



Season's Cheatings: Beware of Holiday Scams An AARP National Survey of Adults 18+

Annotated Questionnaire

Conducted by NORC at the University of Chicago for AARP

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*Interviews: 11/4-11/15/2019
2,842 U.S. adults*

Margin of error: 2.47 percentage points at the 95% confidence level among all adults

NOTE: All results show percentages among all respondents, unless otherwise labeled.

Percentages may not always sum to 100%.

"" indicates less than 0.5%*

"-" indicates 0%



QA. Typically, how often do you go online or access the Internet, including sending or receiving email?

[HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Never | - |
| Less than once a month | * |
| Once a month | 1 |
| Several times a month | 3 |
| Several times a week | 7 |
| Daily | 89 |
| Don't know | - |
| Prefer not to answer | - |
| SKIPPED ON WEB | - |

n=2,842

Q1. Now, thinking about the last holiday season, October 2018 through December 2018, did you purchase gift cards as presents for family and friends?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 66 |
| No | 34 |
| SKIPPED ON WEB | * |

n=2,842

Did not buy gift cards as presents in Q1

Q1A. Do you plan to buy any gift cards this year as presents for family and friends?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 27 |
| No | 72 |
| SKIPPED ON WEB | * |

n=927



Question shown to those who purchased gift cards as presents last holiday season or did not answer Q1; question auto-coded for those who plan to buy more gift cards or no gift cards in Q1A

Q2. 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?

| <i>11/4-11/15/2019</i> | Total |
|--|-------|
| Buy more gift cards | 19 |
| Buy about the same amount of gift cards | 41 |
| Buy fewer gift cards | 11 |
| I do not plan to buy any gift cards at all this year | 28 |
| SKIPPED ON WEB | * |

n=2,842

Plans to buy gift cards in Q2

Q3. And where will you purchase your gift cards this year? Will you buy them...?

[SELECT ALL THAT APPLY]

| <i>11/4-11/15/2019</i> | Total |
|--|-------|
| On a rack at a big box store, pharmacy or grocery store | 69 |
| Directly at the location of the issuing merchant/retailer | 44 |
| On the website of the issuing merchant/retailer | 26 |
| At the bank | 3 |
| Online through auction or personal sales sites like eBay or Craigslist | 4 |
| Other, please specify | 5 |
| SKIPPED ON WEB | - |

n=2,065



Q4. Have you given or received a gift card that ended up having no funds on it?

| <i>11/4-11/15/2019</i> | Total |
|----------------------------------|-------|
| Yes, have given one | 3 |
| Yes, have received one | 13 |
| Yes, have given and received one | 3 |
| No | 81 |
| SKIPPED ON WEB | * |

n=2,842

Q5. Have you ever been asked to purchase gift cards in order to pay money owed to a government authority like Social Security, the IRS or to pay delinquent utility bills?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 7 |
| No | 93 |
| SKIPPED ON WEB | * |

n=2,842

Asked to pay government using gift cards in Q5

Q5A. Did you make the payment by gift card?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 13 |
| No | 83 |
| Don't remember | 3 |
| SKIPPED ON WEB | 1 |

n=199



Q6. In the past 12 months, or since last October, have you received a request by phone, email, or in-person to make a monetary donation to...?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|---|-----|----|----------------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans | 43 | 56 | 1 |
| Local police or sheriff departments | 44 | 56 | 1 |
| Local firefighters | 37 | 63 | 1 |
| Disaster relief | 34 | 65 | 1 |
| Missing children | 10 | 88 | 2 |
| Breast cancer | 36 | 63 | 1 |
| Children's cancer | 40 | 59 | 1 |
| Other cancer-related causes or research | 38 | 61 | 1 |
| Disabled and handicapped workers | 18 | 81 | 1 |
| Church or faith community | 31 | 68 | 1 |
| Animal protection or welfare | 33 | 66 | 1 |
| Other, please specify | 7 | 75 | 17 |

n=2,842



Received request to make monetary donation in Q6

Q6AA. And did you make a monetary donation to [IF ONLY 1 ITEM SELECTED IN Q6: this cause or organization?] [IF MORE THAN 1 ITEM SELECTED IN Q6: these causes or organizations?]?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|--|-----|----|----------------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=1,228</i> | 36 | 64 | * |
| Local police or sheriff departments <i>n=1,244</i> | 17 | 83 | * |
| Local firefighters <i>n=1,018</i> | 36 | 64 | * |
| Disaster relief <i>n=979</i> | 38 | 61 | 1 |
| Missing children <i>n=295</i> | 29 | 71 | - |
| Breast cancer <i>n=1,021</i> | 38 | 61 | 1 |
| Children’s cancer <i>n=1,131</i> | 51 | 49 | 1 |
| Other cancer-related causes or research <i>n=1,091</i> | 33 | 66 | 1 |
| Disabled and handicapped workers <i>n=501</i> | 27 | 72 | 1 |
| Church or faith community <i>n=961</i> | 67 | 32 | * |
| Animal protection or welfare <i>n=927</i> | 39 | 60 | 1 |
| Other, please specify <i>n=240</i> | 66 | 34 | - |



Made monetary donation in Q6AA

Q6AB Please indicate if this is the first year you've donated to [IF ONLY 1 ITEM SELECTED IN Q6AA: this cause or organization] [IF MORE THAN 1 ITEM SELECTED IN Q6AA: these causes or organizations] or if you've donated to them in the past.

[GRID ITEMS RANDOMIZED]

| | First year donated | Donated to them in the past | SKIPPED ON WEB |
|--|--------------------|-----------------------------|----------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=448</i> | 15 | 85 | * |
| Local police or sheriff departments <i>n=211</i> | 14 | 86 | - |
| Local firefighters <i>n=338</i> | 18 | 82 | - |
| Disaster relief <i>n=392</i> | 21 | 79 | - |
| Missing children** | | | |
| Breast cancer <i>n=420</i> | 15 | 85 | - |
| Children's cancer <i>n=559</i> | 14 | 86 | - |
| Other cancer-related causes or research <i>n=383</i> | 17 | 82 | 1 |
| Disabled and handicapped workers <i>n=130</i> | 26 | 72 | 2 |
| Church or faith community <i>n=642</i> | 8 | 92 | - |
| Animal protection or welfare <i>n=354</i> | 24 | 76 | * |
| Other, please specify <i>n=157</i> | 21 | 79 | - |

**Data suppressed due to small base.



Received request to make monetary donation in Q6

Q6A3. Some may research charitable organizations they are considering donating to, while others may not. Thinking about the donation requests you received in the past 12 months, which ones did you look up on charity rating sites (i.e., Charity Watch or Charity Navigator), to find out how much of their budget is spent on serving the intended groups or causes versus on fundraising and/or administration costs?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|---|-----|----|----------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=1228</i> | 21 | 78 | 1 |
| Local police or sheriff departments <i>n=1244</i> | 13 | 86 | 1 |
| Local firefighters <i>n=1018</i> | 14 | 85 | 1 |
| Disaster relief <i>n=979</i> | 25 | 73 | 1 |
| Missing children <i>n=295</i> | 29 | 69 | 2 |
| Breast cancer <i>n=1021</i> | 21 | 77 | 2 |
| Children’s cancer <i>n=1131</i> | 24 | 75 | 1 |
| Other cancer-related causes or research <i>n=1091</i> | 17 | 81 | 2 |
| Disabled and handicapped workers <i>n=501</i> | 22 | 75 | 3 |
| Church or faith community <i>n=961</i> | 21 | 77 | 2 |
| Animal protection or welfare <i>n=927</i> | 22 | 77 | 1 |
| Other, please specify <i>n=240</i> | 22 | 77 | 1 |



Looked up charity rating in Q6A3 and did not donate Q6AA

Q6A4. Was your reason for not making a donation to the following causes or organizations based on what you found on the charity rating site?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|---|-----|----|----------------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=102</i> | 54 | 46 | - |
| Local police or sheriff departments** | | | |
| Local firefighters** | | | |
| Disaster relief** | | | |
| Missing children** | | | |
| Breast cancer** | | | |
| Children’s cancer** | | | |
| Other cancer-related causes or research** | | | |
| Disabled and handicapped workers** | | | |
| Church or faith community** | | | |
| Animal protection or welfare** | | | |
| Other, please specify** | | | |

**Data suppressed due to small base.



Looked up charity rating in Q6A3 and did donate Q6AA

Q7. Again, some may ask about how much of the donation goes directly to a charity, while others do not. Thinking again about those donations you made during the past 12 months, which ones would you say were made after you looked them up on a charity rating site to find out how much of their budget is spent on serving the intended groups or causes versus on fundraising and/or administration costs?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|--|-----|----|----------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=147</i> | 78 | 22 | - |
| Local police or sheriff departments** | | | |
| Local firefighters** | | | |
| Disaster relief <i>n=162</i> | 75 | 25 | - |
| Missing children** | | | |
| Breast cancer <i>n=115</i> | 70 | 30 | - |
| Children's cancer <i>n=173</i> | 76 | 24 | * |
| Other cancer-related causes or research <i>n=109</i> | 75 | 25 | - |
| Disabled and handicapped workers** | | | |
| Church or faith community <i>n=164</i> | 74 | 26 | - |
| Animal protection or welfare <i>n=124</i> | 74 | 26 | - |
| Other, please specify** | | | |

**Data suppressed due to small base.



Looked up charity rating in Q6A3, did donate Q6AA, and answered Q7

Q8. And which causes or organizations did you donate to after you verified that the fundraiser or charity requesting funds was legally authorized to raise money in your state?

[GRID ITEMS RANDOMIZED]

| | Yes | No | SKIPPED ON WEB |
|--|-----|----|----------------------|
| <i>11/4-11/15/2019</i> | | | |
| Disabled or wounded veterans <i>n=189</i> | 73 | 26 | 1 |
| Local police or sheriff departments** | | | |
| Local firefighters <i>n=131</i> | 59 | 37 | 4 |
| Disaster relief <i>n=198</i> | 68 | 29 | 3 |
| Missing children** | | | |
| Breast cancer <i>n=161</i> | 64 | 34 | 3 |
| Children’s cancer <i>n=231</i> | 66 | 34 | 1 |
| Other cancer-related causes or research <i>n=154</i> | 64 | 36 | 1 |
| Disabled and handicapped workers** | | | |
| Church or faith community <i>n=232</i> | 65 | 31 | 4 |
| Animal protection or welfare <i>n=158</i> | 67 | 31 | 1 |
| Other, please specify** | | | |

**Data suppressed due to small base.



Did not donate based on charity rating in Q6A4 or made donation in Q6AA

Q9. [IF DID NOT LOOK UP SITES IN Q6A3 OR DID NOT CONSIDER INFO FOUND ON SITES IN Q6A4: 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?;ELSE: Where or to whom have you gone to verify that the fundraiser or charity was legally authorized to raise money in your state?]

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|-----------------------------|-------|
| Attorney general | 10 |
| Police | 10 |
| Better Business Bureau | 38 |
| Secretary of State's office | 11 |
| Consumer Affairs office | 23 |
| Governor's office | 5 |
| Mayor's office | 5 |
| Other, please specify | 12 |
| Not sure | 34 |
| SKIPPED ON WEB | 1 |

n=1,563

Made monetary donation in Q6AA

Q10 In general, how often do you research an organization or cause before you make a donation?

[HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Always | 15 |
| Sometimes | 37 |
| Rarely | 31 |
| Never | 18 |
| SKIPPED ON WEB | * |

n=1,519



Made monetary donation in Q6AA

Q11 In general, how often do you visit a charity or fundraiser’s website before you make a donation?

[HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Always | 18 |
| Sometimes | 33 |
| Rarely | 26 |
| Never | 22 |
| SKIPPED ON WEB | 1 |

n=1,519

Q12. Have you ever developed a written charitable giving plan where you determine which charities you’ll donate to and how much money you’ll donate to them each year?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 12 |
| No | 88 |
| SKIPPED ON WEB | * |

n=2,842

Developed a written charitable giving plan in Q12

Q13. In general, to what extent do you stick to your written charitable giving plan?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Completely | 35 |
| Somewhat | 59 |
| Not at all | 5 |
| SKIPPED ON WEB | 1 |

n=345



Q14. 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?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 35 |
| No | 64 |
| SKIPPED ON WEB | 1 |

n=2,842

Q15. This holiday season, do you plan to mail or ship any gift packages to friends or family members?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 49 |
| No | 50 |
| SKIPPED ON WEB | 1 |

n=2,842

Plan to mail or ship gift packages in Q15

Q16. When you ship packages to a home address, how often do you typically request a signature from someone receiving the package??

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| All of the time | 15 |
| Some of the time | 35 |
| Never | 50 |
| SKIPPED ON WEB | * |

n=1,419



Q17. Thinking about the past 12 months, how often would you say packages have been left outside your home, say on a front porch or near the front door, without requiring a signature?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| All of the time | 54 |
| Some of the time | 38 |
| Never | 6 |
| Not applicable | 2 |
| SKIPPED ON WEB | * |

n=2,842

Q18. Do you expect to receive packages at your home address this holiday season?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 75 |
| No | 25 |
| SKIPPED ON WEB | * |

n=2,842



Expects to receive packages at your home address this holiday season in Q18

Q18A. Will you take any of the following actions when receiving packages during the holiday season?

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|--|-------|
| Request a signature | 19 |
| Limit the number of items you order online | 14 |
| Provide the package delivery company with specific delivery instructions on where to leave the package | 23 |
| Install a camera at your front door or garage so you can see the package or anyone who comes into contact with the package | 19 |
| Ask a neighbor to pick up and keep the package until you get home | 16 |
| Have the package delivered to a work address | 12 |
| Have the package delivered to a locked box or other secure location (i.e., Amazon, UPS) | 10 |
| Pick up the item directly at a store location (i.e., Wal-Mart, Target, or Best Buy) | 25 |
| I will not take any actions | 33 |
| SKIPPED ON WEB | * |

n=2,177

Will not take actions in Q18A

Q18B. What is your primary reason for not taking any of the listed actions when receiving packages this holiday season?

| <i>11/4-11/15/2019</i> | Total |
|--|-------|
| I live in a safe area. | 56 |
| I already have a security system in place where I live. | 9 |
| I don't feel the need to make any changes during the holiday season. | 35 |
| SKIPPED ON WEB | * |

n=655



Q19. Have you ever had a package stolen from your home?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 14 |
| No | 75 |
| Not sure | 11 |
| SKIPPED ON WEB | * |

n=2,842

Q20. Have you used any of the following Peer-to-Peer payment platforms?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| Venmo | |
| Zelle | |
| Google Pay | |
| Facebook P2P Payments in Messenger | |
| Popmoney | |
| Apple Pay | |
| PayPal | |
| Circle Pay | |
| Square | |
| Other, please specify | |
| I've never used any Peer-to-Peer payment platforms. | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Used a Peer-to-Peer payment platform in Q20

Q21. Again, only thinking of your experiences with individuals and not retailers, how often do you use the Peer-to-Peer payment platforms?*

| 11/4-11/15/2019 | Total |
|-----------------|-------|
| Frequently | |
| Sometimes | |
| Rarely | |
| SKIPPED ON WEB | |

Used a Peer-to-Peer payment platform in Q20

Q22. Have you ever used a Peer-to-Peer payment platform to do any of the following?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| 11/4-11/15/2019 | Total |
|--|-------|
| Purchase an item through an online bidding site (i.e., eBay) | |
| Purchase an item through classified ads (i.e., Craigslist) | |
| Purchase a ticket to an event | |
| Make a payment for a new pet | |
| Reimburse someone for tickets to a movie, for your share of a restaurant tab, etc. | |
| Pay someone for services (i.e., housekeeping, babysitting) | |
| Send money to a family member | |
| Send money to a friend | |
| Send money to a neighbor | |
| Send money to someone you met online | |
| Other, please specify | |
| SKIPPED ON WEB | |

*We are conducting additional analysis on these items and the data will be released in 2020.



Purchased an item through an online bidding site (i.e., eBay) in Q22

Q23A. When you used the Peer-to-Peer payment platform to purchase an item through an online bidding site (i.e., eBay), who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

Purchased an item through classified ads (i.e., Craigslist) in Q22

Q23B. When you used the Peer-to-Peer payment platform to purchase an item through classified ads (i.e., Craigslist), who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Purchased a ticket to an event in Q22

Q23C. When you used the Peer-to-Peer payment platform to purchase a ticket to an event, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

Made a payment for a new pet in Q22

Q23D. When you used the Peer-to-Peer payment platform to make a payment for a new pet, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Reimbursed someone for tickets to a movie, for your share of a restaurant tab, etc. in Q22
Q23E. When you used the Peer-to-Peer payment platform to reimburse someone for tickets to a movie, for your share of a restaurant tab, etc., who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| 11/4-11/15/2019 | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

Paid someone for services (i.e., housekeeping, babysitting) in Q22
Q23F. When you used the Peer-to-Peer payment platform to pay someone for services (i.e., housekeeping, babysitting), who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| 11/4-11/15/2019 | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

*We are conducting additional analysis on these items and the data will be released in 2020.



Sent money to a family member in Q22

Q23G. When you used the Peer-to-Peer payment platform to send money to a family member, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

Sent money to a friend in Q22

Q23H. When you used the Peer-to-Peer payment platform to send money to a friend, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Sent money to a neighbor in Q22

Q23I. When you used the Peer-to-Peer payment platform to send money to a neighbor, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

Sent money to someone met online in Q22

Q23J. When you used the Peer-to-Peer payment platform to send money to someone you met online, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Made other type of payment in Q22

Q23K. When you used the Peer-to-Peer payment platform to make another type of payment, who did you send money to?*

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A family member | |
| A friend | |
| A neighbor | |
| A co-worker | |
| A stranger – someone you’ve never met and know nothing about | |
| A seller with whom you have previously never done business with | |
| A seller with whom you have done business with before | |
| A seller rated highly regarding fulfillment and delivery | |
| An acquaintance (i.e., not a friend, neighbor, or co-worker) | |
| Other, please specify | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*



Q24. Gift cards purchased from a gift card rack at a store are safe from hackers or thieves while gift cards purchased from an online retailer are not.

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | 24 |
| False | 76 |
| SKIPPED ON WEB | 1 |

n=2,842

Q25. Gift cards are a legitimate form of payment to settle debts with a government entity, like the IRS or local sheriff's office.

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | 7 |
| False | 92 |
| SKIPPED ON WEB | 1 |

n=2,842

Q26. 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.

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | 47 |
| False | 52 |
| SKIPPED ON WEB | 1 |

n=2,842



Q27. 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.

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | 78 |
| False | 22 |
| SKIPPED ON WEB | 1 |

n=2,842

Q28. If you make an error when sending money through a Peer-to-Peer payment system, you will be able to reverse the transaction to reclaim your money.*

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | |
| False | |
| SKIPPED ON WEB | |

**We are conducting additional analysis on these items and the data will be released in 2020.*

Q29. If you receive an email notification from a shipping company (i.e., U.S. Postal Service, UPS, or FedEx) that a package could not be delivered to your home, it's always safe to click on a link for more information regarding how and when the package should be delivered.

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| True | 47 |
| False | 53 |
| SKIPPED ON WEB | 1 |

n=2,842



Is 50 or older

D2. Are [IF MARRIED): you or your spouse][IF LIVING WITH PARTNER): you or your partner][IF NEVER MARRIED, WIDOWED, SEPARATED, DIVORCED, OR MISSING DATA): you] currently a member of AARP?

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Yes | 41 |
| No | 58 |
| SKIPPED ON WEB | * |

n= 1,257

SURV_LANG. Survey interview language

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| English | 100 |
| Spanish | - |

n=2,842

SURV_MODE. Survey interview mode

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Online | 100 |
| Phone | - |

n=2,842



DEVICE. Device

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Desktop | 39 |
| Smartphone | 58 |
| Tablet | 3 |
| Unknown | - |

n=2,842

GENDER. Gender

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Male | 48 |
| Female | 52 |

n=2,842

AGE4. Age – 4 categories

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 18-29 | 20 |
| 30-44 | 25 |
| 45-59 | 26 |
| 60+ | 28 |

n=2,842



AGE7. Age – 7 categories

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 18-24 | 11 |
| 25-34 | 18 |
| 35-44 | 17 |
| 45-54 | 16 |
| 55-64 | 18 |
| 65-74 | 15 |
| 75+ | 5 |

n=2,842

RACETHNICITY. Combined race/ethnicity

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| White, non-Hispanic | 64 |
| Black, non-Hispanic | 12 |
| Other, non-Hispanic | 2 |
| Hispanic | 16 |
| 2+, non-Hispanic | 4 |
| Asian, non-Hispanic | 3 |

n=2,842



EDUC. Education (highest degree received)

| <i>11/4-11/15/2019</i> | Total |
|--|-------|
| No formal education | * |
| 1 st , 2 nd , 3 rd , or 4 th grade | * |
| 5 th or 6 th grade | * |
| 7 th or 8 th grade | * |
| 9 th grade | 2 |
| 10 th grade | 1 |
| 11 th grade | 2 |
| 12 th grade, no diploma | 5 |
| High school graduate – high school diploma or equivalent (GED) | 27 |
| Some college, no degree | 20 |
| Associate degree | 10 |
| Bachelor’s degree | 17 |
| Master’s degree | 9 |
| Professional or doctorate degree | 4 |

n=2,842

EDUC4. 4-level education

| <i>11/4-11/15/2019</i> | Total |
|------------------------------------|-------|
| No high school diploma | 12 |
| High school graduate or equivalent | 27 |
| Some college | 30 |
| Bachelor’s degree or above | 30 |

n=2,842



MARITAL. Marital status

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Married | 50 |
| Widowed | 4 |
| Divorced | 12 |
| Separated | 2 |
| Never married | 23 |
| Living with partner | 9 |

n=2,842

EMPLOY. Current employment status

| <i>11/4-11/15/2019</i> | Total |
|--|-----------|
| Working (NET) | 61 |
| Working – as a paid employee | 52 |
| Working – self-employed | 9 |
| Not working (NET) | 39 |
| Not working – on temporary layoff from a job | 1 |
| Not working – looking for work | 6 |
| Not working – retired | 18 |
| Not working – disabled | 7 |
| Not working – other | 7 |

n=2,842



INCOME. Household income

| <i>11/4-11/15/2019</i> | Total |
|---------------------------------|-----------|
| Less than \$50,000 (NET) | 46 |
| Less than \$5,000 | 3 |
| \$5,000 to \$9,999 | 3 |
| \$10,000 to \$14,999 | 4 |
| \$15,000 to \$19,999 | 4 |
| \$20,000 to \$24,999 | 6 |
| \$25,000 to \$29,999 | 6 |
| \$30,000 to \$34,999 | 6 |
| \$35,000 to \$39,999 | 5 |
| \$40,000 to \$49,999 | 9 |
| \$50,000 or more (NET) | 54 |
| \$50,000 to \$59,999 | 9 |
| \$60,000 to \$74,999 | 12 |
| \$75,000 to \$84,999 | 5 |
| \$85,000 to \$99,999 | 8 |
| \$100,000 to \$124,999 | 9 |
| \$125,000 to \$149,999 | 4 |
| \$150,000 to \$174,999 | 3 |
| \$175,000 to \$199,999 | 1 |
| \$200,000 or more | 3 |

n=2,842

REGION4. Region – 4 level

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Northeast | 18 |
| Midwest | 21 |
| South | 38 |
| West | 24 |

n=2,842



REGION9. Region – 9 level

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| New England | 5 |
| Mid-Atlantic | 13 |
| East North Central | 14 |
| West North Central | 6 |
| South Atlantic | 20 |
| East South Central | 6 |
| West South Central | 12 |
| Mountain | 7 |
| Pacific | 16 |

n=2,842

STATE. State of residence

| <i>11/4-11/15/2019</i> | Total |
|-------------------------|-------|
| AK Alaska | * |
| AL Alabama | 1 |
| AR Arkansas | 1 |
| AZ Arizona | 2 |
| CA California | 12 |
| CO Colorado | 2 |
| CT Connecticut | 1 |
| DC District of Columbia | * |
| DE Delaware | 1 |
| FL Florida | 6 |
| GA Georgia | 3 |
| HI Hawaii | * |
| IA Iowa | 1 |
| ID Idaho | 1 |
| IL Illinois | 3 |
| IN Indiana | 2 |
| KS Kansas | 1 |
| KY Kentucky | 2 |



| | |
|-------------------|---|
| LA Louisiana | 2 |
| MA Massachusetts | 2 |
| MD Maryland | 1 |
| ME Maine | 1 |
| MI Michigan | 3 |
| MN Minnesota | 2 |
| MO Missouri | 2 |
| MS Mississippi | 1 |
| MT Montana | * |
| NC North Carolina | 3 |
| ND North Dakota | * |
| NE Nebraska | 1 |
| NH New Hampshire | * |
| NJ New Jersey | 3 |
| NM New Mexico | 1 |
| NV Nevada | 1 |
| NY New York | 6 |
| OH Ohio | 4 |
| OK Oklahoma | 2 |
| OR Oregon | 2 |
| PA Pennsylvania | 4 |
| RI Rhode Island | * |
| SC South Carolina | 2 |
| SD South Dakota | * |
| TN Tennessee | 2 |
| TX Texas | 8 |
| UT Utah | 1 |
| VA Virginia | 3 |
| VT Vermont | * |
| WA Washington | 2 |
| WI Wisconsin | 2 |
| WV West Virginia | 1 |
| WY Wyoming | * |

n=2,842



METRO. Metropolitan area flag

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Non-metro area | 20 |
| Metro area | 80 |

n=2,842

INTERNET. Household internet access

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| Non-internet household | 11 |
| Internet household | 89 |

n=2,842

HOUSING. Home ownership

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| Owned or being bought by you or someone in your household | 67 |
| Rented for cash | 30 |
| Occupied without payment of cash rent | 3 |

n=2,842



HOME_TYPE. Type of building of panelists' residence

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| A one-family house detached from any other house | 65 |
| A one-family house attached to one or more houses | 9 |
| A building with 2 or more apartments | 20 |
| A mobile home or trailer | 6 |
| Boat, RV, van, etc. | * |

n=2,842

PHONESERVICE. Telephone service for the household

| <i>11/4-11/15/2019</i> | Total |
|---|-------|
| Landline telephone only | 5 |
| Have a landline, but mostly use cellphone | 25 |
| Have a cellphone, but mostly use landline | 12 |
| Cellphone only | 57 |
| No telephone service | 1 |

n=2,842

HHSIZE. Household size (including children)

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 1 | 16 |
| 2 | 32 |
| 3 | 16 |
| 4 | 14 |
| 5 | 9 |
| 6+ | 12 |

n=2,842



HH01. Number of HH members age 0-1

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 0 | 98 |
| 1 | 2 |
| 2 | * |

n=2,842

HH25. Number of HH members age 2-5

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 0 | 89 |
| 1 | 7 |
| 2 | 3 |
| 3 | 1 |
| 4 | * |
| 5 | * |

n=2,842

HH612. Number of HH members age 6-12

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 0 | 85 |
| 1 | 8 |
| 2 | 5 |
| 3 | 1 |
| 4 | 1 |
| 5 | * |
| 6 | * |
| 7 | * |

n=2,842



HH1317. Number of HH members age 13-17

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 0 | 88 |
| 1 | 6 |
| 2 | 4 |
| 3 | 1 |
| 4 | * |
| 5 | * |
| 6 | - |
| 7 | * |

n=2,842

HH18OV. Number of HH members age 18+

| <i>11/4-11/15/2019</i> | Total |
|------------------------|-------|
| 1 | 33 |
| 2 | 41 |
| 3 | 14 |
| 4 | 6 |
| 5 | 4 |
| 6 | 1 |
| 7 | 1 |
| 8 | * |
| 9 | * |
| 10 | * |
| 11 | * |
| 12 | * |
| 13 | * |
| 14 | * |

n=2,842