

- [PRESS](#)
- [Press Releases](#)

Majority of Consumers Susceptible to Holiday Giving Scams, AARP Survey Shows

Unaware of Most Common Scams, Consumers' Actions Place them at Risk

WASHINGTON, D.C. — With the holiday giving season approaching, a new survey from the [AARP Fraud Watch Network](#) found that 70% of consumers failed a quiz about how to stay safe from common holiday scams, and many are regularly engaging in risky behaviors which could leave them at risk of being victimized by con artists.

A report, "[Beware the Grinch: Consumers At Risk of Being Scammed During the Holidays](#)," details AARP's polling of consumers regarding the most common holiday scams, including those related to charitable giving, gift cards, package deliveries, and use of public Wi-Fi. The survey included seven questions about scams, with 70% of the survey participants answering four or fewer of the questions correctly.

"While most of us focus on family and friends during the holidays, fraudsters are zeroing in on our wallets and bank accounts," said Nancy LeaMond, Chief Advocacy & Engagement Officer, AARP. "We're encouraging consumers to elevate their awareness of some emerging and popular scams, and to also share the information with their families to help keep them safe this holiday season."

Prompted by the survey results, the Fraud Watch Network has launched an education campaign, including a new [web page](#), designed to educate the public about the top five holiday scams:

Charitable Giving? Ask and Check

Last year, Americans gave \$358 billion dollars to charity according to the [National Philanthropic Trust](#). Government officials who regulate charities and fundraisers say that while most charities are legitimate, there are many fundraisers, especially telemarketers, who keep 85-90% of the money they raise.

AARP's survey found that 70% of the people who donated to a charity or fundraiser in the past 12 months did so without asking any questions about how that donation would be spent, and 60% made donations without verifying that the charity groups were legally authorized to raise money in their state.

About a third of consumers don't know (15%) or aren't sure (18%) that, 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. Less than one in ten (8%) could correctly name the government agency they should contact to verify the legitimacy of the charity or fundraiser (the Office of the State Secretary).

Gift Cards: Skip the Rack

Fraud experts report that thieves sometimes hit store gift card racks, secretly write down or electronically scan the numbers off the cards, then check online or call the toll-free number to see if someone has bought the cards and activated them. As soon as a card is active, the scammers drain the funds. By the time you try to use the same card, the money is long gone.

Fifty-eight percent of respondents in the FWN survey report they will buy gift cards from a rack at a big box store, pharmacy or grocery store this holiday season. Only half (54%) know that gift cards purchased from a gift card rack at a grocery store are NOT safer from hackers or thieves than gift cards purchased online.

Consider Swiping that Other Card

Consumer protection experts recommend the use of credit cards rather than debit cards for most purchases, to better protect consumers from fraud and theft. With credit cards, you are liable for only up to \$50 of fraudulent use. But in the case of a lost or stolen debit card, financial losses to the consumer can be much more significant.

Almost two-thirds of the holiday shoppers surveyed (64%) say they will buy holiday gifts this year using a debit card.

Public Wi-Fi: Surf Safely, or It Could Empty Your Account

Many holiday shoppers incorrectly believe that it is safe to access sensitive information via free Wi-Fi networks as long as websites are secured by “https.” In fact, online security experts warn that consumers should *never* use public Wi-Fi to access bank accounts or to buy products online.

The survey indicates that 52% of internet users in this survey say they will use free public Wi-Fi. Many of them, while using public Wi-Fi, will make purchases (42%), access their bank accounts (28%), and check their credit card accounts (16%).

Require a Package Delivery Sign Off

More than 40% of holiday shoppers are unaware that package delivery companies are not responsible for stolen packages that are left at your front door without requiring a delivery signature. A large majority of survey respondents (79%) say they ship packages to friends without requiring a signature at least some of the time. Seventy-three percent say they receive home deliveries without having to provide a signature “some” or “all of the time.”

The FWN survey also asked participants if they have experienced a recent stressful life event -- which fraud experts say can make it more difficult to spot and resist holiday scams. Nearly two-thirds (65%) of consumers have experienced at least one life stress event in the past six months, and almost four-in-ten (39%) have experienced two or more.

For information and detailed tips on how to avoid all manner of holiday scams, including those detailed above, visit AARP’s holiday fraud [web page](#). Consumers may also visit the [Fraud Watch Network](#) to receive timely fraud alerts for their local area.

Survey Methodology:

AARP engaged Alan Newman Research to conduct a research study among the general population in the United States concerning holiday fraud and scams in the upcoming holiday season. ANR completed a total of 800 interviews (473 by landline and 327 by cell phone) between Sept. 29 and Oct. 6, 2015. Respondents were screened for being aged 18 or older and shopping for gifts and services as part of a holiday celebration during the months of October, November or December. The total sample of 800 respondents yields a maximum statistical error of $\pm 3.5\%$ at the 95% level of confidence.

About AARP AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

CONTACT:

Mark Bagley, 202-434-2560, media@aarp.org, [@AARPMedia](#)

Additional assets available online: **Video (1)**