Scambush: Military Veterans Battle Surprise Attacks from Scams & Fraud

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Conducted by NORC at the University of Chicago for AARP

*Interviews: 09/03/2021-09/28/2021
851, Veterans 809, Non-Veterans
1,660 AmeriSpeak Gen Pop*

*Margin of error:
Non-Veteran: 3.76 percentage points at the 95% confidence level
Veteran: 4.40 percentage points at the 95% confidence level*

*NOTE: All results show percentages among all respondents, unless otherwise labeled.
Percentages may not always sum to 100%.
"*" indicates less than 1%
"-" indicates 0%*

VETERAN1. Have you ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard?

NORC 9/3-9/28/2021	Veteran	Non-Veteran
Yes	100	
No	-	100
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-

N=851

N=809

If ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard in VETERAN1.

VETERAN2. Are you currently on active duty in the U.S. Armed Forces, military Reserves, or National Guard?

NORC 9/3-9/28/2021	Veteran
Yes	7
No	93
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-

N=851

Q1_EVER. Many consumers receive various types of solicitations for products and services each day. After reading each type of solicitation below, please indicate if you've <u>ever</u> personally received it – whether exactly or somewhat as described - <u>through a phone call, text, email, social media instant messaging, a screen pop-up, in-person, or a letter in the mail even if you didn't respond to it.</u> [GRID ITEMS RANDOMIZED]	Veteran/Military (n=851 adults 18+)			Civilian (not Military) (n=809 adults 18+)		
	Yes	No	DK/SKP/ REF	Yes	No	DK/SK P/REF
Someone contacted you saying they work for the Internal Revenue Service and to avoid fines or being arrested, you need to address a problem with your taxes or pay a tax debt immediately.	56	43	*	57	43	-
Someone contacted you saying there is a virus on your computer or an expired software license and you'll need to purchase tech support or new software right away to avoid losing important files or use of your computer.	67	33	*	58	42	-
Someone contacted you pretending to be a grandchild or other family member (or the lawyer of a family member) asking you to send money immediately for some emergency: pay for bail, a hospital bill, travel expenses to get home, etc.	17	83	-	14	86	-
Someone contacted you saying your Social Security number has been compromised or you owe money and to prevent suspension of your benefits or criminal charges, you must act right away to straighten things out.	58	42	-	57	43	-

Someone contacted you saying you won money from a lottery or some other prize but to claim your winnings, you must first pay an upfront fee for taxes, shipping and handling, or processing fees.	54	46	*	46	54	-
Someone contacted you saying they were from your bank or another business you have a relationship with, and that there is a problem with your account. To fix it, they'll need an account number or Social Security number right away to verify the account.	48	52	-	39	61	-
Someone contacted you on a dating site or app pretending to have romantic intentions and frequently asked you for money, use of your charge cards, access to personal account information, etc. even though you rarely or never met them in person.	19	81	-	14	86	-
Someone contacted you offering high-pay job opportunities to work at home, be a mystery shopper or some other job and for an upfront fee, they'll cover training or start-up materials, administrative costs, certificates, etc.	44	56	*	39	61	-
Someone contacted you guaranteeing a high rate of return on an investment with little or no risk.	31	69	*	23	77	-
You were contacted by someone saying you owe a past debt immediately, (one you've may have never heard of) or being sued, criminal fines, jail time, or a poor credit rating.	54	46	*	53	47	*
Someone contacted you promising to get you a lower interest rate on your credit card(s) if you act quickly and pay an upfront fee.	42	57	*	44	56	*
Someone contacted you saying they could lower the interest rate on or renegotiate the terms of your VA or other home mortgage loan payments upon receipt of a large advance payment or fee, transferring the deed to your home to them, and/or sending mortgage payments to them rather than to your lender.	36	63	1	25	75	-
Someone contacted you and offers free government grants for things like home repairs, home business expenses, family education or unpaid bills but they need your personal identification information and/or a fee.	34	66	-	33	67	-
Someone contacted you offering to help you start your own business where you can make a lot of money in a short amount of time with little effort.	27	73	*	27	73	-
Someone contacted you offering to 'fix' your low credit rating and eliminate thousands of dollars of credit card debt but the fee for their assistance needs to be paid in advance.	39	61	*	38	62	-

Someone contacted you or you saw an ad for a 'special' discount on loans, car purchases, rent, goods and services, etc. due to your military, first responder, or some other unique status or role you may have.	48	52	*	31	69	*
Someone offered you or you saw an ad for a steep discounted cruise or vacation package to a far-off place or five-star, luxury facilities for an upfront deposit and/or after you attend a presentation.	58	41	*	51	49	-
Selected "yes" for at least 1 scam at Q1_EVERA - Q1EVERQ	93	7	-	92	8	-

If any selected in Q1_EVER.

Q1_YEAR. Among the solicitations you have ever encountered, which, if any <u>in the past 12 months</u> , or since August 2020 – from a phone call, text, email, social media instant messaging, a screen pop-up, or a letter in the mail) <u>even if you didn't respond to it.</u> [GRID ITEMS RANDOMIZED]	Veterans/Military (n=793 adults 18+)			Civilians (n=743 adults 18+)		
	Yes	No	DK/SKP/ REF	Yes	No	DK/S KP/R EF
Someone contacted you saying they work for the Internal Revenue Service and to avoid fines or being arrested, you need to address a problem with your taxes or pay a tax debt immediately.	44	55	1	48	52	*
Someone contacted you saying there is a virus on your computer or an expired software license and you'll need to purchase tech support or new software right away to avoid losing important files or use of your computer.	53	46	1	46	54	*
Someone contacted you pretending to be a grandchild or other family member (or the lawyer of a family member) asking you to send money immediately for some emergency: pay for bail, a hospital bill, travel expenses to get home, etc.	12	88	*	9	91	-
Someone contacted you saying your Social Security number has been compromised or you owe money and to prevent suspension of your benefits or criminal charges, you must act right away to straighten things out.	45	54	1	48	52	*
Someone contacted you saying you won money from a lottery or some other prize but to claim your winnings, you must first pay an upfront fee for taxes, shipping and handling, or processing fees.	32	67	1	31	69	*
Someone contacted you saying they were from your bank or another business you have a relationship with, and that there is a problem with your account. To fix it, they'll need an account number or Social Security number right away to verify the account.	32	68	*	28	71	1
Someone contacted you on a dating site or app pretending to have romantic intentions and frequently asked you for money, use of your charge cards, access to personal account information, etc. even though you rarely or never met them in person.	13	87	-	10	90	-

Someone contacted you offering high-pay job opportunities to work at home, be a mystery shopper or some other job and for an upfront fee, they'll cover training or start-up materials, administrative costs, certificates, etc.	27	72	1	26	74	*
Someone contacted you guaranteeing a high rate of return on an investment with little or no risk.	19	81	*	14	86	*
You were contacted by someone saying you owe a past debt immediately, (one you've may have never heard of) or being sued, criminal fines, jail time, or a poor credit rating.	33	67	*	38	61	1
Someone contacted you promising to get you a lower interest rate on your credit card(s) if you act quickly and pay an upfront fee.	31	69	-	31	69	-
Someone contacted you saying they could lower the interest rate on or renegotiate the terms of your VA or other home mortgage loan payments upon receipt of a large advance payment or fee, transferring the deed to your home to them, and/or sending mortgage payments to them rather than to your lender.	24	76	*	19	80	1
Someone contacted you and offers free government grants for things like home repairs, home business expenses, family education or unpaid bills but they need your personal identification information and/or a fee.	21	79	-	23	77	-
Someone contacted you offering to help you start your own business where you can make a lot of money in a short amount of time with little effort.	15	85	*	17	83	*
Someone contacted you offering to 'fix' your low credit rating and eliminate thousands of dollars of credit card debt but the fee for their assistance needs to be paid in advance.	25	75	*	27	76	*
Someone contacted you or you saw an ad for a 'special' discount on loans, car purchases, rent, goods and services, etc. due to your military, first responder, or some other unique status or role you may have.	33	67	*	22	78	*
Someone offered you or you saw an ad for a steep discounted cruise or vacation package to a far-off place or five-star, luxury facilities for an upfront deposit and/or after you attend a presentation.	37	63	*	31	69	*
<i>Selected "yes" for at least 1 scam at Q1_YEAR - Q1YEARQ</i>	90	10	-	90	10	-

Q2. Now, thinking of the past 16 months, or since about March of 2020, which of the following situations have you encountered (again, <u>through a phone call, text, email, social media instant messaging, a screen pop-up, or a letter in the mail</u>) even if you never responded to it. [GRID ITEMS RANDOMIZED]	Veteran/Military (n=851 adults 18+)			Civilians (n=809 adults 18+)		
	Yes	No	DK/SK P/REF	Yes	No	DK/SKP/ REF
An offer for COVID-19 -related testing, treatments, or cures for the Coronavirus that did not come from a health care provider known to you.	12	87	1	11	88	1
A call or message from someone saying they are from the government requesting your bank account information to deposit your economic stimulus payment or offering to get it to you faster.	14	85	1	10	87	3

If any selected at Q1_EVER and encountered a phone call, text, email, social media instant message, or letter in the mail for an offer related to COVID testing, or requesting bank information.

Q3. Below is the list of solicitations or offers you indicate you have ever encountered. Please tell us if you spent <u>any money</u> as a result of the offer (paid for the product or service, provided relevant account information, paid an upfront fee or installment etc.) and how you paid for it. [GRID ITEMS RANDOMIZED]	Veteran/Military (n=795 adults 18+)			Civilian (n=795 adults 18+)		
	Yes	No	DK/SKP/ REF	Yes	No	DK/ SKP /RE F
Someone contacted you saying they work for the Internal Revenue Service and to avoid fines or being arrested, you need to address a problem with your taxes or pay a tax debt immediately.	25	75	-	17	82	1
Someone contacted you saying there is a virus on your computer or an expired software license and you'll need to purchase tech support or new software right away to avoid losing important files or use of your computer.	27	73	-	21	78	1
Someone contacted you pretending to be a grandchild or other family member (or the lawyer of a family member) asking you to send money immediately for some emergency: pay for bail, a hospital bill, travel expenses to get home, etc.	36	64	-	17	83	-
Someone contacted you saying your Social Security number has been compromised or you owe money and to prevent suspension of your benefits or criminal charges, you must act right away to straighten things out.	21	79	*	18	81	1
Someone contacted you saying you won money from a lottery or some other prize but to claim your winnings, you must first pay an upfront fee for taxes, shipping and handling, or processing fees.	18	82	*	14	86	*
Someone contacted you saying they were from your bank or another business you have a relationship with, and that there is a problem with your account. To fix it, they'll need an account number or Social Security number right away to verify the account.	20	79	1	11	89	*

Someone contacted you on a dating site or app pretending to have romantic intentions and frequently asked you for money, use of your charge cards, access to personal account information, etc. even though you rarely or never met them in person.	28	71	1	26	74	*
Someone contacted you offering high-pay job opportunities to work at home, be a mystery shopper or some other job and for an upfront fee, they'll cover training or start-up materials, administrative costs, certificates, etc.	20	80	-	19	80	*
Someone contacted you guaranteeing a high rate of return on an investment with little or no risk.	16	84	-	14	86	*
You were contacted by someone saying you owe a past debt immediately, (one you've may have never heard of) or being sued, criminal fines, jail time, or a poor credit rating.	19	81	-	15	85	1
Someone contacted you promising to get you a lower interest rate on your credit card(s) if you act quickly and pay an upfront fee.	22	78	*	13	87	*
Someone contacted you saying they could lower the interest rate on or renegotiate the terms of your VA or other home mortgage loan payments upon receipt of a large advance payment or fee, transferring the deed to your home to them, and/or sending mortgage payments to them rather than to your lender.	18	81	1	15	83	2
Someone contacted you and offers free government grants for things like home repairs, home business expenses, family education or unpaid bills but they need your personal identification information and/or a fee.	18	81	1	15	85	*
Someone contacted you offering to help you start your own business where you can make a lot of money in a short amount of time with little effort.	20	80	*	16	84	-
Someone contacted you offering to 'fix' your low credit rating and eliminate thousands of dollars of credit card debt but the fee for their assistance needs to be paid in advance.	23	77	*	13	86	1
Someone contacted you or you saw an ad for a 'special' discount on loans, car purchases, rent, goods and services, etc. due to your military, first responder, or some other unique status or role you may have.	20	80	*	13	86	*
Someone offered you or you saw an ad for a steep discounted cruise or vacation package to a far-off place or five-star, luxury facilities for an upfront deposit and/or after you attend a presentation.	17	83	-	13	86	*
An offer for COVID-19-related testing, treatments, or cures for the Coronavirus that did not come from a health care provider known to you.	30	70	-	22	78	-

A call or message from someone saying they are from the government requesting your bank account information to deposit your economic stimulus payment or offering to get it to you faster.	23	76	1	24	75	1
Selected "yes" for at least 1 scam at Q3_A – Q3_S	35	65	-	25	75	

Q4A. How did you pay for the solicitation or offer below? [RESPONSE OPTIONS RANDOMIZED]

<i>If contacted about IRS scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	20	13
With a personal check	4	4
With a credit card	17	28
With account information for direct withdrawal	8	8
Through P2P or peer-to-peer payment platform like Venmo or Zelle	2	-
With cash	3	4
With some other form of payment, please specify:	23	20
SKIPPED ON WEB/DON'T KNOW/ REFUSED	23	23
	<i>N=114</i>	<i>N=76</i>

<i>If contacted about tech repair scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	9	7
With a personal check	3	6
With a credit card	36	39
With account information for direct withdrawal	4	6
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1	1
With cash	4	5
With some other form of payment, please specify:	28	22
SKIPPED ON WEB/DON'T KNOW/ REFUSED	15	14
	<i>N=148</i>	<i>N=93</i>

<i>If contacted by impostor - grandparent/relative in need at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	23	28
With a personal check	6	9
With a credit card	13	18
With account information for direct withdrawal	4	16
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	-
With cash	12	1
With some other form of payment, please specify:	34	21
SKIPPED ON WEB/DON'T KNOW/ REFUSED	9	7
	<i>N=40</i>	<i>N=22</i>

<i>If contacted about Social Security number at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	7	10
With a personal check	2	3
With a credit card	24	20
With account information for direct withdrawal	13	9
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1	2
With cash	2	4
With some other form of payment, please specify:	28	27
SKIPPED ON WEB/DON'T KNOW/ REFUSED	23	26
	<i>N=108</i>	<i>N=84</i>

<i>If contacted about lottery scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	9	18
With a personal check	4	9
With a credit card	21	17
With account information for direct withdrawal	9	3
Through P2P or peer-to-peer payment platform like Venmo or Zelle	3	3
With cash	11	6
With some other form of payment, please specify:	29	21
SKIPPED ON WEB/DON'T KNOW/ REFUSED	15	24
	<i>N=72</i>	<i>N=47</i>

<i>If contacted about phishing at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	6	11
With a personal check	1	8
With a credit card	33	12
With account information for direct withdrawal	18	31
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1	2
With cash	7	1
With some other form of payment, please specify:	26	17
SKIPPED ON WEB/DON'T KNOW/ REFUSED	9	19
	<i>N=65</i>	<i>N=37</i>

<i>If contacted about romance scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	23	10
With a personal check	-	6
With a credit card	16	32
With account information for direct withdrawal	8	14
Through P2P or peer-to-peer payment platform like Venmo or Zelle	6	6
With cash	14	8
With some other form of payment, please specify:	25	9
SKIPPED ON WEB/DON'T KNOW/ REFUSED	10	16
	<i>N=45</i>	<i>N=28</i>

<i>If contacted about fake job posting at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	15	12
With a personal check	3	7
With a credit card	30	41
With account information for direct withdrawal	5	11
Through P2P or peer-to-peer payment platform like Venmo or Zelle	2	2
With cash	8	5
With some other form of payment, please specify:	25	15
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11	8
	N=66	N=51

<i>If contacted about investment scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	8	7
With a personal check	2	16
With a credit card	20	38
With account information for direct withdrawal	4	6
Through P2P or peer-to-peer payment platform like Venmo or Zelle	8	2
With cash	15	14
With some other form of payment, please specify:	25	7
SKIPPED ON WEB/DON'T KNOW/ REFUSED	18	9
	N=37	N=32

<i>If contacted about debt collection scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	11	10
With a personal check	3	5
With a credit card	42	30
With account information for direct withdrawal	9	11
Through P2P or peer-to-peer payment platform like Venmo or Zelle	4	1
With cash	2	12
With some other form of payment, please specify:	18	22
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11	9
	N=73	N=57

<i>If contacted about credit card scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	16	3
With a personal check	1	4
With a credit card	24	31
With account information for direct withdrawal	8	8
Through P2P or peer-to-peer payment platform like Venmo or Zelle	8	2
With cash	7	1
With some other form of payment, please specify:	28	26
SKIPPED ON WEB/DON'T KNOW/ REFUSED	10	26
	N=72	N=44

<i>If contacted about home mortgage scam at Q3.</i>	Veteran	Non-Veteran
-With a gift card(s)	16	10
With a personal check	3	7
With a credit card	28	39
With account information for direct withdrawal	14	13
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	6
With cash	9	1
With some other form of payment, please specify:	24	9
SKIPPED ON WEB/DON'T KNOW/ REFUSED	5	15
	<i>N=52</i>	<i>N=32</i>

<i>If contacted about government grant scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	15	9
With a personal check	-	14
With a credit card	30	15
With account information for direct withdrawal	6	21
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	5
With cash	4	1
With some other form of payment, please specify:	32	24
SKIPPED ON WEB/DON'T KNOW/ REFUSED	13	12
	<i>N=47</i>	<i>N=37</i>

<i>If contacted about business start-up/opportunity scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	9	4
With a personal check	4	11
With a credit card	31	25
With account information for direct withdrawal	13	18
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	2
With cash	3	22
With some other form of payment, please specify:	30	7
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11	11
	<i>N=44</i>	<i>N=33</i>

<i>If contacted about credit repair scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	11	13
With a personal check	5	7
With a credit card	32	19
With account information for direct withdrawal	17	15
Through P2P or peer-to-peer payment platform like Venmo or Zelle	3	4
With cash	10	5
With some other form of payment, please specify:	18	24
SKIPPED ON WEB/DON'T KNOW/ REFUSED	5	14
	<i>N=65</i>	<i>N=44</i>

<i>If contacted about special status discount scam at Q3</i>	Veteran	Non-Veteran
With a gift card(s)	8	5
With a personal check	4	5
With a credit card	35	26
With account information for direct withdrawal	4	9
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	-
With cash	16	17
With some other form of payment, please specify:	23	24
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11	13
	<i>N=71</i>	<i>N=37</i>

<i>If contacted about travel/vacation discount scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	8	6
With a personal check	1	7
With a credit card	35	41
With account information for direct withdrawal	8	9
Through P2P or peer-to-peer payment platform like Venmo or Zelle	2	-
With cash	7	3
With some other form of payment, please specify:	28	21
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11	13
	<i>N=86</i>	<i>N=56</i>

<i>If contacted about Covid-19 cures/treatment/test kits scams at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	13	2
With a personal check	12	9
With a credit card	11	50
With account information for direct withdrawal	10	13
Through P2P or peer-to-peer payment platform like Venmo or Zelle	7	-
With cash	16	10
With some other form of payment, please specify:	25	4
SKIPPED ON WEB/DON'T KNOW/ REFUSED	5	12
	<i>N=28</i>	<i>N=21</i>

<i>If contacted about Covid-19 econ stim check scam at Q3.</i>	Veteran	Non-Veteran
With a gift card(s)	18	2
With a personal check	8	12
With a credit card	12	36
With account information for direct withdrawal	5	13
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-	-
With cash	33	4
With some other form of payment, please specify:	24	21
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	13
	<i>N=23</i>	<i>N=20</i>

If ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard in VETERAN1. [GRID ITEMS RANDOMIZED]

Q11. Below are some solicitations you might have received because of your military service from someone <u>not likely to be associated with a military related office</u> . Please indicate which of these requests, if any, <u>you have ever</u> received. We are interested to know if you received any of these, even if you didn't respond it.	Veteran/Military only (n=851 adults)		
	Yes	No	DK/SK P/REF
Update your military record and need personal identifying information	9	91	*
Donate money to a charity to support your fellow veterans who are in need	58	42	*
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	29	70	*
Receive a lump sum payment in return for signing over your monthly VA or disability benefits	5	95	*
Reduce taxes you may owe	17	82	*
Improve the terms of your VA pension	11	88	*
Lower home loan or mortgage rates	48	51	1
Go back to school and have it paid for	21	78	*
Receive help with medical bills	15	84	*
Get help paying prescription drug medication	25	74	1
Help you qualify for nursing home or assisted living benefits	13	87	*
Get a free back brace, arm brace, leg brace or other medical equipment	31	69	*
Purchase cremation or burial services at a discount	26	73	1
Job and employment offers to you or your spouse	22	77	1
Is there any other product or service you feel you've been contacted about because of your military service that wasn't mentioned? Please specify:	2	98	*
Selected "yes" for at least 1 scam at Q11_A – Q11_O	78	22	-

If yes to received solicitation because of military service [GRID ITEMS RANDOMIZED]

Q12. Among the solicitations or offers you have received, which of the following have you've experienced in <u>the past 12 months</u> ? Again, we are interested to know if you received any of these, <u>even if you didn't respond to it</u>	Veteran/Military only (n=669 adults)		
	Yes	No	DK/SK P/REF
Update your military record and need personal identifying information	7	93	-
Donate money to a charity to support your fellow veterans who are in need	56	44	*
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	22	78	*
Receive a lump sum payment in return for signing over your monthly VA or disability benefits	4	96	-
Reduce taxes you may owe	14	86	-
Improve the terms of your VA pension	9	91	-
Lower home loan or mortgage rates	45	55	*
Go back to school and have it paid for	15	85	*
Receive help with medical bills	14	86	-
Get help paying prescription drug medication	23	77	-
Help you qualify for nursing home or assisted living benefits	8	92	-
Get a free back brace, arm brace, leg brace or other medical equipment	26	74	*
Purchase cremation or burial services at a discount	23	77	-
Job and employment offers to you or your spouse	18	82	-
TEXTBOX RESPONSE FROM Q11O	2	98	-
Selected "yes" for at least 1 scam at Q12_A – Q12_O	86	15	-

If yes to received solicitation because of military service [GRID ITEMS RANDOMIZED]

Q13. Below is the list of solicitations or offers you indicate that you <u>have ever</u> received due to your status as a veteran or active military. Please tell us if you <u>spent any money</u> as a result of the contact or offer, and then how you paid for it.	Veteran/Military ONLY (n=669 adults)		
	Yes	No	DK/SKP/REF
Update your military record and need personal identifying information	32	68	-
Donate money to a charity to support your fellow veterans who are in need	32	68	-
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	16	84	*
Receive a lump sum payment in return for signing over your monthly VA or disability benefits	47	53	-
Reduce taxes you may owe	27	73	-
Improve the terms of your VA pension	13	87	-
Lower home loan or mortgage rates	13	86	*
Go back to school and have it paid for	20	79	*
Receive help with medical bills	16	80	4
Get help paying prescription drug medication	20	80	*
Help you qualify for nursing home or assisted living benefits	17	83	-
Get a free back brace, arm brace, leg brace or other medical equipment	18	82	-
Purchase cremation or burial services at a discount	18	82	-
Job and employment offers to you or your spouse	16	84	-
TEXTBOX RESPONSE FROM Q11O	31	69	
Selected "yes" for at least 1 scam at Q13_A – Q13_O	34	66	-

Q13. How did you pay for the solicitation or offer below? [RESPONSE OPTIONS RANDOMIZED]

13AA. If spent money on updating military record and personal identifying information solicitation offer received due to veteran status or active military status in Q13.	Veteran (n=18 adults)
With a gift card(s)	13
With a personal check	14
With a credit card	23
With account information for direct withdrawal	11
Through P2P or peer-to-peer payment platform like Venmo or Zelle	7
With cash	11
With some other form of payment, please specify:	22
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-

13AB. If spent money on donation to a charity to support fellow veterans who are in need due to veteran status or active military status in Q13.	Veteran (n=159 adults)
With a gift card(s)	3
With a personal check	40
With a credit card	24
With account information for direct withdrawal	3
Through P2P or peer-to-peer payment platform like Venmo or Zelle	2
With cash	10
With some other form of payment, please specify:	12
SKIPPED ON WEB/DON'T KNOW/ REFUSED	7

13AC. If spent money on little-known government programs for military that could result in thousands of dollars of increased benefits due to veteran status or active military status in Q13.	Veteran (n=37 adults)
With a gift card(s)	9
With a personal check	9
With a credit card	30
With account information for direct withdrawal	7
Through P2P or peer-to-peer payment platform like Venmo or Zelle	10
With cash	15
With some other form of payment, please specify:	7
SKIPPED ON WEB/DON'T KNOW/ REFUSED	13

13AD. If spent money to receive a lump sum payment in return for signing over a monthly VA or disability benefits due to veteran status or active military status in Q13.	Veteran (n=16 adults)
With a gift card(s)	48
With a personal check	10
With a credit card	15
With account information for direct withdrawal	3
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1
With cash	16
With some other form of payment, please specify:	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	3

13AE. If spent money to reduce taxes owed due to veteran status or active military status in Q13.	Veteran (n=25 adults)
With a gift card(s)	14
With a personal check	22
With a credit card	46
With account information for direct withdrawal	7
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1
With cash	-
With some other form of payment, please specify:	4
SKIPPED ON WEB/DON'T KNOW/ REFUSED	7

13AF. If spent money to improve the terms of a VA pension due to veteran status or active military status in Q13.	Veteran (n=15 adults)
With a gift card(s)	35
With a personal check	20
With a credit card	34
With account information for direct withdrawal	4
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	-
With some other form of payment, please specify:	7
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-

13AG. If spent money to lower home loan or mortgage rates due to veteran status or active military status in Q13.	Veteran (n=59 adults)
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With a gift card(s)	12
With a personal check	11
With a credit card	14
With account information for direct withdrawal	4
Through P2P or peer-to-peer payment platform like Venmo or Zelle	2
With cash	8
With some other form of payment, please specify:	24
SKIPPED ON WEB/DON'T KNOW/ REFUSED	24

13AH. If spent money to go back to school and have it paid for due to veteran status or active military status in Q13.	Veteran (n=30 adults)
With a gift card(s)	13
With a personal check	25
With a credit card	19
With account information for direct withdrawal	1
Through P2P or peer-to-peer payment platform like Venmo or Zelle	6
With cash	11
With some other form of payment, please specify:	12
SKIPPED ON WEB/DON'T KNOW/ REFUSED	13

13AI. If spent money to receive help with medical bills due to veteran status or active military status in Q13.	Veteran (n=18 adults)
With a gift card(s)	22
With a personal check	3
With a credit card	20
With account information for direct withdrawal	3
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	15
With some other form of payment, please specify:	20
SKIPPED ON WEB/DON'T KNOW/ REFUSED	17

13AJ. If spent money to get help paying for prescription drug medication due to veteran status or active military status in Q13.	Veteran (n=29 adults)
With a gift card(s)	23
With a personal check	23
With a credit card	6
With account information for direct withdrawal	16
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	9
With some other form of payment, please specify:	8
SKIPPED ON WEB/DON'T KNOW/ REFUSED	15

13AK. If spent money to help qualify for nursing home or assisted living benefits due to veteran status or active military status in Q13.	Veteran (n=14 adults)
With a gift card(s)	19

With a personal check	14
With a credit card	22
With account information for direct withdrawal	3
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1
With cash	17
With some other form of payment, please specify:	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	22

13AL. If spent money to get a free back brace, arm brace, leg brace or other medical equipment due to veteran status or active military status in Q13.	Veteran (n=36 adults)
With a gift card(s)	17
With a personal check	7
With a credit card	19
With account information for direct withdrawal	11
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	7
With some other form of payment, please specify:	20
SKIPPED ON WEB/DON'T KNOW/ REFUSED	19

13AM. If spent money to purchase cremation or burial services at a discount due to veteran status or active military status in Q13.	Veteran (n=33 adults)
With a gift card(s)	17
With a personal check	24
With a credit card	30
With account information for direct withdrawal	6
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	2
With some other form of payment, please specify:	9
SKIPPED ON WEB/DON'T KNOW/ REFUSED	13
13AN. If spent money on job and employment offers due to veteran status or active military status in Q13.	Veteran (n=23 adults)
With a gift card(s)	31
With a personal check	-
With a credit card	35
With account information for direct withdrawal	2
Through P2P or peer-to-peer payment platform like Venmo or Zelle	1
With cash	8
With some other form of payment, please specify:	12
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11

QAO. If spent money on any other product or service due to veteran status or active military status in Q13.	Veteran (n=5 adults)
With a gift card(s)	-
With a personal check	16

With a credit card	36
With account information for direct withdrawal	37
Through P2P or peer-to-peer payment platform like Venmo or Zelle	-
With cash	-
With some other form of payment, please specify:	-
SKIPPED ON WEB/DON'T KNOW/ REFUSED	11

Q14. Have you ever been contacted by someone – either by phone, text, email, social media instant message, or by letter in the mail – asking you to donate money to a charitable organization or cause such as an animal rescue, cancer treatments, a natural disaster relief fund, or disabled or homeless veterans fund?	Veteran (n=851 adults 18+)	Civilian (n=809 adults 18+)
Yes	70	68
No	30	31
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	1

Q15. And in the <u>past 12 months</u>, did you make a donation to a charitable organization or cause?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes	49	42
No	50	58
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*

If donated to a charitable organization in the past 12 months at Q15

Q16. And how did you make your donation: [MULTIPLE RESPONSE] [RESPONSE OPTIONS RANDOMIZED]	Veteran (n=406 adults)	Non-Veteran (n=366 adults)
With a gift card(s)	1	1
With a personal check	44	34
With a credit card	31	48
With account information for direct withdrawal	6	9
Through P2P or peer-to-peer payment platform like Venmo or Zelle	3	6
With cash	23	13
With some other form of payment, please specify:	8	10
SKIPPED ON WEB/DON'T KNOW/ REFUSED	*	-

If donated to a charitable organization in the past 12 months at Q15

Q17. Thinking again about those donations you made during the <u>past 12 months</u>, how many of them would you say were made <u>after</u> you asked how much of your donation would go to the fundraiser (that is, the person or organization calling or writing you for the donation) and how much would go to the charity itself? [HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]	Veteran (n=406 adults)	Non-Veteran (n=366 adults)
All of them	27	20
Some of them	20	21
None of them	53	58
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*

If contacted to donate money to a charitable organization or cause in Q14

Q18. In the <u>past 12 months</u>, would you say the number	Veteran	Non-Veteran
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requests from charities for donations from you have increased, stayed the same, or decreased? [HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]	(n=600 adults)	(n=568 adults)
Increased	33	27
Stayed the same	55	62
Decreased	11	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*

If contacted to donate money to a charitable organization or cause in Q14

Q19. Thinking about all the requests for donations to charities or causes you've received in the <u>past 12 months</u> , how many of those requests do you think were from fake charities or phony fundraisers? [HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]	Veteran (n=600 adults)	Non-Veteran (n=568 adults)
Most	27	21
Some	53	58
None at all	19	28
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*

Q20. Identity theft is when your sensitive personal information is exposed. Identity theft becomes identity fraud when someone uses your information illegally. Identity fraud may include a criminal opening new financial accounts in your name, using your existing credit card and other accounts, withdrawing money from your financial accounts, or applying for government benefits in your name. Have you ever experienced identity fraud?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes	31	27
No	58	56
Not sure	11	15
SKIPPED ON WEB/REFUSED	*	1

Q21. A credit freeze (also known as a security freeze) is a service provided through each of the three major credit bureaus. It can prevent scammers from opening new accounts in your name. You can freeze and unfreeze your credit as needed to apply for loans and other credit. Do you currently have a credit freeze on your credit accounts through each of the three major credit bureaus? (this not the same as a credit alert or credit monitoring service). [HALF SAMPLE SHOWN RESPONSE OPTIONS IN REVERSE ORDER]	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes, with all three	11	7
Yes, but not with all three	7	6
No – not with any of them	81	85
SKIPPED ON WEB/REFUSED	1	1

Q22. A robocall is a phone call that uses a computer to dial your phone to deliver a pre-recorded message that may share telemarketing offers, public service announcements, or political campaign messages. In a typical week, about how many robocalls would you estimate you get on either your <u>cell phone or landline</u> , whether you answer them or not?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
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1-5	24	30
6-9	23	23
10-14	19	14
15-19	8	6
20 or more	20	18
None	6	8
SKIPPED ON WEB/REFUSED	*	1

Q23. Do you currently use a robocall blocking service on your cell phone or your landline phone?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes, on my cell phone	27	31
Yes, on my landline	5	2
Yes, on both my cell and landline phone	6	3
No	49	46
Never heard of this service	12	17
SKIPPED ON WEB/REFUSED	*	*

Q24. Have you ever registered either your cell phone or your landline on the federal government's Do-Not- Call list?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes, on my cell phone	30	27
Yes, on my landline	14	11
Yes, on both my cell and landline phone	23	16
No	27	34
Never heard of this service	5	10
SKIPPED ON WEB/REFUSED	*	1

Q25. About how many spam (junk) emails would you say you receive in a typical week?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
1-5	12	9
6-9	10	11
10-14	12	13
15-19	10	8
20 or more	52	52
None	4	5
SKIPPED ON WEB/REFUSED	*	1

Q26. About how many suspicious looking text messages or instant messages would you say you receive in a typical week?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
1-5	41	43
6-9	16	15
10-14	13	8

15-19	4	4
20 or more	10	7
None	16	21
SKIPPED ON WEB/REFUSED	1	2

Q27. Do you currently have any protective software installed or enabled on any of your devices or computers, such as anti-virus, anti-spyware, a firewall, or a call- or pop-up blocking feature or app?	Veteran (n=851 adults)	Non-Veteran (n=809 adults)
Yes, for all devices/computers	48	40
Yes, for some devices/computers	30	31
No – not on any	19	25
Never heard of this service	2	3
SKIPPED ON WEB/REFUSED	1	1

Q28. Where or to whom do you typically turn to for information on the latest scams or fraud, if at all?

[OPEN-END RESPONSE]

Demographics

AARP. Are you or your spouse a member of AARP?

<i>9/3-9/28/2021</i>	Veteran	Non- Veteran
Yes	30	21
No	70	79
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	1
	<i>N=851</i>	<i>N=809</i>

If no longer on active military duty in VETERAN2

D2. During which years were you on active duty? Please enter the year you started and ended.

[OPEN-END RESPONSE]

If served in the U.S. Armed Forces Veteran1

D3. What branch of the military did you serve?

<i>9/3-9/28/2021</i>	Veteran
Navy	18
Army	38
Air Force	21
Marines	9
Reserves	9
Other, please specify:	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*
	<i>N=851</i>

If served in the U.S. Armed Forces Veteran1

D4. Have you been on disability as a result of your military service at any time in the past 12 months?

<i>9/3-9/28/2021</i>	Veteran
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Yes	20
No	79
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=851

GENDER. Respondent gender

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Male	90	45
Female	10	55

N=851

N=809

AGE3. Age – 3 categories

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
18-49	27	56
50-64	23	25
65+	50	19

N=851

N=809

AGE4. Age – 4 categories

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
18-29	6	22
30-44	14	27
45-59	21	23
60+	58	28

N=851

N=809

AGE7. Age – 7 categories

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
18-24	2	12
25-39	9	19
40-44	10	18
45-54	12	15
55-64	18	17
65-74	33	13
75+	17	6

N=851

N=809

RACETHNICITY. Combined race/ethnicity

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
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White, non-Hispanic	77	62
Black, non-Hispanic	11	12
Other, non-Hispanic	1	1
Hispanic	7	17
2+, non-Hispanic	2	3
Asian, non-Hispanic	1	5
	<i>N=851</i>	<i>N=809</i>

EDUC5. 5-level education

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Less than HS	4	10
HS graduate or equivalent	28	28
Vocational/tech school/some college/ associates	35	27
Bachelor's degree	21	22
Post grad study/professional degree	12	13
	<i>N=851</i>	<i>N=809</i>

MARITAL. Marital status

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Married	60	45
Widowed	6	4
Divorced	16	10
Separated	2	3
Never married	13	29
Living with partner	4	8
	<i>N=851</i>	<i>N=809</i>

EMPLOY. Current Employment Status

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Working - as a paid employee	40	48
Working - self-employed	8	10
Not working - on temporary layoff from a job	*	1
Not working - looking for work	2	10
Not working - retired	39	15
Not working - disabled	6	7
Not working - other	3	9
	<i>N=851</i>	<i>N=809</i>

INCOME. Household income

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Less than \$50,000 (NET)	40	45
Less than \$5,000	2	4

\$5,000 to \$9,999	2	2
\$10,000 to \$14,999	5	5
\$15,000 to \$19,999	4	4
\$20,000 to \$24,999	4	8
\$25,000 to \$29,999	6	7
\$30,000 to \$34,999	4	5
\$35,000 to \$39,999	4	4
\$40,000 to \$49,999	11	8
\$50,000 or more (NET)	60	55
\$50,000 to \$59,999	10	7
\$60,000 to \$74,999	11	11
\$75,000 to \$84,999	5	5
\$85,000 to \$99,999	9	10
\$100,000 to \$124,999	8	7
\$125,000 to \$149,999	6	6
\$150,000 to \$174,999	4	3
\$175,000 to \$199,999	2	3
\$200,000 or more	4	2

N=851

N=809

INCOME3. 3 - level Household Income

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Less than \$60,000	50	53
\$60,000 to under \$100,000	26	26
\$100,000 or more	24	21

N=851

N=809

INCOME4. 4 - level Household Income

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Less than \$30,000	22	29
\$30,000 to under \$60,000	29	24
\$60,000 to under \$100,000	26	26
\$100,000 or more	24	21

N=851

N=809

INCOME9. 9 - level Household Income

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Under \$10,000	3	5

\$10,000 to under \$20,000	8	8
\$20,000 to under \$30,000	10	15
\$30,000 to under \$40,000	8	9
\$40,000 to under \$50,000	11	8
\$50,000 to under \$75,000	21	18
\$75,000 to under \$100,000	15	15
\$100,000 to under \$150,000	14	13
150,000 or more	10	8
	<i>N=851</i>	<i>N=809</i>

REGION4. Region – 4 level

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Northeast	14	18
Midwest	21	21
South	42	38
West	23	24
	<i>N=851</i>	<i>N=809</i>

HOUSING. Home ownership

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Owned or being bought by you or someone in your household	76	66
Rented for cash	22	31
Occupied without payment of cash rent	2	3
	<i>N=851</i>	<i>N=809</i>

PHONESERVICE. Telephone service for the household

<i>9/3-9/28/2021</i>	Veteran	Non-Veteran
Landline telephone only	7	3
Have a landline, but mostly use cellphone	23	25
Have a cellphone, but mostly use landline	17	11
Cellphone only	51	59
No telephone service	2	1
	<i>N=851</i>	<i>N=809</i>

**For more information about this survey or the methodology, please contact
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