

**Under Fire:**  
**Military Veterans and Consumer Fraud  
in the United States**

**Report Prepared by**

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## **BACKGROUND**

Over the past decade, much research has been conducted to better understand consumer fraud in the United States. Various studies have attempted to quantify the prevalence of fraud (FTC, 2007; FTC, 2011), develop profiles that show who is more likely to fall for particular scams (AARP, 2003; FINRA, 2006; AARP, 2011; AARP, 2016), test the efficacy of various models of prevention (Schiebe, 2014), and even measure the extent to which heightened emotions may contribute to vulnerability (Kircanski, 2016).

Despite the growing number of studies about fraud, few have addressed fraud that targets our military veterans. The limited data that is available suggests military veterans may be particularly vulnerable to scams. An AARP study of investment fraud victims showed that while veterans are less than 10% of the U.S. population, they were one third (33%) of the victims of investment fraud (AARP, 2016). The Federal Trade Commission's Consumer Sentinel program is the largest repository of fraud complaints in the nation. Data from that program shows the number of complaints filed by military veterans each year has increased by 63% over the past five years (FTC, Consumer Sentinel). The Consumer Financial Protection Bureau (CFPB) has produced a number of reports focusing on abuses by financial institutions of military personnel and brought lawsuits against so-called "pension poachers" who target military veterans who are in financial trouble (CFPB, 2017).

The Disabled American Veterans (DAV) conducted a study of military veterans in 2015 that identified a number of challenges veterans face such as making the transition from institutional to civilian life, the incidence of mental health challenges and issues relating to finding employment and achieving financial security (DAV, 2015). DAV also produced a study that identifies a number of challenges faced by female veterans (DAV, 2015a).

While these studies paint a picture of many of the challenges facing veterans, they did not directly address the issue of vulnerability to fraud.

## **OVERVIEW OF THE STUDY**

The present study explores four key research questions related to military veterans and fraud: 1) Are veterans more victimized by consumer scams in the marketplace than nonveterans? 2) Are military veterans more targeted by consumer scams in the marketplace than nonveterans? 3) Which scams are military veterans more likely to encounter? 4) Are members of the military who lose money to fraud different from those who do not lose money to fraud?

A key goal of this research is to identify behaviors or other characteristics of military veterans that may make them vulnerable to fraud so that educational materials can be developed that will help them avoid becoming victimized.

## **METHODS**

The survey was administered between October 17 and October 31, 2017 to a sample of 600 US military veterans and 588 nonveterans using NORC's Amerispeak Internet Panel. An additional 152 US military veterans who lost money to consumer fraud completed the survey, using a sample from SSI, another online survey firm. A more complete description of the methodology is attached at the end of this report and can be located here online at <http://www.aarp.org/research/topics/economics/info-2017/military-vet-consumer-fraud.html>

## **Executive Summary**

### **Veterans are more victimized by fraud than nonveterans**

- More veterans have lost money to scams (16%) than nonveterans (8%) during the past five years.

### **Veterans are targeted by a large volume of veteran-specific scams attempts**

- Nearly 8 in 10 veterans (78%) report having received a scam attempt in the last five years that was seeking to take advantage of their status as a military veteran. Examples include improving your VA loan, taking advantage of a little-known government programs for vets or paying for a back, knee or arm brace because of one's military service.

### **Veterans and nonveterans are targeted by a high volume of general scam attempts**

- Veterans and nonveterans alike are targeted by a large volume of various telephone and email scams. Nearly one-quarter (22%) of veterans and one in five (20%) nonveterans report receiving 10 or more suspicious phone calls per week. About four in ten veterans (44%) and nonveterans (41%) receive more than 10 suspicious emails each week. Nearly all veterans (97%) and non-veterans (97%) have received at least one scam attempt in the past five years.

### **Veteran victims of fraud differ from Veteran nonvictims in several ways**

- Victims experienced more negative life events (3.1) than nonvictims (2.2) overall and in the following seven areas:
  - ✓ Had a significant amount of debt. (37% to 24%)
  - ✓ Family or relationship problems. (36% to 26%)
  - ✓ Serious injury or illness myself. (28% to 17%)
  - ✓ Concerns about being lonely. (28% to 12%)
  - ✓ Significant financial loss. (20% to 7%)
  - ✓ Struggled with mental health or addiction issues. (17% to 10%)
  - ✓ Stress associated with moving. (15% to 10%)
- Victims are more likely to:
  - ✓ Trust people who have served in the military more than those who have not. (74% to 61%)
  - ✓ Donate to charities that support our servicemen and veterans. (78% to 68%)
  - ✓ Take chances with their money if they think there is a chance of it paying off. (29% to 21%)
  - ✓ Purchase a product or service in response to a phone call (28% to 11%) or an email (24% to 11%) from someone with whom they had previously not done business.
  - ✓ Do things without thinking through all the alternatives. (30% to 15%)

## DETAILED SURVEY RESULTS

### TARGETING

Veterans and nonveterans were asked about their experiences receiving suspicious phone calls and emails each week. Both groups report receiving a large volume of suspicious telephone calls and emails from individuals trying to get them to buy something. Nearly one quarter (22%) of veterans report receiving 10 or more suspicious phone calls per week, compared to about one in five (20%) nonveterans. When it comes to emails, veterans and nonveterans received about the same volume of suspicious email. About 4 in 10 (44% veterans, 41% nonveterans) reported receiving 10 or more suspicious emails each week.

Regarding general consumer scams, veterans and nonveterans were asked whether they had encountered any of 24 specific consumer scams during the past five years and also within the past year (see Appendix A for a glossary of scams). Nearly all respondents (97% for both groups) reported receiving at least one of these scam pitches in the last five years. Both groups were targeted by an average of 10 *different* types of scams over the past five years. The two groups also reported that seven of those different types of scam interactions occurred during the past year.

The top scams targeting veterans were: credit card scams, tech support scams, travel scams, charity scams and credit repair scams. Similarly, the top scams targeting nonveterans were: credit card scams, tech support scams, travel scams, phishing scams, and credit repair scams. Table 1 shows the percentage of veterans and nonveterans who encountered various types of scams over the past five years.

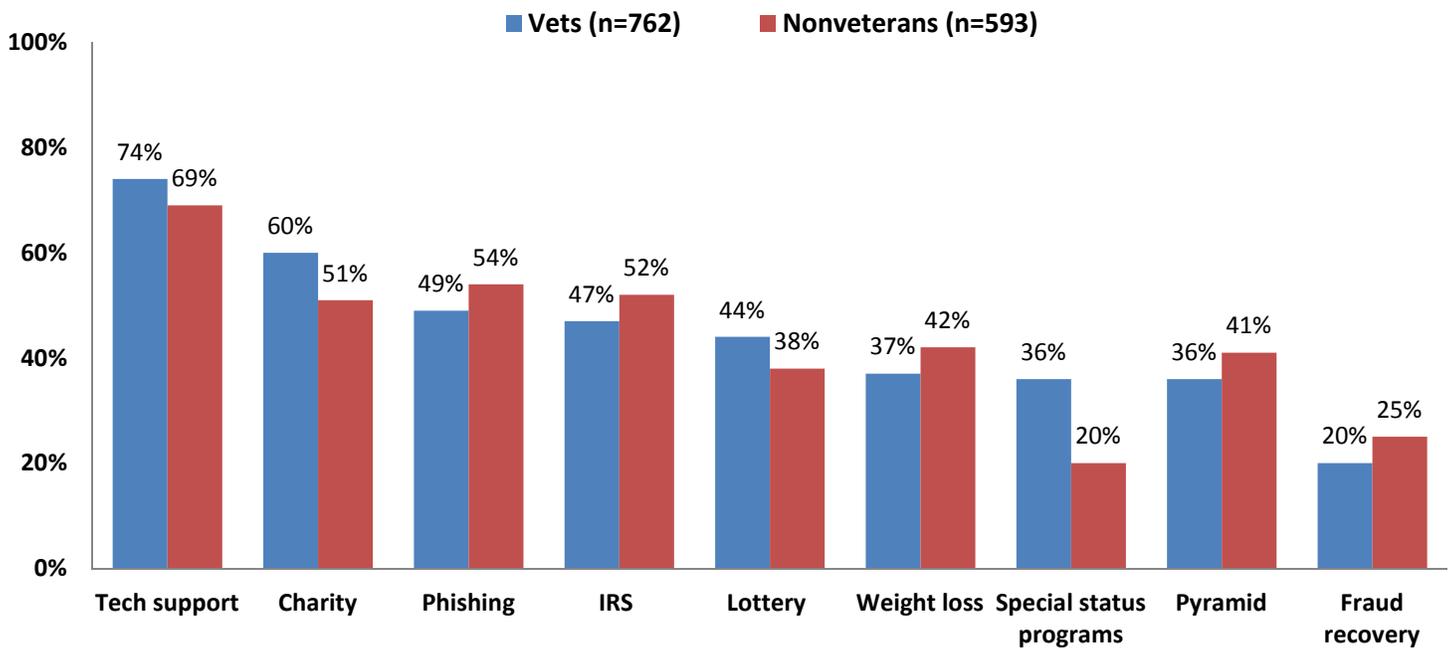
**Table 1.**  
**Scams Encountered by Veterans & Nonveterans in Past 5 Years**

<b>Scam</b>	<b>Veterans (n=762)</b>	<b>Nonveterans (n=593)</b>
<b>Credit Card Scams</b>	75%	70%
<b>Tech Support Scams</b>	74%*	69%
<b>Travel Scams</b>	63%	68%
<b>Charity Scams</b>	60%*	51%
<b>Credit Repair Scams</b>	58%	56%
<b>Phishing Scams</b>	49%	54%*
<b>IRS Scams</b>	47%	52%*
<b>Bogus Debt Collection Scams</b>	45%	45%
<b>Lottery Scams</b>	45%*	38%
<b>Fake Job Scams</b>	44%	48%
<b>Government Grants Scam</b>	38%	37%
<b>Miracle Cure Health Scams</b>	37%	33%
<b>Weight Loss Scams</b>	37%	42%*
<b>Special Status Programs Scam</b>	36%*	20%
<b>Investment Scams</b>	35%	35%
<b>Pyramid Scams</b>	36%	41%*
<b>Mortgage Loan Scams</b>	34%	39%
<b>Business Opportunity Scams</b>	32%	33%
<b>Romance Scams</b>	28%	26%
<b>Psychic Scams</b>	22%	22%
<b>Fraud Recovery Scams</b>	20%	25%*
<b>Grandparent Scams</b>	16%	16%
<b>Rental Scams</b>	12%	15%
<b>Jury Duty Scam</b>	9%	10%
<b>Other Scams</b>	12%	15%

\*Indicates significant difference

While there were many similarities between the scams veterans and nonveterans received, there were also some notable differences. In the past five years, veterans were more targeted by tech support scams, charity scams, lottery scams and special status programs scams. On the other hand, nonveterans were more targeted than veterans by phishing scams, IRS scams, weight loss scams, pyramid scams, and fraud recovery scams.

**Figure 1: Comparison of Veterans and Nonveterans Targeted by Various Scams Over Past 5 Years**



## **VICTIMIZATION**

While both veterans and nonveterans reported being targeted by scammers, veterans were more likely to lose money during such encounters. Survey respondents were asked whether they lost money to any of the fraud scams they encountered. More veterans reported losing money (16%) than nonveterans (8%) during the past five years. The top scams veterans reported losing money to included tech support scams, business opportunities scams, miracle cure scams, charities scams, weight loss scams, and fake job scams. The top scams nonveterans reported losing money to included: tech support scams, weight loss scams, fake jobs, miracle cure scams, charities scams, and pyramid scams. The table below provides the complete list of scams that resulted in actual money lost for veterans and nonveterans within the past five years.

**Table 2.**  
**Victimization of Veterans by Scam Type (in past 5 years)**

<b>Scam</b>	<b>Veterans (n=762)</b>	<b>Nonveterans (n=593)</b>
<b>Tech Support Scams</b>	5.60%	2.80%
<b>Business Opportunities Scams</b>	2.50%	1.10%
<b>Miracle Cure Scams</b>	2.10%	1.40%
<b>Charities Scams</b>	2.40%	1.30%
<b>Weight Loss Scams</b>	2.00%	2.40%
<b>Fake Job Scams</b>	2.00%	1.80%
<b>Travel Scams</b>	1.90%	0.90%
<b>Credit Repair Scams</b>	1.70%	1.00%
<b>Investment Scams</b>	1.50%	0.50%
<b>Credit Cards Scam</b>	1.50%	0.90%
<b>Bogus Debt Scams</b>	1.50%	0.60%
<b>Pyramid Scams</b>	1.30%	1.20%
<b>Government Grant Scams</b>	1.00%	1.00%
<b>Fraud Recovery Scams</b>	1.00%	0.20%
<b>Romance Scams</b>	0.90%	0.40%
<b>Special Status Scams</b>	0.90%	0.40%
<b>Psychic Scams</b>	0.80%	0.70%
<b>Lottery Scams</b>	0.70%	0.80%
<b>Phishing Scams</b>	0.70%	0.50%
<b>Grandparent Scams</b>	0.40%	0.20%
<b>IRS Scams</b>	0.40%	0.70%
<b>Mortgage loan Scams</b>	0.40%	0.20%
<b>Rental Scams</b>	0.30%	0.10%
<b>Jury Duty Scams</b>	0.10%	0.40%

## **VETERAN-SPECIFIC SCAMS**

Veteran respondents were presented with an additional 12 scams that are specific to veterans and asked if they had encountered them. Over three-quarters (78%) had encountered at least one of these scams and more than half (54%) had encountered two or more in the last five years. The veteran-specific scams most commonly reported were donating money to support fellow veterans, taking advantage of little known government programs for military and getting the military to pay for a back, knee or arm brace. While a substantial percentage of veterans received pitches from these additional scams, a relatively small number of them reported losing money to them. Table 3 shows the percentage of veterans who were targeted by each scam and the percentage who reported losing money to that scam.

**Table 3: Scams that Target Veterans Only and Those Who Lost Money in Past 5 Years**

<b>Scam Type</b>	<b>Veterans targeted (n=762)</b>	<b>Veterans who lost money (n=593)</b>
Donate money to support your fellow veterans	62%	1.2%
Take advantage of little known government program for military that could result in lots of cash	33%	0.2%
Pay for a back brace, arm brace or knee brace.	21%	0.1%
Improve the terms of your VA loan	25%	0.3%
Purchase cremation services at a discount because of your military service	20%	0.2%
Go back to school and have it all paid for by the military	21%	0.2%
Reduce taxes you owe because of your military status	18%	0.2%
Get help with prescription drug costs because of your military service	16%	0.3%
Receive help with medical bills	10%	0.2%
Help you qualify for nursing home or assisted living benefits (aid and attendance)	10%	0.1%
Upgrade your military record by providing personal information	5%	0.3%
Receive a lump sum of cash in return for signing over your monthly VA or disability benefit.	5%	0.1%

## **VETERAN VICTIMS VERSUS NONVICTIMS**

The remainder of the report looks at how veterans who reported losing money compare to veterans who did not lose money. By understanding how veteran victims differ from nonvictims, we can help warn veterans about steps they can take to avoid becoming a scam victim.

### **Attitudes and Beliefs**

Respondents were asked a series of questions intended to see how veteran fraud victims differed from veteran nonvictims.

More veteran victims indicated that they had a greater trust in fellow veterans. They were more likely than nonvictims to agree with the statement, “I am more likely to trust a person who has served in the military than someone who has not,” (victims: 74%, nonvictims: 61%). Similarly, veteran victims were more likely than nonvictims to say they donate to charities that support servicemen and veterans (victims: 78%, nonvictims: 68%).

These two findings support previous interviews with convicted con men who say they will frequently use a veteran’s military service against them by pretending to be in the service themselves to build trust, or by claiming the organization they are raising money for supports veterans (Shadel, 2012).

Veteran victims also indicate they are more likely to take chances with their money. Compared to nonvictims, more veteran victims agree with the statement, “I don’t mind taking chances with my money, if I think there’s a chance it will pay off” (victims: 29%, nonvictims: 21%). Veteran victims are also more likely to agree that, “I often do things without thinking through all of the alternatives” (victims: 30%, nonvictims: 15%).

These attitudes towards taking chances with their money and doing things without thinking through the alternatives mirror differences found in previous studies of victims and nonvictims (AARP, 2011). Veteran victims and nonvictims were equally likely to be interested in keeping their eyes and ears open for potential business opportunities. Table 4 shows the results.

**Table 4: Percentage of Respondents Who Agree (Strongly or Somewhat) With Trust Statements**

<b>Statement</b>	<b>Veteran Victims (n=228)</b>	<b>Veteran Nonvictims (n=534)</b>
<b>I don’t mind taking chances with my money, if I think there’s a chance it will pay off.</b>	29%*	21%
<b>I like to keep my eyes and ears open for emerging business opportunities because you never know when something great might come along.</b>	34%	30%
<b>I am more likely to donate to charities that support our servicemen and veterans.</b>	78%*	68%
<b>I am much more likely to trust a person who has previously served in the military.</b>	74%*	61%
<b>I often do things without thinking through all the alternatives.</b>	30%*	15%

\* indicates significant difference

## Marketplace Interaction

One measure of vulnerability to fraud is the willingness to make purchases remotely over the phone or via email from previously unknown callers or email senders. Significantly more veteran victims reported making purchases in response to a telephone call from someone with whom they had previously not done business (28%) than nonvictims (11%). And significantly more victims reported making purchases in response to an email from a sender with whom they had previously not done business (24%) than nonvictims (13%). Similarly, significantly fewer veterans who were victimized reported that they have asked the fundraiser how much money would go to the charity versus the cost of fundraising before donating (30%) than nonvictims (40%).

When it comes to knowing where to check out a charity, very few veterans, victim or not, knew where to check. Around half of veteran respondents said they did not know where to check (victim: 55%; nonvictim: 52%) A total of 68% of veteran victims are signed up for the Do Not Call registry compared to 72% of veteran nonvictims.

**Table 5: Behaviors of veteran victims versus nonvictims**

<b>Behavior</b>	<b>Veteran Victims (n=228)</b>	<b>Veteran Nonvictims (n=534)</b>
<b>Purchased in response to an unknown telemarketer</b>	28%*	11%
<b>Purchased in response to email from previously unknown sender</b>	24%*	13%
<b>Asked a fundraiser where the money goes before buying</b>	30%*	40%
<b>Signed up for Do Not Call</b>	68%	72%
<b>I have more debt than I can handle</b>	16%	10%

\*indicates significant difference

Victims are less likely to say that they have excellent health (victims: 7%, nonvictim: 13%) and more likely to say that they have had fair or poor health (victims: 33%, nonvictims: 23%).

## Negative Life Events

Previous research has shown a correlation between fraud victimization and the presence of negative life events in the lives of the victim. In this survey, veteran victims reported experiencing an average of 3.1 negative life events in the past 12 months, which is significantly more than the veteran nonvictims reported (an average of 2.2). Looking at individual negative life events, significantly more victims reported experiencing a number of specific events more than nonvictims, including: significant amount of debt, family or relationship problems, serious injury or illness yourself, concerns about being lonely, significant financial loss, struggled with mental health or addiction issues and stress associated with moving, see Table 6.

**Table 6: Percentage of veterans experiencing negative life events**

<b>Event</b>	<b>Veteran Victims (n=228)</b>	<b>Veteran Nonvictims (n=534)</b>
Death of a family member or close friend	41%	36%
A serious injury or illness of a family member or close friend	40%	37%
Had a significant amount of debt	37%*	24%
Family or relationship problems	36%*	26%
A serious injury or illness yourself	28%*	17%
Concerns about being lonely	28%*	12%
Significant financial loss	20%*	7%
Retired	17%	17%
Struggled with mental health or addiction issues	17%*	10%
Stress associated with moving	17%*	10%
Diagnosed by a doctor/physician with Post Traumatic Stress Disorder	13%	8%
Lost my job	8%	5%
Went on disability	7%	8%
Got divorced	2%	3%

\*Indicates significant difference

Veteran victims reported receiving more scam calls and emails than veteran nonvictims (Table 7).

**Table 7: Vet Fraud Victim and Nonvictim phone and email volume**

<b>Solicitation Volume</b>	<b>Veteran Victims (n=228)</b>	<b>Veteran Nonvictims (n=534)</b>
10 or more telephone calls/wk	34%*	20%
10 or more emails/wk	50%	43%
20 or more emails/wk	30%*	25%

\*Indicates significant difference

## **Demographics and Fraud Victimization**

The data shows a difference between veteran victims and nonvictims when it comes to both gender and marital status. While women comprised just 7% of the total number of nonvictim veterans, they were 17% of the veterans who were fraud victims. With regard to marital status, only 7% of the veteran nonvictims were widowed, while 15% of the veterans who were scam victims were widowed.

Overall, the veterans served for an average of 7.4 years. Veteran victims served longer on average (8.6 years) compared to veteran nonvictims (6.9 years).

## **DISCUSSION**

This study of veterans and fraud shows that our nation's military veterans, who fought so hard and risked their lives to protect us and the country we live in, are targeted by numerous scams on a daily basis, including many that are specific to their military service. In addition, more veterans report losing money to scams than the general population of nonveterans.

The study also shows that there are certain behavioral, attitudinal and life situation factors that may explain why some veterans fall for scams and other do not. Veteran scam victims are more likely to trust people who have a military background, which could make them vulnerable to "imposters" who claim to have such a military background just to gain their trust. They are also more likely to have experienced negative life events like financial problems, loneliness and mental health and addiction issues, which can contribute to their vulnerability to fraud because coping with negative life events consumes cognitive capacity that might otherwise be used to defend against scam attacks. Veterans who fall prey to fraud are also more likely than nonvictims to admit that they often do things before thinking through the alternatives, which can increase one's vulnerability to making an impulsive and poor decision when confronted with a con man. And finally, victims are more willing to take risks with their money if they think they will pay off. In too many cases, such risks don't pay off.

## **CONCLUSION**

This study of American military veterans and fraud is part of a larger campaign by AARP and the US Postal Inspection Service to education veterans and their loved ones to be able to better resist malicious offers in the marketplace. Our hope is that the insights provided by this research will be widely shared as part of the Operation Protect Veterans campaign. For more information, go to [AARP.org/protectveterans](http://AARP.org/protectveterans).

## APPENDIX A: GLOSSARY OF SCAMS

**IRS Tax Scam** - Someone calls you on the phone to say they work for the IRS and that you owe the IRS money.

**Tech Support Scam** - You receive a message on your phone or computer saying that there is a virus on your computer and you need to take action right away and pay a technician to remove it or purchase virus protection.

**Grandparent Scam** - Someone calls or emails you and says they are your grandchild or other family member and they need you to send them money to help get them out of some sort of trouble.

**Lottery Scam** - Lottery scams often start with a phone call, a letter, or an email telling you that you won money from a lottery or some other type of prize, but you must pay taxes, a fee, or other money to receive the winnings or the prize

**Phishing Scam** - You receive a call, text or email from your bank or another business with whom you do business claiming there is something wrong with your account and asking for personal information to verify the account.

**Romance Scam** - You are contacted by a person on a dating site who pretends to have romantic intentions to gain access to your money, credit cards, property, or identification information

**Jury Duty Scam** - You are contacted by someone telling you that you missed jury duty and there is now a warrant out for your arrest. They tell you that to avoid being arrested, you will need to pay a fine.

**Fake Job Offers** - You see a job opening on Craigslist or other job websites offering opportunities to work at home, be a mystery shopper or some other "too good to be true" sounding job. Usually has an upfront fee you never get back.

**Investment Scam** - Someone contacts you with an offer to make a significant "above market" return for little or no risk. Could be selling oil and gas, binary options, gold coins, real estate, deeds of trust etc.

**Bogus Debt Collection** - A person contacts you and says you owe a past debt, usually one you have never heard of, and threatens to sue if you do not pay it immediately.

**Charity Scam** - You are asked to donate money to a worthy cause like supporting animal rescue, fighting homelessness or to supporting disabled veterans, but the charity is either not registered or keeps most of the money to pay its fundraisers

**Credit Card Scams** - Robo dialers call you telling you they can lower the interest rate on your credit card

**Mortgage Loan scam** - Someone offers to lower the interest rate on your VA or other home mortgage loan, but wants to charge a huge upfront fee to do so.

**Rental Scams** - Someone offers to rent property at a below market rate, but you must pay first and last month's rent upfront and then you never see the "landlord" again or discover the property never existed.

**Government Grant Scam** - Someone calls or writes to you and offers you thousands of dollars in government grants, if you provide your personal information or an upfront fee.

**Psychic Scams** - Someone sends letters and emails saying they can predict the future and that they predict you may have won a large sum of money. They will also say they can remove a curse placed on you. All you need to do is pay a small fee.

**Business Opportunities** - Someone calls over the phone or communicates online offering to help you start your own business selling everything from cell phones to computers to vending machines.

**Weight Loss Scam** - Someone offers a weight loss product that supposedly helps you lose weight fast, but ultimately, it does not work.

**Miracle Medical Cures** - Someone offers a product that claims to stop the aging process or even cure cancer.

**Pyramid Schemes** - Someone offers to let you join a money-making opportunity that allows you to profit from people in a downline below you. Eventually the whole thing collapses because there are not enough people to support the pyramid structure

**Credit Repair** - Someone offers to "fix" your low credit rating for a fee, eliminate credit card or tax debt, or help you get rid of thousands of dollars of credit card debt or money you owe the IRS.

**Fraud Recovery Scam** - Someone calls/emails and says that they can help recover the money you lost in a previous scam, but you must pay an upfront fee.

**"Special Status" Discount** - Someone offers you a discount on goods and services based on your status as a military veteran, a first responder or some other unique role you may have.

**Travel Scam** – Someone offers you a free or heavily discounted cruise or trip to a far off place and all you have to do is pay the taxes or some kind of user fee. It turns out to be a trick to get your credit card number.

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## **Veteran- Specific Scams**

- “Upgrade your military record” and asked for personal identifying information
- Improve the terms of your VA loan
- Donate money to support your fellow veterans who are in need
- Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits
- Receive an immediate, large lump sum of cash in return for signing over your monthly VA or disability benefits
- Reduce taxes you may owe
- Go back to school and have it paid for because of your military service
- Receive help with medical bills because of your military service
- Get help paying prescription drug medication because of your military service
- Help you qualify for nursing home or assisted living benefits because of your military service
- Pay for a free back brace, arm brace, or leg brace because of your military service
- Purchase cremation or burial services at a discount because of your military service

# CONSUMER FRAUD SURVEY 2017

Conducted by NORC at the University of Chicago for AARP

*Interviews: 10/17-10/31/2017*

*1,355 adults, including 762 veterans and 593 non-veterans*

*Margin of error:*

*5.2 percentage points at the 95% confidence level among all adults*

*6.83 percentage points at the 95% confidence level among veterans*

*5.63 percentage points at the 95% confidence level among non-veterans*

*NOTE: All results show percentages among all respondents, unless otherwise labeled.*

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

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	9	100	1
No	91	-	99
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-	-
	N=1,355	N=762	N=593

If "Yes" in VETERAN

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

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	14	-	100
No	86	100	-
DON'T KNOW/SKIPPED ON WEB/REFUSED	-	-	-
	N=1,355	N=762	N=593

**DOV\_VET.**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Non-veteran	93	-	100
Veteran	7	100	-
	N=1,355	N=762	N=593

**Q1\_PHONE.****In a typical week, how many suspicious sounding telephone calls would you say you receive from someone trying to get you to buy something?**

10/17-10/31/2017	Total	Veterans	Non-Veterans
None	13	11	14
1-5	48	46	48
6-9	18	20	18
10-14	11	11	11
15-19	4	3	4
More than 20	5	8	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*
	N=1,355	N=762	N=593

**Q1\_EMAIL.**

In a typical week, how many suspicious looking emails would you say you receive from someone trying to get you to buy something?

10/17-10/31/2017	Total	Veterans	Non-Veterans
None	18	16	18
1-5	28	24	29
6-9	12	15	11
10-14	14	12	14
15-19	7	6	7
More than 20	20	26	20
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	2	2
	N=1,355	N=762	N=593

**Q2\_5YR.**

Consumer fraud is increasing in the United States. Many people receive suspicious calls, emails and letters each day. Below are descriptions of a variety of scams that can be found in the marketplace. Please indicate which of the scams you have personally encountered by phone, email, or letters in the past five years, since 2012.

Please note that we are interested to know if you received any of these pitches, even if you never responded to them.

**[Summary of "Yes" responses]**

10/17-10/31/2017	Total	Veterans	Non-Veterans
IRS Tax Scam	52	46	52
Tech Support Scam	69	73	69
Grandparent Scam	16	16	16
Lottery Scam	39	45	38
Phishing Scam	53	49	54
Romance Scam	26	28	26
Jury Duty Scam	10	9	10
Fake Job Offers	48	44	48
Investment Scam	36	35	36
Bogus Debt Collection	45	45	45
Charity Scam	51	60	51
Credit Card Scams	71	75	70
Mortgage Loan scam	38	34	39
Rental Scam	15	12	15
Government Grant Scam	37	37	37
Psychic Scams	22	22	22
Business Opportunities	33	32	33
Weight Loss Scam	42	37	42

Miracle Medical Cures	33	37	33
Pyramid Schemes	40	36	41
Credit Repair	56	58	56
Fraud Recovery Scam	24	20	25
"Special Status" Discount	21	36	20
Travel Scam	67	63	68
Other (first response)	15	12	15
Other (second response)	5	4	5
Other (third response)	3	2	3
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

#### Scam5Yr.

**COMPUTED: number of scams encountered in last 5 years (including other)**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Mean number of scams encountered	10	10	10
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

*If any "Yes" to scams in Q2\_5YR*

#### Q2\_1YR.

**[If encountered more than one scam] Among the variety of scams that you have indicated that you have personally encountered by phone, email, or letters in the past five years, please indicate which of the following you have personally encountered in the past 12 months.**

**[If encountered one scam] Regarding the scam you have indicated that you have personally encountered by phone, email, or letters in the past five years, did it happen in the past 12 months?**

**We are interested to know if you received any of these pitches, even if you never responded to them.**

#### [Summary of "Yes" responses]

10/17-10/31/2017	Total	Veterans	Non-Veterans
IRS Tax Scam	74	71	74
Tech Support Scam	69	75	68
Grandparent Scam	62	56	62
Lottery Scam	53	49	54
Phishing Scam	70	76	69
Romance Scam	69	75	69
Jury Duty Scam	55	48	56
Fake Job Offers	57	52	58
Investment Scam	58	60	58
Bogus Debt Collection	69	67	69

Charity Scam	74	74	74
Credit Card Scams	77	71	78
Mortgage Loan scam	67	67	67
Rental Scam	64	43	65
Government Grant Scam	70	63	70
Psychic Scams	56	58	56
Business Opportunities	66	63	66
Weight Loss Scam	72	65	72
Miracle Medical Cures	69	68	69
Pyramid Schemes	62	63	62
Credit Repair	73	70	74
Fraud Recovery Scam	64	69	64
"Special Status" Discount	60	63	60
Travel Scam	75	75	75
Other (first response)	15	12	15
Other (second response)	5	4	5
Other (third response)	3	2	3

N=1,308

N=745

N=570

\*Base refers to "encountered scam in the past five years". Base sizes of individual scams depend on answer in Q2\_5YR

### Scam1Yr.

**COMPUTED: number of scams encountered in last 12 months (including other)**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Mean number of scams encountered	7	7	7

N=1,315

N=745

N=570

### Q3.

**Thinking about the scams we have shown you in this survey and others you might have encountered in the past five years, did any of them result in you losing any money?**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	8	16	8
No	91	84	92
Not sure	-	-	-
DON'T KNOW/SKIPPED ON WEB/REFUSED	*	*	*

N=1,355

N=762

N=593

### DOV\_FRAUD.

10/17-10/31/2017	Total	Veterans	Non-Veterans
Non-victim	92	84	92
Victim	8	16	8

N=1,355

N=762

N=593

If "Yes" in Q2\_5YR and "Yes" in Q3 Q4\_5YR.

What kind of scam was it that resulted in you losing money in the past five years?

[Summary of "Yes" responses]

10/17-10/31/2017	Total	Veterans	Non-Veterans
IRS Tax Scam	12	5	13
Tech Support Scam	37	38	37
Grandparent Scam	17	14	17
Lottery Scam	19	8	21
Phishing Scam	13	8	14
Romance Scam	17	16	17
Jury Duty Scam	20	7	21
Fake Job Offers	31	22	32
Investment Scam	15	23	14
Bogus Debt Collection	15	20	14
Charity Scam	26	24	26
Credit Card Scams	15	13	15
Mortgage Loan scam	6	7	6
Rental Scam	9	19	8
Government Grant Scam	17	12	18
Psychic Scams	23	15	24
Business Opportunities	28	36	27
Weight Loss Scam	45	27	47
Miracle Medical Cures	38	31	39
Pyramid Schemes	25	20	26
Credit Repair	19	17	20
Fraud Recovery Scam	10	24	8
"Special Status" Discount	19	15	20
Travel Scam	14	18	13
Other (first response)	2	4	2
Other (second response)	1	1	1
Other (third response)	1	1	1

N=278

N=228

N=50

\*Base refers to "lost any money on a scam in the past five years". Base sizes of individual scams depend on answer in Q2\_5YR

If "Yes" in Q3 and "Yes" in Q4\_5YR

Q4\_1YR.

[If lost money in more than one scam] Did any of the scam(s) listed below resulted in you losing money in the past 12 months? [If lost money in one scam] Regarding the scam you have indicated that resulted in you losing money in the past five years, did it happen in the past 12 months?

[Summary of "Yes" responses]

10/17-10/31/2017	Total	Veterans	Non-Veterans
IRS Tax Scam	100	100	100
Tech Support Scam	100	100	100
Grandparent Scam	100	100	100
Lottery Scam	100	100	100
Phishing Scam	50	48	50
Romance Scam	100	100	100
Jury Duty Scam	100	100	100
Fake Job Offers	100	100	100
Investment Scam	100	100	100
Bogus Debt Collection	100	100	100
Charity Scam	100	100	100
Credit Card Scams	100	100	100
Mortgage Loan scam	13	64	5
Rental Scam	100	100	100
Government Grant Scam	100	100	100
Psychic Scams	100	100	100
Business Opportunities	100	100	100
Weight Loss Scam	100	100	100
Miracle Medical Cures	100	100	100
Pyramid Schemes	100	100	100
Credit Repair	100	100	100
Fraud Recovery Scam	100	100	100
"Special Status" Discount	100	100	100
Travel Scam	100	100	100
Other (first response)	1	1	*
Other (second response)	*	*	*
Other (third response)	1	*	1

\* Base sizes of individual scams depend on answer in Q4\_5YR

If Veteran

**Q5\_VET\_5YR.**

Below are solicitations you might have received because of your military service. Please indicate which of these requests, if any, you have received in the past five years. Solicitations that asked/offered you to...

We are interested to know if you received any of these, even if you never responded to them.

**[Summary of “Yes” responses]**

10/17-10/31/2017	Veterans 10/17-10/31/2017
“Upgrade your military record” and asked for personal identifying information	5
Improve the terms of your VA loan	25
Donate money to support your fellow veterans who are in need	62
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	33
Receive an immediate, large lump sum of cash in return for signing over your monthly VA or disability benefits	5
Reduce taxes you may owe	18
Go back to school and have it paid for because of your military service	21
Receive help with medical bills because of your military service	10
Get help paying prescription drug medication because of your military service	16
Help you qualify for nursing home or assisted living benefits because of your military service	10
Pay for a free back brace, arm brace, or leg brace because of your military service	21
Purchase cremation or burial services at a discount because of your military service	20
Other	4

N=762

If Veteran

**VetScam5Yr.**

**COMPUTED: number of VET scams encountered in last 5 years (including other)**

10/17-10/31/2017	Veterans
Mean number of scams encountered	2

N=762

If Veteran and “Yes” in any VET scam at Q5\_VET\_5YR

**Q5\_VET\_1YR.**

[If encountered more than one vet scam] Among the variety of solicitations that you have indicated that you have personally encountered by phone, email, or letters in the past five years, please indicate which of the following you have personally encountered in the past 12 months.

[If encountered one vet scam] Regarding the solicitation you have indicated that you have personally encountered by phone, email, or letters in the past five years, did it happen in the past 12 months?

We are interested to know if you received any of these, even if you never responded to them.

**[Summary of “Yes” responses]**

10/17-10/31/2017	Veterans 10/17-10/31/2017
“Upgrade your military record” and asked for personal identifying information	100
Improve the terms of your VA loan	100
Donate money to support your fellow veterans who are in need	100
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	100
Receive an immediate, large lump sum of cash in return for signing over your monthly VA or disability benefits	100
Reduce taxes you may owe	100
Go back to school and have it paid for because of your military service	100
Receive help with medical bills because of your military service	100
Get help paying prescription drug medication because of your military service	100
Help you qualify for nursing home or assisted living benefits because of your military service	100
Pay for a free back brace, arm brace, or leg brace because of your military service	100
Purchase cremation or burial services at a discount because of your military service	100
Other	80

\* Base sizes of individual scams depend on answer in Q5\_VET\_5YR

N=762

If Veteran and “Yes” in any VET scam at Q5\_VET\_5YR

**VetScam1Yr.**

**COMPUTED: number of VET scams encountered in last 1 years (including other)**

10/17-10/31/2017	Veterans
Mean number of scams encountered	3

N=610

If Veteran and “Yes” in any VET scam at Q5\_VET\_5YR

**Q6\_VET\_5YR.**

**Thinking about all the solicitations related to your status as a veteran you may have received in the past five years, did any of them result in you losing money?**

10/17-10/31/2017	Veterans 10/17-10/31/2017
Yes	3
No	97
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=610

If Veteran and “Yes (lost money in past 5 years)” at Q6\_VET\_5YR

**Q6\_VET\_5YR.**

**What kind of scam was it that resulted in you losing money in the past five years?**

**[Summary of “Yes” responses]**

10/17-10/31/2017	Veterans 10/17-10/31/2017
“Upgrade your military record” and asked for personal identifying information	49
Improve the terms of your VA loan	35
Donate money to support your fellow veterans who are in need	59
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	30
Receive an immediate, large lump sum of cash in return for signing over your monthly VA or disability benefits	30
Reduce taxes you may owe	28
Go back to school and have it paid for because of your military service	39
Receive help with medical bills because of your military service	32
Get help paying prescription drug medication because of your military service	38
Help you qualify for nursing home or assisted living benefits because of your military service	21
Pay for a free back brace, arm brace, or leg brace because of your military service	16
Purchase cremation or burial services at a discount because of your military service	49
Other	69

*\*Base refers to “lost any money on a veteran scam in the past five years”. Base sizes of individual scams depend on answer in Q5\_VET\_5YR*

If Veteran and “Yes (lost money in past 5 years)” at Q6\_VET\_5YR

**Q6\_VET\_1YR.**

[If lost money on more than one vet scam] Did any of the scam(s) listed below resulted in you losing money in the past 12 months?

[If lost money on one vet scam] Regarding the scam you have indicated that resulted in you losing money in the past five years, did it happen in the past 12 months?

[Summary of “Yes” responses]

10/17-10/31/2017	Veterans 10/17-10/31/2017
“Upgrade your military record” and asked for personal identifying information	100
Improve the terms of your VA loan	100
Donate money to support your fellow veterans who are in need	100
Take advantage of little-known government programs for military that could result in thousands of dollars of increased benefits	100
Receive an immediate, large lump sum of cash in return for signing over your monthly VA or disability benefits	100
Reduce taxes you may owe	100
Go back to school and have it paid for because of your military service	100
Receive help with medical bills because of your military service	100
Get help paying prescription drug medication because of your military service	100
Help you qualify for nursing home or assisted living benefits because of your military service	100
Pay for a free back brace, arm brace, or leg brace because of your military service	100
Purchase cremation or burial services at a discount because of your military service	100
Other	-

*\*Base refers to “lost any money on a veteran scam in the past five years”. Base sizes of individual scams depend on answer in Q5\_VET\_1YR*

**Q7.**

Thinking about each of the following statements, please indicate how much you agree or disagree with each one. Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree?

Total 10/17-10/31/2017	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	DK/SKP/ REF
I don't mind taking chances with my money, if I think there's a chance it may pay off.	3	19	29	47	2
I like to keep my eyes and ears open for emerging business opportunities because you never know when something great might come along.	10	30	25	33	1
I am more likely to donate to charities that support our servicemen and veterans.	17	41	28	13	*
I am more likely to trust a person who has previously served in the military.	7	40	31	20	2
I often do things without thinking through all the alternatives.	4	17	25	53	1

N=1,355

Veterans 10/17-10/31/2017	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	DK/SKP/ REF
I don't mind taking chances with my money, if I think there's a chance it may pay off.	4	18	28	49	*
I like to keep my eyes and ears open for emerging business opportunities because you never know when something great might come along.	8	23	33	36	*
I am more likely to donate to charities that support our servicemen and veterans.	23	46	17	13	*
I am more likely to trust a person who has previously served in the military.	14	48	24	13	*
I often do things without thinking through all the alternatives.	5	13	28	54	1

N=762

Non-veteran 10/17-10/31/2017	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	DK/SKP/ REF
I don't mind taking chances with my money, if I think there's a chance it may pay off.	3	19	29	47	2
I like to keep my eyes and ears open for emerging business opportunities because you never know when something great might come along.	10	31	24	33	1
I am more likely to donate to charities that support our servicemen and veterans.	16	40	29	13	1
I am more likely to trust a person who has previously served in the military.	7	40	31	20	2
I often do things without thinking through all the alternatives.	3	18	25	53	1

N=593

**Q8.**

Thinking about your personal debt on which you currently make interest payments like your mortgages, credit cards, personal, or car loans, would you say that the amount of debt you currently have is more than you can handle financially, about as much as you can handle financially, or you could handle more debt.

10/17-10/31/2017	Total	Veterans	Non-Veterans
I have more debt than I can handle financially	20	11	20
I have about as much debt as I can handle financially	40	39	40
I could handle more financial debt	20	23	19
I do not have any personal debt	19	26	19
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	1	2

N=1,355

N=762

N=593

**Q9\_CALL.**

Have you ever purchased a product or service in response to a call from a telemarketer with whom you had not previously done business?

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	8	14	8
No	90	86	90
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	-	2

N=1,355

N=762

N=593

**Q9\_EMAIL.**

Have you ever purchased a product or service in response to an email you received from a company with whom you had not previously done business?

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	11	15	11
No	88	84	88
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	1

N=1,355

N=762

N=593

**Q10.**

Thinking about donations you have made to charity in the past, have you ever asked the fundraiser how much of your donation would go to the charitable purpose versus to the cost of fundraising BEFORE you donated?

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	29	39	28
No	51	42	52
I have not donated to charity in the past	18	19	18
DON'T KNOW/SKIPPED ON WEB/REFUSED	2	*	2

N=1,355

N=762

N=593

**Q11.**

If you wanted to verify that a charity or fundraiser was legally authorized to raise money in your state, where or to whom would you turn?

**[CODED OPEN-END RESPONSE]**

10/17-10/31/2017	Total	Veterans	Non-Veterans
State Attorney General's Office	8	6	8
Better Business Bureau	13	17	13
Secretary of State's Office	1	3	1
Charity Navigator	3	2	3
Local police or sheriff's office	2	1	2
Mayor's office	*	1	-
Internet/Google	13	15	13
Don't Know	56	51	56
SKIPPED ON WEB/REFUSED	7	7	7
	N=1,355	N=762	N=593

**Q12. Are you currently signed up for the "Do Not Call" registry?**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Yes	61	71	60
No	38	28	38
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	1	2
	N=1,355	N=762	N=593

**Q13. In the past 12 months, would you say your health has been excellent, good, fair, or poor?**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Excellent	16	12	16
Very good	28	25	28
Good	35	38	35
Fair	13	18	13
Poor	7	7	7
DON'T KNOW/SKIPPED ON WEB/REFUSED	1	*	1
	N=1,355	N=762	N=593

**Q14.**

In the past 12 months, please indicate which of the following life events you have experienced.

**[Summary of “Yes” responses]**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Lost your job	9	5	10
Stress associated with moving	15	11	15
Retired	11	17	10
Death of a family member or close friend	36	37	36
Significant financial loss	11	9	12
Got divorced	3	2	3
Had a significant amount of debt	33	26	34
A serious injury or illness to yourself	13	19	13
A serious injury or illness of a family member or close friend	34	37	34
Concerns about being lonely	27	15	28
Family or relationship problems	35	27	36
Went on disability	6	8	6
Struggled with mental health or addiction issues	17	11	18
Diagnosed by a doctor or physician with Post Traumatic Stress Disorder	5	9	4
Other	58	66	57
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**LifeEvent.**

**COMPUTED: number of life events encountered in last 12 months (excluding other)**

10/17-10/31/2017	Total	Veterans	Non-Veterans
Mean number of life events encountered	3	2	3
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

*If Veteran*

**Q16.**

**What years did you serve?**

10/17-10/31/2017	Veterans
Computed: Mean Years of Service	7
	<i>N=753 (among vets who reported years of service)</i>

If Veteran

**Q17.**

**What branch of the military did you serve?**

10/17-10/31/2017	Veterans
Navy	23
Army	40
Air Force	17
Marines	10
Reserves	5
Other	5
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=762

If Veteran

**Q18.**

**Have you been on disability as a result of your military service at any time in the past 5 years?**

10/17-10/31/2017	Veterans
Yes	20
No	79
DON'T KNOW/SKIPPED ON WEB/REFUSED	1

N=762

If "Yes" in Q18

**Q18a.**

**Briefly describe the nature of your disability**

**[OPEN-END REPONSE, NOT CODED OR TABULATED]**

**P\_PANEL.**

**Sample Source**

	Total	Veterans	Non-Veterans
AmeriSpeak	99	89	100
Opt-in panel (SSI)	1	11	-

N=1,355

N=762

N=593

**SURV\_MODE.**

**Survey interview mode**

	Total	Veterans	Non-Veterans
Online	85	83	86
Phone	15	17	14

N=1,355

N=762

N=593

**DEVICE.****Device**

	Total	Veterans	Non-Veterans
Telephone interview	15	17	14
Desktop	39	57	37
Smartphone	43	22	45
Tablet	4	5	4
Unknown	-	-	-
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**GENDER.****Respondent Gender**

	Total	Veterans	Non-Veterans
Male	48	92	45
Female	52	8	55
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**AGE.****Respondent Age**

	Total	Veterans	Non-Veterans
Mean Age	47	61	46
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**AGE4.****Age – 4 categories**

	Total	Veterans	Non-Veterans
18-29	21	5	22
30-44	25	12	27
45-59	25	23	26
60+	28	60	25
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**AGE7.****Age – 7 categories**

	Total	Veterans	Non-Veterans
18-24	12	3	13
25-34	20	6	21
35-44	14	8	15
45-54	16	13	17
55-64	17	19	17
65-74	14	29	13
75+	6	22	4
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**RACETHNICITY.****Respondent Combined race/ethnicity**

	Total	Veterans	Non-Veterans
White, non-Hispanic	64	78	63
Black, non-Hispanic	12	11	12
Other, non-Hispanic	1	1	1
Hispanic	16	7	17
2+, non-Hispanic	5	2	5
Asian, non-Hispanic	3	*	3
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

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

	Total	Veterans	Non-Veterans
No formal education	-	-	-
1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> , or 4 <sup>th</sup> grade	-	-	-
5 <sup>th</sup> or 6 <sup>th</sup> grade	-	-	-
7 <sup>th</sup> or 8 <sup>th</sup> grade	1	*	1
9 <sup>th</sup> grade	-	*	*
10 <sup>th</sup> grade	1	1	1
11 <sup>th</sup> grade	5	1	6
12 <sup>th</sup> grade, no diploma	3	2	4
High school graduate – high school diploma or equivalent (GED)	29	30	29
Some college, no degree	24	23	24
Associate degree	10	11	10
Bachelor's degree	14	18	14
Master's degree	10	9	10
Professional or doctorate degree	2	3	2
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

## EDUC4.

### Respondent 4-level education

	Total	Veterans	Non-Veterans
No high school diploma	11	5	11
High school graduate or equivalent	29	30	29
Some college	34	34	34
Bachelor's degree or above	26	31	26
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

## MARITAL.

### Respondent Marital status

	Total	Veterans	Non-Veterans
Married	49	61	48
Widowed	7	8	7
Divorced	11	12	11
Separated	2	3	2
Never married	26	10	28
Living with partner	5	6	5
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

## EMPLOY.

### Respondent Current employment status

	Total	Veterans	Non-Veterans
<b>Working (NET)</b>	<b>54</b>	<b>47</b>	<b>55</b>
Working – as a paid employee	49	39	50
Working – self-employed	5	9	5
<b>Not working (NET)</b>	<b>46</b>	<b>53</b>	<b>45</b>
Not working – on temporary layoff from a job	1	0	1
Not working – looking for work	7	2	8
Not working – retired	18	44	16
Not working – disabled	10	7	10
Not working – other	9	1	10
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

## INCOME.

### Respondent Household income

	Total	Veterans	Non-Veterans
<b>Less than \$50,000 (NET)</b>	<b>49</b>	<b>44</b>	<b>50</b>
Less than \$5,000	3	2	3
\$5,000 to \$9,999	4	1	5
\$10,000 to \$14,999	4	3	4
\$15,000 to \$19,999	6	6	6
\$20,000 to \$24,999	9	4	10
\$25,000 to \$29,999	5	4	5
\$30,000 to \$34,999	5	7	5
\$35,000 to \$39,999	6	6	6
\$40,000 to \$49,999	8	12	7
<b>\$50,000 or more (NET)</b>	<b>51</b>	<b>56</b>	<b>50</b>
\$50,000 to \$59,999	13	10	13
\$60,000 to \$74,999	8	9	8
\$75,000 to \$84,999	4	6	4
\$85,000 to \$99,999	7	7	7
\$100,000 to \$124,999	8	10	7
\$125,000 to \$149,999	4	5	4
\$150,000 to \$174,999	3	3	3
\$175,000 to \$199,999	1	3	1
\$200,000 or more	3	3	3

N=1,355

N=762

N=593

## REGION4.

### Region – 4 level

	Total	Veterans	Non-Veterans
Northeast	18	13	18
Midwest	21	22	21
South	38	42	37
West	24	23	24

N=1,355

N=762

N=593

**REGION9.****Region – 9 level**

	Total	Veterans	Non-Veterans
New England	5	4	5
Mid-Atlantic	13	9	13
East North Central	14	15	14
West North Central	6	7	6
South Atlantic	20	24	20
East South Central	6	7	6
West South Central	12	12	12
Mountain	7	9	7
Pacific	16	14	17

N=1,355

N=762

N=593

**METRO.****Metropolitan area flag**

	Total	Veterans	Non-Veterans
Non-metro area	11	13	11
Metro area	89	87	89

N=1,355

N=762

N=593

**INTERNET.****Household internet access**

	Total	Veterans	Non-Veterans
Non-internet household	19	14	19
Internet household	81	86	81

N=1,355

N=762

N=593

**HOUSING.****Home ownership**

	Total	Veterans	Non-Veterans
Owned or being bought by you or someone in your household	65	75	64
Rented for cash	33	23	34
Occupied without payment of cash rent	2	2	2

N=1,355

N=762

N=593

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

	Total	Veterans	Non-Veterans
A one-family house detached from any other house	69	73	68
A one-family house attached to one or more houses	8	6	8
A building with 2 or more apartments	18	16	18
A mobile home or trailer	5	5	5
Boat, RV, van, etc.	*	*	-
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

**PHONESERVICE.****Telephone service for the household**

	Total	Veterans	Non-Veterans
Landline telephone only	8	10	8
Have a landline, but mostly use cellphone	28	27	28
Have a cellphone, but mostly use landline	19	26	18
Cellphone only	44	35	44
No telephone service	2	2	2
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

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

	Total	Veterans	Non-Veterans
1	18	21	18
2	36	44	36
3	16	18	16
4	16	9	17
5	8	4	9
6+	5	4	5
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

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

	Total	Veterans	Non-Veterans
0	97	100	97
1	3	*	3
2	*	*	*
3	-	-	-
	<i>N=1,355</i>	<i>N=762</i>	<i>N=593</i>

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

	Total	Veterans	Non-Veterans
0	88	92	87
1	10	7	10
2	3	*	2
3	*	*	*
4	-	-	-

N=1,355

N=762

N=593

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

	Total	Veterans	Non-Veterans
0	87	91	87
1	9	6	9
2	4	2	4
3	*	2	*
4	-	-	-
5	-	-	-

N=1,355

N=762

N=593

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

	Total	Veterans	Non-Veterans
0	85	89	85
1	12	9	12
2	3	1	3
3	*	*	-
4	-	-	-
5	-	-	-

N=1,355

N=762

N=593

**HH180V. Number of HH members age 18+**

	Total	Veterans	Non-Veterans
1	22	23	21
2	51	56	51
3	16	14	16
4	7	6	7
5	3	1	3
6	1	*	1
7	1	-	1
8	-	-	-
9	*	*	-

N=1,355

N=762

N=593

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AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into 'Real Possibilities' by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a trusted source for news and information, AARP produces the world's largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit [www.aarp.org](http://www.aarp.org) or follow @aarp and our CEO @JoAnn\_Jenkins on Twitter.

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**AARP Research** | For more information about this survey and the issue,  
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# CONSUMER FRAUD SURVEY 2017

## AARP

### AMERISPEAK FIELD REPORT

November 6, 2017

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**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 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).