



# Season's Cheatings: Beware of Holiday Scams An AARP Vermont 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 national adults  
419 Vermont adults*

*Margin of error:  
2.47 percentage points at the 95% confidence level among all adults  
5.89 percentage points at the 95% confidence level among Vermont 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	Vermont
Never	-	-
Less than once a month	*	1
Once a month	1	-
Several times a month	3	1
Several times a week	7	7
Daily	89	91
Don't know	-	-
Prefer not to answer	-	-
SKIPPED ON WEB	-	-

*n=2,842*                      *n=419*

**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	Vermont
Yes	66	62
No	34	38
SKIPPED ON WEB	*	-

*n=2,842*                      *n=419*

*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	Vermont
Yes	27	17
No	72	83
SKIPPED ON WEB	*	-

*n=927*                      *n=146*



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	Vermont
Buy more gift cards	19	15
Buy about the same amount of gift cards	41	46
Buy fewer gift cards	11	5
I do not plan to buy any gift cards at all this year	28	34
SKIPPED ON WEB	*	-
	<i>n=2,842</i>	<i>n=419</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	Vermont
On a rack at a big box store, pharmacy or grocery store	69	74
Directly at the location of the issuing merchant/retailer	44	32
On the website of the issuing merchant/retailer	26	27
At the bank	3	1
Online through auction or personal sales sites like eBay or Craigslist	4	5
Other, please specify	5	4
SKIPPED ON WEB	-	-
	<i>n=2,065</i>	<i>n=288</i>



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

11/4-11/15/2019	National	Vermont
Yes, have given one	3	4
Yes, have received one	13	7
Yes, have given and received one	3	3
No	81	85
SKIPPED ON WEB	*	*

n=2,842                      n=419

**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	Vermont
Yes	7	6
No	93	94
SKIPPED ON WEB	*	*

n=2,842                      n=419

*Asked to pay government using gift cards in Q5*

**Q5A. Did you make the payment by gift card?**

11/4-11/15/2019	National	Vermont
Yes	13	33
No	83	67
Don't remember	3	-
SKIPPED ON WEB	1	-

n=199                      n=25\*

*\*Note extremely small base. Use caution when generalizing to the larger Vermont 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>Vermont 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans	31	69	-
Local police or sheriff departments	31	69	-
Local firefighters	27	73	-
Disaster relief	22	78	-
Missing children	7	93	-
Breast cancer	25	75	-
Children’s cancer	29	71	-
Other cancer-related causes or research	29	71	-
Disabled and handicapped workers	9	91	-
Church or faith community	20	80	-
Animal protection or welfare	31	69	-
Other, please specify	7	71	21

*n=419*



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>Vermont 11/4-11/15/2019</i>	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans <i>n=133</i>	40	60	-
Local police or sheriff departments <i>n=128</i>	20	80	-
Local firefighters <i>n=119</i>	34	66	-
Disaster relief <i>n=101</i>	40	60	-
Missing children**			
Breast cancer <i>n=108</i>	35	65	-
Children's cancer <i>n=121</i>	47	52	1
Other cancer-related causes or research <i>n=133</i>	37	63	-
Disabled and handicapped workers**			
Church or faith community**			
Animal protection or welfare <i>n=141</i>	45	55	-
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 11/4-11/15/2019</i>	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>Vermont 11/4-11/15/2019</i>	First year donated	Donated to them in the past	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.



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</i> 11/4-11/15/2019	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>Vermont</i> 11/4-11/15/2019	Yes	No	SKIPPED ON WEB
Disabled or wounded veterans <i>n=133</i>	19	81	-
Local police or sheriff departments <i>n=128</i>	11	89	-
Local firefighters <i>n=119</i>	13	87	-
Disaster relief <i>n=101</i>	23	77	-
Missing children**			
Breast cancer <i>n=108</i>	20	80	-
Children's cancer <i>n=121</i>	24	76	-
Other cancer-related causes or research <i>n=133</i>	15	85	-
Disabled and handicapped workers**			
Church or faith community**			
Animal protection or welfare <i>n=141</i>	19	81	-
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>Vermont</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</i> 11/4-11/15/2019	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>Vermont</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, 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>Vermont 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	Vermont
Attorney general	10	15
Police	10	9
Better Business Bureau	38	29
Secretary of State's office	11	20
Consumer Affairs office	23	17
Governor's office	5	6
Mayor's office	5	4
Other, please specify	12	14
Not sure	34	31
SKIPPED ON WEB	1	1
	<i>n=1,563</i>	<i>n=185</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	Vermont
Always	15	12
Sometimes	37	39
Rarely	31	31
Never	18	18
SKIPPED ON WEB	*	-
	<i>n=1,519</i>	<i>n=179</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	Vermont
Always	18	16
Sometimes	33	42
Rarely	26	21
Never	22	20
SKIPPED ON WEB	1	1
	<i>n=1,519</i>	<i>n=179</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	Vermont
Yes	12	12
No	88	88
SKIPPED ON WEB	*	-
	<i>n=2,842</i>	<i>n=419</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	Vermont
Completely	35	61
Somewhat	59	36
Not at all	5	3
SKIPPED ON WEB	1	-
	<i>n=345</i>	<i>n=59*</i>

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



**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	Vermont
Yes	35	28
No	64	72
SKIPPED ON WEB	1	1
	<i>n=2,842</i>	<i>n=419</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	Vermont
Yes	49	52
No	50	45
SKIPPED ON WEB	1	3
	<i>n=2,842</i>	<i>n=419</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	Vermont
All of the time	15	10
Some of the time	35	34
Never	50	56
SKIPPED ON WEB	*	-
	<i>n=1,419</i>	<i>n=226</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	Vermont
All of the time	54	53
Some of the time	38	36
Never	6	6
Not applicable	2	4
SKIPPED ON WEB	*	1
	<i>n=2,842</i>	<i>n=419</i>

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

<i>11/4-11/15/2019</i>	National	Vermont
Yes	75	78
No	25	22
SKIPPED ON WEB	*	*
	<i>n=2,842</i>	<i>n=419</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	Vermont
Request a signature	19	11
Limit the number of items you order online	14	6
Provide the package delivery company with specific delivery instructions on where to leave the package	23	21
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	14
Ask a neighbor to pick up and keep the package until you get home	16	10
Have the package delivered to a work address	12	6
Have the package delivered to a locked box or other secure location (i.e., Amazon, UPS)	10	5
Pick up the item directly at a store location (i.e., Wal-Mart, Target, or Best Buy)	25	15
I will not take any actions	33	53
SKIPPED ON WEB	*	*

*n=2,177*

*n=331*





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?**

11/4-11/15/2019	National	Vermont
I live in a safe area.	56	63
I already have a security system in place where I live.	9	8
I don't feel the need to make any changes during the holiday season.	35	29
SKIPPED ON WEB	*	-

n=655                      n=166

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

11/4-11/15/2019	National	Vermont
Yes	14	9
No	75	85
Not sure	11	6
SKIPPED ON WEB	*	-

n=2,842                      n=419



**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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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]**

11/4-11/15/2019	National	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
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	Vermont
True	24	23
False	76	77
SKIPPED ON WEB	1	-
	<i>n=2,842</i>	<i>n=419</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	Vermont
True	7	10
False	92	90
SKIPPED ON WEB	1	*
	<i>n=2,842</i>	<i>n=419</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	Vermont
True	47	53
False	52	47
SKIPPED ON WEB	1	*
	<i>n=2,842</i>	<i>n=419</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	Vermont
True	78	78
False	22	21
SKIPPED ON WEB	1	*

n=2,842                      n=419

**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	Vermont
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	Vermont
True	47	43
False	53	56
SKIPPED ON WEB	1	*

n=2,842                      n=419





*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>	National	Vermont
Yes	41	53
No	58	47
SKIPPED ON WEB	*	-
	<i>n= 1,257</i>	<i>n=212</i>

**SURV\_LANG. Survey interview language**

<i>11/4-11/15/2019</i>	National	Vermont
English	100	100
Spanish	-	-
	<i>n=2,842</i>	<i>n=419</i>

**SURV\_MODE. Survey interview mode**

<i>11/4-11/15/2019</i>	National	Vermont
Online	100	100
Phone	-	-
	<i>n=2,842</i>	<i>n=419</i>



**DEVICE. Device**

<i>11/4-11/15/2019</i>	National	Vermont
Desktop	39	43
Smartphone	58	50
Tablet	3	7
Unknown	-	-
	<i>n=2,842</i>	<i>n=419</i>

**GENDER. Gender**

<i>11/4-11/15/2019</i>	National	Vermont
Male	48	49
Female	52	51
	<i>n=2,842</i>	<i>n=419</i>

**AGE4. Age – 4 categories**

<i>11/4-11/15/2019</i>	National	Vermont
18-29	20	18
30-44	25	23
45-59	26	25
60+	28	34
	<i>n=2,842</i>	<i>n=419</i>



**AGE7. Age – 7 categories**

<i>11/4-11/15/2019</i>	National	Vermont
18-24	11	10
25-34	18	15
35-44	17	16
45-54	16	13
55-64	18	23
65-74	15	21
75+	5	3

*n=2,842*                      *n=419*

**RACETHNICITY. Combined race/ethnicity**

<i>11/4-11/15/2019</i>	National	Vermont
White, non-Hispanic	64	94
Black, non-Hispanic	12	1
Other, non-Hispanic	2	1
Hispanic	16	2
2+, non-Hispanic	4	2
Asian, non-Hispanic	3	1

*n=2,842*                      *n=419*



**EDUC. Education (highest degree received)**

<i>11/4-11/15/2019</i>	National	Vermont
No formal education	*	-
1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , or 4 <sup>th</sup> grade	*	*
5 <sup>th</sup> or 6 <sup>th</sup> grade	*	-
7 <sup>th</sup> or 8 <sup>th</sup> grade	*	1
9 <sup>th</sup> grade	2	*
10 <sup>th</sup> grade	1	1
11 <sup>th</sup> grade	2	1
12 <sup>th</sup> grade, no diploma	5	2
High school graduate – high school diploma or equivalent (GED)	27	33
Some college, no degree	20	15
Associate degree	10	10
Bachelor’s degree	17	23
Master’s degree	9	9
Professional or doctorate degree	4	4
	<i>n=2,842</i>	<i>n=419</i>

**EDUC4. 4-level education**

<i>11/4-11/15/2019</i>	National	Vermont
No high school diploma	12	6
High school graduate or equivalent	27	33
Some college	30	25
Bachelor’s degree or above	30	36
	<i>n=2,842</i>	<i>n=419</i>



**MARITAL. Marital status**

<i>11/4-11/15/2019</i>	National	Vermont
Married	50	52
Widowed	4	3
Divorced	12	13
Separated	2	1
Never married	23	19
Living with partner	9	12
	<i>n=2,842</i>	<i>n=419</i>

**EMPLOY. Current employment status**

<i>11/4-11/15/2019</i>	National	Vermont
<b>Working (NET)</b>	<b>61</b>	<b>53</b>
Working – as a paid employee	52	44
Working – self-employed	9	9
<b>Not working (NET)</b>	<b>39</b>	<b>47</b>
Not working – on temporary layoff from a job	1	2
Not working – looking for work	6	6
Not working – retired	18	25
Not working – disabled	7	9
Not working – other	7	5
	<i>n=2,842</i>	<i>n=419</i>



**INCOME. Household income**

<i>11/4-11/15/2019</i>	National	Vermont
<b>Less than \$50,000 (NET)</b>	<b>45</b>	<b>43</b>
Less than \$5,000	3	4
\$5,000 to \$9,999	3	2
\$10,000 to \$14,999	4	4
\$15,000 to \$19,999	4	7
\$20,000 to \$24,999	6	8
\$25,000 to \$29,999	6	3
\$30,000 to \$34,999	6	5
\$35,000 to \$39,999	5	5
\$40,000 to \$49,999	9	6
<b>\$50,000 or more (NET)</b>	<b>55</b>	<b>57</b>
\$50,000 to \$59,999	9	10
\$60,000 to \$74,999	12	11
\$75,000 to \$84,999	5	6
\$85,000 to \$99,999	8	7
\$100,000 to \$124,999	9	9
\$125,000 to \$149,999	4	4
\$150,000 to \$174,999	3	2
\$175,000 to \$199,999	1	3
\$200,000 or more	3	3

*n=2,842*                      *n=419*



**REGION4. Region – 4 level**

<i>11/4-11/15/2019</i>	National	Vermont
Northeast	18	100
Midwest	21	-
South	38	-
West	24	-
	<i>n=2,842</i>	<i>n=419</i>

**REGION9. Region – 9 level**

<i>11/4-11/15/2019</i>	National	Vermont
New England	5	100
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	-
	<i>n=2,842</i>	<i>n=419</i>



**STATE. State of residence**

<i>11/4-11/15/2019</i>	National	Vermont
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	*	100
WA Washington	2	-
WI Wisconsin	2	-
WV West Virginia	1	-
WY Wyoming	*	-

*n=2,842*                      *n=419*

**METRO. Metropolitan area flag**

<i>11/4-11/15/2019</i>	National	Vermont
Non-metro area	20	66
Metro area	80	34

*n=2,842*                      *n=419*

**INTERNET. Household internet access**

<i>11/4-11/15/2019</i>	National	Vermont
Non-internet household	11	-
Internet household	89	100

*n=2,842*                      *n=419*



**HOUSING. Home ownership**

<i>11/4-11/15/2019</i>	National	Vermont
Owned or being bought by you or someone in your household	67	68
Rented for cash	30	29
Occupied without payment of cash rent	3	3
	<i>n=2,842</i>	<i>n=419</i>

**HOME\_TYPE. Type of building of panelists' residence**

<i>11/4-11/15/2019</i>	National	Vermont
A one-family house detached from any other house	65	62
A one-family house attached to one or more houses	9	7
A building with 2 or more apartments	20	24
A mobile home or trailer	6	7
Boat, RV, van, etc.	*	-
	<i>n=2,842</i>	<i>n=419</i>



**PHONESERVICE. Telephone service for the household**

<i>11/4-11/15/2019</i>	National	Vermont
Landline telephone only	5	7
Have a landline, but mostly use cellphone	25	26
Have a cellphone, but mostly use landline	12	25
Cellphone only	57	42
No telephone service	1	-
	<i>n=2,842</i>	<i>n=419</i>

**HHSIZE. Household size (including children)**

<i>11/4-11/15/2019</i>	National	Vermont
1	16	23
2	32	42
3	16	13
4	14	14
5	9	4
6+	12	4
	<i>n=2,842</i>	<i>n=419</i>



**HH01. Number of HH members age 0-1**

<i>11/4-11/15/2019</i>	National	Vermont
0	98	95
1	2	5
2	*	-

*n=2,842*                      *n=419*

**HH25. Number of HH members age 2-5**

<i>11/4-11/15/2019</i>	National	Vermont
0	89	90
1	7	9
2	3	1
3	1	*
4	*	-
5	*	-

*n=2,842*                      *n=419*

**HH612. Number of HH members age 6-12**

<i>11/4-11/15/2019</i>	National	Vermont
0	85	86
1	8	10
2	5	3
3	1	*
4	1	-
5	*	-
6	*	-
7	*	*

*n=2,842*                      *n=419*



**HH1317. Number of HH members age 13-17**

<i>11/4-11/15/2019</i>	National	Vermont
0	88	90
1	6	7
2	4	2
3	1	*
4	*	-
5	*	-
6	-	-
7	*	-
	<i>n=2,842</i>	<i>n=419</i>

**HH18OV. Number of HH members age 18+**

<i>11/4-11/15/2019</i>	National	Vermont
1	33	27
2	41	57
3	14	9
4	6	4
5	4	2
6	1	1
7	1	-
8	*	-
9	*	-
10	*	-
11	*	-
12	*	-
13	*	-
14	*	-
	<i>n=2,842</i>	<i>n=419</i>