

AARP Consumer Fraud in America Survey: The Black Experience

Methodology Report

AARP fielded the 2020 Fraud Survey in late 2020 to help understand the similarities and differences regarding knowledge of and experience with consumer scams across the Latino and Black populations, compared to other racial groups.

The sampling methodology was designed to collect sufficient sample sizes to provide reliable estimates of scam awareness and experience and enable exploring differences across racial groups. The sample sizes for each group are summarized in the table below.

Sample segment	Unweighted count	National sample weighted count	Racial group weighted count
Total sample	N=2808	NA	NA
Racial groups			
Black	N=1128	N=358	N=1128
Latino	N=1103	N=274	N=1103
White/other*	N=577 (White = 504 and other n=73)	N=1795	N=577
Age groups			
Age 18 to 49	N=1128	N=1208	N=1690
Age 50+	N=1680	N=1219	N=1118

*Note the sample distribution among other races included in the White/other classification are composed of the following unweighted counts: Asian Americans (n=49), Middle Eastern or Arab (n=12), American Indian/Native American (n=5) and other (n=7).

The large samples of Latino and Black respondents allow for in-depth analysis of both populations and to explore how awareness and susceptibility to scams varies among them and in comparison to Whites/other.

The survey was fielded between September 14- October 2, 2020. The data was collected using a mixed mode methodology employing both web-based and telephone (landline and cell) interviews to optimize coverage of each population.

1,400 telephone interviews were conducted by live callers and 1,408 web-based respondents were recruited through text or email invitations. Respondents were randomly selected via deduped lists so that each respondent only had one opportunity to participate in the study. Respondents had the ability to complete the interview in either English or Spanish, with 19% of the overall weighted sample taking the survey in Spanish, including 47% of Latino respondents.

Racial group sample margin of error

The primary analysis was focused on racial group comparisons. As a result, the margin of error for each racial group is listed below. Please note that the margin of error does not take into account the weighting used for each of the racial groups.

Racial groups	Unweighted counts	Margin of error
Black	N=1128	+/- 3%
Latino	N=1103	+/- 3%
White/other	N=577	+/- 4%

In addition to being outside the scope of the primary analysis, a total sample margin of error is not reported due to the imbalance of the three racial group samples. For example, the over sampling of the Latinos (N=1103) and Black (N=1128) populations in comparison to Whites/others (N=577) resulted in low weighting efficiency: only 38.4%. Generally, weighting efficiency levels below 80% should be used with caution. As the summary table below illustrates, the unweighted sample distribution relative to the population is mismatch (e.g. Whites/other represent 78% of the national population but only 21% of the sample).

Racial groups	Unweighted sample counts	Unweighted racial group sample distribution	US Census racial group benchmarks
Black	N=1128	40%	12%
Latino	N=1103	39%	17%
White/other	N=577	21%	78%

As a result, to provide the most accurate results, only the margin of error for individual racial groups is reported.

Survey instrument and data quality control

The questionnaire was programmed and hosted in Decipher software. Quality checks were applied to the online survey to remove speeders, straight liners, and other respondents who provided erroneous data.

Cooperation and refusal rate

The telephone cooperation rate was measured using AAPOR's cooperation rate 3 method. The refusal rate was measured using AAPOR's refusal rate 3 method. The response rate was measured using AAPOR's response rate 3 method.

Cooperation Rate	Refusal Rate	Response Rate
30%	3%	1%

Source: AAPOR Outcome Rate Calculator Version 4.0, May, 2016.

Telephone sample dispositions

Following are the final sample dispositions for the telephone segment of data collection:

Add To Do-Not-Call List	19
Answering Machine	118945
Busy	2596
Callback	5087
Quota Filled	404
Claims Previous Interview	3
Completes	1400
Contacted Cell Phone	11
Hard And Soft Refusals	3142
Language Barrier	550
Mid-Term Callback	20
No Answer	25560
No Such Person	66
Non-Residential	70
Non-Working Number	4901
Not Correct Company	7
Other Phone Problems - Fax/Modem	221
Qualified Refusals & Break-Offs- Screener	156
Total	212997

Web complete metrics

Partial Completes	367
Terminates	1014
Over- quota	1428
Qualified Completes	1408

Weighting

Two sample weights were constructed for the database: 1) a US national sample weight and 2) a racial group sample weight. Rim weighting was employed to compute both weights. The US census data used for the weighting included the seven population benchmarks listed in table 1.

Table 1: Population benchmarks Adults 18+		National sample	Racial group benchmarks		
			Whites/Other	Latino	Black
Age	Age_18_to_34	29%	26%	38%	33%
	Age_35_to_49	24%	23%	29%	25%
	Age_50_to_64	25%	26%	21%	24%
	Age_65_Plus	22%	25%	12%	17%
Census division	New England	5%	5%	3%	3%
	Mid Atlantic	13%	13%	10%	13%
	East North Cent	14%	16%	6%	13%
	West North Cent	6%	8%	2%	3%
	South Atlantic	20%	18%	18%	35%
	East South Cent	6%	6%	2%	9%
	West South Cent	12%	10%	20%	14%
	Mountain	8%	8%	10%	2%
Education	Pacific	16%	15%	28%	7%
	HS or less	37%	33%	58%	43%
	Some college/Associate	28%	27%	24%	30%
	Bachelors	22%	25%	13%	17%
Gender	Post graduate	13%	15%	5%	10%
	Male	48%	48%	50%	45%
Hispanic	Female	52%	52%	50%	55%
	Hispanic	17%	0%	100%	0%
Marital	Not Hispanic	83%	100%	0%	100%
	Married	53%	56%	48%	33%
Race	Not married	47%	44%	52%	67%
	White	77%	88%	89%	0%
	Black	13%	0%	5%	100%
Sample size	Other Race	10%	12%	7%	0%
		N=2808	N=577	N=1103	N=1128

Each racial group was weighted separately according to its population benchmarks. After weights had been created for each ethnic group, the data was merged into a single data file.