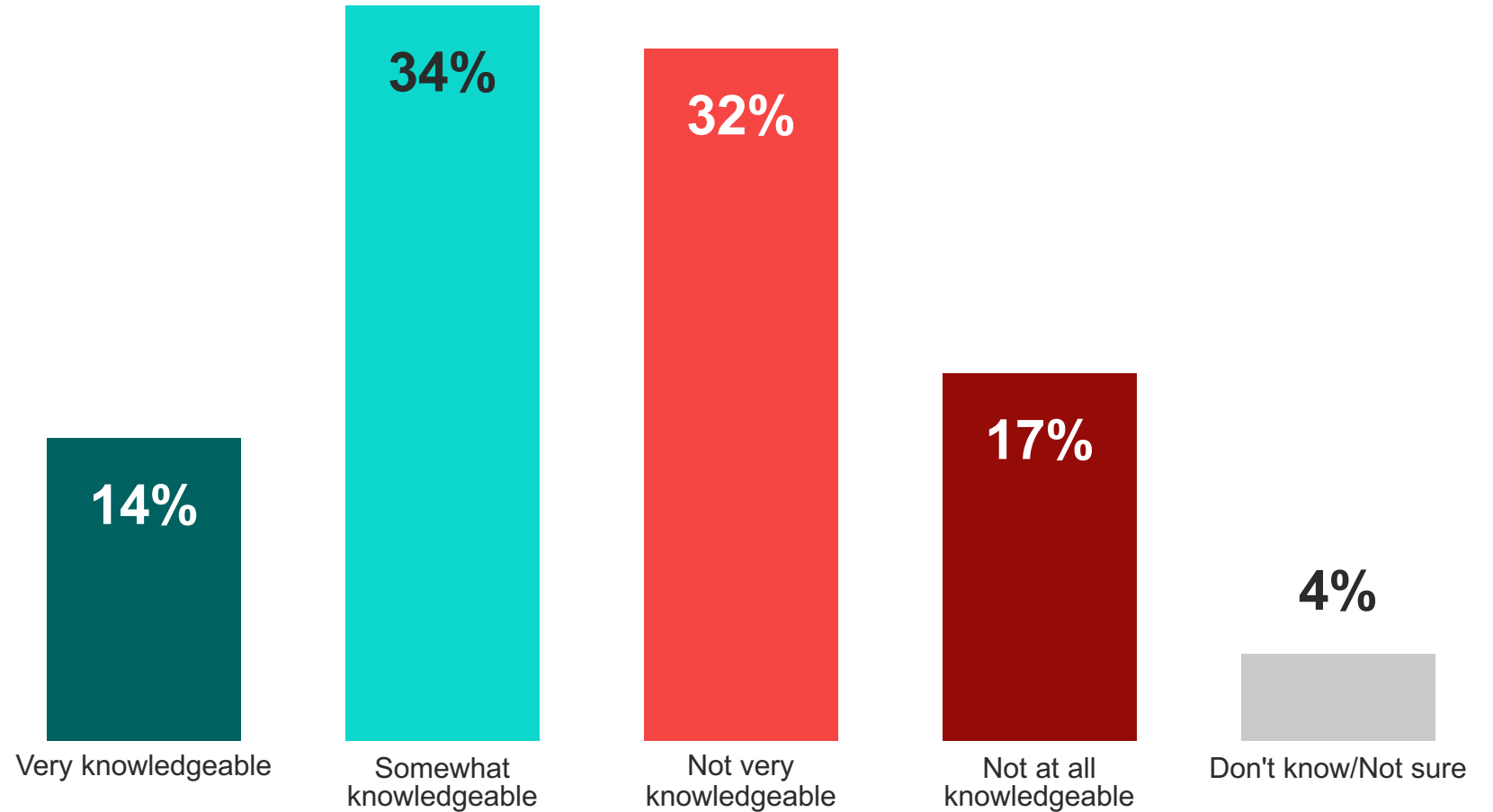


## Small Business Impact



Only 14% of small business owners said they feel very knowledgeable about the process to get access to the small business loan relief program from the government, and another 34% said they feel somewhat knowledgeable

*How knowledgeable do you feel about the process to get access this small business loan relief program from the government? [Among Small Business Owners]*



## Small Business Impact



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**General Perceptions of COVID-19 Information Channels**



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**Small Business Impact**



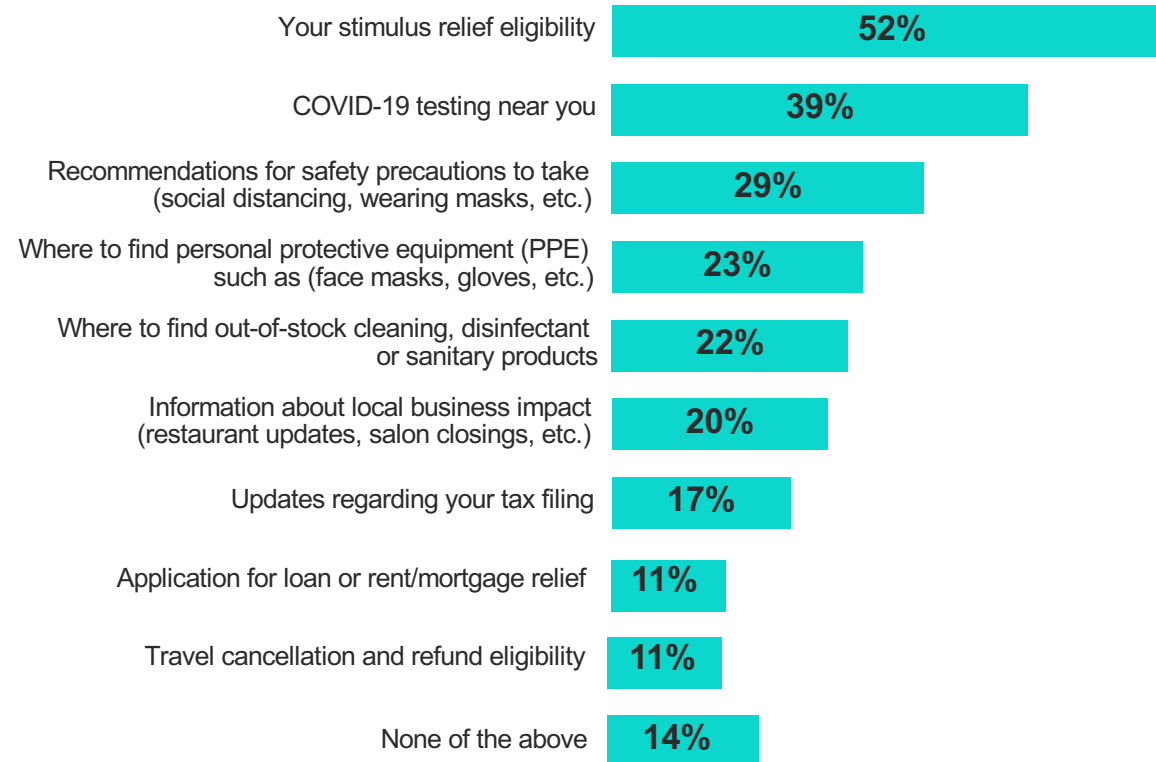
**Consumer Confidence in Ability to Avoid COVID-19 Scams**

## Consumer Confidence in Ability to Avoid COVID-19 Scams



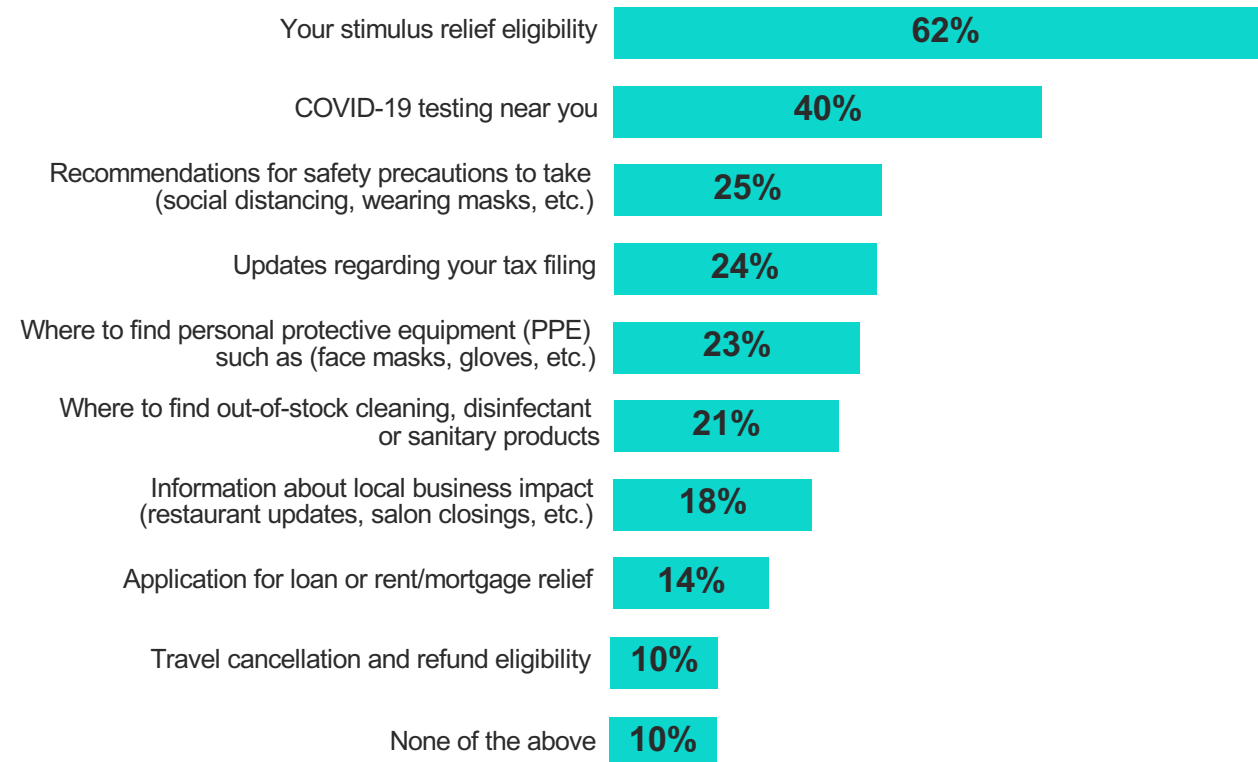
### Over half (52%) of respondents said they would engage with an email related to their stimulus relief eligibility; nearly four in ten (39%) said they would engage with an email about COVID-19 testing near them

*Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with. [Among General Population]*



## Over six in ten (62%) small business owners said they would engage with an email regarding their stimulus relief eligibility; 40% said they would engage with an email about COVID-19 testing near them

*Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with. [Among Small Business Owners]*



## Consumer Confidence in Ability to Avoid COVID-19 Scams



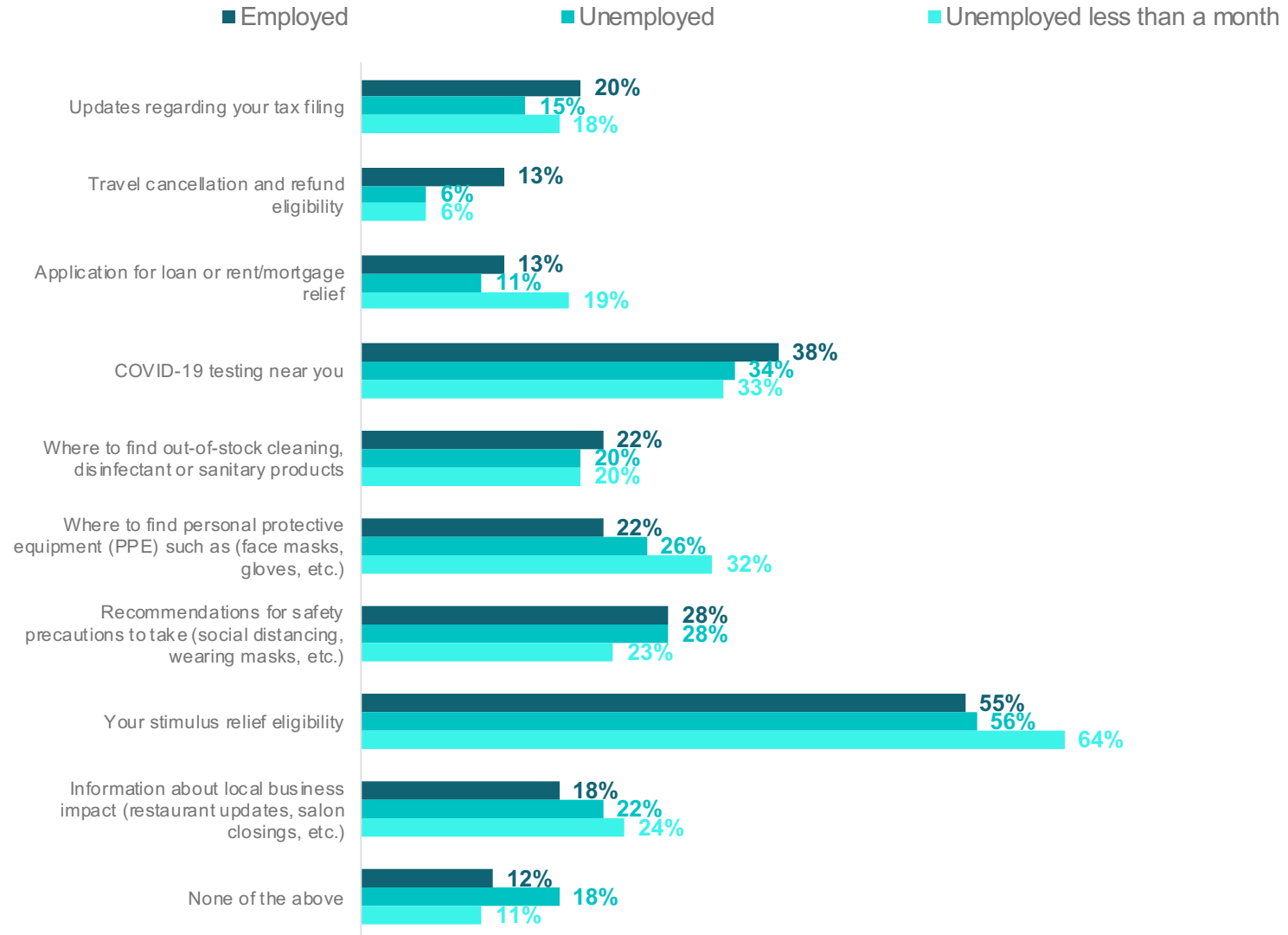


# Consumer Confidence in Ability to Avoid COVID-19 Scams



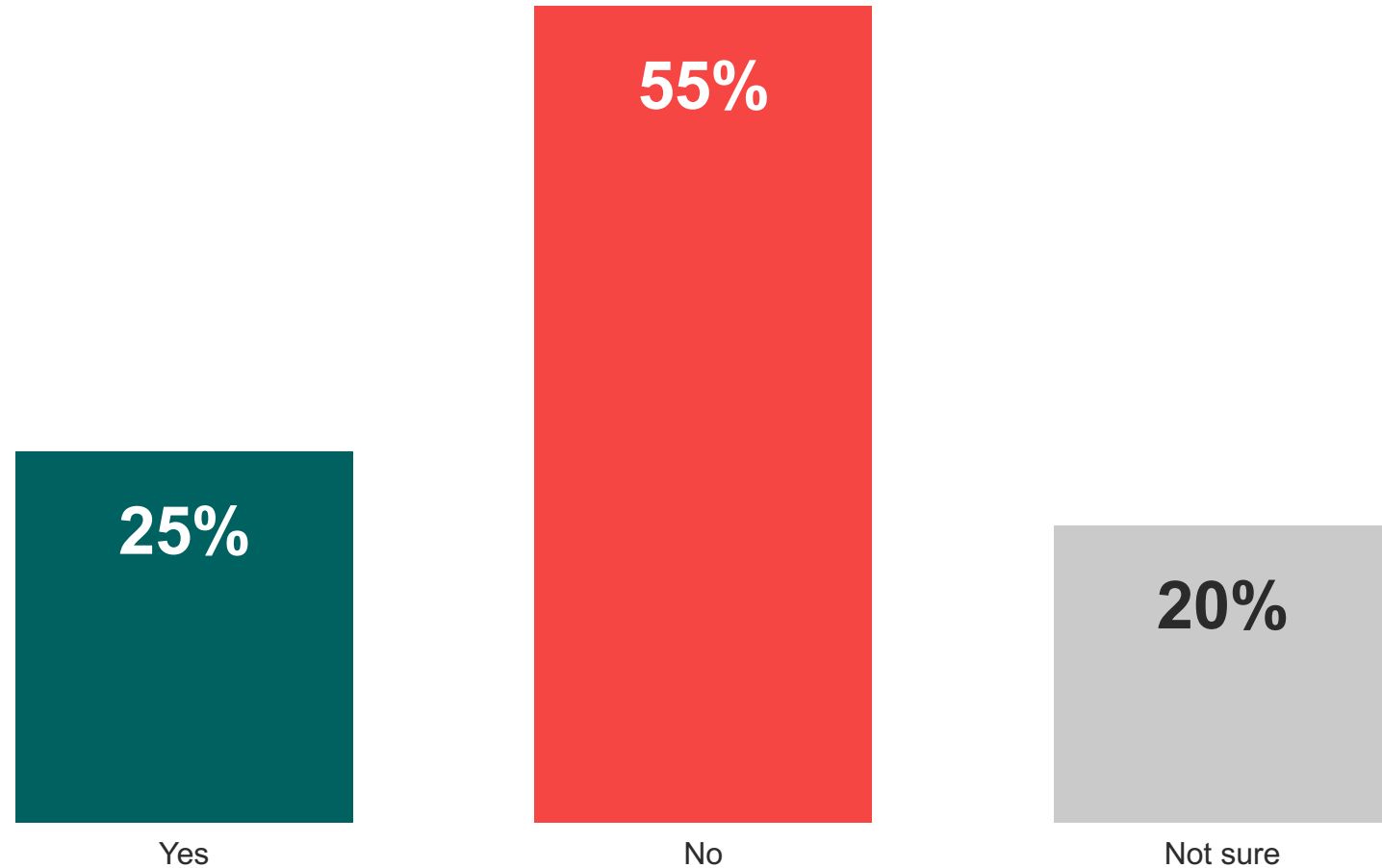
**Nearly two thirds (64%) of respondents who are recently unemployed said they would be most likely to engage with an email related to their stimulus relief eligibility; employed respondents were more likely to say they would engage with an email about COVID-19 testing near them**

*Which of the following COVID-19-related email topics would you most likely engage with (opening the email, click link, open attachment, etc.)? Please select up to three that you would be most likely to open or engage with.*



Only a quarter of respondents said they have received unsolicited COVID-19 related emails that they suspected were malicious spam, while a majority (55%) said they have not received unsolicited COVID-19 emails that they suspected were spam

*Over the past month, have you received any unsolicited COVID-19-related emails that you have suspected were malicious spam? [Among General Population]*

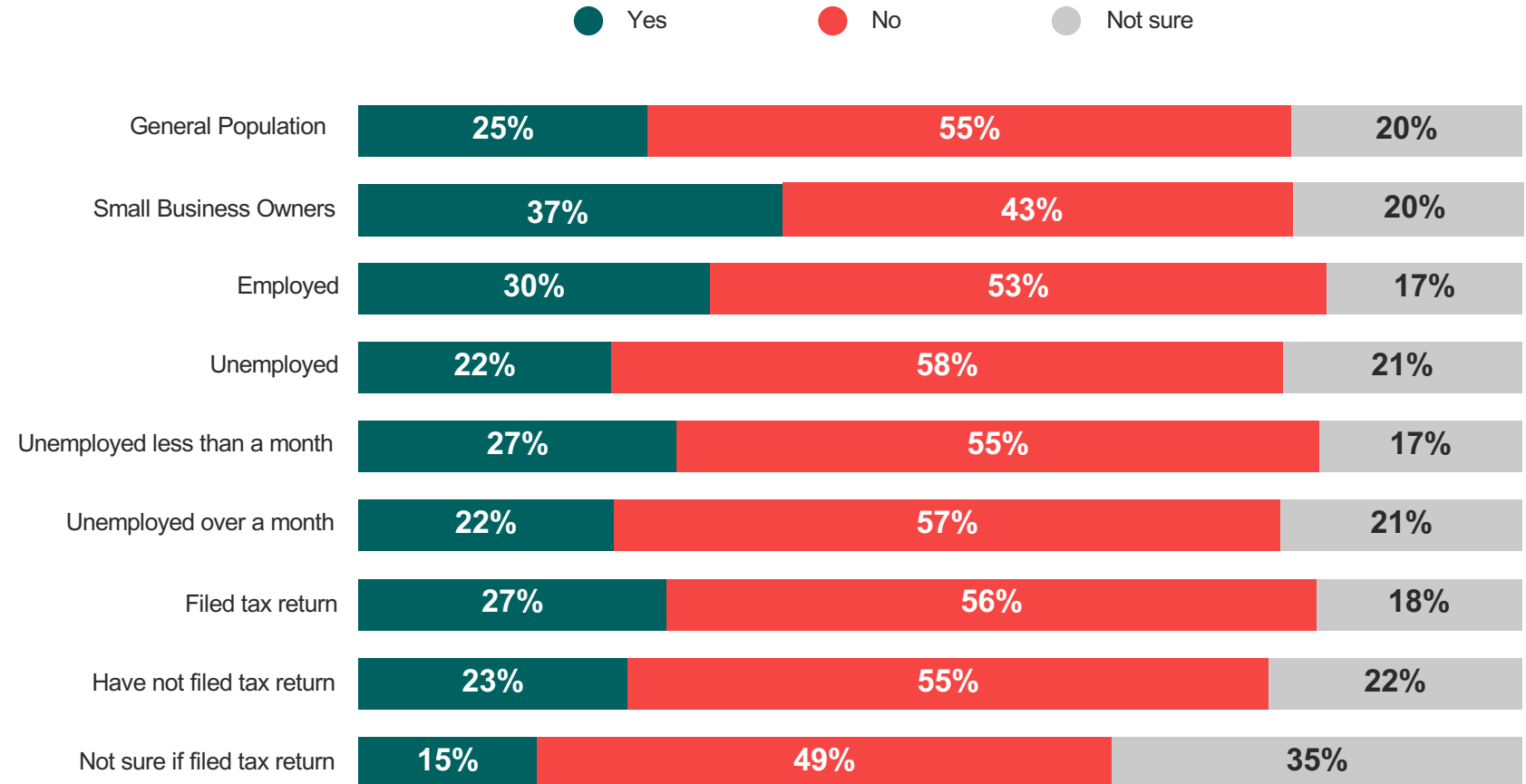


## Consumer Confidence in Ability to Avoid COVID-19 Scams



## Over a third (37%) of small business owners and 30% of employed respondents said they have received unsolicited COVID-19 related emails that they suspected were malicious spam

*Over the past month, have you received any unsolicited COVID-19-related emails that you have suspected were malicious spam?*

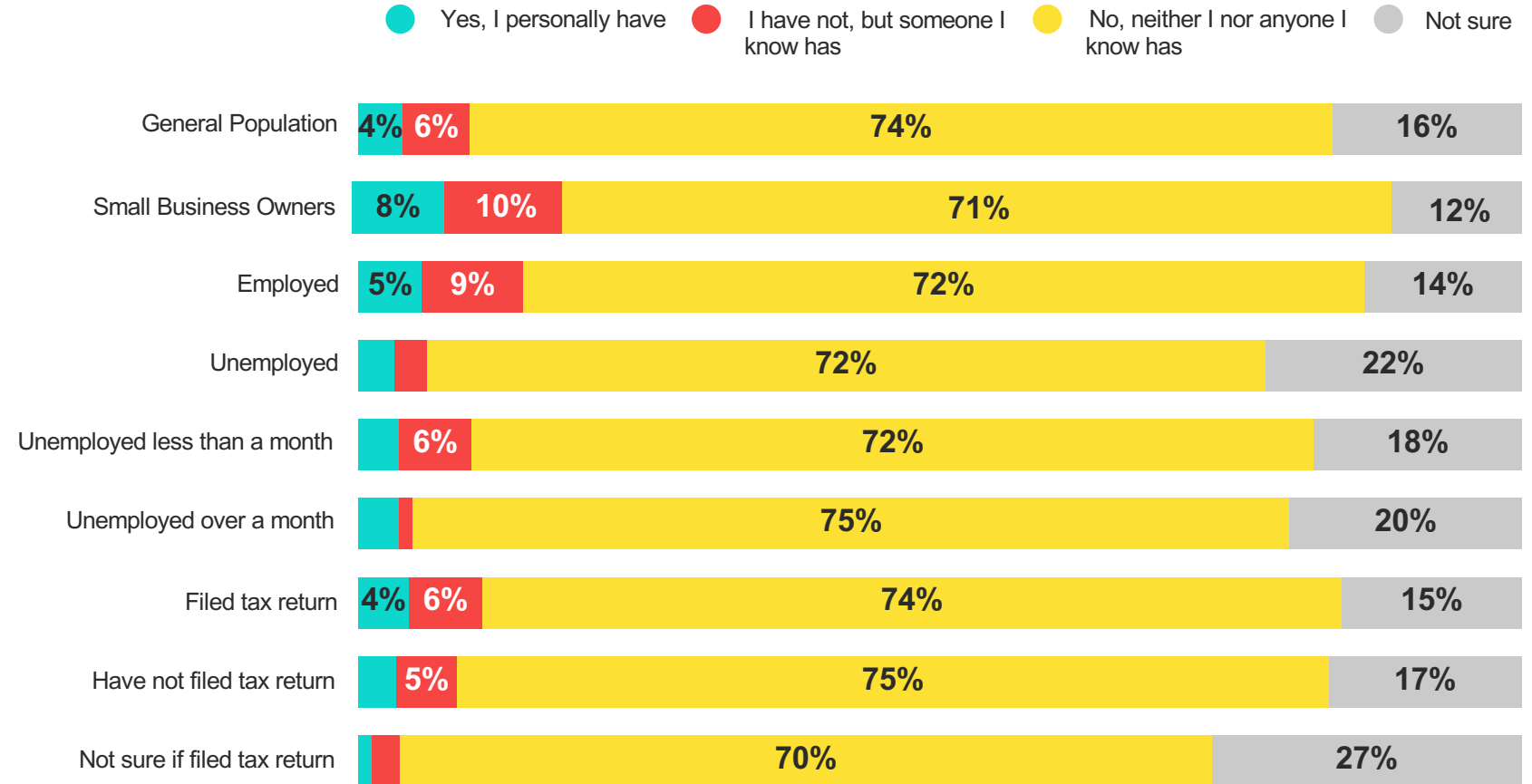


# Consumer Confidence in Ability to Avoid COVID-19 Scams



## Only 10% of respondents say either they or someone they know has been a victim of a COVID-19 related phishing scam, while 18% of small business owners say they or someone they know has been a victim of a COVID-19 related email scam

*To the best of your knowledge, have you or someone you know been a victim of a COVID-19-related phishing or other email-based scam?*

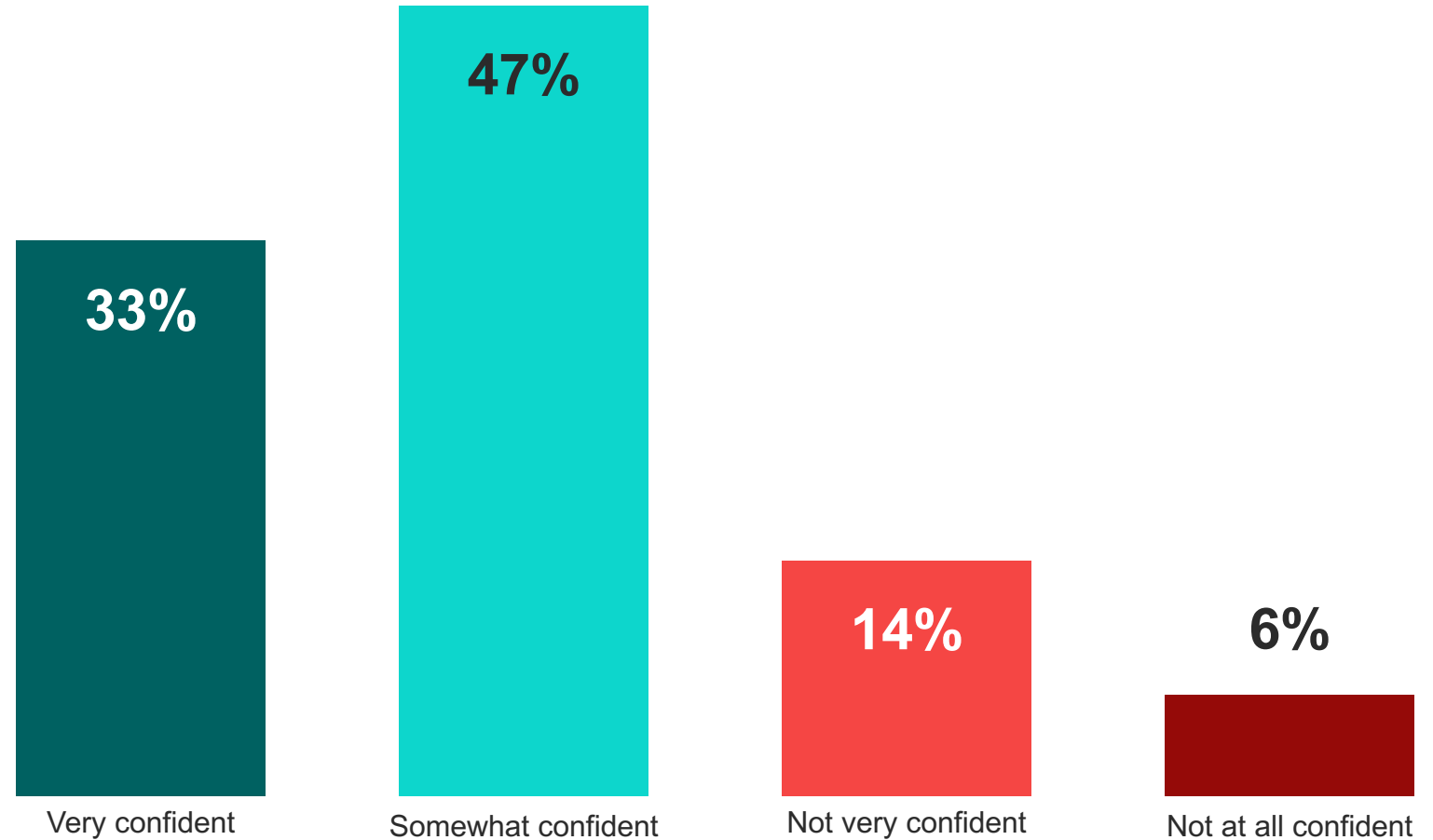


# Consumer Confidence in Ability to Avoid COVID-19 Scams



## A third of respondents say they are very confident in their ability to identify a malicious email, and another 47% say they are somewhat confident in their abilities

*How confident are you in your ability to identify a malicious email (such as one containing malware or spyware, or a phishing scheme to steal sensitive personal information)? [Among General Population]*



## Consumer Confidence in Ability to Avoid COVID-19 Scams

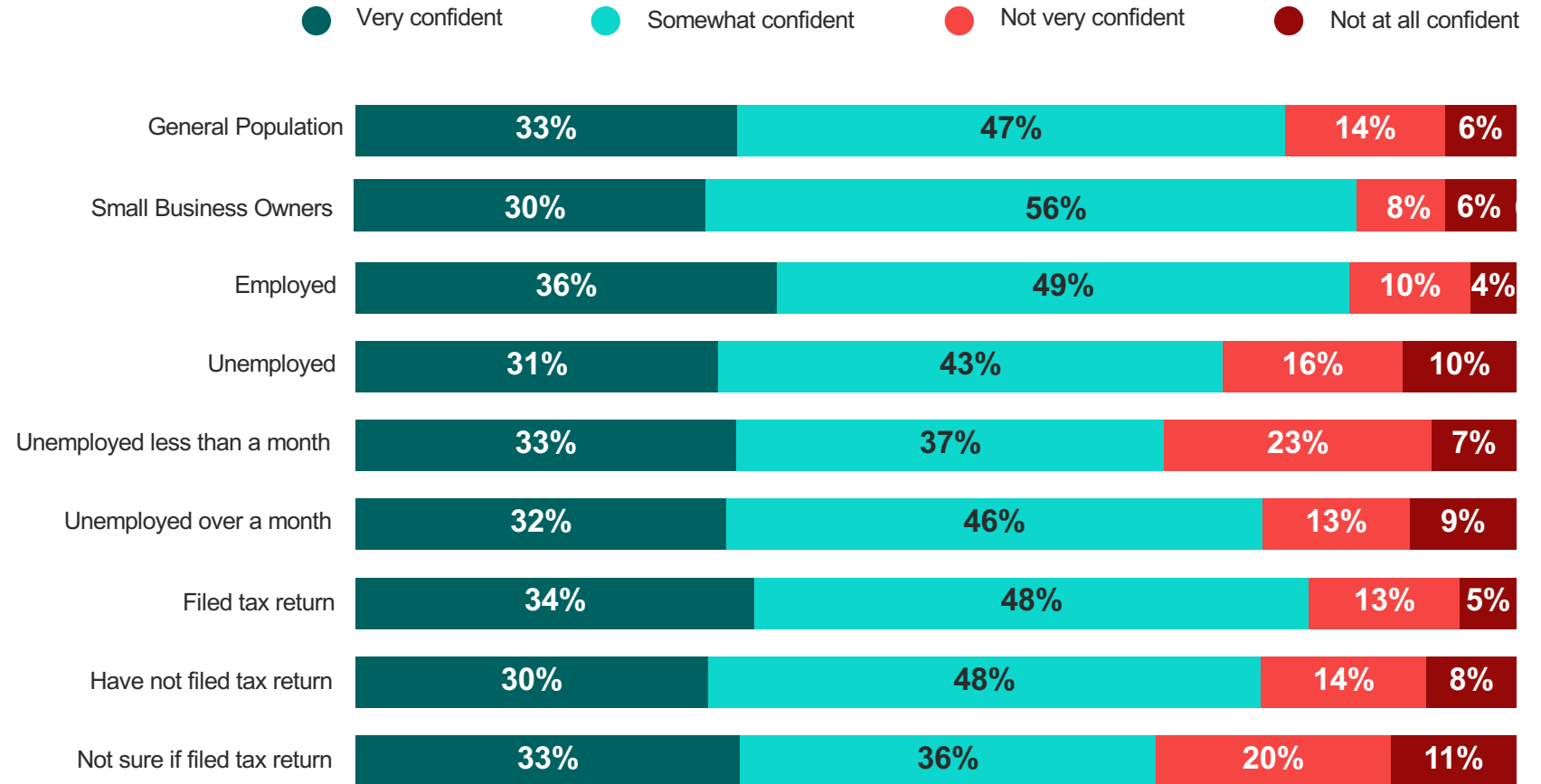


# Consumer Confidence in Ability to Avoid COVID-19 Scams



**Three in ten recently unemployed respondents said they were not very or not at all confident in their ability to identify a malicious email; respondents who have not filed their tax return and who are unsure were also less confident in their ability to identify a malicious email**

*How confident are you in your ability to identify a malicious email (such as one containing malware or spyware, or a phishing scheme to steal sensitive personal information)?*





Visit IBM Security for more resources on [COVID-19 related cyber threats](#) and [responding to a cybersecurity incident](#).