



METHODOLOGY AND ANNOTATED QUESTIONNAIRE

Gift Card Payment Scams: An AARP Survey of U.S. Adults 18+ Fielded by NORC AmeriSpeak Omnibus Panel in February 2021

Survey interview mode (online or phone):

N=1027		
93%	a.	Web interview
7%	b.	Phone interview

METHODOLOGY

AARP commissioned AmeriSpeak® Omnibus, a large probability-based panel funded and operated by NORC at the University of Chicago. AmeriSpeak is designed to be representative of the U.S. household population, including all 50 states and the District of Columbia. U.S. households are randomly selected with a known, non-zero probability from the NORC National Frame as well as address-based sample (ABS) frames, and then recruited by mail, telephone, and by field interviewers face to face. Data are weighted to the latest Current Population Survey (CPS) benchmarks developed by the U.S. Census Bureau and are balanced by gender, age, education, race/ethnicity, and region. AARP’s survey questions were fielded and administered to 1,000 U.S. adults ages 18 and older – 93 percent of the surveys were completed online and 7 percent were conducted by phone. Fielding took place on February 12 and February 13, 2021 and the survey has a 4.0 percentage margin of error. For more on AmeriSpeak® Omnibus and their methodology, please go to <https://amerispeak.norc.org/our-capabilities/Pages/AmeriSpeak-Omnibus.aspx>

Main Questionnaire

1. Have you or anyone you know *ever* been asked by someone to purchase a gift card (for example from eBay, Google Play, Amazon, Target) to pay a bill, pay a fee, pay some other debt or obligation or win a prize? The request could come from a phone call, an email, a social media message, or in person.

N=1,027		
16%	a.	Yes, this happened to me
9%	b.	Yes, this happened to someone I know
6%	c.	Yes, this happened to both myself and someone I know
31%		Yes (Net)
68%	d.	No – this has not happened to me or anyone I know [GO TO Q6]
0		No answer/Refused (Do not show) [GO TO Q6]



2. [IF Q1= b or c] **And was this other person:** [PROGRAMMER: ALLOW FOR MULTIPLE RESPONSES]

N= 154		
10%	a.	Someone living in your household?
48%	b.	A relative who does <i>not</i> live in your household
58%		Relative/someone living in household (Net)
35%	c.	A friend?
19%	d.	A neighbor or someone you know from work or someplace else?
6%	e.	Someone else: _____
0%		No answer/Refused

For the next few questions, please think only of your most recent experience and not anyone else's.

3. [IF Q1=a or c] **What specifically were you asked to pay for with a gift card or gift cards?** [PROGRAMMER: RANDOMIZE a-i]

N= 229		
10%	a.	fix computer or other electronic device?
6%	b.	pay a fine (to avoid arrest)?
7%	c.	pay back/overdue tax?
10%	d.	pay utility bill (water, heat, electric)?
11%	e.	address or deal with Social Security number/account problem?
25%	f.	pay a fee in order to win a larger prize/sweepstakes/lottery?
7%	g.	help someone else out/pay someone else's phone or utility bill/buy them necessities?
11%	h.	pay an upfront fee for something/service or product?
11%	i.	pay for something else not mentioned here.... Please specify: _____
1%		No answer/Refused [DO NOT SHOW]

4. [IF Q1=a or c] **Did you buy a gift card or gift cards to pay the bill or other obligation you were asked to pay for?**

n=229		
11%	a.	Yes
88%	b.	No [GO TO Q6]
0		No answer/Refused (Do not show)

5. [IF Q4=YES] **Still thinking of the most recent experience, which of the following places did you go to purchase the gift card(s)?** [RANDOMIZE a-d; PROGRAMMER: ALLOW ONLY ONE RESPONSE OPTION]

**n= 26		
39%	a.	A big retailer like Target, Walmart, Costco?
33%	b.	A pharmacy like Walgreens or CVS?
6%	c.	A convenience store like 711 or at a gas station?
22%	d.	Online?
0%		No answer/Refused [DO NOT SHOW]

6. [ALL RESPONDENTS] Please tell me if you think the following statement is True or False or if you are just not sure: 'It is always a scam when someone directs you to pay a debt or other obligation with a gift card, such as an eBay, Google Play, or a retail store gift card.'

N=1,027	
76%	True
6%	False
18%	Not sure
0%	No answer/Refused (Do not show)
24%	Incorrect or not sure

7. [ONLY IF Q5=a, b, or c] When you purchased the gift card or cards, did a store clerk or a sales associate warn you that buying gift cards to pay a bill or other obligation may be part of a scam?

**n=20		
35%	a.	Yes
65%	b.	No
0		No answer/Refused [DO NOT SHOW]

Demographics

D1. Gender

N=1,027	
48%	Male
52%	Female

D2. Age

N=1,027	
21%	18-29
25%	30-44
25%	45-59
30%	60+

D3. AARP Age groups

N=1,027	
21%	18-29
33%	30-49
46%	50+

D4. Race/Ethnicity

N=1,027	
63%	White, non-Hispanic
12%	Black, non-Hispanic
1%	Other, non-Hispanic
17%	Hispanic
3%	2+, non-Hispanic
5%	Asian, non-Hispanic

D5. Education

N=1,027	
10%	Less than HS
28%	HS graduate
28%	Vocational/tech school/some college/ associates
20%	Bachelors degree
15%	Post grad study/professional degree

D6. Marital Status

N=1,027	
50%	Married
4%	Widowed
10%	Divorced
5%	Separated
23%	Never married
8%	Living with partner

D7. Employment Status

N=1,027	
51%	Working - as a paid employee
8%	Working - self-employed
1%	Not working - on temporary layoff from a job
7%	Not working - looking for work
18%	Not working - retired
7%	Not working - disabled
8%	Not working - other

D8. Home Ownership

N=1,027	
69%	Owned or being bought by you or someone in your household
29%	Rented for cash
2%	Occupied without payment of cash rent

D9. Household Income

N=1,027	
25%	Less than \$30,000
28%	\$30,000 to under \$60,000
24%	\$60,000 to under \$100,000
22%	\$100,000 or more

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This survey and the report can be found at www.aarp.org/neverpaybygiftcard