



## ***Holiday Scams are ‘Snow’ Joke!***

AARP Foundation ElderWatch Survey of Coloradans 50+:  
Knowledge of and Experience with Seasonal Scams

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**AARP** Foundation®  
For a future without senior poverty.

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## **About AARP Foundation**

AARP Foundation works to end senior poverty by helping vulnerable older adults build economic opportunity and social connectedness. As AARP's charitable affiliate, we serve AARP members and nonmembers alike. Bolstered by vigorous legal advocacy, we spark bold, innovative solutions that foster resilience, strengthen communities and restore hope.



## **Acknowledgments**

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## Executive Summary

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According to the Federal Trade Commission, in 2017, Colorado ranked 19<sup>th</sup> in the nation for consumer fraud complaints and 13<sup>th</sup> in the nation for identity theft complaints and Coloradans lost over \$10 million in scams and fraud.<sup>1</sup> In October 2018, the AARP Foundation conducted a survey of 1,003 Colorado adults ages 50 and older who indicate they intend to shop for gifts and services as part of a holiday celebration during the months of October, November, December, and January. The survey explored behaviors they engage in that might put them at risk for being a target or victim of a scam, if they had experienced or been victimized by a scam, and how much they knew about avoiding holiday scams. The survey has a sampling error of  $\pm 3.1\%$ .

Data from this survey shows that many Coloradans ages 50 and older will be shopping this holiday season both in stores and online via their smartphones or personal computing devices. While most are concerned about the security of their personal identification information when making purchases, many are not knowledgeable about or taking preventative measures to protect their personal information or money from being stolen and misused.

- At least two in three older Coloradans are concerned about making a holiday purchase through their smartphone (76%), personal computer (73%), or in a store (68%).
- Most (70%) Coloradans ages 50 and older who own a smartphone indicate they have *not* downloaded an application (app) designed to warn them about potential scams or block texts meant to phish for information. But, they are protecting their personal information on their home computer or laptop – in fact, over two-thirds (68%) say they have installed or updated anti-virus software to protect their personal information in the past 12 months.
- Older Coloradans have experienced a scam or theft:
  - one in ten (13%) shopping this holiday season say they have at some point purchased or were given a gift card and later found out that it had been redeemed or had no money on it;
  - over one in five (22%) say they or their neighbor have had a package stolen from their home;
  - over two in five (42%) believe they have been solicited by a fraudulent charity.
- Data from this survey shows that many Coloradans ages 50 and older are knowledgeable of how to prevent or avoid scams and fraud but some clearly indicate they do not know or unsure of how to identify a potential scam or prevent one from happening to them:
  - half (51%) of all Coloradans ages 50 and older incorrectly answered or say they are not sure if gift cards purchased from grocery store are safe from hackers or thieves;
  - one in four (25%) are incorrect about or not sure they can avoid package theft by providing the delivery service with instructions on where to leave a package do this. Moreover, 44 percent did not know that package delivery companies' are not responsible for packages lost due to theft;
  - most (67%) are unaware of Charitynavigator.org, a non-profit organization website that provides data/information on charities and non-profits in the U.S. that anyone can access for further information on a particular charity before making a donation.

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<sup>1</sup> Consumer Sentinel Network Data Book 2017 (Federal Trade Commission) [https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2017/consumer\\_sentinel\\_data\\_book\\_2017.pdf](https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2017/consumer_sentinel_data_book_2017.pdf)

## Detailed Findings

### Online use/behavior among Coloradans ages 50+

Colorado holiday shoppers ages 50 and older are digitally connected. Three in four (75%) respondents to this survey say they use a smartphone to make calls, send and receive emails or texts and browse the internet and most (89%) say they own a laptop, desktop, or tablet computer. And they are frequently online. In fact, most (76%) older Coloradans report they use the internet on a mobile device like a smartphone or tablet or on a computer several times a day (63%) or probably every few minutes throughout the day (13%).

### Holiday shopping behavior among Coloradans ages 50+ with technology/devices – where, how, and what?

When asked to think about *last* holiday season (October 2017 through January 2017) and how they purchased gifts, most (76%) older Coloradans say they purchased their gifts in a local shop or store at a mall and almost two-thirds (63%) of those who access the internet say they shopped online.<sup>2</sup> The data shows that older Coloradans will shop the same way *this* year.

**Where Older Coloradans Purchased Gifts Last Year**  
(n=1,003 Coloradans ages 50 and older)

In local shop or store at a mall	76%
Online*	62%
A craft/holiday/art fair or festival	23%
Call or place order over the phone	21%
Send an order form in through the mail	14%
A street vendor	10%
Not sure	4%
Refused	<1%

\*among smartphone and/or computer/online users

**Where Older Coloradans May Purchase Gifts This Year**  
(n=1,003 Coloradans ages 50 and older)

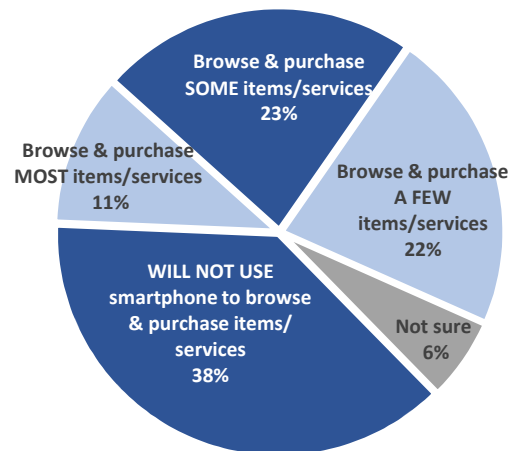
In local shop or store at a mall	76%
Online*	63%
A craft/holiday/art fair or festival	21%
Call or place order over the phone	17%
Send an order form in through the mail	11%
A street vendor	8%
Not sure	5%
Refused	1%

\*among smartphone and/or computer/online users

Over half (56%) of older Coloradans who use a smartphone and access the internet indicate they will use their smartphone this holiday season to browse for and purchase items and services, with one in ten saying they will use their smartphone to browse and purchase *most* items and services. Among those purchasing items and services through their smartphone this holiday shopping season, at least three in five will use it to get store locations (62%), get/use discounts or coupons (62%), check product availability (61%) or get product information (60%). About half (52%) will use their smartphone to get product reviews or check financial information like checking, savings, or credit card balances (49%), and over one in three (37%) say they pay for a product or service with a wallet, bank or gift card app. Relatedly, one in four (24%) older Coloradans are *likely* utilize free public Wi-Fi this year to do their holiday shopping this year (Extremely likely: 4%; Very likely: 6%;

### How Older Coloradans Will Use Their Smartphone This Holiday Season

(n=742 Coloradans ages 50 and older who use a smartphone and are online)



<sup>2</sup> See question 4 in annotated questionnaire. Respondents were asked "Thinking about last holiday season, from October 2017 through January of this year, would you say you purchased all, some, or none of your gifts....." but due to an error in programming the response options, interviewers coded 'all' and 'some' as 'yes' and coded 'none' as 'no' for response items except 'not sure' or 'refused'. Data reported here reflects those who indicated 'all' or 'some'.

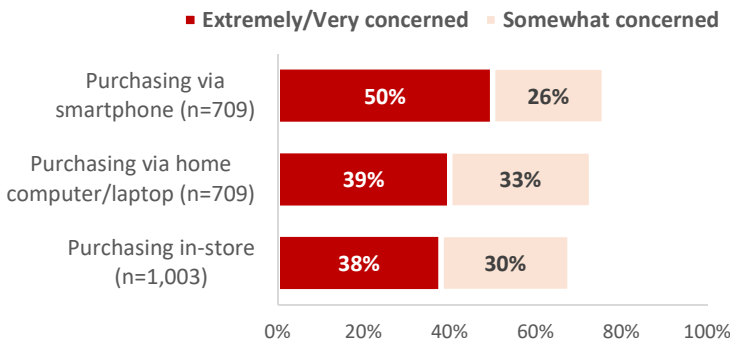
Somewhat likely: 15%) compared to fewer who claimed to free public WiFi last year either most (4%) or some of the time (15%).

### Older Coloradans are concerned about the security of their personal information this holiday season

Identity theft can occur when purchasing an item or service over the holiday season and survey respondents are concerned about purchasing an item or service through their smartphone or home computer or laptop. Over two-thirds of all older Coloradans are concerned about the security of their personal information while shopping in a store, at the mall, or in a small shop. When asked to consider their level of concern about the security of their personal information this year compared to *last* holiday season, roughly two in five say they are *more* concerned while shopping via their smartphone, their home computer or laptop, or in a store.

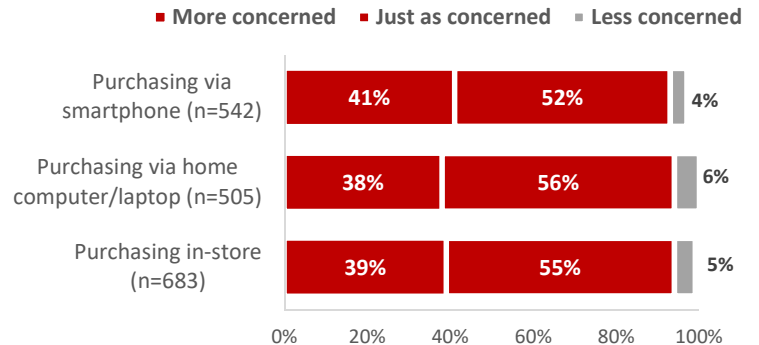
Level of Concern:<sup>3</sup>

#### Security of Personal Information This Holiday Season



Change in Level of Concern:<sup>4</sup>

#### Security of Personal Information Since Last Holiday Season

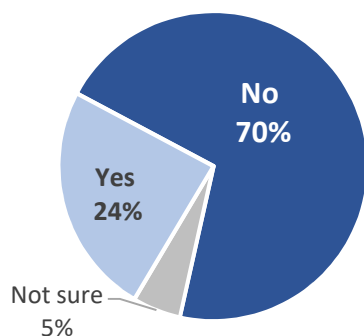


### Older Coloradans are protecting personal information on their smartphones but not on their computers

Concern about the security of their personal information during the holiday shopping season could be a motivating factor in adopting preventative measures to protect that information. Most Coloradans ages 50 and older who own a smartphone and are online at least a few times a year, are not inclined to protect their personal information with phone applications that warn consumers about potential scams or block texts that phish for information. However, among Coloradans who own a home computer or laptop, over two-thirds say they *have* installed or updated anti-virus software to protect their personal information in the past 12 months.

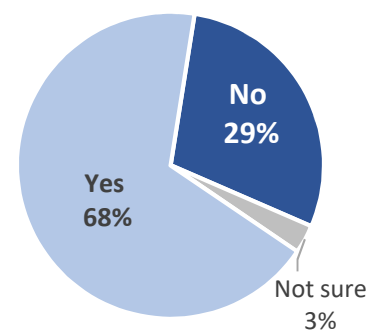
#### Downloaded Apps on Smartphone Designed to Warn or Block Potential Scams in Past 12 Months

(n=709 Coloradans ages 50 and Older who use smartphone, own computer, and online)



#### Installed or Updated Anti-Virus Software on Home Computer or Laptop in Past 12 Months

(n=861 Coloradans ages 50 and Older who own computer, and online)



<sup>3</sup> See Questions 11a, b, and c for skip instructions and the base n for each

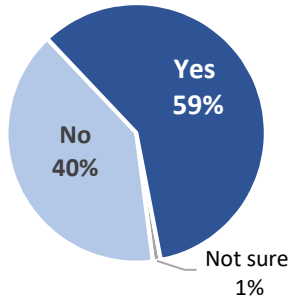
<sup>4</sup> See Questions 12a, b, and c for skip instructions and the base n for each

**Many older Coloradans have experienced a scam or theft that put their personal information at risk**

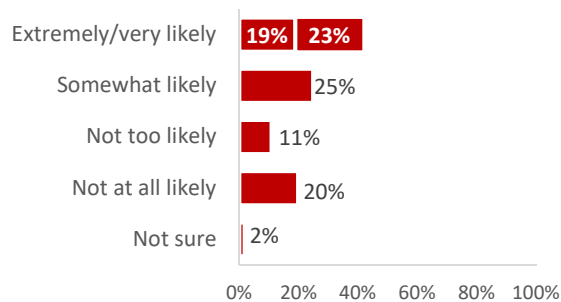
➤ **Over one in ten Coloradans ages 50+ have purchased or were given an empty gift card.**

Gift cards are still the favored holiday gift among older Coloradan consumers...and fraudsters. The Federal Trade Commission (FTC) reports that losses related to gift or reload cards increased from \$27 million in 2016 to \$40 million in 2017.<sup>5</sup> Data from this survey show that one in ten older Coloradans say they have at some point purchased or were given a gift card and later found out that it had been redeemed or had no money on it. Still, Coloradans bought gift cards for family and friends last holiday season and most plan to do the same this year (67% extremely/very/somewhat likely).

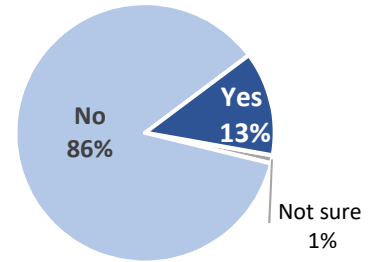
**Purchased Gift Cards  
Last Holiday Season**  
(n=1,003 Coloradans ages 50 and older)



**Likelihood of Purchasing Gift Cards  
This Holiday Season**  
(n=1,003 Coloradans ages 50 and older)



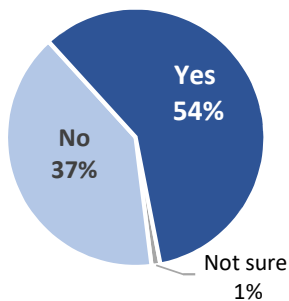
**Ever Purchased/Received Gift Card  
Already Redeemed or No Money On It**  
(n=1,003 Coloradans ages 50 and older)



➤ **Over one in five Coloradans ages 50+ or a neighbor have had a package stolen from their home.**

Mail and package delivery services typically see an uptick in business during the holiday season. This season will be no different – over half (54%) of all older Coloradans plan to mail or ship gift packages to friends and family. No doubt, packages left outside a front door or on a front porch present an opportunity for theft. This survey found that over one in five older Coloradans say they or someone they know in their neighborhood have had a package stolen from their home. Yet, many are not exercising preventative measures like requesting a signature from the package recipient or signing for their own packages, or requesting a carrier to leave a package at front desk or in a locked box – most typically have a package left at their door.

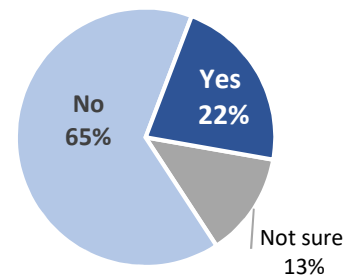
**Plan to Mail/Ship Packages to  
Friends/Family This Holiday Season**  
(n=1,003 Coloradans ages 50 and older)



**Behaviors That Put Older Coloradans  
at Risk for Package Theft**  
(n=1,003 Coloradans ages 50 and older)

Behavior	%
Package is 'typically left outside door to home'	80
'Never' request a signature from package recipient	41
'Never' have someone in household sign for packages delivered to their home	37

**Self or Neighbor Ever Had Package  
Stolen From Home**  
(n=1,003 Coloradans ages 50 and older)



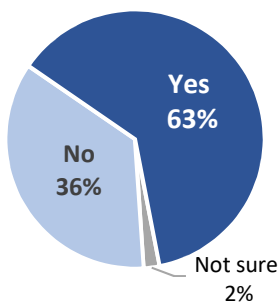
<sup>5</sup> FTC Consumer Sentinel Network Data Book, 2016 and 2017 <https://www.ftc.gov/enforcement/consumer-sentinel-network/reports>

➤ **Over two in five older Coloradans believe they have been solicited by a fraudulent charity.**

The holiday season is also a time when many charity organizations are looking for donations to support their cause, services, or programs. Over the past year, most Coloradans ages 50 and older say they have received requests to donate to a charity or cause in past 12 months. In fact, many say they have made financial donations to a charity or cause (63%) or a combination of national, international, or local causes (43%). Still, at least one-third of older Coloradans say they rarely or never research an organization (rarely: 15%; never: 19%) or visit a charity or fundraisers website before making a donation (rarely: 16%; never: 26%). These are two measures that could help prevent donating money to a fraudulent solicitor. Unfortunately, many feel they have been targeted by fraudulent solicitors asking for a donation to a charity or cause.

**Made a Donation to Charity/Cause in Past 12 Months**

(n=1,003 Coloradans ages 50 and older)



**Behaviors That Put Older Coloradans at Risk for Charity Fraud**

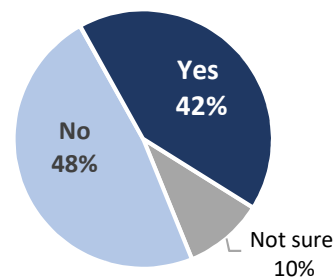
(n=1,003 Coloradans ages 50 and older)

Behavior	%
'No' - Before making donation, ever ask how much of donation goes to professional fundraiser and how much goes to charity	62
'Rarely' or 'Never' visit charity/fundraiser website before making a donation**	42
'Rarely' or 'Never' research cause/organization before making donation	34

\*\*n=895 Coloradans age 50 or older who use a smartphone or computer or laptop and access internet at least a few times a year

**Received Request for Donation to Charity/Cause that Felt Fraudulent**

(n=1,003 Coloradans ages 50 and older)



**Older Coloradans are smart .....but some fraudsters may be smarter.**

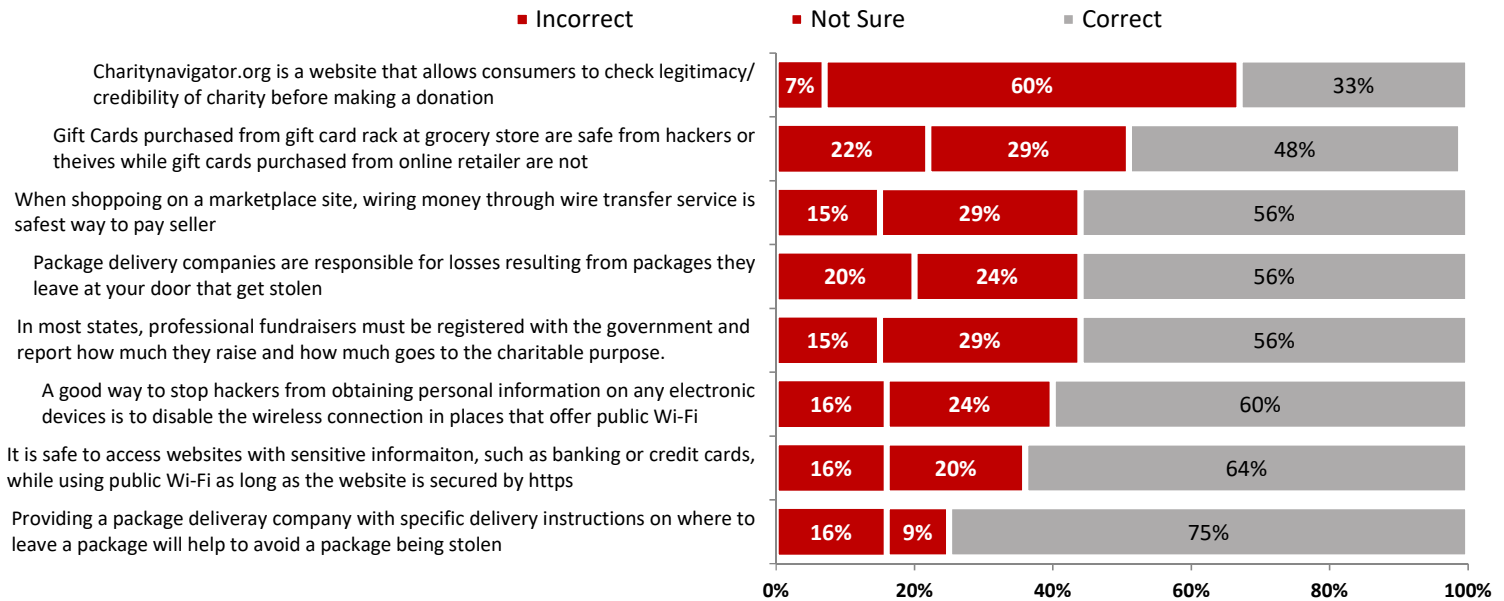
During the holidays, when consumers are spending a lot of money on gifts and donating to charitable causes, there are scammers trying to trick or swindle the consumers. The survey included a **brief quiz** to test respondents knowledge in the following areas:

- Purchasing gift cards from the rack at a big box store, pharmacy or grocery store;
- Shipping packages to home addresses and not requiring a signature.
- Donating money to charity or to professional fundraisers;
- Using public Wi-Fi to access accounts with financial information;



## HOLIDAY SHOPPING AND FRAUD SAFETY QUIZ

(n=1,003 Coloradans ages 50+)



### ➤ Gift Cards

Older Coloradans plan to purchase gift cards this holiday season so information on where to buy cards and avoid ‘bad’ or empty cards would be useful. Half of all Coloradans ages 50 and older incorrectly answered or say they are not sure if gift cards purchased from grocery store are safe from hackers or thieves.

### ➤ Packages

Consumers can take measures to prevent packages from being stolen at any time of the year, and in particular, over the holiday season. While most realize they can avoid package theft by providing the delivery service with instructions on where to leave a package, one in four are incorrect about or not sure they can do this. Additionally, 44 percent were incorrect or are unsure about package delivery companies’ responsibility for packages lost due to theft.

### ➤ Charity and Professional Fundraisers

Older Coloradans could benefit from more widespread consumer protection information regarding charitable donations. Many are unaware of Charitynavigator.org, a non-profit organization website that provides data on over 9000 charities and over 1 million non-profits in the U.S.<sup>6</sup> Anyone can access the website to seek further information on a particular charity before making a donation. Moreover, almost half of all respondents are incorrect or not sure that professional fundraisers must be registered with the government and report how much money they raise and how much goes to a charitable purpose.

### ➤ Public Wi-Fi

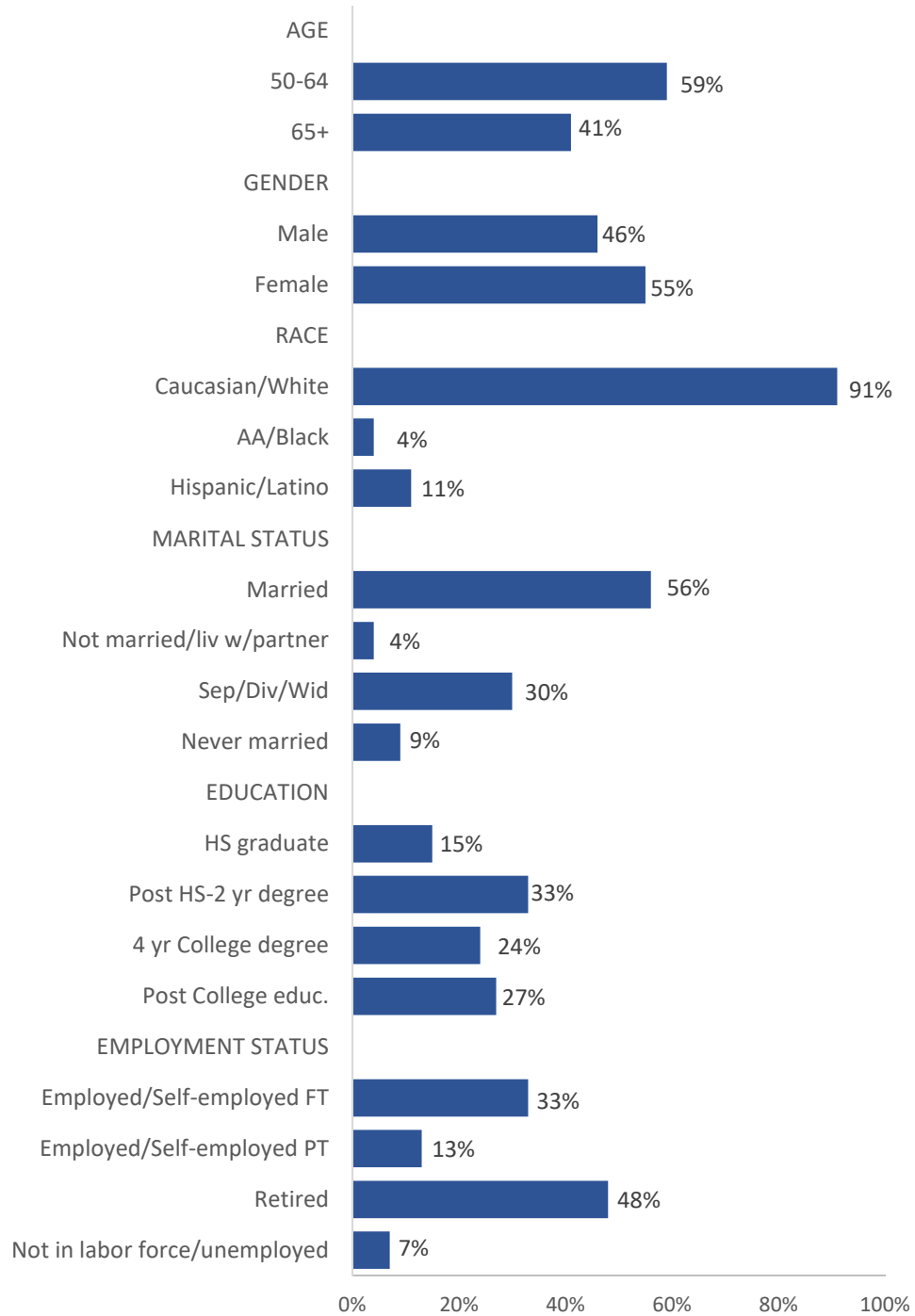
Public Wi-Fi allows consumers to access the internet from places other than their own home or employer or school. Still, consumers need to be vigilant in protecting their personal information when using public Wi-Fi because it allows others to access their device and view personal information. At least one in three are incorrect or not sure that it is safe to access personal financial information via public Wi-Fi (36%) or that disabling the public Wi-Fi will prevent hackers from obtaining personal information (40%).

### ➤ Wire Transfers

Interestingly, 44 percent of older Coloradans are incorrect about or are not sure that wiring money through wire transfer is the safest way to get money to a seller on an online marketplace site.

<sup>6</sup> <https://www.charitynavigator.org/>

## DEMOGRAPHICS OF SURVEY RESPONDENTS (n=1,003 Colorado Adults ages 50 and Older)



## **METHODOLOGY**

In October 2018, AARP engaged Alan Newman Research to conduct a quantitative research study among Colorado residents ages 50-plus. The survey was launched on October 12, 2018 and closed on October 23, 2018. ANR completed a total of 1,003 telephone interviews (653 via landline telephone and 350 via cell phone). Respondents were screened to meet the following criteria:

- Age 50+
- Current resident of Colorado
- Plans to shop for gifts and services as part of a holiday or other sort of celebration during the months of October, November, December, and January

Survey length averaged 22 minutes. Both landline and cell phone sampling were used for this research. The total sample of 1,003 respondents yields a maximum statistical error of  $\pm 3.1\%$  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  $\pm 3.1$  percentage points of the results obtained had everyone in the population been interviewed.) All data have been weighted by age, gender, race/ethnicity, and geographic distribution according to 2018 Current Population Survey (CPS) Census Bureau statistics. Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

## **Annotated Questionnaire**

**Market: Statewide Colorado**

**Screening Criteria: Age 50+, resident of CO, plans to shop for gifts and services as part of a holiday or other sort of celebration during the months of October, November, December and January**

**35% cell phone/65% landline**

**22 minutes**

**N=1,003**

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*All data have been weighted by age, gender, race/ethnicity, and geographic distribution according 2018 Current Population Survey (CPS) Census Bureau statistics.*

*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. Your responses to this survey will be kept entirely confidential.*

S0. [ALL] 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] \_\_\_\_\_

%	n=1003
0	1 Under 50 [TERMINATE]
59	2 50-64
41	3 65+
0	9 Refused [TERMINATE]

S1. [ALL] GENDER – RECORD BY OBSERVATION. [ASK ONLY IF ABSOLUTELY NECESSARY: “To ensure it is recorded accurately, could you please state your gender?”]

%	n=1003
46	1 Male
55	2 Female
0	9 Don’t know/refused

S2. [ALL] And just to confirm, are you a resident of Colorado?

%	n=1003
100	1 Yes
0	2 No [TERMINATE]
0	9 Don’t know/refused [TERMINATE]

S3. [ALL] Do you shop for gifts and services as part of a holiday or other sort of celebration during the months of October, November, December and January? These can be ethnic, patriotic, religious or other non-religious holidays that celebrate with gift giving, parties, festive meals, decorations, etc. during these 4 months of the year.

%	n=1003
100	1 Yes
0	2 No [TERMINATE]
0	3 Not sure [TERMINATE]
0	9 Refused [TERMINATE]

To begin, I'd like to ask you some questions about your experience with the internet and computers.

Q1. [ALL] Do you use a smartphone like an iPhone or Samsung Galaxy to make calls, send and receive emails or texts, and browse the internet?

%	n=1003
75	1 Yes
25	2 No
<1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q2. [ALL] Do you own a laptop or desktop computer or a tablet computer?

%	n=1003
89	1 Yes
10	2 No
<1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q3. [ALL] How often do you use the internet on a mobile device like a smartphone or tablet or on a computer? Would you say...

%	n=1003
13	1 Probably every few minutes throughout the day
63	2 Several times a day
6	4 A few times a week
4	3 About once a week
3	5 A few times a month
2	6 A few times a year
9	7 Never
0	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q4. [ALL] Thinking about **last** holiday season, from October 2017 through January of this year, would you say you purchased all, some, or none of your gifts... [RANDOMIZE ORDER OF 1 THROUGH 6; ALLOW MULTIPLE RESPONSES]

%	n=1003
62	1 Online [ASK ONLY IF Q1=Yes and/or Q2=Yes, and Q3≠Never, Not sure, or Refused]
76	2 In a local shop or store at a mall
21	3 By calling and placing an order over the phone
14	4 By sending in an order form through the mail
23	5 At a craft or holiday or art fair or festival
10	6 Through a street vendor
4	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q5. [ALL] And where do you think you will purchase holiday gifts **this year**? Will you purchase them... [RANDOMIZE ORDER OF 1 THROUGH 6; ALLOW MULTIPLE RESPONSES]

%	n=1003
63	1 Online [ASK ONLY IF Q1=Yes and/or Q2=Yes, and Q3≠Never, Not sure, or Refused]
76	2 In a local shop or store at a mall
17	3 By calling and placing an order over the phone
11	4 By sending in an order form through the mail
21	5 At a craft or holiday or art fair or festival
8	6 Through a street vendor
5	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q6. [ASK ONLY IF Q1=Yes and Q3≠Never, Not sure, or Refused] Which statement best represents how you will use your **smartphone** this holiday season: [READ LIST IN ORDER]

%	n=742
11	1 I will use my smartphone to browse for most items or services and to purchase <b>most</b> items or services.
23	2 I will use my smartphone to browse for some items or services and use it to purchase <b>some</b> items and services.
22	3 I will use my smartphone to browse for a few items or services and will use it to purchase <b>a few</b> items and services.
38	4 I will not use my smartphone to look up any items or services and will <b>not</b> make any purchases through it. [SKIP TO Q8]
6	8 Not sure (DO NOT READ) [SKIP TO Q8]
<1	9 Refused (DO NOT READ) [SKIP TO Q8]

Q7. [ASK ONLY IF Q6=Will use my smartphone to browse for and purchase 'most,' 'some,' or 'a few' items and services] In which of the following other ways, if any, do you plan to use your smartphone to assist you in your holiday shopping **this** season? Will you use it to... [RANDOMIZE ORDER OF 1-10; MULTIPLE RESPONSES ALLOWED]

%	n=412
62	1 Get store locations
60	2 Get product information
52	3 Read reviews
61	4 Check product availability in a store or on a website
62	5 Get/use discounts, coupons, sales information
49	6 Check financial information like checking, savings, or credit card balances
44	7 Access to social networks
45	8 Get text messages or exclusive deals from retailers
27	9 Scan product barcodes to find more product information
37	10 Pay for a product or service with a wallet, bank, or gift card app
3	97 None of these
2	98 Not sure (DO NOT READ)
0	99 Refused (DO NOT READ)

- Q8. [ASK ONLY IF Q2=Yes AND Q3≠Never, Not sure, OR Refused] In which of the following ways, if any, do you plan to use your **home computer or personal laptop or tablet** to assist you in your holiday shopping this season? [RANDOMIZE ORDER OF 1-10; MULTIPLE RESPONSES ALLOWED]

%	n=861
46	1 Get store locations
63	2 Get product information
53	3 Read reviews
53	4 Check product availability in a store or on a website
52	5 Get/use discounts, coupons, sales information
52	6 Check financial information like checking, savings, or credit card balances
37	7 Access social networks
27	8 Get text messages or exclusive deals from retailers
11	9 Scan product barcodes to find more product information
37	10 Pay for a product or service with a wallet, bank, or gift card app
9	97 None of these
4	98 Not sure (DO NOT READ)
<1	99 Refused (DO NOT READ)

- Q9. [ASK ONLY IF Q1 AND/OR Q2=Yes AND Q3≠Never, Not sure, OR Refused] Thinking back **on last holiday season**, would you say you used free public Wi-Fi, like at a coffee shop or an airport or store, or other public place, to help you in your holiday shopping: [READ LIST]

%	n=895
4	1 Most of the time
15	2 Some of the time
19	3 Hardly at all
61	4 Not at all
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

- Q10. [ASK ONLY IF Q1 AND/OR Q2=Yes AND Q3≠Never, Not sure, OR Refused] And how likely are you to use free public Wi-Fi **this year** to assist you in your holiday shopping? Would you say you are extremely likely, very likely, somewhat likely, not too likely, or not at all likely?

%	n=895
4	1 Extremely likely
6	2 Very likely
15	3 Somewhat likely
20	4 Not too likely
53	5 Not at all likely
2	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

- Q11. When you think about shopping for others or yourself over this holiday season, how concerned are you about the security of your personal identification information when purchasing an item or service [ITEM]? Would you say you are extremely concerned, very concerned, somewhat concerned, not too concerned, or not at all concerned? [RANDOMIZE ORDER OF Q11\_A THROUGH Q11\_C]



Q11\_A. [ASK ONLY IF Q1=Yes, Q2=Yes, AND Q3≠Never, Not sure, or Refused] Online through your home computer or laptop

%	n=709
22	1 Extremely concerned
17	2 Very concerned
33	3 Somewhat concerned
19	4 Not too concerned
9	5 Not at all concerned
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q11\_B. [ALL] In store, at the mall, or in a small shop

%	n=1003
20	1 Extremely concerned
18	2 Very concerned
30	3 Somewhat concerned
18	4 Not too concerned
13	5 Not at all concerned
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q11\_C. [ASK ONLY IF Q1=Yes, Q2=Yes, AND Q3≠Never, Not sure, or Refused] Online through your smartphone

%	n=709
28	1 Extremely concerned
22	2 Very concerned
26	3 Somewhat concerned
12	4 Not too concerned
9	5 Not at all concerned
1	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q12. And would you say you are *more concerned*, *less concerned*, or *just as concerned* as you were last holiday season about the security of your personal information when purchasing an item or service [ITEM]? [RANDOMIZE ORDER OF Q12\_A THROUGH Q12\_C]

Q12\_A. [ASK ONLY IF Q11\_A=Extremely concerned, Very concerned, OR Somewhat concerned] Online through your home computer or laptop

%	n=505
38	1 More concerned
6	2 Less concerned
56	3 Just as concerned
<1	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q12\_B. [ASK ONLY IF Q11\_B=Extremely concerned, Very concerned, OR Somewhat concerned] In a store, at the mall, or in a small shop

%	n=683
39	1 More concerned
5	2 Less concerned
55	3 Just as concerned
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q12\_C. [ASK ONLY IF Q11\_C=Extremely concerned, Very concerned, OR Somewhat concerned] Online through your smartphone

%	n=542
41	1 More concerned
4	2 Less concerned
52	3 Just as concerned
2	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q13. [ASK ONLY IF Q1=Yes, Q2=Yes, AND Q3≠Never, Not sure, or Refused] In the past 12 months, or since last October, have you downloaded any apps on your smartphone that are designed to warn you or block potential scam calls or texts?

%	n=709
24	1 Yes
70	2 No
5	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q14. [ASK ONLY IF Q2=Yes AND Q3≠Never, Not sure, or Refused] And in the past 12 months, or since last October, have you installed or updated anti-virus software on your home computer or laptop?

%	n=861
68	1 Yes
29	2 No
3	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q15. [ALL] Did you purchase gift cards **last holiday season** as presents for family and friends?

%	n=1003
59	1 Yes
40	2 No
1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q16. [ALL] How likely are you to purchase gift cards **this holiday season**? Would you say you are extremely likely, very likely, somewhat likely, not too likely, or not at all likely?

%	n=1003
19	1 Extremely likely
23	2 Very likely
25	3 Somewhat likely
11	4 Not too likely
20	5 Not at all likely
2	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q17. [ALL] Have you ever purchased or been given a gift card that you later (at the time of redemption) found out had already been redeemed or had no money on it?

%	n=1003
13	1 Yes
86	2 No
1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q18. [ALL] This holiday season, do you plan to mail or ship any gift packages to friends or family members?

%	n=1003
54	1 Yes
37	2 No
10	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q19. [ALL] 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=1003
17	1 All of the time
40	2 Some of the time
41	3 Never
2	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q20. [ALL] In the past 12 months, have you had any packages delivered to your home from a major carrier like USPS or FedEx?

%	n=1003
93	1 Yes
7	2 No
<1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q21. [ALL] Do you have a specific place like a front desk receptionist or locked box where packages intended for delivery to your home are placed, or are they typically left outside the door to your home?

%	n=1003
18	1 Delivered to a front desk, locked box, or other special place, etc.
80	2 Typically left outside door to home
2	9 Not sure/refused (DO NOT READ)

Q22. [ALL] Thinking of all the packages you've had delivered to your home in the past 12 months or since last October, would you say you or someone in your household signs for those packages delivered to your home: all of the time, some of the time, or never?

%	n=1003
9	1 All of the time
53	2 Some of the time
37	3 Never
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q23. [ALL] Have you or anyone you know in your neighborhood ever had a package stolen from their home?

%	n=1003
22	1 Yes
65	2 No
13	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q24. [ALL] In the past 12 months, or since last October, have you **received any requests** to donate or contribute money to a charity or cause either by phone, mail, email, or by a door-to-door solicitor?

%	n=1003
85	1 Yes
14	2 No
1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)

Q25. [ALL] In the past 12 months, or since last October, have you **made a donation** to a charity or cause, including any that are sponsored by religious organizations?

%	n=1003
63	1 Yes
36	2 No
2	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q26. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] More specifically, in the past 12 months, or since last October, have you made a donation to a GoFundMe cause?

%	n=895
16	1 Yes
83	2 No
1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q27. [ALL] Before making a donation, have you ever asked the charity or organization or cause to tell you how much of your donation would go to the professional fundraiser— that is, the person or organization calling or writing you for the donation— and how much would go to the charity itself?

%	n=1003
36	1 Yes
62	2 No
2	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q28. [ALL] Where or to whom would you turn if you wanted to check to see if a charity or professional fundraiser was registered in your state and how much of a donation will be used for programs and services? [CODED OPEN-ENDED RESPONSES] [MULTIPLE RESPONSES ALLOWED]

%	n=1003
7	1 Attorney General’s office
8	2 Secretary of State
3	3 Police
5	4 Federal Trade Commission
28	5 Better Business Bureau
12	6 Consumer affairs group
1	7 The Mayor’s office
5	8 Local news stations consumer reporter
15	9 Charitynavigator.org
20	97 Other (specify)
31	98 Not sure (DO NOT READ)
1	99 Refused (DO NOT READ)

Q29. Again, thinking of the past 12 months or since last October, did you make any donation as a result of [ITEM]? [RANDOMIZE ORDER]

n=1003	1 Yes %	2 No %	8 Not sure (DO NOT READ) %	9 Refused (DO NOT READ) %
Q29_A. [ALL] Reading or hearing a <b>news</b> story	18	79	2	<1
Q29_B. [ALL] Reading or hearing an <b>advertisement</b> for a cause	20	78	2	<1
Q29_C. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused; n=895] An <b>email</b> request from a charity or fundraiser	16	81	2	1

Q29_D. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused; n=895] Seeing a <b>social media</b> post – like on Facebook or Twitter	15	83	2	1
Q29_E. [ALL] Being asked in person by <b>someone you know</b> – such as family or friends	39	58	2	<1
Q29_F. [ALL] Being asked in person by <b>someone who is not</b> family or a friend	23	75	2	1
Q29_G. [ALL] A <b>phone</b> request from a charity or fundraiser	18	81	1	1
Q29_H. [ALL] Attending a special or <b>specific event</b>	27	71	2	<1
Q29_I. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused; n=895] A <b>text request</b> from a charity or fundraiser	5	94	1	1

Q30. [ALL] And would you say you typically donate money to... [READ LIST]? [RANDOMIZE ORDER 1-3; READ 4 LAST]

%	n=1003
9	1 Charities that support national causes
3	2 Charities that support international causes
25	3 Charities that support local state causes in Colorado
43	4 Donate to some combination of all three
13	8 Not sure (DO NOT READ)
7	9 Refused (DO NOT READ)

Q31. [ALL] In the past 12 months, have you received a request for a donation to a charity or cause that you felt was likely a fake or fraudulent solicitation?

%	n=1003
42	1 Yes
48	2 No
10	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q32. [ALL] Would you say you always, sometimes, rarely or never **research an organization** or cause before you make a donation?

%	n=1003
37	1 Always
28	2 Sometimes
15	3 Rarely
19	4 Never
2	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q33. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] And would you say you always, sometimes, rarely, or never visit a charity or fundraiser’s website before you make a donation?

%	n=895
24	1 Always
32	2 Sometimes
16	3 Rarely
26	4 Never
2	8 Not sure (DO NOT READ)

1	9 Refused (DO NOT READ)
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After I read each statement, please tell me if you think it is a true or false statement, or if you are not sure.

[RANDOMIZE ORDER OF Q34 THROUGH Q41]

Q34. [ALL] *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=1003
22	1 True
48	<b>2 False</b>
29	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

Q35. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] *Charitynavigator.org is a website that allows consumers to check out the legitimacy and credibility of a charity before they make a donation.*

%	n=895
33	<b>1 True</b>
7	2 False
60	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q36. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] *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=895
16	1 True
64	<b>2 False</b>
20	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q37. [ALL] *Providing a package delivery company with specific delivery instructions on where to leave a package will help to avoid a package being stolen.*

%	n=1003
75	<b>1 True</b>
16	2 False
9	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q38. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] *A good way to stop hackers from obtaining your personal information on any electronic devices is to disable your wireless connection in places that offer public Wi-Fi.*

%	n=895
60	<b>1 True</b>
16	2 False
24	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q39. [ALL] *Package delivery companies are responsible for losses resulting from packages they leave at your door that get stolen.*

%	n=1003
20	1 True
56	<b>2 False</b>
24	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q40. [ASK ONLY IF Q1=Yes AND/OR Q2=Yes, AND Q3≠Never, Not sure, or Refused] *When shopping on eBay or another marketplace site, wiring money through wire transfer service like Western Union or MoneyGram, is the safest way to pay the seller.*

%	n=895
22	1 True
44	<b>2 False</b>
34	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

Q41. [ALL] *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=1003
56	<b>1 True</b>
15	2 False
29	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

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

D1. [ALL] What is your current marital status?

%	n=1003
56	1 Married
4	2 Not married, living with partner
1	3 Separated
18	4 Divorced
11	5 Widowed
9	6 Never married
<1	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

D2. [ALL] Are you (IF D1=Married, ADD: “or your spouse”/ IF D1=Not married, living with partner, ADD: “or your partner”) currently a member of AARP?

%	n=1003
47	1 Yes
53	2 No
1	8 Not sure (DO NOT READ)
0	9 Refused (DO NOT READ)



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

%	n=1003
2	1 0-12 <sup>th</sup> grade (no diploma)
15	2 High school graduate (or equivalent)
17	3 Post-high school education (no degree)
16	4 2-year college degree
24	5 4-year college degree
7	6 Post-graduate study (no degree)
20	7 Graduate or professional degree
<1	8 Not sure (DO NOT READ)
<1	9 Refused (DO NOT READ)

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

%	n=1003
33	1 Employed or self-employed full-time
13	2 Employed or self-employed part-time
48	3 Retired and not working at all
7	4 Currently unemployed or not in labor force for other reasons such as attending classes
<1	8 Don't know (DO NOT READ)
1	9 Refused (DO NOT READ)

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

%	n=1003
11	1 Yes
88	2 No
<1	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

D6. [ALL] What is your race?

%	n=1003
91	1 White or Caucasian
4	2 Black or African American
2	3 American Indian or Alaska Native
1	4 Asian
0	5 Native Hawaiian or other Pacific Islander
2	7 Other (specify)
<1	8 Not sure (DO NOT READ)
1	9 Refused (DO NOT READ)

D7. [ALL] What is your 5-digit ZIP Code? \_\_\_\_\_

Thank you! That was our last question. Have a nice evening.

