

# CONSUMER FRAUD SURVEY 2017

## AARP

### AMERISPEAK FIELD REPORT

November 6, 2017

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**Client Contact:** Doug Shadel

**NORC ACCOUNT MANAGER:** J. Michael Dennis | [Dennis-Michael@norc](mailto:Dennis-Michael@norc)

**NORC PROJECT MANAGER:** Stephanie Jwo | [Jwo-Stephanie@norc.org](mailto:Jwo-Stephanie@norc.org)

## STUDY INTRODUCTION

NORC conducted the Consumer Fraud Survey 2017 on behalf of AARP using NORC's AmeriSpeak® Panel for the sample source. Additional interviews were collected through the SSI non-probability opt-in web panel. This research was done to support AARP's research and public awareness efforts of scam victimization among veterans and non-veterans.

This study was offered in English-only via web and phone.

This AmeriSpeak Field Report supplements the information provided in the *NORC Card*, which provides an in-depth profile of sample quality metrics for the study, the data collection field period, interview sample size, response rate statistics, the design effect, and sampling margins of error, among other statistics. Please refer to the NORC Card for information useful for compliance with the AAPOR Transparency Initiative, in addition to information provided in this AmeriSpeak Field Report.

For more detailed information on the AmeriSpeak panel recruitment and management methodology, please see the Appendix ("Technical Notes on AmeriSpeak Methodology") attached to this AmeriSpeak Field Report.

## STUDY-SPECIFIC DETAILS

### Sampling

Using profile data for AmeriSpeak panelist, a sample of U.S. adults age 18 or older who reported ever (but not currently) serving in active duty was selected from NORC's AmeriSpeak Panel to reach 600 respondent interviews for this study.

A second sample of AmeriSpeak panelists age 18 or older who were not known to have ever served in active duty were selected to also reach 600 respondent interviews.

AmeriSpeak respondents indicated military service to determine veteran-status in the survey.

The sample for a specific study is selected from the AmeriSpeak Panel using sampling strata based on age, race/Hispanic ethnicity, education, and gender (48 sampling strata in total). The size of the selected sample per sampling stratum is determined by the population distribution for each stratum. In addition, sample selection takes into account expected differential survey completion rates by demographic groups so that the set of panel members with a completed interview for a study is a representative sample of the target population. If panel household has one more than one active adult panel member, only one adult in the household is eligible for selection (random within-household sampling). Panelists selected for an AmeriSpeak study earlier in the business week are not eligible for sample selection until the following business week.

For technical information about the AmeriSpeak Panel, including recruitment process and panel management policies, please see the Appendix.

The AmeriSpeak panel sample was supplemented with respondents from the online opt-in panel SSI to reach 150 interviews. To be eligible for inclusion in the survey, SSI respondents must have been age 18 or older, a non-active military veteran and self-report losing money on a scam in the past 5 years.

## Field

A sub-sample AmeriSpeak web-mode panelists and SSI panelists were invited to the survey on October 17 in a soft-launch. The initial data from the soft-launch was reviewed before the remainder of sampled AmeriSpeak panelists and additional SSI respondents were invited to the survey on October 18.

In total NORC collected 1,355 interviews, 152 from the SSI panel and 1,203 from the AmeriSpeak panel.

Please see NORC Card for field period, sample sizes, and the AAPOR response rate documentation.

## Gaining Cooperation of AmeriSpeak Panelists for the Study

To encourage study cooperation, NORC sent email reminders to sampled web-mode panelists on the following dates:

- Saturday October 21
- Monday October 23
- Wednesday October 25
- Friday October 27
- Monday October 30 (to AmeriSpeak panelist non-respondents not known to be veterans)
- Tuesday October 31 (to AmeriSpeak panelist non-respondents not known to be a veteran)

To administer the phone-survey, NORC dialed the sampled phone-mode panelists starting on Thursday October 19, and throughout the field period.

Panelists were offered the cash equivalent of \$3 for completing this survey.

## Data processing

NORC prepared a fully labeled data file of respondent survey data and demographic data for AARP, including weights.

To assist AARP with preparing a report for public release in time for Veteran's Day, NORC produced interim weights during the field period using n=1,079 interviews, as well as final weights after the end of data collection.

For this study, NORC created three sets of weights:

- Weight1: Post-stratification weights - Total respondents, age 18+ (N=1,5355)
  - To be used for overall analyses
- Weight2: Post-stratification weights - Total respondents scaled to veteran (n=762) vs non-veteran (n=593)
  - To be used when analyzing the respondents by veteran vs non-veteran status
- Weight3: Post-stratification weights - Total respondents scaled to veteran victim (n=228) vs veteran non-victim (n=534) vs non-veteran (n=593)
  - To be used when analyzing the veteran victims and veteran non-victims

## Statistical Weighting

Statistical weights for this study were calculated in three steps: weighting the AmeriSpeak respondent sample, weighting the SSI opt-in respondent sample, and finally combining the completed interview respondents from both sample sources.

For the interviews obtained via the AmeriSpeak sample, statistical weights for the study eligible respondents were calculated using the AmeriSpeak *panel base sampling weights* to start.

*AmeriSpeak panel base sampling weights* for all sampled housing units are computed as the inverse of probability of selection from the NORC National Frame (the sampling frame that is used to sample housing units for AmeriSpeak) or address-based sample. The sample design and recruitment protocol for the AmeriSpeak Panel involves subsampling of initial non-respondent housing units. These subsampled non-respondent housing units are selected for an in-person follow-up. The subsample of housing units that are selected for the nonresponse follow-up (NRFU) have their panel base sampling weights inflated by the inverse of the subsampling rate.

The *AmeriSpeak panel base sampling weights* are further adjusted to account for unknown eligibility and nonresponse among eligible housing units. The household-level nonresponse adjusted weights are then post-stratified to external counts for number of households obtained from the Current Population Survey. Then, these household-level post-stratified weights are assigned to each eligible adult in every recruited household. Furthermore, a person-level nonresponse adjustment accounts for nonresponding adults within a recruited household.

Finally, AmeriSpeak panel weights are raked to external population totals associated with age, sex, education, race/Hispanic ethnicity, housing tenure, telephone status, and Census Division. The external population totals are obtained from the Current Population Survey. The weights adjusted to the external population totals are the *final panel weights*.

*Study-specific base sampling weights* for the AmeriSpeak panelists are derived using a combination of the *final panel weight* and the probability of selection associated with the sampled panel member. Since not all sampled panel members respond to the survey interview, an adjustment is needed to account for and adjust for survey non-respondents. This adjustment decreases potential nonresponse bias associated with sampled panel members who did not complete the survey interview for the study.

Thus, the *nonresponse adjusted survey weights* for the AmeriSpeak respondents are adjusted via a raking ratio method to age 18+ veteran and non-veteran population totals derived from the American Community Survey (ACS) for the following socio-demographic characteristics: age, sex, education, race/Hispanic ethnicity, and Census Division.

For the veteran-victim respondents obtained via the SSI opt-in sample, the screened respondents are assigned a base weight of 1, then ratio-adjusted to the estimated total for fraud victim cases from the AmeriSpeak sample. The *combined AmeriSpeak and SSI opt-in panel sample weight* is obtained by determining an optimal composition factor for combining the final raked AmeriSpeak sample with the final calibrated opt-in panel sample; the optimal composition factor is computed based on the relative number of completes across both samples and applied to the veteran-victim completes.

At the final stage of weighting, any extreme weights were trimmed based on a criterion of minimizing the mean squared error associated with key survey estimates, and then, weights re-raked to the same population totals of veterans and non-veterans. The final weights for the AmeriSpeak and SSI respondents were then re-scaled to sum to 1) the total number cases overall, 2) veterans and non-veterans, and 3) veteran-victims, veteran-non-victims, and non-veterans, to create three weights for analyses.

Raking and re-raking is done during the weighting process such that the weighted demographic distribution of the survey completes resemble the demographic distribution in the target population. The assumption is that the key survey items are related to the demographics. Therefore, by aligning the survey respondent demographics with the target population, the key survey items should also be in closer alignment with the target population.

### **Deliverables**

The following files were created for AARP as part of the study deliverables:

- Interim survey interview data file with weights in SPSS format (n=1,079)
- Final survey interview data file with weights in SPSS Format (n=1,355)
- Codebook in Excel format
- Topline frequencies in Excel format
- Two sets of banner tables in Word format
- Coding of one open-end question
- Final programming questionnaire in Word document
- Field report documenting study procedures
- NORC Card

## APPENDIX

# TECHNICAL OVERVIEW OF THE AMERISPEAK® PANEL NORC'S PROBABILITY-BASED RESEARCH PANEL

Updated August 28, 2017

Prepared by J. Michael Dennis, Ph.D.

Detailed methodological information about AmeriSpeak is located on the “Research” page of [AmeriSpeak.norc.org](http://AmeriSpeak.norc.org).

### Overview.

Funded and operated by NORC at the University of Chicago, AmeriSpeak® is a probability-based panel designed to be representative of the US household population. Randomly selected US households are sampled with a known, non-zero probability of selection from the NORC National Frame, and then contacted by US mail, telephone interviewers, overnight express mailers, and field interviewers (face to face). AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of NORC's clients.

In 2016, the AmeriSpeak Panel expanded to 20,000 households, with a large oversample of young African-American, Hispanic, and Asian adults (age 18 to 30). AmeriSpeak will expand to 23,000 households in 2017 by creating new panels specific to Latino and teen research.

### Sample Frame

In order to provide a nationally representative sample, AmeriSpeak leverages the NORC National Sample Frame, constructed by NORC to cover over 97 percent of U.S. households. The 2010 National Frame used a two-stage probability sample design to select a representative sample of households in the United States. The first stage—the sampling unit—is a National Frame Area (NFA), which is either an entire metropolitan area (made up of one or more counties) or a county (some counties were combined so that each NFA contains a population of at least 10,000). The largest NFAs with a population of at least 1,543,728 (0.5 percent of the 2010 Census U.S. population) were selected with certainty; these areas have a high-population density, and are dominated by tracts with street-style addresses. These areas contain 56 percent of the population within 8 percent of the geographic area of the United States. The remaining areas were stratified into areas where street-style addresses predominate, and the remaining areas, which are less likely to have street-style addresses. The latter stratum (“rural” areas) comprises 81 percent of the geographic area, but only 14 percent of the population.

Within the selected NFAs, the second stage sampling unit is a segment, defined either in terms of Census tracts or block groups, containing at least 300 housing units according to the 2010 Census. A stratified probability sample of 1,514 segments was selected with probability proportional to size. For most of the 1,514 segments, the USPS DSF provided over 90 percent coverage of the segment in terms of city-style addresses that are geo-codeable. For the 123 segments where the DSF provided insufficient coverage, we enhanced the DSF address list with in-person listing. The National Sample Frame contains almost 3 million households, including over 80,000 rural households added through the in-person listing.

The National Frame involves addresses in almost every state. For the remaining states, AmeriSpeak added some address-based sampling (ABS) addresses in 2016 and 2017 from the USPS DSF to assure AmeriSpeak sample representation for all US States. In 2017, a targeted address-based sample was added to AmeriSpeak

recruitment in order to develop a new Latino Panel with adequate representation of Spanish-dominant Hispanics. Census tracts with high incidence (at least 30%) of Spanish-dominant Hispanics were targeted for this recruitment. Furthermore, within these Census tracts, households that were flagged as Hispanic based on consumer vendor data were oversampled. This Latino Panel has 5,500 panelists with around 23% of those panelists being Spanish-dominant. As of July 2017, 13% of AmeriSpeak Panel (including the Latino Panel) recruited adults were sourced from the ABS (87% from the National Frame). Proper weights allow the full use of the combined sample.

### **Sample Selection for Panel Recruitment**

The 2014-2017 AmeriSpeak Panel sample consists of nationally representative housing units drawn from the 2010 NORC National Sample Frame and 14% from address-based sampling. The 2010 NORC National Sample Frame is stratified based on segment (Census tract or Census block group) characteristics such as age and race/Hispanic ethnicity composition of the segment, and then, a stratified simple random sample of housing units is selected. Specifically, based on Census tract-level data, segments were classified as having a higher concentration of 18-24 year old adults or not, and a higher concentration of Hispanics, non-Hispanic African Americans, and other. Based on these strata definitions, 6 strata (2 based on age times 3 based on race/ethnicity) were used to oversample housing units in segments higher in young adults and/or Hispanics and non-Hispanic African-Americans. This is referred to as the initial sample or first stage of panel recruitment.

In the second stage of panel recruitment, initially sampled but nonresponding housing units are subsampled for a nonresponse follow-up (NRFU). At this stage, consumer vendor data are matched to housing units, and housing units that are flagged (based on consumer vendor data) as having a young adult or minority (Hispanic and non-Hispanic African American) are oversampled for the nonresponse follow-up. Overall, approximately one in five initially nonresponding housing units are subsampled for NRFU. However, as mentioned previously, selection of housing units for NRFU is a stratified simple random sample based on consumer vendor data. Due to NRFU, these initially nonresponding housing units have a much higher selection probability compared to the housing units that were recruited during the first stage of panel recruitment. Note that a small fraction of initially nonresponding housing units are not eligible for NRFU due to these housing units being classified as “hard refusals” or having an appointment for a call back from NORC.

In summary, there are two reasons why the sampling design for AmeriSpeak Panel recruitment deviates from EPSEM sampling: (a) oversampling of housing units in segments with a higher concentration of young adults and minorities results in the sample selection probabilities being higher for housing units in these segments; and (b) the nonresponse follow-up effort results in initially nonresponding housing units having a much higher selection probability. Furthermore, oversampling associated with NRFU results in higher selection probabilities for initially nonresponding housing units that are flagged (based on consumer vendor data) as having a young adult or minority.

### **AmeriSpeak Panel Recruitment Procedures.**

Recruitment is a two-stage process: initial recruitment using less expensive methods and then non-response follow-up using personal interviewers. For the initial recruitment, sample units are invited to join AmeriSpeak online by visiting the panel website [AmeriSpeak.org](http://AmeriSpeak.org) or by telephone (in-bound/outbound supported). English and Spanish language are supported for both online and telephone recruitment. Study invitations are communicated via an over-sized pre-notification postcard, a USPS recruitment package in a 9”x12” envelope (containing a cover letter, a summary of the privacy policy, FAQs, and a study brochure), two follow-up post cards, and also follow-up by NORC’s telephone research center for matched sample units.

The second-stage non-response follow-up targets a stratified random sub-sample of the non-responders from the initial recruitment. Stratification is based on consumer vendor data and stratification variables from the initial recruitment stage in order to increase sample representation of young adults, non-Hispanic African



Americans, and Hispanics. Units sampled for the non-response follow-up are sent by Federal Express a new recruitment package with an enhanced incentive offer. NORC field interviewers then make personal, face-to-face visits to the respondents' homes to encourage participation. NORC field interviewers administer the recruitment survey in-person using CAPI or else encourage the respondents to register at AmeriSpeak.org or call the toll-free AmeriSpeak telephone number to register.

### **Recruiting Non-Internet and “Net Averse” Households.**

Under certain conditions, AmeriSpeak gives respondents a choice regarding their preferred mode for future participation in AmeriSpeak surveys. For the 2014-2017 recruitment, 82% of panelists were enrolled in AmeriSpeak to receive online surveys, while 18% of panelists agreed to participate in AmeriSpeak telephone mode surveys. For the 2016 and 2017 recruitment, respondents provided an option of online or telephone modes include: persons without internet access, persons whose only internet access is via a smartphone, and persons with internet access but unwilling to share an email address. A recruited household can consist of both web-mode and phone-mode panelists residing in the same household.

### **Impact of Non-Response Follow-up.**

The non-response follow-up improves the representativeness of the AmeriSpeak sample with respect to certain demographic segments, including but not limited to rural and/or lower income households, cell-phone only households, persons age 18 to 34, African Americans, Hispanics, and persons without a high school degree or have only a high school degree (no college). Compared to panelists recruited in the initial stage, panelists recruited via the non-response follow-up campaign are more politically conservative, are less knowledgeable about science, report less interest in current events and topics in the news (such as climate change), and are less likely to read a print newspaper.

### **AmeriSpeak Panel Recruitment Response Rate and Other Sample Metrics.**

Between October 2014 and July 2017, 25,657 households were recruited to the AmeriSpeak Panel. The AAPOR RR3 (response rate) for the panel recruitment during this time frame is 33.5% (weighted to take into account selection probabilities).<sup>1</sup> The estimated cumulative AAPOR RR3 for client surveys is 10% to 20% (varying according to study parameters and taking into account all sources of non-response including panel recruitment, panel household attrition, and survey participation).<sup>2</sup> NORC documented the AAPOR response rate calculation methodology for 2014-2015 recruitment.<sup>3</sup>

Key statistics with respect to the 2014-2017 recruited households are as follows: 52% recruited via the non-response follow-up recruitment using overnight Federal Express mailers and face-to-face methodology (with NORC field staff visiting households); 19% indicated a preference for the telephone mode of data collection for participating in AmeriSpeak studies; 23% of the recruited households are non-Internet; 79% are cell-phone only or cell-phone mostly; 17% are non-Hispanic African-American and 24% Hispanic; and 36% have household income below \$30,000 (compared to CPS benchmark of 27%).

### **Mixed-Mode Data Collection.**

Panelists may participate in 2 to 3 AmeriSpeak Panel studies per month via online (computer, tablet, or smartphones) or by CATI phone. CATI phone mode respondents represent a population currently under-represented in web panels that exclude non-internet households or “net averse” persons. NORC’s telephone interviewers administer the phone mode of survey questionnaires using a data collection system supporting both the CATI phone and web modes of data collection, providing an integrated sample management and

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<sup>1</sup> The response rate calculation incorporates the selection probabilities of the samples for the initial recruitment and non-response follow-up stages, as calculated by the US Bureau of the Census for the American Community Survey.

<sup>2</sup> A properly calculated AAPOR response rate for panel-based research takes into account all sources of non-response at each stage of the panel recruitment, management, and survey administration process. A common misapplication of the term “response rate” in online panel surveys is representing the survey-specific cooperation rate as the “survey response rate.”

<sup>3</sup> See “Response Rate Calculation Methodology for Recruitment of a Two-Phase Probability-Based Panel: The Case of AmeriSpeak” authored by Robert Montgomery, J. Michael Dennis, Nada Ganesh. The paper is available at [amerispeak.norc.org](http://amerispeak.norc.org) on the “research” page.



data collection platform. For panelists using smartphones for web-mode AmeriSpeak surveys, the NORC survey system renders an optimized presentation of the survey questions for these mobile users. For general population client studies, approximately 20% of the completed interviews are completed by the telephone mode.

### **Panel Management Policies**

NORC maintains strict rules to limit respondent burden and reduce the risk of panel fatigue. On average, AmeriSpeak panel members typically participate in AmeriSpeak web-based or phone-based studies two to three times a month.

Because the risk of panel attrition increases with the fielding of poorly constructed survey questionnaires, the AmeriSpeak team works with NORC clients to create surveys that provide an appropriate user experience for AmeriSpeak panelists. AmeriSpeak will not field surveys that in our professional opinion will result in a poor user experience for our panelists and in panel attrition.

### **ABOUT NORC AT THE UNIVERSITY OF CHICAGO**

As one of the world's foremost independent research institutions, NORC at the University of Chicago delivers objective data and meaningful analysis to help decision-makers and leading organizations make informed choices and identify new opportunities. Since 1941, NORC has applied sophisticated methods and tools, innovative and cost-effective solutions, and the highest standards of scientific integrity and quality to conduct and advance research on critical issues. Today, NORC expands on this tradition by partnering with government, business, and nonprofit clients to create deep insight across a broad range of topics and to disseminate useful knowledge throughout society.

Headquartered in downtown Chicago, NORC works in over 40 countries around the world, with additional offices on the University of Chicago campus, the DC metro area, Atlanta, Boston, and San Francisco.

### **ADDITIONAL RESOURCES**

To learn more about AmeriSpeak or to share an RFP, please contact AmeriSpeak at [AmeriSpeak-BD@norc.org](mailto:AmeriSpeak-BD@norc.org). Information about AmeriSpeak capabilities and research papers are available online at [AmeriSpeak.NORC.org](http://AmeriSpeak.NORC.org).

### OVERVIEW

Date of Report: November 6, 2017  
 Project Title: Consumer Fraud Survey 2017  
 Project Number: 8214  
 Prepared For: AARP  
 Expected Elig.: 100.0%  
 Observed Elig.: 100.0%  
 Study Population: Age 18+

Start Date: October 17, 2017  
 End Date: November 1, 2017  
 Sampled Units: 3,297  
 Completed Interviews: 1,203  
 Design Effect: 3.39  
 Margin of Error: 5.2%  
 Median Intvw. Length: 15 minutes

### RESPONSE RATES



### BENCHMARK COMPARISON

	Unweighted	Weighted	Benchmark	Difference	
Household Income				7.2	
Less than \$30,000	23.5	31.3	20	11.3	
\$30,000 to \$74,999	40.4	38.7	35.7	3	
\$75,000 to \$124,999	23.8	18.9	23.8	4.9	
\$125,000 Plus	12.3	11.1	20.5	9.4	
Age				1.2	
18 - 34	15.7	32.2	29.8	2.4	
35 - 49	16.5	22.2	24.6	2.4	
50 - 64	26.6	25.6	25.6	0	
65 Plus	41.3	19.9	19.9	0	
Race/Ethnicity				1.4	
Non-Hispanic White	71.2	64.1	64.1	0	
Non-Hispanic Black	11.8	11.8	11.8	0	
Hispanic	9.3	15.9	15.9	0	
Non-Hispanic Asian/Pacific Islander	2.1	2.6	6.1	3.5	
Non-Hispanic Others	5.6	5.6	2.1	3.5	
Education Status				2.5	
Less than High School	3.6	10.9	10.8	0.1	
High School Equivalent	16.2	28.7	28.8	0.1	
Some College/Associate Degree	42.2	34	28.5	5.5	
Bachelor's Degree	21.2	14.2	20.3	6.1	
Graduate Degree	16.8	12.2	11.5	0.7	
Household Ownership				1.7	
Owner Occupied	68	64.7	66.4	1.7	
Renter Occupied/Other	32	35.3	33.6	1.7	
Children in Household				0.3	
With 1+ Under 18 Years	21.1	33.7	34	0.3	
Without Children Under 18	78.9	66.3	66	0.3	
Marital Status				4.7	
Currently Married	54.5	48.7	53.4	4.7	
Separated/Divorced/Widowed/Single	45.5	51.3	46.6	4.7	
Sex				0	
Male	71.8	48.3	48.3	0	
Female	28.2	51.7	51.7	0	
Average Difference				2.4	

## Overview Section

**Sampled Units:** The number of panel members sampled for the survey.

**Start/End Dates:** Start and end dates represent the earliest and latest contact dates of cases sampled for the survey.

**Completed Interviews:** The number of members completing the interview through the “thank you” screen of the interview. It does not include any interviews removed during data processing.

**Interview length:** Length of time for completed interviews. Interview length is calculated differently depending upon whether the interview was conducted over the phone or via web. For telephone mode, it is the time from when the respondent picks up the telephone until they hang up the telephone. For web interviews, it is the time from when they first connect to the web system to the time they log off the system or become inactive. In the case of multiple contacts, this number represents the sum of those contacts.

**Margin of Error:** The Margin of Error is calculated by assuming we have a binomial variable where 50% of respondents give each answer (giving the most conservative margin of error). We then calculate the Margin of Error at a 95% confidence level for that hypothetical variable assuming all completed interviews answer the question and taking into account the design effect.

**Design Effect:** The design effect is the amount of variance under the complex design divided by the variance under the SRS (simple random sampling). This is calculated for a minimum of five key substantive survey variables and the median value is reported.



NORC Card is provided to AmeriSpeak clients in support of the AAPOR Transparency Initiative.

## Response Rate Section

**Weighted Recruitment Rate:** The weighted AAPOR RR III for the AmeriSpeak panel recruitment for recruitment cohorts sampled for the study. A recruited sample unit is defined as a household where at least one adult successfully completed the recruitment survey and joined the panel.

**Weighted Household Retention Rate:** Calculated at the household level, it represents the weighted percent of recruited households still available for sampling for this survey among the recruitment cohorts sampled for the study.

**Screener Completion Rate:** Calculated at the member level, it represents the percent of sampled members who completed the screening questions and therefore with known eligibility status for the current study. Studies without a screener have the screener completion rate as 100 percent.

**Survey Completion Rate:** Calculated at the member level,

- For a study without a screener: it is the percent of final respondents among sampled units for the study;
- For a study with screener: it is the percent of final respondents among eligible respondents who finished the screener;
- For a follow-up study: it is the percent of follow-up respondents among baseline respondents.

**Weighted Cumulative Response Rate:** The overall rate represents the product of the recruitment rate, the retention rate, and the survey completion rate. It is weighted to account for the sample design and face-to-face non-response follow-up of the initial recruitment survey.

## Benchmark Comparison Section

We compare nationwide demographics (CPS February 2017) to those of our survey respondents who completed the interview, both on a weighted and unweighted basis. We use this information to determine how well AmeriSpeak respondents represent the demographics of Americans overall.

## Study Specific Benchmarks Section

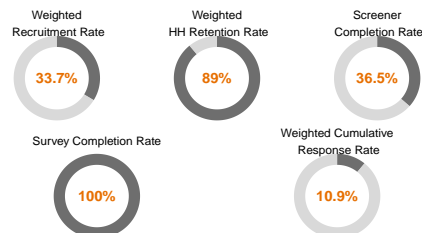
The study specific benchmarks (not available on all surveys) show responses from key questions compared to benchmark distributions taken from external surveys

### OVERVIEW

Date of Report: November 6, 2017  
 Project Title: Consumer Fraud Survey 2017  
 Project Number: 8214  
 Prepared For: AARP  
 Expected Elig.: 50.0%  
 Observed Elig.: 50.7%  
 Study Population: Age 18+

Start Date: October 17, 2017  
 End Date: November 1, 2017  
 Sampled Units: 3,297  
 Completed Interviews: 610  
 Design Effect: 2.96  
 Margin of Error: 6.83%  
 Median Intvw. Length: 15 minutes

### RESPONSE RATES



### BENCHMARK COMPARISON

	Unweighted	Weighted	Benchmark	Difference	
Household Income				2.8	
Less than \$30,000	18.6	18.8	18	0.8	
\$30,000 to \$74,999	43.3	44.5	39.8	4.7	
\$75,000 to \$124,999	24.8	22.9	24.2	1.3	
\$125,000 Plus	13.3	13.8	18.1	4.3	
Age				0.4	
18 - 34	3	8.8	8	0.8	
35 - 49	11.5	14.6	15.3	0.7	
50 - 64	27.6	25.6	25.6	0	
65 - 74	57.9	51.1	51.1	0	
Race/Ethnicity				0.5	
Non-Hispanic White	75.7	78.4	78.4	0	
Non-Hispanic Black	12.5	11.2	11.2	0	
Hispanic	4.7	6.7	6.7	0	
Non-Hispanic Asian/Pacific Islander	1	0.3	1.6	1.3	
Non-Hispanic Others	6	3.4	2	1.4	
Education Status				0.6	
Less than High School	2.2	5.2	4.6	0.6	
High School Equivalent	14.4	29.6	30.2	0.6	
Some College/Associate Degree	41.9	34.2	34	0.2	
Bachelor's Degree	23.5	18.3	19.1	0.8	
Graduate Degree	18	12.7	12.1	0.6	
Household Ownership				1.3	
Owner Occupied	74.3	75.2	76.5	1.3	
Renter Occupied/Other	25.7	24.8	23.5	1.3	
Children in Household				0	
With 1+ Under 18 Years	14.2	18.7	18.7	0	
Without Children Under 18	85.8	81.3	81.3	0	
Marital Status				4.5	
Currently Married	60.2	61.2	65.7	4.5	
Separated/Divorced/Widowed/Single	39.8	38.8	34.3	4.5	
Sex				0	
Male	87.8	91.9	91.9	0	
Female	12.2	8.1	8.1	0	
Average Difference				1.3	

The MOE, DEFF, and response rates in this NORC Card are produced for AmeriSpeak Panel respondents only.  
 The demographic distribution comparisons compare AmeriSpeak and SSI respondents against benchmarks.

## Overview Section

**Sampled Units:** The number of panel members sampled for the survey.

**Start/End Dates:** Start and end dates represent the earliest and latest contact dates of cases sampled for the survey.

**Completed Interviews:** The number of members completing the interview through the “thank you” screen of the interview. It does not include any interviews removed during data processing.

**Interview length:** Length of time for completed interviews. Interview length is calculated differently depending upon whether the interview was conducted over the phone or via web. For telephone mode, it is the time from when the respondent picks up the telephone until they hang up the telephone. For web interviews, it is the time from when they first connect to the web system to the time they log off the system or become inactive. In the case of multiple contacts, this number represents the sum of those contacts.

**Margin of Error:** The Margin of Error is calculated by assuming we have a binomial variable where 50% of respondents give each answer (giving the most conservative margin of error). We then calculate the Margin of Error at a 95% confidence level for that hypothetical variable assuming all completed interviews answer the question and taking into account the design effect.

**Design Effect:** The design effect is the amount of variance under the complex design divided by the variance under the SRS (simple random sampling). This is calculated for a minimum of five key substantive survey variables and the median value is reported.



NORC Card is provided to AmeriSpeak clients in support of the AAPOR Transparency Initiative.

## Response Rate Section

**Weighted Recruitment Rate:** The weighted AAPOR RR III for the AmeriSpeak panel recruitment for recruitment cohorts sampled for the study. A recruited sample unit is defined as a household where at least one adult successfully completed the recruitment survey and joined the panel.

**Weighted Household Retention Rate:** Calculated at the household level, it represents the weighted percent of recruited households still available for sampling for this survey among the recruitment cohorts sampled for the study.

**Screener Completion Rate:** Calculated at the member level, it represents the percent of sampled members who completed the screening questions and therefore with known eligibility status for the current study. Studies without a screener have the screener completion rate as 100 percent.

**Survey Completion Rate:** Calculated at the member level,

- For a study without a screener: it is the percent of final respondents among sampled units for the study;
- For a study with screener: it is the percent of final respondents among eligible respondents who finished the screener;
- For a follow-up study: it is the percent of follow-up respondents among baseline respondents.

**Weighted Cumulative Response Rate:** The overall rate represents the product of the recruitment rate, the retention rate, and the survey completion rate. It is weighted to account for the sample design and face-to-face non-response follow-up of the initial recruitment survey.

## Benchmark Comparison Section

We compare nationwide demographics (CPS February 2017) to those of our survey respondents who completed the interview, both on a weighted and unweighted basis. We use this information to determine how well AmeriSpeak respondents represent the demographics of Americans overall.

## Study Specific Benchmarks Section

The study specific benchmarks (not available on all surveys) show responses from key questions compared to benchmark distributions taken from external surveys