



## **BEWARE THE GRINCH:**

### **American Consumers At Risk Of Being Scammed During The Holidays**

**Key Findings From An AARP Survey Of U.S. Adults Ages 18 And Older**

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# Beware the Grinch:

## American Consumers At Risk Of Being Scammed During The Holidays

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### EXECUTIVE SUMMARY

In October, AARP conducted a survey of American 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 American adults ages 18 and older and has a sampling error of  $\pm 3.5$  percent.

Data from this survey shows that most (70%) U.S. 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 two-thirds (66%) 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.<sup>1</sup>

This AARP survey found:

- ✓ More than two-thirds (70%) of American 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 versus to the charity itself;
- ✓ Six-in-ten (60%) 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;
- ✓ Nearly one-third (31%) of U.S. holiday shoppers are *not sure* where to verify that a fundraiser or charity is legally authorized to raise money in their state and many shoppers name an incorrect source;
- ✓ Over half (52%) 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;
- ✓ One-third of all respondents don't know (15%) or are not sure (18%) 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.

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<sup>1</sup> 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.<sup>2</sup> 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 for the consumer.

This AARP survey found:

- ✓ Nearly two-thirds (64%) of adult holiday shoppers in the U.S. 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 (52% of internet users), many will use public Wi-Fi to log in to sites with sensitive financial information:
  - 42 percent say they will use public Wi-Fi to make a purchase online;
  - 28 percent say they will use public Wi-Fi to log-in to their bank accounts;
  - 16 percent say they will use public Wi-Fi to log in to credit card accounts.
- ✓ Over one-third incorrectly think it is true (21%) or say they are not sure (17%) 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.<sup>3</sup>

This AARP survey found:

- ✓ Just one-in-five (21%) U.S. holiday shoppers say they always require a signature when shipping packages to home addresses and about four-in-ten (37%) say they never require a signature when shipping packages to home addresses
- ✓ Almost two-thirds (63%) holiday shoppers say that in the last 12 months, either “some” or “all of the time”, packages have been shipped to their house without requiring a signature.
- ✓ Over half (55%) of 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.

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

<sup>3</sup> 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.<sup>4</sup> As soon as the card is active, the scammer drains the funds.

This AARP survey found:

- ✓ Almost half of all U.S. holiday shoppers (45%) do not realize that 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.
- ✓ Well over half (58%) of holiday shoppers who will buy gift cards this holiday season say they *will* indeed buy gift cards from a rack at a big box store, pharmacy or grocery store.

## Stressful Life Events

Research has shown that when individuals have experienced stressful life events, they are more susceptible to scams.<sup>5</sup> Two-thirds (66%) of holiday shoppers in this survey say they have experienced at least one life stress event in the past six months, with almost four-in-ten (39%) of them indicating they have experienced two or more.

## Avoiding Holiday Scams:<sup>6</sup>

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 or Attorney General's office 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 are 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.

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

<sup>5</sup>Shadel, D., Pak, P., 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>

<sup>6</sup> 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.<sup>7</sup> And donors to charity give about twice as much money in December as they do in any other month.<sup>8</sup> With generous Americans opening their wallets during the holiday season, growing numbers of scammers lurk in the shadows waiting to get their share of the spending pie.

In October 2015, AARP conducted a survey 800 American consumers 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.

### U.S. 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 3.6 correct out of 7 questions. In fact, most (70%) failed the quiz, answering 4 or fewer of the 7 questions correctly.

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

Number of Quiz Questions Correct	# of Respondents	% of Respondents
0	29	3.7%
1	53	6.7%
2	122	15.3%
3	171	21.4%
4	186	23.2%
5	136	17.0%
6	87	10.9%
7	16	2.0%

- ✓ One-third of holiday shoppers (33%) do not know that the following is true: *“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.”*
- ✓ Over one-third (38%) do not know that the following 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.

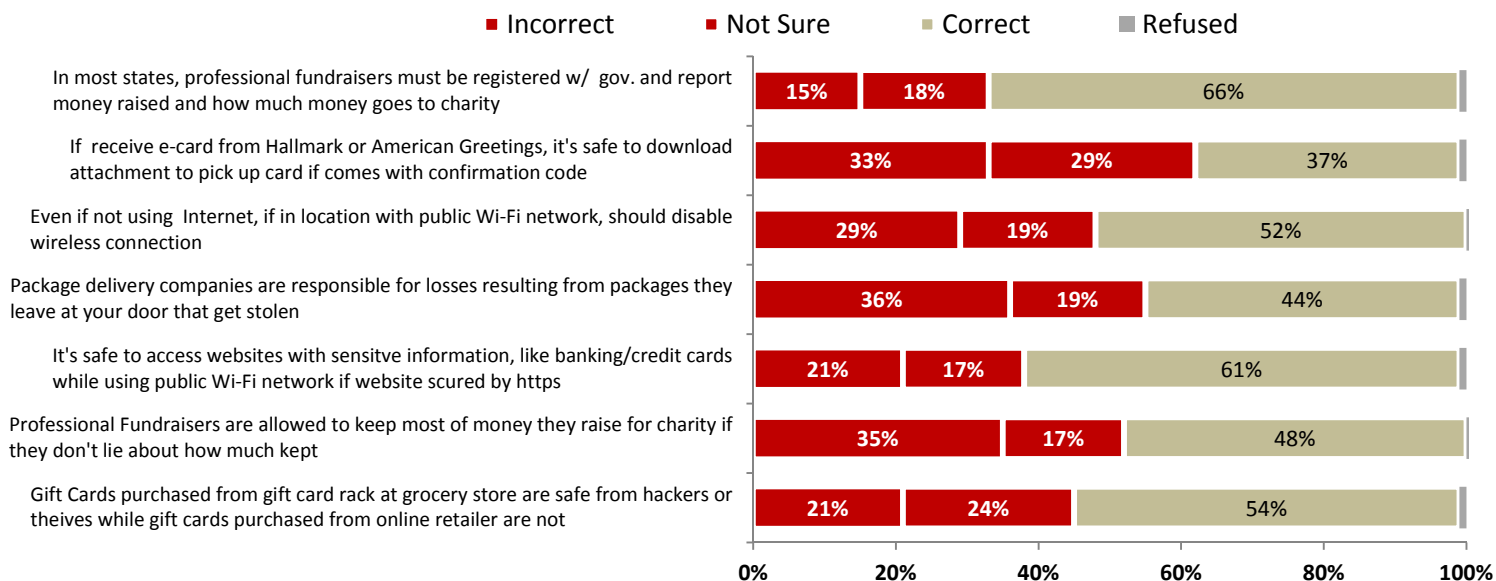
<sup>7</sup> Statistics and Facts on the Christmas Season in the U.S. <http://www.statista.com/topics/991/us-christmas-season/>

<sup>8</sup> 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>

- ✓ Almost half (45%) of ALL holiday shoppers do NOT know that the following 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.<sup>9</sup> 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.
- ✓ About half (48%) do NOT know that the following 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.”
- ✓ Slightly more than half (52%) do NOT know that the following 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.<sup>10</sup> 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.
- ✓ More than half (55%) do NOT know that the following is false: “Package delivery companies are responsible for losses resulting from packages they leave at your door that get stolen.”
- ✓ Lastly, two-thirds (66%) of holiday shoppers do NOT know that the following 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 U.S. Holiday Shoppers age 18+)



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

<sup>10</sup> 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.<sup>11</sup> When asked about charitable solicitations, most (78%) U.S. 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=626), the majority (78%) 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=488), most (70%) 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.<sup>12</sup> Moreover, well over half (60%) 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.<sup>13</sup> 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.<sup>14</sup> Unfortunately, when asked how they could verify that a fundraiser or charity is legally authorized to raise money in your state, about one-third (31%) 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.<sup>15</sup> 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 nearly one-quarter (24%) of U.S. holiday shoppers say they have a charitable giving plan, with just under two-thirds of them (63%) saying they stick to their charitable giving plan *completely*. However, that leaves most (83%) holiday shoppers overall indicating they do not have a personal charitable giving plan (74%) or with a plan that they do not follow (9%).

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<sup>11</sup> Ibid. MacLaughlin, S. 2014

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

<sup>13</sup> Ibid Scambusters.org

<sup>14</sup> Ibid. Charity Navigator

<sup>15</sup> 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 (70%) U.S. holiday shoppers saying they will pay for all or some of their gifts with cash this season. Nearly two-thirds (64%) say they will purchase some or all of their gifts with a debit card, and just over half (55%) say they will use a credit card. And about a quarter of holiday shoppers will use an internet payment service like PayPal or Google Wallet (25%) or a personal check (24%) 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.<sup>16</sup> 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 can be significant for the consumer.

### Frequency Of Using Select Payment Methods To Purchase Holiday Gifts

(n=800 U.S. Holiday Shoppers age 18+)

Payment Method	All/Some Gifts	None	Not sure/Refused
Cash	70%	29%	1%
Debit Card	64%	34%	1%
Credit Card	55%	44%	2%
Internet payment service (e.g. PayPal, Google Wallet)	25%	74%	2%
Personal Check	24%	74%	2%
Smart Phone Payment App	10%	88%	2%
Wire Transfer	5%	94%	1%

## 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.<sup>17</sup>

Over one-quarter (26%) of U.S. holiday shoppers who use the internet (n=747) report that they will sometimes or frequently use public Wi-Fi to assist them with shopping over the holiday season, with another quarter (26%) saying they will rarely use it. Less than half of holiday shoppers (48%) 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 (28%), log into credit card accounts (16%) or making a purchase online (42%) are all putting their personal information at risk.

<sup>16</sup> Ibid. Huffman, M. 2015

<sup>17</sup> Shadel, 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>



Interestingly, data from this survey show that just over six-in-ten (61%) 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 WiFi This Holiday Season

(n=388 U.S. Holiday Shoppers age 18+)

Using public Wi-Fi to:	Yes	No	Not sure/Refused
To get a store location	66%	31%	3%
To get product information	70%	27%	3%
To check product availability in a store or on a website	63%	34%	4%
To get discounts, coupons, sale information	60%	39%	1%
To log into bank accounts	28%	70%	2%
To log into credit card accounts	16%	81%	2%
To access social media networks	61%	37%	3%
To make a purchase online	42%	54%	4%

#### 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 lookout for unattended packages.<sup>18</sup> About half of all holiday shoppers (49%) say they will mail or ship gifts to friends or family members. Most of them (n=393) are very (89%) or somewhat (10%) likely to ship to a home address compared to those very (7%) or somewhat (10%) likely to ship to a business address or PO Box (Very likely: 7%; Somewhat likely: 10%).

Among those U.S. holiday shoppers shipping packages to a home address (n=390), one-in-five (21%) say they always require a signature from someone receiving the package, over one-third (37%) say they never require a signature. Well under half (42%) say they sometimes require a signature for their delivered packages. Additionally, nearly three-quarters (73%) of all respondents to this survey say they have always (25%) or sometimes (48%) 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. Over half (59%) of all U.S. holiday shoppers in this survey say they purchased gift cards last holiday season as presents for friends and family. Just slightly fewer (56%) say they will buy about the same number of gift cards this year as last year, and one-in-ten say they will buy more (9%) or fewer gift cards (10%) this year. Interestingly, one-in-five (21%) say they will not buy any gift cards this holiday season.

Among those who say they will purchase a gift card (n=606), 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 (58%) and at the store of a specific retailer (57%). Considerably fewer holiday shoppers will purchase gift cards on the website of a specific retailer (15%), at the bank (4%) or through online auctions or personal sales sites (7%).

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.<sup>19</sup>

<sup>18</sup> Ibid, The Travelers Companies Inc.

<sup>19</sup> Ibid. Zimmerman, A.

## 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.<sup>20</sup> Data from this survey show that in the six months prior to completing this survey, two-thirds (66%) of U.S. holiday shoppers indicate experiencing *at least* one life stress event.<sup>21</sup> More specifically,

- ✓ slightly more than one-quarter (27%) indicate having experienced ONE stressful life event;
- ✓ almost one-in-five (17%) experienced TWO life stress events;
- ✓ and over one-in-five (22%) experienced THREE OR MORE stressful life events.

### Life Events Experienced In Past Six Months

(n=800 U.S. Holiday Shoppers age 18+)

Life Event	% Experienced Life Event
Having a close friend/relative with serious illness / injury	38%
Worry about debts	27%
Having a serious illness or injury yourself	17%
Loss of a spouse or close relative	17%
Moving from one residence to another	16%
Loss of a job	8%
Feelings of isolation or loneliness	14%
Birth of a child	6%
Divorce or separation from a significant other	5%
None of these	33%
Not sure/don't know	1%

<sup>20</sup> Ibid. Shadel, D., Pak, K., Sauer, J. 2014

<sup>21</sup> 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 (77%) of U.S. 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.<sup>22</sup> More specifically,

- ✓ one-third of respondents (32%) report interest in ONE OR TWO products or services;
- ✓ one-quarter (26%) reported interested in three or four; and two-in-ten (20%) reported interest in five or more of the products or services.

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

Product or service	% Very interested	% Somewhat interested	% Not at all interested	% Not sure/ Refused
<b>Making a charitable contribution to write off before the end of the year</b>	16%	25%	58%	1%
<b>Downloading a free app that helps identify holiday discounts</b>	13%	24%	63%	<1%
<b>Finding a good deal on a vacation abroad or cruise</b>	12%	19%	68%	<1%
<b>Starting a new diet that will help you lose weight and gain energy</b>	11%	19%	69%	<1%
<b>Finding a part-time job to earn money for the holidays</b>	10%	10%	80%	1%
<b>Making an investment to shelter income before the end of the year</b>	10%	16%	73%	1%
<b>Taking a new vitamin supplement that will improve your health</b>	9%	19%	72%	1%
<b>Getting a new pet like a puppy or dog or kitten or cat</b>	7%	8%	86%	0%
<b>Finding a good deal on a vacation property rental</b>	6%	13%	81%	<1%
<b>Starting a new romantic relationship</b>	4%	8%	87%	1%
<b>Selling a timeshare you own</b>	1%	3%	94%	2%

<sup>22</sup> 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 methods 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 (473 by landline and 327 by cell phone) across the United States. 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 National survey was completed by 800 respondents out of a total of 9,700 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  $\pm 3.5$  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 U.S. population, all data have been weighted by age and gender according to 2013 Census estimates from the American Community Survey (ACS).<sup>23</sup> 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:

	Landline	Cell
<b>NUMBER OF FULL COMPLETES</b>	<b>473</b>	<b>327</b>
<b>TOTAL NUMBERS RELEASED</b>	<b>5500</b>	<b>4200</b>
<b>COOPERATION RATE (COOP3)</b>	<b>53.10%</b>	<b>51.00%</b>
<b>REFUSAL RATE (REF3)</b>	<b>21.30%</b>	<b>17.10%</b>
<b>RESPONSE RATE (RR3)<sup>24</sup></b>	<b>15.30%</b>	<b>13.50%</b>

<sup>23</sup> American adults age 18 and older were randomly sampled and then screened for shopping during the holiday season months of October, November, December. Those American adults 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

<sup>24</sup> 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**  
**(NATIONAL 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
31	18-34
27	35-49
17	50-59
26	60+
-	Under 18 [TERMINATE]
-	Refused [TERMINATE]

**GENDER – RECORD BY OBSERVATION**

%	n=800
51	Female
49	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 <b>[TERMINATE]</b>
-	Not sure <b>[TERMINATE]</b>
-	Refused <b>[TERMINATE]</b>

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?	7	8	86	0	0
Finding a good deal on a vacation abroad or cruise?	12	19	68	<1	0
Finding a part-time job to earn money for the holidays?	10	10	80	1	0
Starting a new romantic relationship?	4	8	87	<1	1
Finding a good deal on a vacation property rental?	6	13	81	<1	0
Selling a time share you own?	1	3	94	2	<1
Making a charitable contribution to write off before the end of the year?	16	25	58	1	0
Making an investment to shelter income before the end of the year?	10	16	73	1	<1
Downloading a free app that helps identify holiday discounts?	13	24	63	<1	<1
Starting a new diet that will help you lose weight and gain energy?	11	19	69	<1	0
Taking a new vitamin supplement that will improve your health?	9	19	72	1	<1

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=785 (question revised after soft launch)
74	Several times a day
10	About once a day
7	A few times a week
2	A few times a month
1	A few times a year
6	Never
<1	Not sure
<1	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=747)	3	74	22	1	<1
In a store?	16	76	7	<1	<1
By calling and placing an order over the phone?	<1	27	72	1	<1
Sending an order form through the mail?	<1	21	78	1	<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 WiFi (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=747
9	Frequently?
17	Sometimes?
26	Rarely?
48	or Never? <b>[SKIP TO Q8]</b>
<1	Not sure/don't remember <b>[DO NOT READ] [SKIP TO Q8]</b>
0	Refused <b>[DO NOT READ] [SKIP TO Q8]</b>



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

n=388	% Yes	% No	% Not sure	% Refused
To get store locations?	66	31	3	0
To get product information?	70	27	3	0
To check product availability in a store or on a website?	63	34	4	0
To get discounts, coupons, sales information?	60	39	1	0
To log into bank accounts?	28	70	2	0
To log into credit card accounts?	16	81	2	0
To access social media networks	61	37	3	0
To make a purchase online?	42	54	4	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?	9	55	34	1	<1
a credit card?	9	46	44	1	1
Cash?	6	64	29	<1	1
an internet payment service like paypal or google wallet?	0	25	74	1	1
through a wire transfer?	0	5	94	<1	1
a personal check?	<1	24	74	1	1
a smart phone payment app?	<1	10	88	1	1

## GIFT CARDS

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

%	n=800
59	Yes
39	No
2	Not sure
<1	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
9	Buy more gift cards
56	Buy about the same amount of gift cards
10	Buy fewer gift cards
21	DO NOT plan to buy any gift cards at all this year [VOLUNTEERED] <b>[SKIP TO Q11]</b>
3	Not sure [DO NOT READ] <b>[SKIP TO Q11]</b>
<1	Refused [DO NOT READ] <b>[SKIP TO Q11]</b>

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

%	n=606
58	On a rack at a big box store, pharmacy or grocery store?
57	At the store of a specific retailer?
15	On the website of a specific retailer? <b>[DO NOT READ IF Q3=NEVER, NOT SURE, REF]</b>
4	At the bank?
7	Online through auction or personal sales sites like ebay or craigslist? <b>[DO NOT READ IF Q3=NEVER, NOT SURE, REF]</b>
4	OTHER – [ALLOW FOR ONE OTHER PLACE NOT MENTIONED in a-e]
5	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
47	Disabled or Wounded Veterans?
47	Local Police or Sheriff departments?
36	Local Firefighters?
23	Disaster Relief?
11	Missing Children?
41	Breast Cancer?
35	Children's Cancer?
38	Other cancer-related causes or research?
22	Disabled and Handicapped Workers?
38	Church or Faith community?
29	Animal Protection or Welfare?
5	Other (specify)
19	Not received donation requests
3	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=374)	55	43	2	1
Local Police or Sheriff departments? (n=373)	39	59	2	1
Local Firefighters? (n=290)	49	49	1	1
Disaster Relief? (n=186)	45	53	1	1
Missing Children? (n=85)	37	60	2	1
Breast Cancer? (n=326)	56	41	2	1
Children’s Cancer? (n=279)	63	35	2	1
Other cancer-related causes or research? (n=305)	53	44	1	1
Disabled and Handicapped Workers? (n=172)	37	59	3	1
Church or Faith community? (n=308)	73	27	<1	<1
Animal Protection or Welfare? (n=235)	50	48	<1	1
Other (specify) (n=39)	80	15	5	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=488
25	All of them
25	Some of them
45	None of them
5	Not sure/can’t remember [DO NOT READ]
0	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=488
35	All of them
18	Some of them
42	None of them
5	Not sure/can’t remember [DO NOT READ]
<1	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=257
7	Attorney general
8	Police
15	Better Business Bureau
2	Secretary of State’s office
3	Consumer Affairs office
<1	Governor’s office
1	Mayor’s office
53	Other – specify:
21	Not sure/don’t know
2	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=543
6	Attorney general
6	Police
16	Better Business Bureau
2	Secretary of State’s office
3	Consumer Affairs office
1	Governor’s office
1	Mayor’s office
34	Other – specify:
36	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
24	Yes
74	No <b>[SKIP TO QUESTION 17]</b>
2	Not sure <b>[SKIP TO QUESTION 17]</b>
1	Refused <b>[SKIP TO QUESTION 17]</b>

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

%	n=190
63	Completely
35	Somewhat
2	Not at all
0	Not sure/can't remember [DO NOT READ]
0	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
49	Yes
46	No <b>[SKIP TO QUESTION 20]</b>
4	Not sure <b>[SKIP TO QUESTION 20]</b>
<1	Refused <b>[SKIP TO QUESTION 20]</b>

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=393	% Very likely	% Somewhat likely	% Not too likely	% Not at all likely	% Not sure	% Refused
Home address?	89	10	1	1	<1	0
Business address?	7	10	13	70	<1	<1
PO Box?	7	10	10	74	0	<1

**[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=390
21	All of the time
42	Some of the time
37	Or never
<1	Not sure/can't remember [DO NOT READ]
<1	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
25	All of the time
48	Some of the time
26	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
21	True
54	False
24	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
48	True
35	False
17	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
21	True
61	False
17	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
36	True
44	False
19	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
52	True
29	False
19	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
37	True
33	False
29	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
66	True
15	False
18	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
17	Loss of a spouse or close relative
5	Divorce or separation from a significant other
17	Having a serious illness or injury yourself
38	Having a close friend or relative with a serious illness or injury
8	Loss of a job
16	Moving from one residence to another
6	Birth of a child
14	Feelings of isolation or loneliness
27	Worry about debts
33	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
2	Separated
9	Divorced
5	Widowed
22	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=343
38	Yes
59	No
1	Not sure [DO NOT READ]
2	Refused [DO NOT READ]



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

%	n=800
4	0-12th grade (no diploma)
18	High school graduate (or equivalent)
3	Post-high school education (no degree)
19	Some college, no degree
12	2-year college degree
25	4-year college degree
18	Post-graduate study or a graduate degree
<1	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D4. Which of the following best describes your current employment status? Are you.....

[READ EACH ANSWER CATEGORY]

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

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

%	n=800
9	Yes
90	No
<1	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

D6. What is your race?

%	n=800
75	White or Caucasian
11	Black or African American
2	American Indian or Alaska Native
2	Asian
1	Native Hawaiian or other Pacific Islander
7	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
4	Less than \$10,000
8	\$10,000 to less than \$20,000
8	\$20,000 to less than \$30,000
9	\$30,000 to less than \$40,000
7	\$40,000 to less than \$50,000
7	\$50,000 to less than \$60,000
6	\$60,000 to less than \$70,000
7	\$70,000 to less than \$80,000
4	\$80,000 to less than \$90,000
4	\$90,000 to less than \$100,000
6	\$100,000 to less than \$125,000
5	\$125,000 to less than \$150,000
3	\$150,000 to less than \$200,000
4	\$200,000 or more
5	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=450
88	Yes [SKIP TO CC]
11	No
1	Don't know/refused

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

%	n=53
25	Yes
64	No
11	Don't know/refused

CC. Now thinking about your phone usage, do you have a working home phone? [ASK IF CELL PHONE COMPLETE]

%	n=350
33	Yes
65	No
2	Don't know/refused

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

%	n=527
37	All or most received on your cell phone
43	Some calls received on your cell phone and some on your home phone
20	Very few or no calls received on your cell phone
1	Don't know/refused

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**AARP Research**

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