



Season's Cheatings: Beware of Holiday Scams An AARP Pennsylvania 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
880 Pennsylvania adults*

*Margin of error:
2.47 percentage points at the 95% confidence level among all adults
4.32 percentage points at the 95% confidence level among Pennsylvania 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>	National	Pennsylvania
Never	-	-
Less than once a month	*	1
Once a month	1	1
Several times a month	3	2
Several times a week	7	6
Daily	89	90
Don't know	-	-
Prefer not to answer	-	-
SKIPPED ON WEB	-	-
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
Yes	66	70
No	34	30
SKIPPED ON WEB	*	*
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
Yes	27	27
No	72	73
SKIPPED ON WEB	*	-
	<i>n=927</i>	<i>n=240</i>



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>	National	Pennsylvania
Buy more gift cards	19	23
Buy about the same amount of gift cards	41	45
Buy fewer gift cards	11	7
I do not plan to buy any gift cards at all this year	28	25
SKIPPED ON WEB	*	-
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
On a rack at a big box store, pharmacy or grocery store	69	71
Directly at the location of the issuing merchant/retailer	44	39
On the website of the issuing merchant/retailer	26	25
At the bank	3	3
Online through auction or personal sales sites like eBay or Craigslist	4	5
Other, please specify	5	3
SKIPPED ON WEB	-	-
	<i>n=2,065</i>	<i>n=683</i>



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

11/4-11/15/2019	National	Pennsylvania
Yes, have given one	3	5
Yes, have received one	13	8
Yes, have given and received one	3	6
No	81	81
SKIPPED ON WEB	*	*
	<i>n=2,842</i>	<i>n=880</i>

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?

11/4-11/15/2019	National	Pennsylvania
Yes	7	7
No	93	93
SKIPPED ON WEB	*	-
	<i>n=2,842</i>	<i>n=880</i>

Asked to pay government using gift cards in Q5

Q5A. Did you make the payment by gift card?

11/4-11/15/2019	National	Pennsylvania
Yes	13	35
No	83	64
Don't remember	3	2
SKIPPED ON WEB	1	-
	<i>n=199</i>	<i>n=61*</i>

**Note small base. Use caution when generalizing to the larger Pennsylvania population.*



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]

<i>National 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
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

<i>Pennsylvania 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans	33	67	-
Local police or sheriff departments	40	60	-
Local firefighters	39	61	*
Disaster relief	21	79	-
Missing children	7	92	*
Breast cancer	26	74	*
Children’s cancer	27	73	*
Other cancer-related causes or research	25	75	*
Disabled and handicapped workers	12	88	-
Church or faith community	25	75	-
Animal protection or welfare	28	71	*
Other, please specify	4	59	38

n=880



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]

<i>National 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
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	-

<i>Pennsylvania 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans <i>n=298</i>	36	64	-
Local police or sheriff departments <i>n=361</i>	19	81	-
Local firefighters <i>n=355</i>	40	60	-
Disaster relief <i>n=215</i>	46	54	-
Missing children**			
Breast cancer <i>n=242</i>	48	52	-
Children's cancer <i>n=251</i>	57	43	-
Other cancer-related causes or research <i>n=236</i>	29	71	-
Disabled and handicapped workers <i>n=115</i>	31	69	-
Church or faith community <i>n=243</i>	66	34	-
Animal protection or welfare <i>n=256</i>	55	45	-
Other, please specify**			

** Data suppressed due to small base.



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]

<i>National</i> 11/4-11/15/2019	First year donated	Donated to them in the past	SKIPPED ON WEB
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	-

<i>Pennsylvania</i> 11/4-11/15/2019	First year donated	Donated to them in the past	SKIPPED ON WEB
Disabled or wounded veterans <i>n=106</i>	20	78	2
Local police or sheriff departments**			
Local firefighters <i>n=143</i>	18	80	1
Disaster relief**			
Missing children**			
Breast cancer <i>n=110</i>	22	78	-
Children's cancer <i>n=140</i>	23	77	-
Other cancer-related causes or research**			
Disabled and handicapped workers**			
Church or faith community <i>n=169</i>	13	87	-
Animal protection or welfare <i>n=141</i>	19	81	-
Other, please specify**			

** 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]

<i>National 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
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

<i>Pennsylvania 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans <i>n=298</i>	24	76	-
Local police or sheriff departments <i>n=361</i>	11	88	1
Local firefighters <i>n=355</i>	13	86	*
Disaster relief <i>n=215</i>	29	70	1
Missing children**			
Breast cancer <i>n=242</i>	24	76	*
Children's cancer <i>n=251</i>	21	78	1
Other cancer-related causes or research <i>n=236</i>	20	80	*
Disabled and handicapped workers <i>n=115</i>	24	73	3
Church or faith community <i>n=243</i>	22	78	-
Animal protection or welfare <i>n=256</i>	29	70	1
Other, please specify**			

** Data suppressed due to small base.



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]

<i>National</i> 11/4-11/15/2019	Yes	No	SKIPPED ON WEB
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**			

<i>Pennsylvania</i> 11/4-11/15/2019	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans**			
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]

<i>National 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
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**			

<i>Pennsylvania 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans**			
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, 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]

<i>National 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
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**			

<i>Pennsylvania 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans**			
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.



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>	National	Pennsylvania
Attorney general	10	14
Police	10	9
Better Business Bureau	38	32
Secretary of State's office	11	4
Consumer Affairs office	23	19
Governor's office	5	8
Mayor's office	5	6
Other, please specify	12	8
Not sure	34	36
SKIPPED ON WEB	1	*
	<i>n=1,563</i>	<i>n=417</i>

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>	National	Pennsylvania
Always	15	13
Sometimes	37	39
Rarely	31	33
Never	18	16
SKIPPED ON WEB	*	-
	<i>n=1,519</i>	<i>n=407</i>



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]

11/4-11/15/2019	National	Pennsylvania
Always	18	18
Sometimes	33	36
Rarely	26	27
Never	22	17
SKIPPED ON WEB	1	2
	<i>n=1,519</i>	<i>n=407</i>

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?

11/4-11/15/2019	National	Pennsylvania
Yes	12	11
No	88	89
SKIPPED ON WEB	*	-
	<i>n=2,842</i>	<i>n=880</i>

Developed a written charitable giving plan in Q12

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

11/4-11/15/2019	National	Pennsylvania
Completely	35	54
Somewhat	59	40
Not at all	5	5
SKIPPED ON WEB	1	1
	<i>n=345</i>	<i>n=103</i>



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>	National	Pennsylvania
Yes	35	30
No	64	69
SKIPPED ON WEB	1	1
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
Yes	49	42
No	50	58
SKIPPED ON WEB	1	1
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
All of the time	15	16
Some of the time	35	42
Never	50	42
SKIPPED ON WEB	*	-
	<i>n=1,419</i>	<i>n=388</i>



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>	National	Pennsylvania
All of the time	54	44
Some of the time	38	42
Never	6	7
Not applicable	2	7
SKIPPED ON WEB	*	*
	<i>n=2,842</i>	<i>n=880</i>

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

<i>11/4-11/15/2019</i>	National	Pennsylvania
Yes	75	68
No	25	32
SKIPPED ON WEB	*	*
	<i>n=2,842</i>	<i>n=880</i>



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>	National	Pennsylvania
Request a signature	19	14
Limit the number of items you order online	14	11
Provide the package delivery company with specific delivery instructions on where to leave the package	23	18
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	16
Ask a neighbor to pick up and keep the package until you get home	16	16
Have the package delivered to a work address	12	7
Have the package delivered to a locked box or other secure location (i.e., Amazon, UPS)	10	9
Pick up the item directly at a store location (i.e., Wal-Mart, Target, or Best Buy)	25	23
I will not take any actions	33	37
SKIPPED ON WEB	*	1
	<i>n=2,177</i>	<i>n=636</i>



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>	National	Pennsylvania
I live in a safe area.	56	62
I already have a security system in place where I live.	9	9
I don't feel the need to make any changes during the holiday season.	35	29
SKIPPED ON WEB	*	-

n=655 n=239

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

<i>11/4-11/15/2019</i>	National	Pennsylvania
Yes	14	12
No	75	77
Not sure	11	9
SKIPPED ON WEB	*	1

n=2,842 n=880



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>	National	Pennsylvania
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		

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?*

<i>11/4-11/15/2019</i>	National	Pennsylvania
Frequently		
Sometimes		
Rarely		
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

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

[SELECT ALL THAT APPLY/RESPONSE OPTIONS RANDOMIZED]

<i>11/4-11/15/2019</i>	National	Pennsylvania
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>	National	Pennsylvania
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 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>	National	Pennsylvania
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>	National	Pennsylvania
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 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>	National	Pennsylvania
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	National	Pennsylvania
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.*



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]

<i>11/4-11/15/2019</i>	National	Pennsylvania
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>	National	Pennsylvania
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 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>	National	Pennsylvania
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>	National	Pennsylvania
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 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>	National	Pennsylvania
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]

11/4-11/15/2019	National	Pennsylvania
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>	National	Pennsylvania
True	24	30
False	76	70
SKIPPED ON WEB	1	1
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
True	7	12
False	92	87
SKIPPED ON WEB	1	1
	<i>n=2,842</i>	<i>n=880</i>

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>	National	Pennsylvania
True	47	45
False	52	54
SKIPPED ON WEB	1	2
	<i>n=2,842</i>	<i>n=880</i>



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.

11/4-11/15/2019	National	Pennsylvania
True	78	75
False	22	24
SKIPPED ON WEB	1	1

n=2,842 n=880

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.*

11/4-11/15/2019	National	Pennsylvania
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.

11/4-11/15/2019	National	Pennsylvania
True	47	43
False	53	57
SKIPPED ON WEB	1	*

n=2,842 n=880



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?

11/4-11/15/2019	National	Pennsylvania
Yes	41	44
No	58	56
SKIPPED ON WEB	*	*

n= 1,257 n=404

SURV_LANG. Survey interview language

11/4-11/15/2019	National	Pennsylvania
English	100	100
Spanish	-	-

n=2,842 n=880

SURV_MODE. Survey interview mode

11/4-11/15/2019	National	Pennsylvania
Online	100	100
Phone	-	-

n=2,842 n=880



DEVICE. Device

<i>11/4-11/15/2019</i>	National	Pennsylvania
Desktop	39	45
Smartphone	58	52
Tablet	3	3
Unknown	-	-
	<i>n=2,842</i>	<i>n=880</i>

GENDER. Gender

<i>11/4-11/15/2019</i>	National	Pennsylvania
Male	48	48
Female	52	52
	<i>n=2,842</i>	<i>n=880</i>

AGE4. Age – 4 categories

<i>11/4-11/15/2019</i>	National	Pennsylvania
18-29	20	18
30-44	25	23
45-59	26	28
60+	28	31
	<i>n=2,842</i>	<i>n=880</i>



AGE7. Age – 7 categories

<i>11/4-11/15/2019</i>	National	Pennsylvania
18-24	11	10
25-34	18	16
35-44	17	16
45-54	16	17
55-64	18	19
65-74	15	17
75+	5	4

n=2,842 *n=880*

RACETHNICITY. Combined race/ethnicity

<i>11/4-11/15/2019</i>	National	Pennsylvania
White, non-Hispanic	64	79
Black, non-Hispanic	12	10
Other, non-Hispanic	2	1
Hispanic	16	6
2+, non-Hispanic	4	1
Asian, non-Hispanic	3	3

n=2,842 *n=880*



EDUC. Education (highest degree received)

<i>11/4-11/15/2019</i>	National	Pennsylvania
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	*	1
9 th grade	2	1
10 th grade	1	1
11 th grade	2	3
12 th grade, no diploma	5	3
High school graduate – high school diploma or equivalent (GED)	27	35
Some college, no degree	20	16
Associate degree	10	10
Bachelor’s degree	17	19
Master’s degree	9	9
Professional or doctorate degree	4	2

n=2,842

n=880

EDUC4. 4-level education

<i>11/4-11/15/2019</i>	National	Pennsylvania
No high school diploma	12	9
High school graduate or equivalent	27	35
Some college	30	26
Bachelor’s degree or above	30	30

n=2,842

n=880



MARITAL. Marital status

<i>11/4-11/15/2019</i>	National	Pennsylvania
Married	50	48
Widowed	4	5
Divorced	12	8
Separated	2	2
Never married	23	26
Living with partner	9	11
	<i>n=2,842</i>	<i>n=880</i>

EMPLOY. Current employment status

<i>11/4-11/15/2019</i>	National	Pennsylvania
Working (NET)	61	54
Working – as a paid employee	52	48
Working – self-employed	9	6
Not working (NET)	39	46
Not working – on temporary layoff from a job	1	1
Not working – looking for work	6	5
Not working – retired	18	22
Not working – disabled	7	9
Not working – other	7	9
	<i>n=2,842</i>	<i>n=880</i>



INCOME. Household income

<i>11/4-11/15/2019</i>	National	Pennsylvania
Less than \$50,000 (NET)	45	48
Less than \$5,000	3	6
\$5,000 to \$9,999	3	3
\$10,000 to \$14,999	4	5
\$15,000 to \$19,999	4	3
\$20,000 to \$24,999	6	6
\$25,000 to \$29,999	6	5
\$30,000 to \$34,999	6	6
\$35,000 to \$39,999	5	6
\$40,000 to \$49,999	9	8
\$50,000 or more (NET)	55	52
\$50,000 to \$59,999	9	9
\$60,000 to \$74,999	12	10
\$75,000 to \$84,999	5	7
\$85,000 to \$99,999	8	7
\$100,000 to \$124,999	9	8
\$125,000 to \$149,999	4	4
\$150,000 to \$174,999	3	2
\$175,000 to \$199,999	1	2
\$200,000 or more	3	3

n=2,842

n=880



REGION4. Region – 4 level

<i>11/4-11/15/2019</i>	National	Pennsylvania
Northeast	18	100
Midwest	21	-
South	38	-
West	24	-
	<i>n=2,842</i>	<i>n=880</i>

REGION9. Region – 9 level

<i>11/4-11/15/2019</i>	National	Pennsylvania
New England	5	-
Mid-Atlantic	13	100
East North Central	14	-
West North Central	6	-
South Atlantic	20	-
East South Central	6	-
West South Central	12	-
Mountain	7	-
Pacific	16	-
	<i>n=2,842</i>	<i>n=880</i>



STATE. State of residence

<i>11/4-11/15/2019</i>	National	Pennsylvania
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	100
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

n=880

METRO. Metropolitan area flag

<i>11/4-11/15/2019</i>	National	Pennsylvania
Non-metro area	20	11
Metro area	80	89

n=2,842

n=880



INTERNET. Household internet access

<i>11/4-11/15/2019</i>	National	Pennsylvania
Non-internet household	11	*
Internet household	89	100
	<i>n=2,842</i>	<i>n=880</i>

HOUSING. Home ownership

<i>11/4-11/15/2019</i>	National	Pennsylvania
Owned or being bought by you or someone in your household	67	71
Rented for cash	30	24
Occupied without payment of cash rent	3	4
	<i>n=2,842</i>	<i>n=880</i>

HOME_TYPE. Type of building of panelists' residence

<i>11/4-11/15/2019</i>	National	Pennsylvania
A one-family house detached from any other house	65	63
A one-family house attached to one or more houses	9	19
A building with 2 or more apartments	20	15
A mobile home or trailer	6	3
Boat, RV, van, etc.	*	*
	<i>n=2,842</i>	<i>n=880</i>



PHONESERVICE. Telephone service for the household

<i>11/4-11/15/2019</i>	National	Pennsylvania
Landline telephone only	5	4
Have a landline, but mostly use cellphone	25	31
Have a cellphone, but mostly use landline	12	20
Cellphone only	57	46
No telephone service	1	-
	<i>n=2,842</i>	<i>n=880</i>

HHSIZE. Household size (including children)

<i>11/4-11/15/2019</i>	National	Pennsylvania
1	16	22
2	32	36
3	16	21
4	14	12
5	9	5
6+	12	4
	<i>n=2,842</i>	<i>n=880</i>



HH01. Number of HH members age 0-1

<i>11/4-11/15/2019</i>	National	Pennsylvania
0	98	96
1	2	4
2	*	-

n=2,842 *n=880*

HH25. Number of HH members age 2-5

<i>11/4-11/15/2019</i>	National	Pennsylvania
0	89	91
1	7	6
2	3	2
3	1	*
4	*	*
5	*	-

n=2,842 *n=880*

HH612. Number of HH members age 6-12

<i>11/4-11/15/2019</i>	National	Pennsylvania
0	85	88
1	8	8
2	5	3
3	1	1
4	1	*
5	*	*
6	*	-
7	*	-

n=2,842 *n=880*



HH1317. Number of HH members age 13-17

<i>11/4-11/15/2019</i>	National	Pennsylvania
0	88	90
1	6	8
2	4	2
3	1	1
4	*	*
5	*	-
6	-	-
7	*	-

n=2,842 *n=880*

HH180V. Number of HH members age 18+

<i>11/4-11/15/2019</i>	National	Pennsylvania
1	33	26
2	41	51
3	14	17
4	6	5
5	4	1
6	1	*
7	1	-
8	*	-
9	*	-
10	*	-
11	*	-
12	*	-
13	*	-
14	*	-

n=2,842 *n=880*