



BEWARE THE GRINCH:

American Consumers At Risk Of Being Scammed During The Holidays

Key Findings From An AARP Survey Of Michigan Adults Ages 18 And Older

Report Prepared by

Karla Pak, Ph.D.

Doug Shadel, Ph.D.

Jennifer Sauer, M.A.

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AARP Research

601 E Street NW

Washington, DC 20049

www.aarp.org/research/

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American Consumers At Risk Of Being Scammed During The Holidays

EXECUTIVE SUMMARY

In October 2015, AARP conducted a survey of Michigan adults ages 18 and older who indicate they intend to shop for gifts and services as part of a holiday celebration during the months of October, November, and December. The survey explored how much they knew about avoiding holiday scams, which behaviors they engage in that might put them at risk and whether they experienced any stressful life events that could make it difficult to resist swindlers in the marketplace. This survey was completed by 800 Michigan adults ages 18 and older and has a sampling error of ± 3.5 percent.

Data from this survey shows that most (66%) Michigan holiday shoppers failed a short quiz on how to stay safe from holiday scams, by answering four or fewer of seven questions correctly. In addition, many report engaging in behaviors that put them at risk of falling for various holiday scams such as donating to suspect charities without confirming important details, purchasing gift cards from potentially risky locations, using debit cards that offer less consumer protections, using unsecured public Wi-Fi, or shipping and receiving packages without signatures. And more than two-thirds (69%) of consumers indicate they have had at least one stressful life event occur in the past six months, which makes it more difficult to spot and resist holiday scams.

1. Charitable Giving

The Threat: Consumers are bombarded with requests to give to charity during the holidays and while most charities are legitimate, there are fundraisers out there that keep most of the money they raise for themselves.¹

This AARP survey found:

- ✓ Just over two-thirds (67%) of Michigan holiday shoppers who donated to a charity or fundraiser in the past 12 months did so without asking what percentage of their donation went to the fundraiser and the charity itself;
- ✓ More than six-in-ten (65%) of those who donated to a charity or fundraiser in the past 12 months did so without verifying that they were legally authorized to raise money in their state;
- ✓ Very few (5%) Michigan holiday shoppers could name the agency, the Attorney General in Michigan, where they could verify that a fundraiser or charity is legally authorized to raise money in their state and many shoppers name an incorrect source;
- ✓ Half (50%) indicate they do *not* know that professional fundraisers are allowed to keep most of the money they raise for charity as long as they don't lie about how much they keep;
- ✓ Almost one-third (31%) of all respondents don't know (20%) or are not sure (11%) that in most states, professional fundraisers must be registered with the government and report how much money they raise and how much money goes to the charity.

¹ Charity Navigator, 10 Charities Overpaying their For-Profit Fundraisers, <http://www.charitynavigator.org/index.cfm?bay=topten.detail&listid=28#.VJiTLerSUM>

2. Debit Cards

The Threat: Consumer protections for debit cards are weaker than protections for credit cards.² With a lost or stolen credit card, the consumer is liable for only up to \$50 of fraudulent use. Typically, in the case of a lost or stolen debit card, the financial losses can be more significant.

This AARP survey found:

- ✓ Less than two-thirds (63%) of adult holiday shoppers in Michigan say they will purchase some or all of their holiday gifts using a debit card during this holiday season.

3. Public Wi-Fi

The Threat: Technologically savvy con artists can intercept information that is transmitted using a public Wi-Fi connection. Online security experts warn that consumers should never use public Wi-Fi to access accounts with financial or other sensitive information.

This AARP survey found:

- ✓ Among holiday shoppers who will use public Wi-Fi (60% of internet users), many will log into sites with sensitive financial information:
 - 40 percent say they will use public Wi-Fi to make a purchase online;
 - 31 percent say they will use public Wi-Fi to log-in to their bank accounts;
 - 22 percent say they will use public Wi-Fi to log in to credit card accounts.
- ✓ Nearly four-in-ten either incorrectly think it is true (25%) or say they are not sure (12%) if it is safe to access websites with sensitive information, such as banking or credit cards, while using a public Wi-Fi network, as long as the website is secured with https.

4. Shipping Packages

The Threat: Fraud experts report that many thieves troll neighborhoods, especially during the holiday season, looking for packages to steal from front porches.³

This AARP survey found:

- ✓ Just under one-in-five (18%) Michigan holiday shoppers say they always require a signature when shipping packages to home addresses and more and nearly four-in-ten (39%) say they never require a signature when shipping packages to home addresses.
- ✓ Most (78%) holiday shoppers in Michigan say that in the last month, either “some” or “all of the time”, packages have been shipped to their house without requiring a signature.
- ✓ Half (51%) of all holiday shoppers incorrectly answer or say they don’t know that package delivery companies are NOT responsible for losses resulting from packages left at your door that get stolen.

² Mark Huffman, Six Truths About Credit and Debit Cards, 2015, <http://www.consumeraffairs.com/news/six-truths-about-credit-and-debit-cards-092415.html>

³ The Travelers Companies Inc., How to Protect Yourself from Package Theft and ID Fraud, <https://www.travelers.com/prepare-prevent/home/identity-theft/holiday-theft.aspx>

5. Purchasing Gift Cards

The Threat: Fraud experts report that during the holiday season, some thieves hit store gift racks, secretly write down or scan the numbers off the cards, then check online or call the toll-free number to see if someone has activated them.⁴ As soon as the card is active, the scammer drains the funds.

This AARP survey found:

- ✓ More than four-in-ten (42%) Michigan holiday shoppers do not realize that gift cards purchased from a gift card rack at a grocery store are NOT as safe from hackers or thieves as gift cards purchased from an online retailer.
- ✓ More than half (55%) of those who plan to buy gift cards, say they *will* indeed buy them from a rack at a big box store, pharmacy or grocery store this holiday season.

Stressful Life Events

Research has shown that when individuals have experienced stressful life events, they are more susceptible to scams.⁵ More than two-thirds (69%) of holiday shoppers in this survey say they have experienced at least one life stress event in the past six months, with nearly four-in-ten (39%) of them indicating they have experienced two or more.

Avoiding Holiday Scams:⁶

There are many things consumers can do to prevent being a victim of a scam during holiday shopping months:

- ✓ **Ask and Check:** Before donating to a charity, make sure they are registered with the Secretary of State and ask how much of the money goes to the charitable fundraiser and how much goes to the charitable purpose.
- ✓ **Surf safely:** Do not use public Wi-Fi to check sensitive financial information, or to make purchases using your credit card.
- ✓ **Sign off:** Require a signature on all package deliveries. You can also write specific instructions for the delivery company on where to leave your package, and don't forget you can always have your package delivered to you at work.
- ✓ **Take credit:** Use a credit card instead of your debit card when making holiday purchases.
- ✓ **Skip the rack:** Only purchase gift cards from reputable sources. Better yet, get them directly from the store they're from—and preferably directly from the store cashier—and ask them to scan the card to ensure it has the correct balance.
- ✓ **Don't stress:** Pay special attention to your health and wellbeing when making important purchasing decisions. Research shows that people experiencing life stressors such as an illness, loneliness or financial difficulties are less able to spot and avoid scams.

⁴ Zimmerman, A., As Shoplifters Use High-Tech Scams, Retail Losses Rise, *The Wall Street Journal*, 2006 <http://www.wsj.com/articles/SB116174264881702894>

⁵ Shadel, D., Pak, K., Sauer, J., *Caught in the Scammer's Net: Risk Factors that may lead to becoming an internet fraud victim*, AARP Foundation, 2014, <http://www.aarp.org/research/topics/economics/info-2014/internet-fraud-victimization-attitudes-behavior-national.html>

⁶ For more ways to protect yourself from scams or fraud, visit AARP's Fraud Watch Network at <http://www.aarp.org/money/scams-fraud/fraud-watch-network/>

DETAILED SURVEY FINDINGS

The holiday season is an exciting time to celebrate with family and friends. But it can also be a stressful time when distracted consumers pour billions of dollars into the economy. Approximately 19 percent of all retail spending occurs during the busy holiday shopping season.⁷ And donors to charity give about twice as much money in December as they do in any other month.⁸ With generous Michiganders opening their wallets during the holiday season, a growing number of scammers lurk in the shadows waiting to get their share of the spending pie.

In October 2015, AARP conducted a survey 800 Michigan consumers ages 18 and older who shop for gifts and services as part of a holiday celebration during the months of October, November and December. The survey explored how much respondents knew about avoiding holiday scams, the types of behaviors they engage in that might put them at risk for being scammed, and whether holiday shoppers experienced any stressful life events that could make it difficult to resist swindlers in the marketplace.

MICHIGAN Holiday Shoppers Fail Scam Quiz

Holiday shoppers were asked seven true or false questions about staying safe from holiday scams. The average score of the 800 respondents was 3.8 correct out of 7 questions. In fact, most (66%) failed the quiz, answering 4 or fewer of the 7 questions correctly.

Survey Quiz:
Knowledge of Potential Scams and Scam Prevention
(n=800 Michigan Holiday Shoppers age 18+)

Number of Quiz Questions Correct	# of Respondents	% of Respondents
0	22	2.7%
1	41	5.1%
2	107	13.4%
3	154	19.2%
4	207	25.9%
5	164	20.5%
6	86	10.7%
7	20	2.5%

- ✓ Almost one-third (31%) Michigan holiday shoppers do NOT know that the following statement is **true**: *“In most states, professional fundraisers must be registered with the government and report how much they raise and how much goes to a charitable purpose.”*
- ✓ Almost four-in-ten (37%) do NOT know that the following statement is **false**: *“It is safe to access websites with sensitive information, such as banking or credit cards, while using a public Wi-Fi network, as long as the website is secured by https.”* Even if a website is secured by the https, if you are using a public Wi-Fi network, the information transmitted from your computer to the website can be intercepted before it reaches the website and therefore your information can still be compromised.

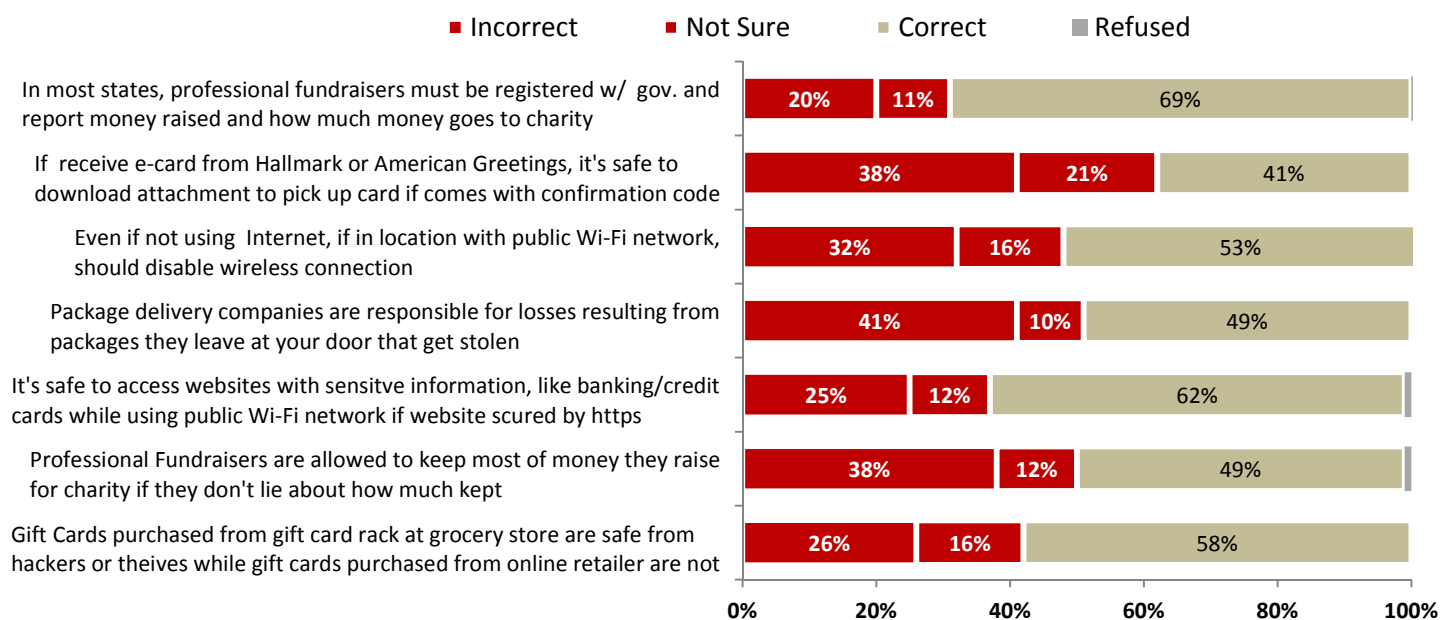
⁷ Statistics and Facts on the Christmas Season in the U.S. <http://www.statista.com/topics/991/us-christmas-season/>

⁸ MacLaughlin, S., Charitable Giving Report: How Nonprofit Fundraising Performed in 2014, 2015 p. 6, <https://www.blackbaud.com/files/corpmar/cgr/how-nonprofit-fundraising-performed-in-2014.pdf>

- ✓ More than four-in-ten (42%) holiday shoppers do NOT recognize that the following statement is **false**: *“Gift cards purchased from a gift card rack at a grocery store are safe from hackers or thieves while gift cards purchased from an online retailer are not.”* Some con artists will take the bar code information from gift cards on grocery store racks, and after the gift cards are purchased, they will use the money to treat themselves to a gift, leaving the gift card recipient with an empty gift card.⁹ While many individuals can accumulate ‘rewards’-type points from stores as an incentive to buy gift cards off grocery store racks, they should be cautious when doing so.
- ✓ Nearly half (48%) do NOT know that the following statement is **true**: *“Even if you are not using the Internet, if you’re in a location with a public Wi-Fi network, you should disable your wireless connection.”*
- ✓ Half (50%) do NOT know that the following statement is **true**: *“Professional fundraisers are allowed to keep most of the money they raise for charity as long as they don’t lie about how much they keep.”* Professional fundraisers are not required by law to give a certain amount of money to the charity in whose name they are raising money.¹⁰ Not understanding this can leave consumers vulnerable to not verifying the percentage given to the charity and possibly giving much of their hard-earned money to a deceptive fundraiser, rather than the charitable cause itself.
- ✓ Just over half (51%) do NOT understand that the following statement is **false**: *“Package delivery companies are responsible for losses resulting from packages they leave at your door that get stolen.”*
- ✓ Lastly, more than six-in-ten (62%) Michigan holiday shoppers do NOT know that the following statement is **false**: *“If you receive an e-card from Hallmark or American Greetings, you’ll know it’s safe to download the attachment to pick up your card as long as it comes with a confirmation code.”*

HOLIDAY SHOPPING AND FRAUD SAFETY QUIZ

(n=800 Michigan Holiday Shoppers age 18+)



⁹ Scambusters.org, New Gift Card Scams: 8 Tips to Protect Yourself, <http://www.scambusters.org/giftcard.html>

¹⁰ States cannot mandate that a certain percentage of the funds raised go to the organization's charitable activities, because fundraising appeals are protected free speech (Schaumburg v. Citizens for a Better Environment, 444 U.S. 620 [1980], Secretary of State of Md. v. Joseph H. Munson Co., 467 U.S. 947 [1984], and Riley v. National Federation of Blind of N.C., Inc., 487 U.S. 781 [1988]).

5 Holiday Scam Risk Factors

During the holidays, when consumers are spending a lot of money and donating to charitable causes, there are scammers trying to trick or swindle the consumers. This survey explored five areas where consumers should be alert during the holiday season:

- ✓ Donating money to charity or to professional fundraisers
- ✓ Paying with Debit Cards
- ✓ Using Public Wi-Fi to access accounts with financial information
- ✓ Shipping packages to home addresses and not requiring a signature
- ✓ Purchasing Gift Cards from the rack at a big box store, pharmacy or grocery store

1. Charitable Giving

With almost a third of charitable giving occurring during the holiday season (typically October through December) it is not surprising to hear about con artists and dishonest charities taking advantage of generous donors at this time.¹¹ When asked about charitable solicitations, most (73%) Michigan holiday shoppers in this survey say they received at least one request by phone, email or in person to donate to a charity in the 12 months prior to taking this survey. Among those who received a charitable giving request (n=584), the majority (67%) of them indicate they gave to at least one of the charities making a request. And of those who *made* a charitable donation in response to a request (n=437), most (67%) of them gave at least once *without* checking to find out how much money went to the fundraiser and how much went to the charity itself.¹² Moreover, more than six-in-ten (65%) gave at least once without verifying if the charity or fundraiser was legally authorized to raise funds in their state.

While most charities and fundraisers are legitimate, there are no regulations for how much money a professional fundraiser must pass along to a charity or non-profit.¹³ Unfortunately, there are fundraisers who keep anywhere between 85 to 90 percent of the money they raise for themselves but in the name of charity.¹⁴ When asked how they could verify that a fundraiser or charity is legally authorized to raise money in your state, very few (5%) shoppers were able to identify the government agency they should turn to – the Attorney General in Michigan. More than one-third (35%) report they *did not know* and many other respondents gave an incorrect answer.

Consumer experts recommend that people have a charitable giving plan where they determine which charities they will donate to each year and how much money they will donate.¹⁵ This can help them budget charitable giving and allow a refusal script in response to unexpected charitable solicitations. It is suggested that consumers can take any solicitations received and consider them when making their charitable giving plan for the following year. This survey found that less than a one-quarter (22%) of Michigan holiday shoppers say they have a charitable giving plan, with over half of them (46%) saying they stick to their charitable giving plan *completely*. However, that leaves most (87%) holiday shoppers overall indicating they do not have a personal charitable giving plan (75%) or with a plan that they do not follow (12%).

¹¹ Ibid. MacLaughlin, S. 2014

¹² 646 respondents reported receiving a charitable giving request. 488 respondents indicated that they gave to at least one charity; 488/646=78% of respondents

¹³ Ibid. Scambusters.org

¹⁴ Ibid. Charity Navigator

¹⁵ Federal Trade Commission, Before Giving to a Charity, 2012, <https://www.consumer.ftc.gov/articles/pdf-0068-charity-fraud.pdf>

2. Debit Cards

When asked about how they will pay for holiday gifts, the most common method listed was cash, with most (80%) Michigan holiday shoppers saying they will pay for all or some of their gifts with cash this season. Nearly three-quarters (63%) say they will purchase some or all of their gifts with a debit card, and nearly six-in-ten (59%) say they will use a credit card. Only one-third (31%) of holiday shoppers will use an internet payment service like PayPal or Google Wallet and more than a quarter will use a personal check (27%) to purchase some of their gifts this holiday season.

Because consumer protections for debit cards are weaker than for credit cards, consumer experts recommend limiting use of debit cards and using credit cards instead.¹⁶ With a lost or stolen credit card, the consumer is liable for only up to \$50 of fraudulent use. In the case of a lost or stolen debit card, the financial losses are can be much more significant to the consumer.

Frequency Of Using Select Payment Methods To Purchase Holiday Gifts

(n=800 Michigan Holiday Shoppers age 18+)

Payment Method	All/Some Gifts	None	Not sure/Refused
Cash	80%	21%	<1%
Debit Card	63%	36%	1%
Credit Card	59%	40%	1%
Internet payment service (e.g. PayPal, Google Wallet)	31%	67%	2%
Personal Check	27%	71%	2%
Smart Phone Payment App	12%	86%	3%
Wire Transfer	6%	92%	2%

3. Public Wi-Fi

Using public Wi-Fi to access sensitive or personal information can be risky. Technologically savvy consumers can intercept information that is transmitted using a public Wi-Fi connection. This information can be intercepted even if a webpage is secured with https. Online security experts warn that consumers should never use public Wi-Fi to access accounts with financial or other sensitive information.¹⁷

Over one-third (34%) of Michigan holiday shoppers who use the internet (n=732) report that they will sometimes or frequently use public Wi-Fi to assist them with shopping over the holiday season, with a quarter (25%) saying they will rarely use it. Just under half of Michigan holiday shoppers (40%) say they will never use public Wi-Fi this holiday season to assist them with their holiday shopping. Using Public Wi-Fi for certain activities can be relatively safe, however those consumers who are using it to log-in to bank accounts (31%), log into credit cards accounts (22%) or making a purchase online (40%) are all putting their personal information at risk.

¹⁶ Ibid. Huffman, M. 2015

¹⁷Shadel, D., Pak, K., Sauer, J., Convenience Versus Security: Challenges of A Wireless World, July 2015 <http://www.aarp.org/research/topics/economics/info-2015/National-Fraud-Survey.html>

Additionally, data from this survey show that over six-in-ten (62%) holiday shoppers say they will access social media networks over public Wi-Fi. While this could be safe, there can also be risks involved especially if they use same login and password for social media accounts as for other accounts with financial information.

Reasons To Use Public Wi-Fi This Holiday Season

(n=434 Michigan Holiday Shoppers age 18+)

Using public Wi-Fi to:	Yes	No	Not sure/Refused
To get a store location	67%	26%	7%
To get product information	68%	23%	9%
To check product availability in a store or on a website	62%	27%	11%
To get discounts, coupons, sale information	64%	29%	8%
To log into bank accounts	31%	63%	7%
To log into credit card accounts	22%	72%	6%
To access social media networks	62%	33%	5%
To make a purchase online	40%	50%	10%

4. Shipping Packages

Packages left unattended on front porches or other unsecured locations can be stolen all year round. However, especially during the holiday season, thieves are on the look-out for unattended packages.¹⁸ Less than half (47%) of holiday shoppers say they will mail or ship gifts to friends or family members. Most of them (n=372) are very (85%) or somewhat (12%) likely to ship to a home address, compared to those very (7%) or somewhat (8%) likely to ship to a business address or PO Box (Very likely: 9%; Somewhat likely: 10%)

Among those Michigan holiday shoppers shipping packages to a home address (n=367), less than one-in-five (18%) say they always require a signature from someone receiving the package, while nearly four-in-ten (39%) say they never require a signature. Forty-two percent say they sometimes require a signature for their delivered packages. Additionally, most (78%) of the respondents to this survey say they always (27%) or sometimes (51%) had a package left outside their home without requiring a signature in the past 12 months.

5. Purchasing Gift Cards

Many consumers purchase gift cards during the holiday season. More than two-thirds (65%) Michigan holiday shoppers in this survey say they purchased gift cards last holiday season as presents for friends and family. More than half (55%) say they will buy about the same number of gift cards this year as last year, and about one-in-five say they will buy more (12%) or fewer gift cards (9%) this year. Interestingly, one-in-five (20%) say they will not buy any gift cards this holiday season.

Among those who say they will purchase a gift card (n=600), when asked where they would purchase the gift cards, the most common locations were on a rack at a big box store, pharmacy or grocery store (55%) and at the store of a specific retailer (56%). Significantly fewer holiday shoppers will purchase gift cards on the website of a specific retailer (19%), at the bank (6%) or through online auction or personal sales sites (8%).

Consumer fraud experts report that during the holiday season, some thieves hit store gift racks, secretly write down or scan the numbers off the cards, then check online or call the toll-free number to see if someone has activated them. As soon as the card is active, the scammer drains the funds.¹⁹

¹⁸ Ibid. The Travelers Companies Inc.

¹⁹ Ibid. Zimmerman, A. 2006

Other Risk Factors For Becoming A Scam Victim

Life Stress Events

Other research has shown that when individuals have experienced stressful life events, they are more susceptible to scams.²⁰ Data from this survey show that in the six months prior to completing this survey, over two-thirds (69%) of Michigan holiday shoppers indicate experiencing *at least* one life stress event.²¹ More specifically,

- ✓ Nearly one-third (30%) indicate having experienced ONE stressful life event;
- ✓ almost one-in-five (19%) experienced TWO life stress events;
- ✓ and over one-in-five (21%) experienced THREE OR MORE stressful life events.

Life Events Experienced In Past Six Months

(n=800 Michigan Holiday Shoppers age 18+)

Life Event	% Experienced Life Event
Worry about debts	32%
Having close friend/relative with serious illness / injury	37%
Feelings of isolation or loneliness	18%
Having a serious illness or injury yourself	14%
Loss of a spouse or close relative	15%
Moving from one residence to another	13%
Loss of a job	8%
Birth of a child	5%
Divorce or separation from a significant other	4%
None of these	30%
Not sure/don't know	1%

²⁰ Ibid. Shadel, D., Pak, K., Sauer, J. 2014

²¹ This figure was calculated by determining how many of the listed products or services each individual was interested in overall, and a frequency table for all respondents was run.

Interest in Common Scam Products & Services

Having an interest in or motivation to purchase particular products or services can also be a risk factor for fraud. This survey shows that over three-quarters (81%) of Michigan adults who say they shop for the holidays report interest (Very and Somewhat) in **at least one** product or service commonly used by scammers to steal during the holidays.²² More specifically,

- ✓ over one-quarter of respondents (28%) report interest in ONE OR TWO products or services;
- ✓ nearly two-in-ten (19%) reported interested in three or four; and one-third (34%) reported interest in five or more of the products or services.

**Level of Interest:
Common Scam Products and Services**
(n=800 Michigan Holiday Shoppers age 18+)

Product or service	% Very interested	% Somewhat interested	% Not at all interested	% Not sure/ Refused
Making a charitable contribution to write off before the end of the year	16%	29%	54%	1%
Downloading a free app that helps identify holiday discounts	19%	27%	53%	1%
Finding a good deal on a vacation abroad or cruise	15%	20%	64%	<1%
Starting a new diet that will help you lose weight and gain energy	18%	25%	57%	1%
Finding a part-time job to earn money for the holidays	13%	17%	70%	<1%
Making an investment to shelter income before the end of the year	11%	23%	66%	1%
Taking a new vitamin supplement that will improve your health	17%	23%	59%	1%
Getting a new pet like a puppy or dog or kitten or cat	11%	12%	77%	<1%
Finding a good deal on a vacation property rental	15%	20%	74%	<1%
Starting a new romantic relationship	11%	12%	78%	<1%
Selling a time share you own	4%	6%	88%	2%

²² This figure was calculated by determining how many of the listed products or serves each individual was interested in overall and a frequency table for all respondents was run

Study Methodology

Between September 29 and October 14, 2015, AARP engaged Alan Newman Research to conduct a research study among the general population ages 18 and older in the United States and in seven select states: Alabama, Arkansas, Maine, Michigan, South Carolina, Tennessee, and Washington. The national and each state survey are identical and explored holiday fraud and scams in the upcoming holiday season. Topics included method of paying for, purchasing, and mailing gifts and gift cards; online access and activity; charitable solicitations and donations; and knowledge related to holiday fraud and scams. Each state survey, report, and full methodology can be found at <http://www.aarp.org/research/topics/economics/>.

For this survey, ANR completed a total of 800 interviews (480 by landline and 320 by cell phone) across the state of Michigan. Respondents were screened for being aged 18 or older and shopping for gifts and services as part of a holiday celebration during the months of October, November, or December.

The Michigan survey was completed by 800 respondents out of a total of 9,300 records that were dialed. The total sample yields a maximum statistical error of $\pm 3.5\%$ at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone in the population been interviewed.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats. All data have been weighted by age and sex according to 2013 Census estimates from the American Community Survey (ACS). Statistical tests have been performed to determine whether observed differences in the tables are statistically significant. Since there is no comparable population to weight this survey data back to and because the sample was randomly drawn from the Michigan population, all data have been weighted by age and gender according to 2013 Census estimates from the American Community Survey (ACS).²³ The response rate for this study was measured using the American Association of Public Opinion Research's (AAPOR) response rate 3 method, the cooperation rate was measured using AAPOR's cooperation rate 3 method, and the refusal rate was measured using AAPOR's refusal rate 3 method. Production summary is as follows:

Michigan	Landline	Cell
NUMBER OF FULL COMPLETES	480	320
TOTAL NUMBERS RELEASED	5400	3900
COOPERATION RATE (COOP3)	52.20%	50.10%
REFUSAL RATE (REF3)	21.70%	17.70%
RESPONSE RATE (RR3)²⁴	15.40%	13.70%

²³ Michigan adults age 18 and older were randomly sampled and then screened for shopping during the holiday season months of October, November, December. Those who said *no, not sure or refused* to respond, were terminated (see Question 1). The ACS does not include frequency holiday shopping frequency or behavior

²⁴ This response rate formula (RR3) requires the calculation of 'e' which is the proportion of cases of unknown eligibility that are estimated to actually be eligible. The following formula was used to determine 'e': $e = \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} / \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} + \text{Government/Business} + \text{Non-Working} + \text{Screened Out} + \text{Over Quota}$.

ANNOTATED QUESTIONNAIRE

**2015 AARP Holiday Scams Survey
(MICHIGAN GENERAL POPULATION AGE 18+ n=800)**

Note: Data contained in this annotated questionnaire are weighted based on age and gender.

SCREENING QUESTIONS

Hello, this is _____ calling from Alan Newman Research, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. This survey should only take about 15 minutes of your time. Your responses to this survey will be kept entirely confidential.

S1. Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday? [IN YEARS] _____ [RECORD ACTUAL AGE AND USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP]

AGE

%	n=800
29	18-34
26	35-49
20	50-59
26	60+
-	Under 18 [TERMINATE]
-	Refused [TERMINATE]

GENDER – RECORD BY OBSERVATION

%	n=800
52	Female
48	Male

Main Questionnaire

HOLIDAY SHOPPING

1. Do you shop for gifts and services as part of a holiday celebration during the months of October, November or December? **[DO NOT READ RESPONSE ITEMS]**

%	n=800
100	Yes
-	No [TERMINATE]
-	Not sure [TERMINATE]
-	Refused [TERMINATE]

2. Thinking about the upcoming holiday season, would you say you are *very interested*, *somewhat interested*, or *not at all interested* in: **[INTERVIEWER/PROGRAMMER: RANDOMIZE a-m; NO NEED TO READ SCALE EACH ITEM – READ SCALE AGAIN AT d, h, k OR IF NECESSARY/ASKED]**

n=800	% Very interested	% Somewhat interested	% Not at all interested	% Not sure	% Refused
Getting a new pet like a puppy or dog or kitten or cat?	11	12	77	<1	0
Finding a good deal on a vacation abroad or cruise?	15	20	64	<1	0
Finding a part-time job to earn money for the holidays?	13	17	70	<1	0
Starting a new romantic relationship?	11	12	78	<1	0
Finding a good deal on a vacation property rental?	11	15	74	<1	<1
Selling a time share you own?	4	6	88	1	1
Making a charitable contribution to write off before the end of the year?	16	29	54	1	<1
Making an investment to shelter income before the end of the year?	11	23	66	1	<1
Downloading a free app that helps identify holiday discounts?	19	27	53	1	0
Starting a new diet that will help you lose weight and gain energy?	18	25	57	<1	1
Taking a new vitamin supplement that will improve your health?	17	23	59	1	0

3. How often do you use the internet either on a computer or on a mobile device like a smartphone or tablet? Would you say.....

%	n=800
74	Several times a day
8	About once a day
6	A few times a week
2	A few times a month
1	A few times a year
8	Never
1	Not sure
0	Refused

4. Now, thinking about *the upcoming holiday season*, from October through December 2015, would you say you will purchase *ALL, SOME, OR NONE* of your gifts:

n=800	% All	% Some	% None	% Not sure/ can't remember	% Refused
Online? (base: uses internet; n=732)	2	72	25	1	0
In a store?	18	76	6	1	<1
By calling and placing an order over the phone?	<1	27	71	2	<1
Sending an order form through the mail?	<1	22	75	3	<1

IF Q3 = NEVER, NOT SURE, REFUSED, GO TO Q7

PUBLIC WIFI (ONLY THOSE WHO ACCESS INTERNET)

5. And how much do you **think you'll** use public Wi-Fi (like at a coffee shop or in a mall or store, or other public place) this year to assist you in your holiday shopping? **[PROGRAMMER: ALTERNATE d, c, b, a / a, b, c, d]** Do you think you'll use it.....

%	n=732
10	Frequently?
24	Sometimes?
25	Rarely?
40	or Never? [SKIP TO Q8]
1	Not sure/don't remember [DO NOT READ] [SKIP TO Q8]
<1	Refused [DO NOT READ] [SKIP TO Q8]

6. And do you think you'll use public Wi-Fi this holiday season [RANDOMIZE a-i]

n=434	% Yes	% No	% Not sure	% Refused
To get store locations?	67	26	7	0
To get product information?	68	23	9	0
To check product availability in a store or on a website?	62	27	11	0
To get discounts, coupons, sales information?	64	29	8	0
To log into bank accounts?	31	63	7	<1
To log into credit card accounts?	22	72	6	0
To access social media networks	62	33	5	0
To make a purchase online?	40	50	10	0

7. Do you think you'll purchase all of your gifts, some of your gifts, or none of them using:
[PROGRAMMER: INSERT a-f; KEEP a and b in order; RANDOMIZE c-f; AFTER a and b, READ] and do you think you'll purchase all, some or none of your gifts using [insert c,d,e,f].

n=800	% All	% Some	% None	% Not sure/ can't remember	% Refused
a debit card?	6	57	36	1	0
a credit card?	5	54	40	1	0
cash?	8	72	21	<1	0
an internet payment service like PayPal or google wallet?	<1	31	67	2	0
through a wire transfer?	0	6	92	2	<1
a personal check?	<1	27	71	2	0
a smart phone payment app?	0	12	86	3	0

GIFT CARDS

8. Did you purchase gift cards last holiday season as presents for family and friends?

%	n=800
65	Yes
34	No
1	Not sure
0	Refused

9. And would you say you plan to *buy more, about the same, or fewer* gift cards ***this year*** as presents for family and friends during the holidays? [ALLOW ONE RESPONSE]

%	n=800
12	Buy more gift cards
55	Buy about the same amount of gift cards
9	Buy fewer gift cards
20	DO NOT plan to buy any gift cards at all this year [VOLUNTEERED] [SKIP TO Q11]
5	Not sure [DO NOT READ] [SKIP TO Q11]
0	Refused [DO NOT READ] [SKIP TO Q11]

10. And where will you purchase your gift cards ***this year***... will you buy them.... [MULTIPLE RESPONSES ALLOWED]

%	n=600
55	On a rack at a big box store, pharmacy or grocery store?
56	At the store of a specific retailer?
19	On the website of a specific retailer? [DO NOT READ IF Q3=NEVER, NOT SURE, REF]
6	At the bank?
8	Online through auction or personal sales sites like ebay or craigslist? [DO NOT READ IF Q3=NEVER, NOT SURE, REF]
6	OTHER – [ALLOW FOR ONE OTHER PLACE NOT MENTIONED in a-e]
4	Not sure/don't remember

CHARITABLE SOLICITATIONS

Now I'd like to learn a little about your experience with charities.

11. In the past 12 months, or since last September, have you **received a request BY PHONE, EMAIL, OR IN PERSON** to make a donation to: [INSERT a-k, and ASK 'I' LAST EACH TIME]

%	n=800
41	Disabled or Wounded Veterans?
33	Local Police or Sheriff departments?
26	Local Firefighters?
19	Disaster Relief?
9	Missing Children?
36	Breast Cancer?
27	Children's Cancer?
29	Other cancer-related causes or research?
16	Disabled and Handicapped Workers?
30	Church or Faith community?
25	Animal Protection or Welfare?
7	Other (specify)
22	Not received donation requests
5	Not sure/don't remember

11A. IF YES TO a-I, ASK AND RECORD YES OR NO AFTER a – I, Q11A: ‘And did you make a donation to that cause or organization?’]

	% Yes	% No	% Not sure	% Refused
Disabled or Wounded Veterans? (n=324)	56	42	2	1
Local Police or Sheriff departments? (n=262)	33	64	2	1
Local Firefighters? (n=210)	47	51	2	1
Disaster Relief? (n=155)	45	50	5	1
Missing Children? (n=72)	32	67	1	0
Breast Cancer? (n=287)	54	44	1	1
Children’s Cancer? (n=214)	49	47	4	1
Other cancer-related causes or research? (n=233)	46	50	3	1
Disabled and Handicapped Workers? (n=125)	33	62	4	2
Church or Faith community? (n=242)	78	21	1	1
Animal Protection or Welfare? (n=200)	47	52	<1	1
Other (specify) (n=52)	84	16	0	0

[If they did not answer “yes” to at least one charity in Q11A, SKIP to Q14]

12. Thinking again about those donations you made during the past 12 months, how many of them would you say were made AFTER you asked how much of your donation would go to the fundraiser (that is, the person or organization calling or writing you for the donation) and how much would go to the charity itself? **[DO NOT READ RESPONSE ITEMS]** Would you say....

%	n=437
27	All of them
24	Some of them
43	None of them
6	Not sure/can’t remember [DO NOT READ]
<1	Refused [DO NOT READ]

13. And about how many of them were made AFTER you verified that the fundraiser or charity requesting funds was legally authorized to raise money in your state? Would you say....

%	n=437
30	All of them
19	Some of them
46	None of them
5	Not sure/can’t remember [DO NOT READ]
0	Refused [DO NOT READ]

14. **[IF Q13=ALL OR SOME, ASK:** Where or to whom have you gone to verify that the fundraiser or charity was legally authorized to raise money in your state?] **[OPEN END - DO NOT READ RESPONSE ITEMS – USE RESPONSE ITEMS BELOW FOR CODING]**

%	n=217
4	Attorney general
9	Police
21	Better Business Bureau
6	Secretary of State's office
6	Consumer Affairs office
2	Governor's office
2	Mayor's office
46	Other – specify:
16	Not sure/don't know
3	Refused

14a. **[IF Q13=NONE, NS, REF OR WAS SKIPPED, ASK:** If you wanted to verify that a charity or fundraiser was legally authorized to raise money in your state, where or to whom would you turn? **[OPEN END - DO NOT READ RESPONSE ITEMS – USE RESPONSE ITEMS BELOW FOR CODING]**

%	n=583
5	Attorney general
5	Police
21	Better Business Bureau
3	Secretary of State's office
6	Consumer Affairs office
1	Governor's office
1	Mayor's office
24	Other – specify:
42	Not sure/don't know
2	Refused

15. Have you ever developed a formal charitable giving plan where you determine which charities you'll donate to and how much money you'll donate to them each year? **[DO NOT READ RESPONSE ITEMS]**

%	n=800
22	Yes
75	No [SKIP TO QUESTION 17]
3	Not sure [SKIP TO QUESTION 17]
0	Refused [SKIP TO QUESTION 17]

16. And, in general, would you say you stick to your personal charitable giving plan completely, somewhat, or not at all?

%	n=178
46	Completely
51	Somewhat
2	Not at all
0	Not sure/can't remember [DO NOT READ]
1	Refused [DO NOT READ]

PACKAGE DELIVERY

17. This holiday season, do you plan to mail or ship any gift packages to friends or family members? **[DO NOT READ RESPONSE ITEMS]**

%	n=800
47	Yes
45	No [SKIP TO QUESTION 20]
8	Not sure [SKIP TO QUESTION 20]
0	Refused [SKIP TO QUESTION 20]

18. And how likely are you ship that package or packages to a [INSERT a-c]? Are you very likely, somewhat likely, not too likely, or not at all likely?

n=372	% Very likely	% Somewhat likely	% Not too likely	% Not at all likely	% Not sure	% Refused
Home address?	85	12	2	1	0	0
Business address?	7	8	14	70	2	0
PO Box?	9	10	11	69	2	0

[READ Q19 ONLY IF Q18=VERY OR SOMEWHAT OR NOT TOO]

19. When you ship packages to a home address, would you say you typically request a signature from someone receiving the package *all of the time, some of the time, or never?*

%	n=367
18	All of the time
42	Some of the time
39	Or never
2	Not sure/can't remember [DO NOT READ]
0	Refused [DO NOT READ]

20. Thinking about the **past 12 months**, would you say packages have been left outside your home, say on a front porch or near the front door, without requiring a signature all of the time, some of the time, or never?

%	n=800
27	All of the time
51	Some of the time
22	Or never
1	Not sure/can't remember [DO NOT READ]
<1	Refused [DO NOT READ]

KNOWLEDGE QUIZ

After I read the following statement, tell me if you think it's true or false, or if you don't know or aren't sure....let's begin: **[PROGRAMMER: RANDOMIZE Q21 – Q27]**

21. Gift cards purchased from a **gift card rack** at a grocery store are safe from hackers or thieves while gift cards purchased from an online retailer are not.

%	n=800
26	True
58	False
16	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

22. Professional fundraisers are allowed to keep most of the money they raise for charity as long as they don't lie about how much they keep.

%	n=800
49	True
38	False
12	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

23. It is safe to access websites with sensitive information, such as banking or credit cards, while using a public Wi-Fi network, as long as the website is secured by https.

%	n=800
25	True
62	False
12	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

24. Package delivery companies are responsible for losses resulting from packages they leave at your door that get stolen.

%	n=800
41	True
49	False
10	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

25. Even if you are not using the Internet, if you're in a location with a public Wi-Fi network, you should disable your wireless connection.

%	n=800
53	True
32	False
16	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

26. If you receive an e-card from Hallmark or American Greetings, you'll know it's safe to download the attachment to pick up your card as long as it comes with a confirmation code.

%	n=800
41	True
38	False
21	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

27. In most states, professional fundraisers must be registered with the government and report how much they raise and how much goes to the charitable purpose.

%	n=800
69	True
20	False
11	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

28. Which of the following things have you experienced in the **past 6 months**: **[RANDOMIZE a-j; MULTIPLE RESPONSES ALLOWED]**

%	n=800
15	Loss of a spouse or close relative
4	Divorce or separation from a significant other
14	Having a serious illness or injury yourself
37	Having a close friend or relative with a serious illness or injury
8	Loss of a job
13	Moving from one residence to another
5	Birth of a child
18	Feelings of isolation or loneliness
32	Worry about debts
30	None of these [DO NOT READ]
1	Not sure/don't remember [DO NOT READ]

Demographics

The following questions are for classification purposes only and will be kept entirely confidential.

D1. What is your current marital status?

%	n=800
51	Married
8	Not married, living with partner
1	Separated
8	Divorced
5	Widowed
24	Never married
1	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D2. [ASK IF AGE 50+] Are _____ currently a member of AARP? [IF D1=A, then _____='you or your spouse'; If D1=B, then _____='you or your partner'; If D1=C-F, then _____='you']

%	n=364
42	Yes
56	No
0	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D3. What is the highest level of education that you completed?

%	n=800
5	0-12th grade (no diploma)
21	High school graduate (or equivalent)
2	Post-high school education (no degree)
24	Some college, no degree
10	2-year college degree
21	4-year college degree
16	Post-graduate study or a graduate degree
<1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D4. Which of the following best describes your current employment status? Are you.....
[READ EACH ANSWER CATEGORY]

%	n=800
45	Employed or self employed full-time
14	Employed or self employed part-time
23	Retired and not working at all
16	Currently unemployed or not in labor force for other reasons such as attending classes
1	Don't know [DO NOT READ]
3	Refused [DO NOT READ]

D5. Are you of Hispanic, Spanish, or Latino origin or descent?

%	n=800
4	Yes
96	No
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

D6. What is your race?

%	n=800
81	White or Caucasian
12	Black or African American
1	American Indian or Alaska Native
3	Asian
<1	Native Hawaiian or other Pacific Islander
2	Other
<1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D6. What is your 5-digit ZIP Code? (Write in your ZIP CODE): _____

D7. Please stop me when I reach the category that includes your household's income before taxes in 2014. Was it [INSERT AND READ EACH ANSWER CATEGORY]?

%	n=800
5	Less than \$10,000
8	\$10,000 to less than \$20,000
11	\$20,000 to less than \$30,000
12	\$30,000 to less than \$40,000
9	\$40,000 to less than \$50,000
8	\$50,000 to less than \$60,000
6	\$60,000 to less than \$70,000
6	\$70,000 to less than \$80,000
4	\$80,000 to less than \$90,000
4	\$90,000 to less than \$100,000
4	\$100,000 to less than \$125,000
2	\$125,000 to less than \$150,000
3	\$150,000 to less than \$200,000
2	\$200,000 or more
4	Don't know/Not sure [DO NOT READ]
13	Refused [DO NOT READ]

LL1. Now thinking about your phone usage, do you have a working cell phone?

%	n=472
85	Yes
13	No
2	Don't know/refused

LL2. Does someone else in your household have a working cell phone?

%	n=72
31	Yes
56	No
13	Don't know/refused

CC. Now thinking about your phone usage, do you have a working home phone?

%	n=328
27	Yes
73	No
<1	Don't know/refused

PP. Of all the phone calls you and your household receive, are...?

%	n=507
34	All or most received on your cell phone
39	Some calls received on your cell phone and some on your home phone
27	Very few or no calls received on your cell phone
<1	Don't know/refused

That was our last question for tonight. Thank you very much for taking the time to help us out. Have a great day/night!

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**For more information about this survey, please contact Jennifer Sauer at:
202.434.6207 or e-mail jsauer@aarp.org**