

A solid green rectangular bar is positioned in the top left corner of the page. At its bottom right corner, there is a small, solid gold square. A thin grey line extends horizontally from the right side of this square across the page.

***Whose Credit is it
Anyway?***

**A Survey of Washington
State Adults 18+ About
Security Freeze Legislation**

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January 2007



Whose Credit is it Anyway?

**A Survey of Washington State Adults 18+
About Security Freeze Legislation**

**Data Collected by Woelfel Research, Inc.
Report Prepared by Jennifer H. Sauer**

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Acknowledgements

AARP staff from the Washington State Office, State Affairs, and Knowledge Management contributed to the design and implementation of this study. Special thanks go to AARP staff including Doug Shadel, Karla Pak, Lauren Moughan, and Jason Erskine of AARP Washington; Rachele Cummins, Jennifer Leslie, and Darlene Matthews of Knowledge Management; Robin Cohen of Procurement and Contract Management; and Michael Schuster of the Office of General Counsel. John Woelfel of Woelfel Research, Inc. delivered a timely and high quality survey. Jennifer H. Sauer, AARP Knowledge Management, designed the survey and authored the report. For more information, contact Jennifer H. Sauer at (202) 434-6207 or jsauer@aarp.org.

Background

With an estimated annual cost of about \$50 billion to businesses and about \$5 billion to individuals, identity theft is becoming one of the fastest growing financial crimes in the country.¹ In their latest report, the Federal Trade Commission estimated that approximately 10 million Americans are victims of this crime each year. Additionally, the FTC's data showed that over three-quarters of complaints regarding identity theft were made by people younger than 50 years old, and only 16 percent of such complaints were made by people ages 50 to 64. Even fewer complaints of identity theft came from people age 65 or older. However, in a landmark survey of adults nationwide age 18 and older, older consumers were found to be disproportionately more vulnerable and susceptible to unfair or deceptive business practices – adults age 75 and older are twice as vulnerable to identity theft than those ages 65 to 74, and three times more vulnerable to this type of crime than those younger than 65.²

According to the Federal Trade Commission, in 2005 Washington ranked 7th in the nation in number of identity theft victims. Moreover, Seattle was the top city in the state with the most reported identity theft complaints. Given the serious security, financial, and personal losses produced by identity theft, both federal and state policies have been implemented to protect financial and personal identity information. For instance, the Fair and Accurate Transactions Act of 2003 is designed to help identity theft victims restore their credit.³

On a state level, some states have implemented, and many are currently considering, Security Freeze legislation that would enable consumers to freeze or lock their credit files from view by a third party without their consent or authorization. This service would keep identity thieves from opening new credit lines in the name of a potential victim, even if the thief has the victim's full name or Social Security number. In short, if passed, consumers in the state can request that a consumer reporting agency place a freeze on their credit file, and in turn, the agency (credit bureau) will not release the consumers' credit information without their written consent. The consumer will have the ability to lift the freeze at any time. Some state legislation includes charging consumers fees for placing and lifting the freeze, or exempting identity theft victims from paying any fees altogether. Washington currently has a limited credit freeze law which allows only those already victimized by identity thieves or victims of information breaches to freeze their credit reports.

The purpose of this survey is to examine the likelihood of Washington residents ages 18 and older placing a freeze on their credit files if they have to pay a fee to activate the freeze or each time they lift it.

¹ Walters, N., *Identity Theft: An Update on the Experience of Older Complaints*. 2004 AARP Public Policy Institute, Data Digest number 12

² AARP, *Consumer Behavior, Experiences and Attitudes: A Comparison by Age Groups*. March 1999.

³ Ibid Walters, N.

Methodology

This survey was conducted August 25th through September 1st, 2006. The total number of completed surveys is 800. Residents ages 18 and older were surveyed and the maximum statistical error is ± 3.46 percent. The response rate is 15 percent and the overall cooperation rate is 83 percent. Survey responses were weighted to reflect the distribution of age and gender of adults 18 and older in Washington. Weighted responses of Washington residents are in the attached annotated questionnaire.

Highlights

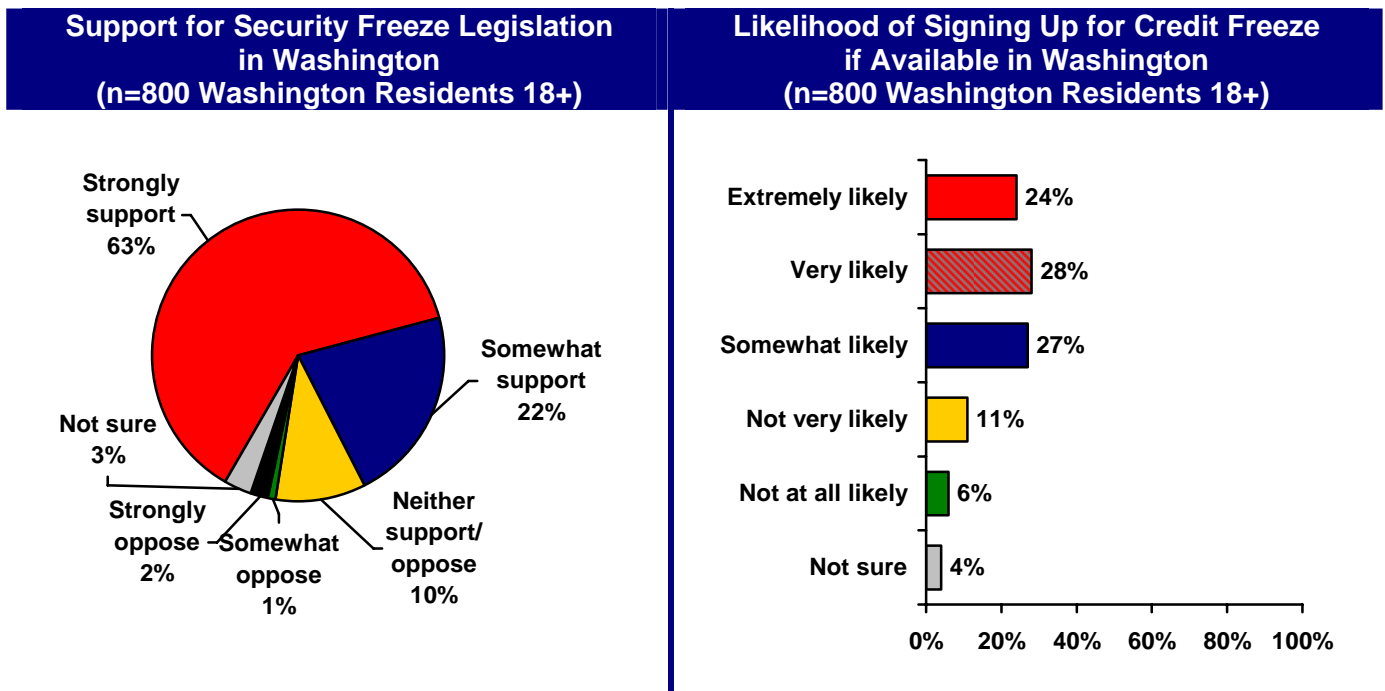
This survey explored the likelihood of Washington adult consumers ages 18 and older to place a freeze on their credit files depending on whether they had to pay a fee to activate the freeze or each time they lift it. Eight hundred Washington residents ages 18 and older completed this RDD survey yielding a margin of error of ± 3.46 percent and a 15 percent response rate.

- The majority of Washington consumers strongly (63%) or somewhat support (22%) security freeze legislation in their state and would sign up to place a freeze on their credit files if that service were available to them (extremely likely: 24%; very likely: 28%; somewhat likely: 27%).
- A majority of Washington consumers are extremely (30%) or very (30%) concerned about ever becoming a victim of identity theft, and another quarter (28%) are somewhat concerned. Additionally, over forty percent of all consumers are extremely (17%) or very (24%) concerned about an older friend or relative becoming the victim of fraud in the next five years, with almost another third (31%) being somewhat concerned.
- Most Washington consumers would be highly likely (extremely likely: 59% ; very likely: 19%) to place a freeze on their credit files if they were not charged a fee to do so, however many would also be highly likely (extremely likely: 42%: very likely: 21%) to sign up for this service if they had to pay a fee between \$1 and \$3 dollars, and over half would be extremely (34%) or very likely (21%) to pay a fee between \$4 and \$6 to each credit bureau to place a freeze on their credit files.
- If placing a freeze on their credit files is free of charge, nearly seven in ten say they would be extremely (52%) or very likely (23%) to sign up for a credit freeze if *lifting* it was free of charge each time. Some consumers say they would be extremely (21%) or very likely (20%) to sign up for this service if they had to pay a minimal fee between \$1-\$3 each time they want to lift the freeze on their credit files, but fewer are willing to pay more.
- After being asked to consider a \$10 activation fee but no lifting fees, most consumers indicate a likelihood to sign up for a credit freeze: over half would be extremely (31%) or very likely (21%) to sign up for a credit freeze under those conditions, and another quarter (25%) would be somewhat likely to sign up.
- Not surprisingly, a majority (63%) of Washington consumers strongly agree that the state should *not* allow the credit bureaus to charge consumers a fee to place a freeze on their credit files or a fee to lift it, and another one in five (20%) somewhat agree to no charges on either end of the service.

Findings

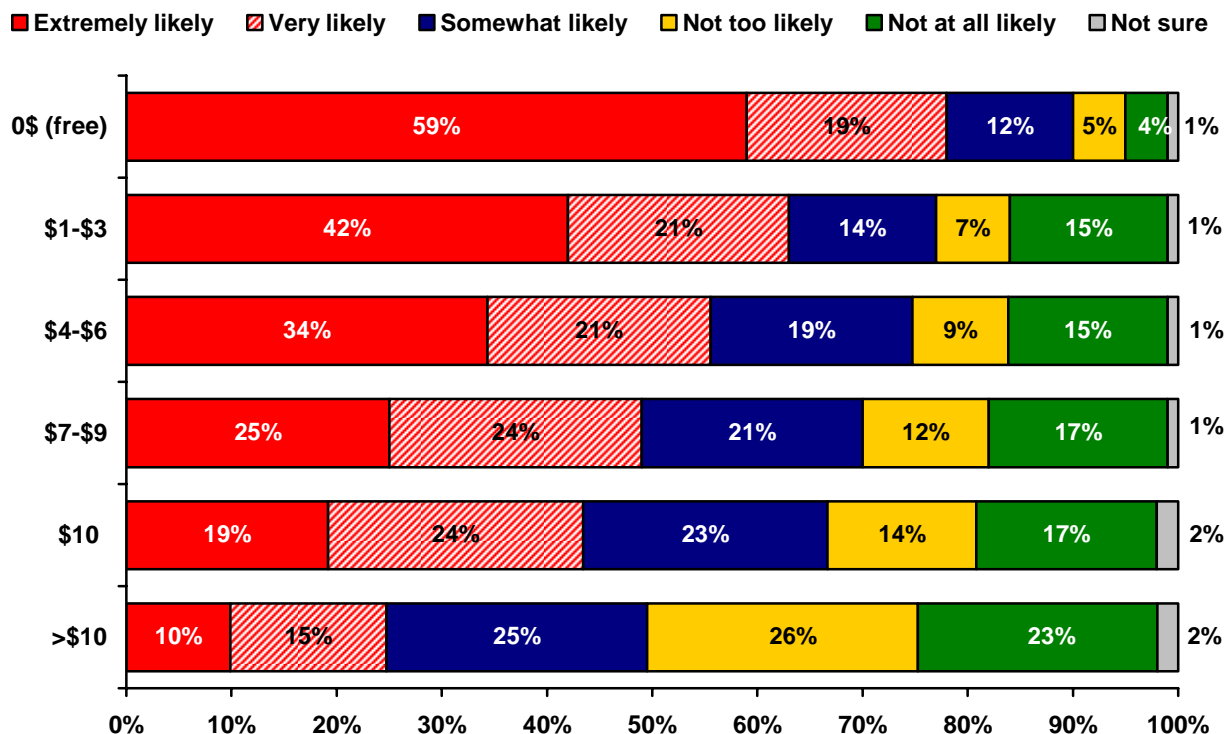
Washington consumers would support security freeze legislation in their state and would sign up to place a freeze on their credit files if that service were available to them. In response to a broad and abbreviated description of security freeze legislation, almost half of all Washington consumers say they would strongly support such a service, and nearly another quarter would somewhat support it (see Annotated Questionnaire). While very few would oppose this legislation, about one in ten say they would neither support nor oppose it or are just not sure.

Correspondingly, if made available to them, over half of Washington consumers would be extremely or very likely to sign up to place a freeze on their credit files to block unauthorized access, and another quarter say they would be somewhat likely to sign up for this service. Again, very few consumers in the state are unlikely to sign up for such a service.



The majority of Washington consumers would sign up to place a freeze on their credit files if they were not charged an activation fee. Still bearing in mind the abridged description of security freeze legislation, consumers were next asked how likely they would be to sign up with each of the three major credit bureaus to place or activate a freeze on their credit files if they had to pay a fee to do so. As the graph below illustrates, the likelihood of consumers in Washington signing up for this service decreases as the fees increase. In fact, over three-quarters of all consumers would sign up to place a freeze on their credit files if they did not have to pay any fee to do so. However, there is a considerable number of consumers in the state who would pay a minimal fee – just under two-thirds would be extremely or very likely to pay a fee between \$1 and \$3 dollars, and over half would pay a fee between \$4 and \$6 to each credit bureau to place a freeze on their credit files. Less than one-third of Washington consumers are not likely sign up for this service if they have to pay \$10, and half are not likely to pay *more than* \$10 to each credit bureau to place a freeze on their credit files.⁴

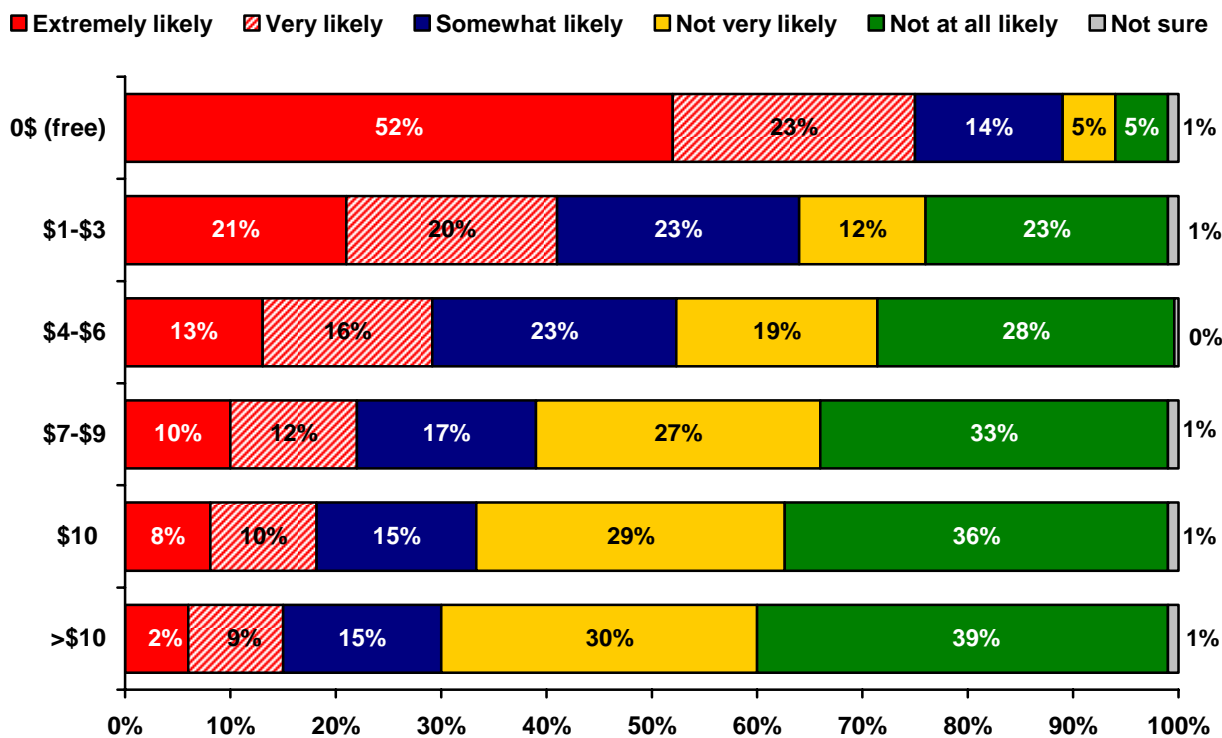
**Likelihood of Signing up for Credit Freeze Based on Activation Fee Alone
(weighted n=800 Washington Residents 18+)**



⁴ Twenty-four percent of the Washington sample initially indicated they would be extremely, very, or somewhat likely to sign up to place a freeze on their credit files if they had to pay more than \$10 to each credit bureau. Interestingly, when asked how much more than \$10 they would pay, 9 of these consumers said they would pay \$0 or no more than \$10 or nothing (see Annotated Questionnaire).

Even if they did not have to pay an activation fee, the majority of Washington consumers would be most likely to sign up to place a freeze on their credit files if they do not have to pay a fee each time they want to lift the freeze. After considering a scenario of shopping for a car and no fee to activate or *place* a freeze on their credit files, well over seven in ten say they would be extremely or very likely to sign up for a credit freeze if *lifting* it was free of charge each time. However, just as testing their willingness to pay an activation fee showed, a notable proportion of consumers say they would be extremely or very likely to sign up for this service if they had to pay a minimal fee between \$1-\$3 each time they want to lift the freeze on their credit files. Fewer are inclined to sign up for a credit freeze with the credit bureaus if they have to pay between \$4 and \$6 each time they want to lift it, and even less would be extremely or very likely to sign up for this service if they have to pay between \$7 and \$9 or \$10. Only eight percent would be highly likely to sign up for a credit freeze if they were charged more than \$10 each time they wanted to lift it.⁵

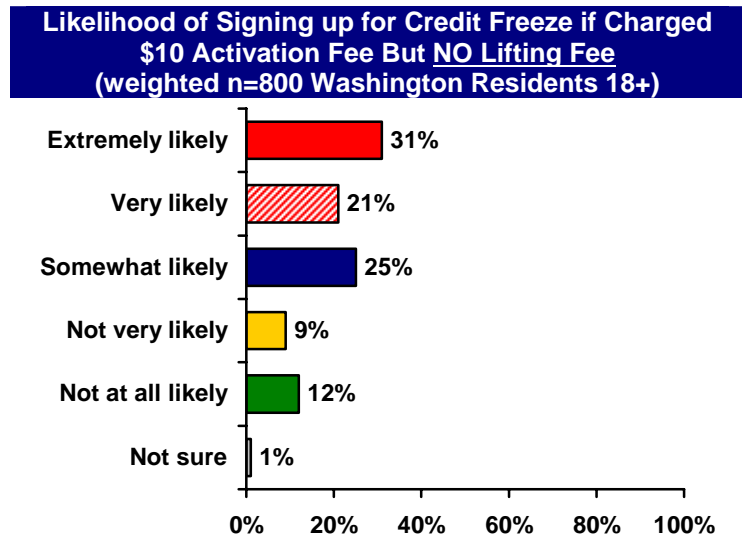
**Likelihood of Signing up for Credit Freeze Based on Lifting Fees
But NO Activation Fee
(weighted n=800 Washington Residents 18+)**



⁵ Fifteen percent of the Washington sample initially indicated they would be extremely, very, or somewhat likely pay more than \$10 to each credit bureau each time they wanted to lift a freeze on their credit files. Interestingly, when asked how much more than \$10 they would pay, 20 of these consumers said they would pay \$0 or no more than \$10 or nothing (see Annotated Questionnaire).

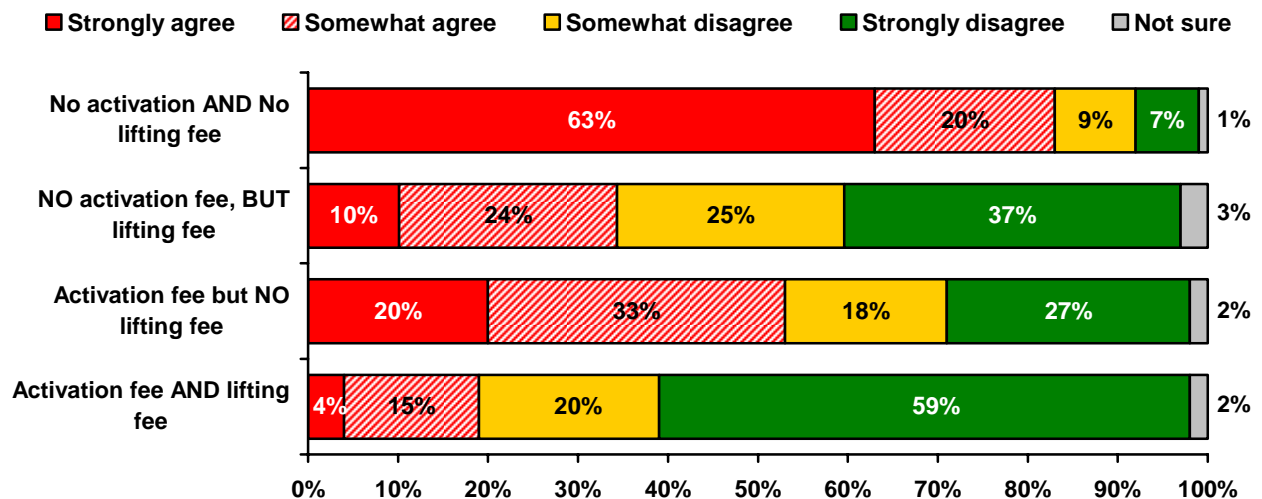
Almost half of all Washington consumers would be extremely or very likely to sign up to place a freeze on their credit files if they were charged a fee to do so, but not a lifting fee.

After being asked to consider a \$10 activation fee but no lifting fees, half of all Washington consumers age 18 or older say they would be extremely or very likely to sign up for a credit freeze under those conditions, and another quarter are somewhat likely to do so. Still, one in five are not likely to have a freeze placed on their credit files with each of the credit bureaus even if they will not be charged a lifting fee but will have to pay a \$10 activation fee.



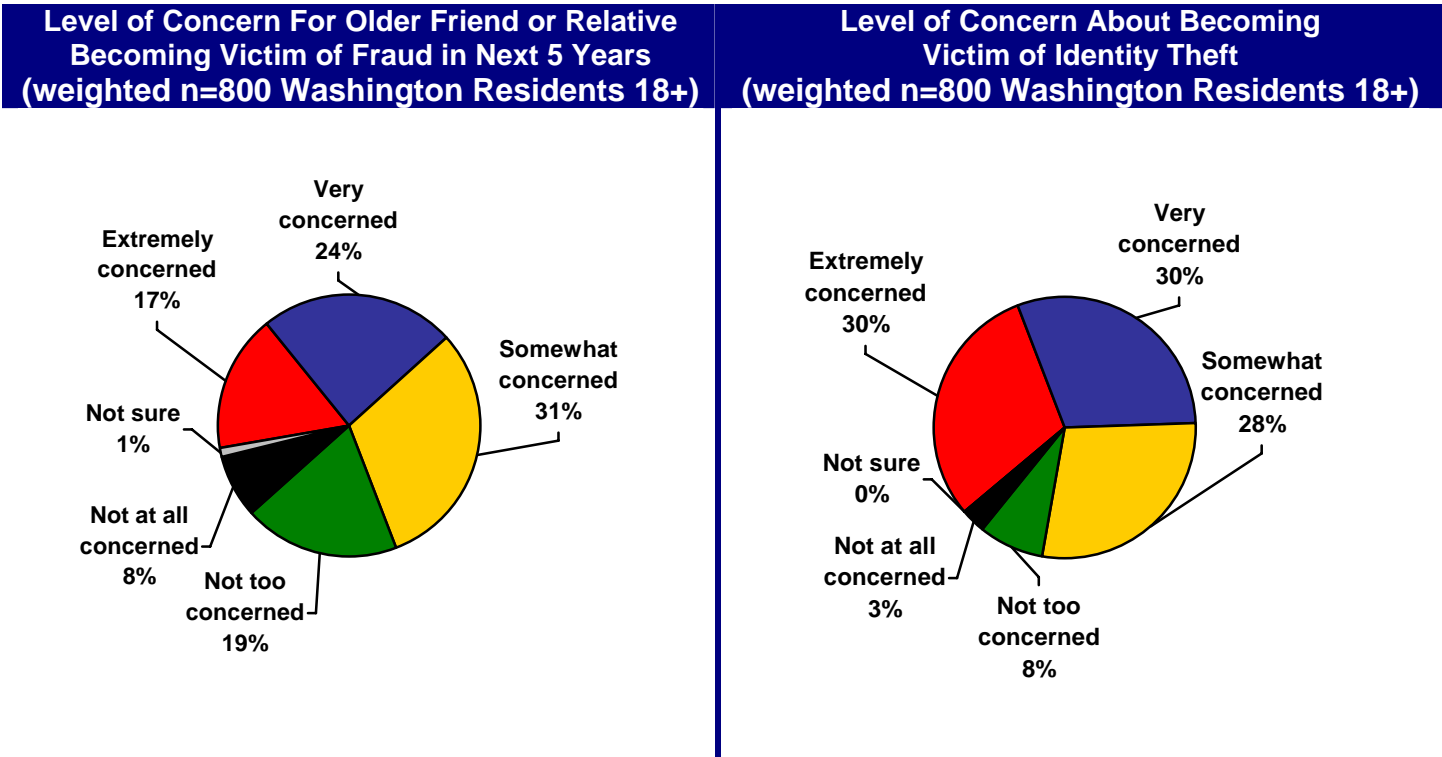
Washington consumers overwhelmingly agree that the state should not allow the credit bureaus to charge those who freeze their credit files either activation or lifting fees. Over eight in ten Washington consumers say they strongly or somewhat agree that the state should not allow the major credit bureaus to charge consumers a fee to activate a credit freeze or a fee to lift it – the service should be entirely free of charge for the consumer. Likewise, three-quarters strongly or somewhat disagree that the state should allow all credit bureaus to charge consumers both a fee to activate a security freeze and a fee to lift it. However, when asked to consider a fee to activate or a fee to lift a credit freeze, considerably more Washington consumers are agreeable to credit bureaus charging activation fees than to charging fees to lift the freeze.

Level of Agreement That State Allow Credit Bureaus to Charge Consumers Activation and Lifting Fees (weighted n=800 Washington Residents 18+)



Washington consumers are highly concerned about becoming victims of identity theft as well as older family members or friends becoming a victim of fraud.

It would be well founded to assume that the high favorability and likelihood of participating in such service is in part due to consumers concerns about their personal information being protected from identity theft and other types of fraud. The data from this survey show that over six in ten Washington consumers are extremely or very concerned about ever becoming a victim of identity theft and another quarter are somewhat concerned. Additionally, even though sixty percent of the respondent population is under age 49, over forty percent of all consumers are extremely or very concerned about an older friend or relative becoming the victim of fraud in the next five years with almost another third being somewhat concerned.



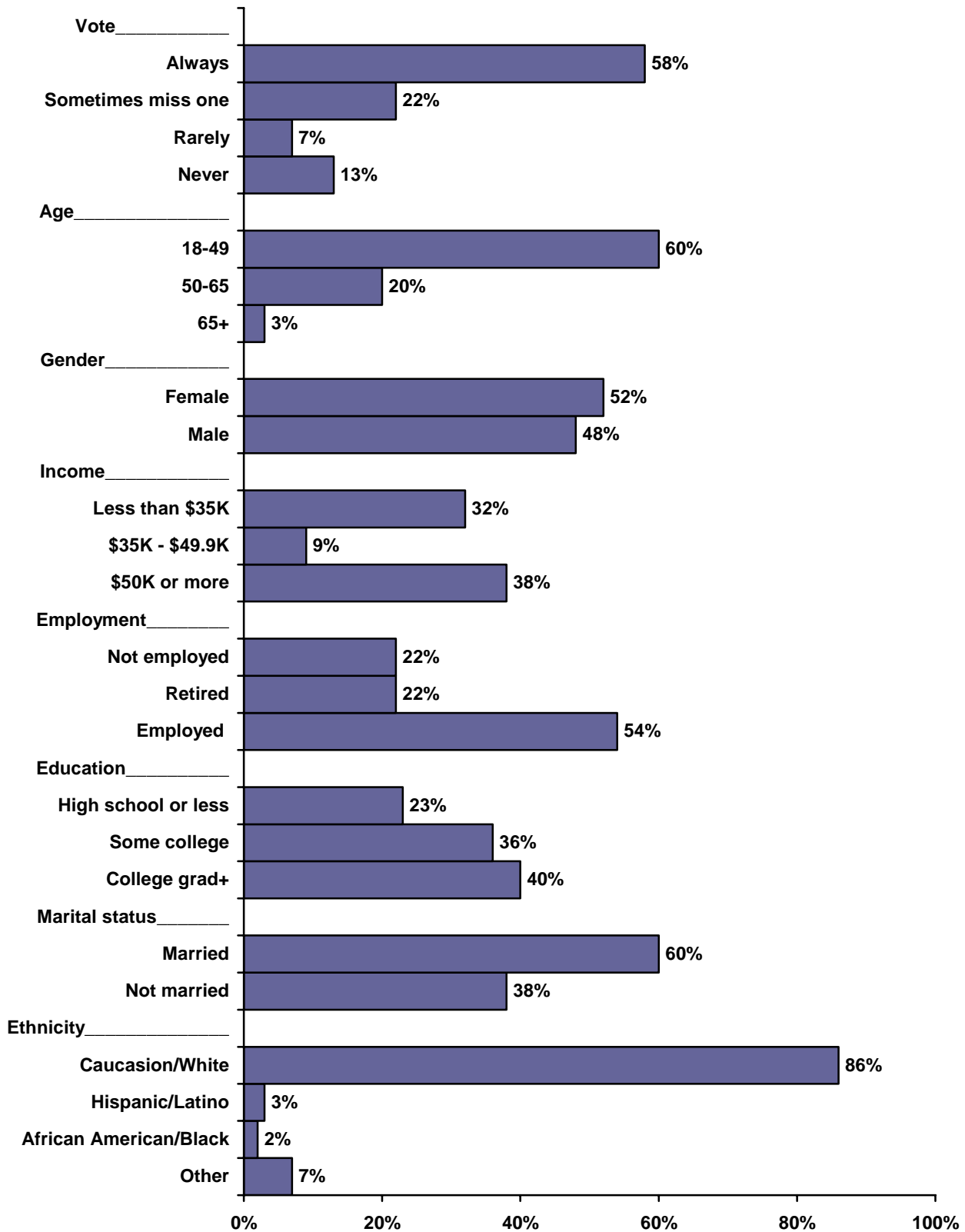
Summary of Findings

Consumers in Washington show high support for Security Freeze legislation in their state, and absent any mention of fees, many would be likely sign up to place a freeze on their credit files if this service were available in their state. However, after considering the possibility of having to pay the three major credit bureaus a fee to place or lift a credit freeze, the likelihood of signing up for the service noticeably decreases as the majority say they are extremely or very likely to participate in this service if they do not have to pay such fees.

The notion of paying fees to place a freeze on their credit files or lift it clearly determines whether consumers in Washington will sign up for this service if offered in their state. Moreover, most strongly agree that the state should not allow the credit bureaus to charge either an activation fee or a lifting fee. However, a considerable number of consumers in the state will tolerate minimal fees (such as between \$1 and \$3 and between \$4 and \$6) to place a freeze on their credit files if there is no fee to lift it, but fewer will tolerate being charged similar fee amounts each time they need to lift the freeze regardless of an activation fee. Fewer still are likely to sign up for this service if they face being charged a fee to both activate a freeze and each time they want to lift it.

The data from this survey show that Security Freeze legislation would be well received by consumers in Washington and they would be eager to sign up with the major credit bureaus to place a freeze on their credit files to protect them from identity thieves or fraud *if* they do not have to pay a fee to activate the freeze or a fee anytime they want to lift it. These findings are not too surprising and are even further supported by the high concern Washington consumers indicate for being potential victims of identity theft. If the state determines that credit reporting agencies may charge fees for this service, those agencies may help protect a greater number of consumers in the state if they keep those fees under \$7, but preferably under \$4, as well as consider charging a fee only to activate a freeze rather than to lift it.

RESPONDENT DEMOGRAPHICS (weighted n=800 Washington Residents 18+)



Appendix
Annotated Questionnaire

SECURITY FREEZE LEGISLATION: FEES TO ACTIVATE AND LIFT (age 18+)

Washington State – 800 completes; Response Rate: 15 %; Margin of Error: ±3.46 %

1. **Consumer fraud occurs when an individual or company knowingly puts consumers like yourself at a disadvantage with misleading information, false representations about products or services, or by overcharging or improperly charging consumers for products or services.**

How concerned are you about a family member or friend who is older than yourself, becoming a victim of fraud in the next five years? *Would you say you are extremely concerned, very or somewhat concerned, not too concerned or not at all concerned?*

<u>%</u>	
17	Extremely concerned
24	Very concerned
31	Somewhat concerned
19	Not too concerned
8	Not at all concerned
1	Not sure [DO NOT READ]
<.5	Refused
1	Have no older friend or relative I'm concerned about [DO NOT READ]

2. **Identity theft can occur when someone gets access to your bank accounts, checking accounts or credit cards, as well as your personal information like a social security number, your date of birth or your mother's maiden name and then uses the information to fraudulently make purchases, open lines of credit, or pay someone else's bills. How concerned are you about becoming a victim yourself of identity theft? *Would you say you are extremely concerned, very or somewhat concerned, not too concerned or not at all concerned?***

<u>%</u>	
30	Extremely concerned
30	Very concerned
28	Somewhat concerned
8	Not too concerned
3	Not at all concerned
<.5	Refused
<.5	Not sure [DO NOT READ]

3. **A credit or security freeze would block unauthorized access to consumers' credit files without their consent. Consumers like yourself can sign up with one or all three of the three major credit bureaus to have a freeze placed on their credit files. To open a new credit account or get a new loan, you could request to have the freeze lifted for a period of time or for a specific creditor. Currently in Washington state, only residents who are proven victims of identity theft can place a freeze on their credit files.**

3. (continued)

How strongly would you support or oppose legislation in Washington State to allow all residents to place a freeze on their credit files regardless of having been a victim of identity theft? Would you strongly support, somewhat support, somewhat oppose, strongly oppose, or do you neither support or oppose?

<u>%</u>	
63	Strongly support
22	Somewhat support
10	Neither support or oppose
1	Somewhat oppose
2	Strongly oppose
3	Not sure [DO NOT READ]
<.5	Refused

4. **If this service were available in Washington, how likely would you be to sign up to place a freeze on your credit files? Would you be extremely, very, somewhat, or not very likely, or not at all likely?**

<u>%</u>	
24	Extremely likely
28	Very likely
27	Somewhat likely
11	Not very likely
6	Not at all likely
4	Not sure [DO NOT READ]
<.5	Refused

5. **To place or activate a freeze on your credit files, you could sign up with one or each of the three major credit bureaus for a single fee.**

For this next question, please respond with extremely likely, very likely, somewhat likely, not too likely or not at all likely.

How likely would you be to sign up for a credit freeze if you had to pay [INSERT a-e]:

5.a. **How likely would you be to sign up for a credit freeze if you had to pay...more than \$10?**
PROMPT with *Would you be extremely likely, very or, somewhat likely, not very, or not at all likely?*

<u>%</u>		
10	Extremely likely	▶ [Go to Question 5.aa]
15	Very likely	▶ [Go to Question 5.aa]
25	Somewhat likely	▶ [Go to Question5.aa]
26	Not too likely	
23	Not at all likely	
2	Not sure [DO NOT READ]	
<.5	Refused	

5aa. About how much more would you be willing to pay: specify _____? (n=395)

<u>%</u>	
16	\$1-\$5
26	\$6-\$10
27	\$11-\$20
21	More than \$20
2	Don't Know
9	\$ 0

5.b. PROMPT WITH *how likely would you be to...* \$10?

<u>%</u>	
19	Extremely likely
24	Very likely
23	Somewhat likely
14	Not too likely
17	Not at all likely
2	Not sure [DO NOT READ]
<.5	Refused

5.c. *how likely would you be to...* between \$7 and \$9?

<u>%</u>	
25	Extremely likely
24	Very likely
21	Somewhat likely
12	Not too likely
17	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

5.d. between \$4 and \$6?

<u>%</u>	
34	Extremely likely
21	Very likely
19	Somewhat likely
9	Not too likely
15	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

5.e. *And what about* between \$1 and \$3?

<u>%</u>	
42	Extremely likely
21	Very likely
14	Somewhat likely
7	Not too likely
15	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

6. How likely would you be to sign up to place a freeze on your credit files if doing so was free?
Would you be.....(same scale)

<u>%</u>	
59	Extremely likely
19	Very likely
12	Somewhat likely
5	Not too likely
4	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

7. Now I'd like you to imagine that you've placed a security freeze on your credit files with one or each of the three major credit bureaus and you'd like to shop for a car this weekend. In order for credit companies or banks to view your credit for a loan approval, you would need to lift your credit freeze for the weekend or for a specific credit or loan company. Likewise, you'd need to lift the freeze on your credit files anytime you wanted a credit or loan company to access them.

ALT....Assume that you do not have to pay to freeze your credit files.

Assume that placing a freeze on your credit files is FREE – you do not have to pay anything to freeze them. How likely would you be to sign up for a credit freeze if you had to pay [INSERT OPTIONS] each time you wanted to lift it?

Start 'a' with full read of question and possible responses and then use judgment from there...by now scale should be remembered)

a. more than \$10 each time you wanted to lift it? **PROMPT with** *Would you be extremely likely, very likely, somewhat likely, not very, or not at all likely to sign up for a credit freeze?*

[READ ONLY TO 'EXTREMELY/VERY/SOMEWHAT LIKELY' MORE THAN \$10]

5aa About how much more would you be willing to pay: specify_____?

b. **PROMPT WITH** *how likely would you be to sign up if you had to pay \$10 each time you wanted to lift your freeze? Would you be extremely likely, very likely, somewhat likely....*

c. between \$7 and \$9 each time you wanted to lift your freeze?

d. **PROMPT if needed..** *how likely would you be... between 4 and \$6 each time?*

e. And what about paying between \$1 and \$3 each time you wanted to lift your freeze?

Not sure [DO NOT READ]

7.a. **How likely would you be to sign up for a credit freeze if you had to pay... more than \$10 each time you wanted to lift it?** **PROMPT with** *Would you be extremely, very, somewhat, not very, or not at all likely?*

<u>%</u>		
6	Extremely likely	[GO TO QUESTION 7.AA.]
9	Very likely	[GO TO QUESTION 7.AA.]
15	Somewhat likely	[GO TO QUESTION 7.AA.]
30	Not very likely	
39	Not at all likely	
1	Not sure [DO NOT READ]	
0	Refused	

7aa. About how much more would you be willing to pay: specify_____? (n=241)

<u>%</u>	
20	\$1-\$5
24	\$6-\$10
24	\$11-\$20
9	More than \$20
4	Don't Know
20	\$ 0

7.b. **PROMPT WITH** *how likely would you be to sign up if you had to pay \$10 each time you wanted to lift your freeze? Would you be....*

<u>%</u>	
8	Extremely likely
10	Very likely
15	Somewhat likely
29	Not very likely
36	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

7.c. between \$7 and \$9 each time you wanted to lift your freeze?

<u>%</u>	
10	Extremely likely
12	Very likely
17	Somewhat likely
27	Not very likely
33	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

7.d. **PROMPT if needed..** *how likely would you be... between \$4 and \$6 each time?*

<u>%</u>	
13	Extremely likely
16	Very likely
23	Somewhat likely
19	Not very likely
28	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

7. e. *And what about paying between \$1 and \$3 each time you wanted to lift your freeze?*

<u>%</u>	
21	Extremely likely
20	Very likely
23	Somewhat likely
12	Not very likely
23	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

8. How likely would you be to sign up for a security freeze on your credit files if lifting the freeze was free of charge each time? *Would you be...*

<u>%</u>	
52	Extremely likely
23	Very likely
14	Somewhat likely
5	Not very likely
5	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

9. Now assume you have to pay a fee of \$10 to place a freeze on your credit file. How likely would you be to sign up for this service if lifting it were free of charge each time you wanted to make it available to credit or loan companies? *Would you be....*

<u>%</u>	
31	Extremely likely
21	Very likely
25	Somewhat likely
9	Not very likely
12	Not at all likely
1	Not sure [DO NOT READ]
<.5	Refused

Finally, thinking the amount of money you personally would pay to place a freeze on your credit files or lift the freeze, please tell me how strongly you agree or disagree with the each of the following statements:

RANDOMIZE?

10.a. Washington should allow the major credit bureaus to charge consumers a fee to activate a security freeze AND a fee to lift it. *Would you say you strongly/somewhat...*

<u>%</u>	
4	Strongly agree
15	Somewhat agree
20	Somewhat disagree
59	Strongly disagree
2	Not sure [DO NOT READ]
<.5	Refused

10.b. Washington should allow the major credit bureaus to charge consumers a fee to activate a security freeze BUT NOT to lift it. *Would you say you strongly/somewhat...*

<u>%</u>	
20	Strongly agree
33	Somewhat agree
18	Somewhat disagree
27	Strongly disagree
2	Not sure [DO NOT READ]
1	Refused

10.c. Washington should allow the major credit bureaus to charge consumers a fee to lift their credit freeze BUT NOT to activate the freeze. *Would you say you strongly/somewhat...*

<u>%</u>	
10	Strongly agree
24	Somewhat agree
25	Somewhat disagree
37	Strongly disagree
3	Not sure [DO NOT READ]
0	Refused

10.d. Washington should NOT allow the major credit bureaus to charge consumers a fee to activate a credit freeze AND to lift it. *Would you say you strongly/somewhat...*

<u>%</u>	
63	Strongly agree
20	Somewhat agree
9	Somewhat disagree
7	Strongly disagree
1	Not sure [DO NOT READ]
<.5	Refused

DEMOGRAPHICS

D1. RECORD RESPONDENT'S GENDER

<u>%</u>	
48	Male
52	Female

D2. What is your age as of your last birthday? (IN YEARS) _____

<u>%</u>	<u>Age</u>
23	18-29
37	30-49
20	50-59
17	60-74
0	75+
3	Refused

D3. What is your current marital status? (READ LIST)

<u>%</u>	
60	Currently Married
2	Currently living with partner/significant other
7	Widowed
12	Divorced
2	Separated
15	Never Married
0	DON'T KNOW / NOT SURE
2	REFUSED

D4. Are you or your spouse a member of A-A-R-P, formerly known as the American Association of Retired Persons? [IF NOT “MARRIED” ASK, “Are you a member...”]

<u>%</u>	
22	Yes
76	No
1	Don't Know/Not Sure
<.5	Refused

D5. What is the highest level of education that you completed? (READ LIST)

<u>%</u>	
3	Less than high school
20	High school graduate or equivalent
36	Some college or technical training beyond high school
25	College graduate (4 years)
15	Post graduate or professional degree
0	DON'T KNOW / NOT SURE
1	Refused

D6. Which of the following best describes your current employment status? (READ LIST)

<u>%</u>	
43	Employed or self-employed full-time
11	Employed or self-employed part-time
22	Retired and not working
4	Unemployed and looking for work
9	Homemaker
7	Disabled
2	Student
<.5	Other
2	Refused

D7. What was your annual household income before taxes in 2005?

<u>%</u>	
10	Less than \$15,000 (\$14,999)
12	\$15,000 to less than \$25,000 (\$24,999)
10	\$25,000 to less than \$35,000 (\$34,999)
9	\$35,000 to less than \$50,000 (\$49,999)
17	\$50,000 to less than \$75,000 (\$74,999)
21	\$75,000 or more
3	DON'T KNOW / NOT SURE
17	REFUSED

D8a. Are you of Spanish, Latino, or Hispanic descent?

<u>%</u>	
3	Yes
95	No
2	Don't know

D8b. What is your race?

<u>%</u>	
86	White / Caucasian
2	Black/African American
2	Native America
2	Asian American
0	Don't Know
3	Other [Please Specify: _____]
5	Refused

D9. What is your 5-digit zip code? _____

D10. In what county do you live? [DO NOT READ] [INTERVIEWERS: ASK RESPONDENT TO SPELL IF NECESSARY]

D11. Do you own your home outright, are you paying off a mortgage or are you renting? [do not read options]

<u>%</u>	
26	Own outright
41	Paying off mortgage
27	Renting
2	Don't know
4	Refused

D12. Thinking about your state elections for Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

<u>%</u>	
58	Always vote
22	Sometimes miss one
7	Rarely vote
13	Never vote
<.5	Not Sure [DO NOT READ]
1	Refused [DO NOT READ]

AARP
Knowledge Management
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