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# **2006 Survey of AARP Wyoming Members: Opinions and Prevention of Identity Theft**

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August 2006



# **2006 Survey of AARP Wyoming Members: Opinions and Prevention of Identity Theft**

**Report Prepared by Jennifer H. Sauer**

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AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products, and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bi-monthly newspaper in Spanish; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

## **Acknowledgements**

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## Survey Highlights

- Half of all AARP Wyoming members say they are extremely (21%) or very (28%) concerned about being a victim of identity theft, and if faced with this crime, about two-thirds each say they would turn to the local police (69%) or a credit card company (64%) for help.
- One-quarter of AARP Wyoming members say they (5%) or someone they know (19%) or both (1%) have experienced identity theft, and while many contacted a credit card company (44%) or the local police (32%), one in ten (10%) did not report the incident and over one quarter (27%) say they are not sure to whom they reported the incident.
- AARP Wyoming members show strong support (Strongly support: 58%; Somewhat support: 24%) for security freeze legislation – a measure that would enable residents to protect their personal information from identity theft. Moreover, if made available in Wyoming, two-thirds of members say they would be extremely or very likely (Extremely likely: 33%; Very likely: 30%) to sign up to place a freeze on their credit files.
- Many members would also support this legislation even if it meant they had to face a delay of a few hours or a few days in getting their credit approved (Strongly support: 27%; Somewhat support: 33%).
- However, the data showed that while a good proportion of members are likely to sign up for this service even if they have to pay a one time fee up to \$10 for activating this service (Extremely likely: 12%; Very likely: 19%), a similar proportion are not as likely to pay the fee (Not too likely: 19%; Not at all likely: 12%).

## Methodology

This report is part of a larger survey that explored AARP Wyoming experiences and views regarding AARP programs and information, identity theft, telecommunications service and charges, property taxes, work and retirement, as well as what issues they view as top legislative priorities for the state. AARP Wyoming members' experience and opinions about identity theft and consumer protections against this crime are described in this report.

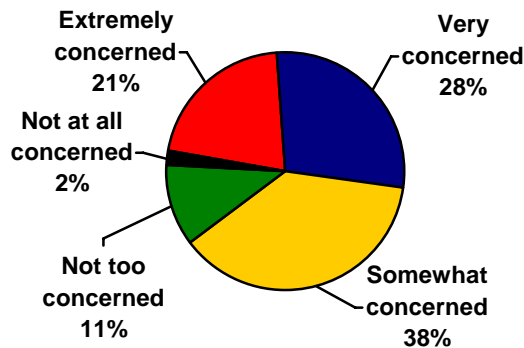
AARP conducted the AARP Wyoming Member Survey from June through August, 2006. A random sample of 2,000 AARP members in Wyoming, proportionally stratified by three age segments—50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Wyoming members returned 1,052 completed and useable surveys by the cut-off date, providing a 53 percent response rate. Thus, the survey has a sampling error of plus or minus 3 percent.

Survey responses were weighted to reflect the distribution of the age segments in the member population of Wyoming. The weighted overall findings are discussed. Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Wyoming membership the actual number of people may be substantial. As of July 2006, the number of individual AARP members in Wyoming was 93,583. A full annotated questionnaire is included in the Appendix.

## Findings

Most AARP members are concerned about being victims of identity theft, with half saying they are extremely or very concerned. When asked where they would turn for help if they thought their personal information was accessed and being used by someone without their consent, most indicate the police, followed by a credit card company. Four in ten say they would contact the State Attorney General's office, and one in five or less would turn to the FBI, a personal lawyer or the Wyoming Secretary of State's Office.

**Level of Concern About Becoming Victim of Identity Theft (n=1,052)**



**Where AARP Wyoming Members Would Turn for Help If Faced With Identity Theft (n=1,052)**

Local police	69%
Credit card company	64%
Wyoming Attorney General's Office	39%
Federal Bureau of Investigation (FBI)	19%
Personal Lawyer	19%
Wyoming Secretary of State's Office	10%
Other	4%

**How Victim's Personal Information Was Obtained (n=251)**

Credit card number copied or stolen	37%
Lost or stolen wallet or purse	16%
Internet or web scam	12%
Social Security card number copied	9%
Stolen or opened mail/bills	9%
Compromised company databases	7%
Family member/friend	7%
Telemarketing scam	5%
Employer/employee information	5%
Other	5%
Not sure	18%

Although most members (68%) have not been exposed to identity theft either personally or through someone they know, one-quarter report having either been a victim (5%) and/or know someone who has been a victim of identity theft (20%) (see Annotated Survey, Question 19). Among those who have been exposed to identity theft or know someone who has, nearly four in ten say their or the other person's personal information was obtained when a credit card number was copied or stolen, and another one in six say a wallet or purse was stolen. Just over one in ten say personal information was obtained via an internet or web scam.

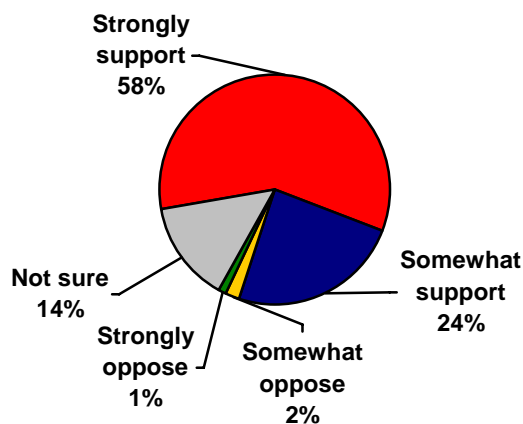
When asked to whom they reported the incident, just under half say they contacted a credit card company, one third contacted the local police, and one in ten say they or the person they know did not report the incident to anyone or any office. Twenty-two percent of members who responded to this question identified a wider variety of possible people or places than was offered in this survey (see Annotated Survey, Question 21), and over one-quarter say they are not sure to whom they reported the incident to.

**Where AARP Wyoming Members Reported Identity Theft Incident (n=251)**

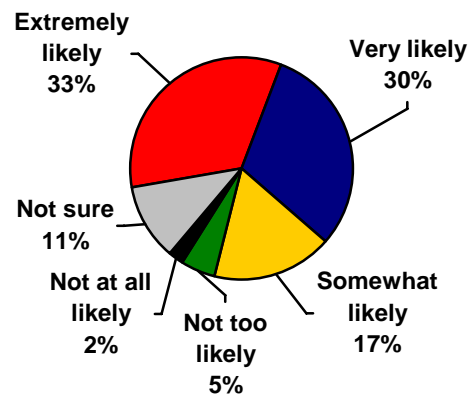
Credit card company	44%
Local police	32%
Did not report incident	10%
Personal lawyer	7%
Federal Bureau of Investigation (FBI)	5%
Wyoming Attorney General's Office	4%
Wyoming Secretary of State's Office	1%
Other	22%
Not sure	27%

One way to prevent identity theft is if the state can enact security or credit freeze legislation to allow consumers to place a freeze on their credit files with one or each of the three major credit bureaus and block unauthorized access to their personal credit information. After a broad description of what this service could provide and enable members to do, most say they would support security freeze legislation in Wyoming with nearly sixty percent saying they would strongly support this legislation. Moreover, based on the broad description, nearly two-thirds of all members say they would be extremely or very likely to sign up for this service, and close to another one in five say would be somewhat likely to sign up.

**Level of Support for Security Freeze Legislation in Wyoming (n=1,052)**



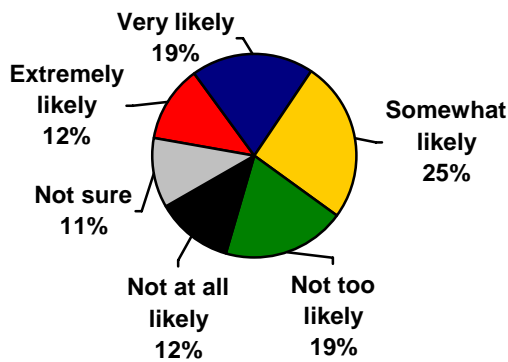
**Likelihood of Signing Up For Credit Freeze if Available in Wyoming (n=1,052)**



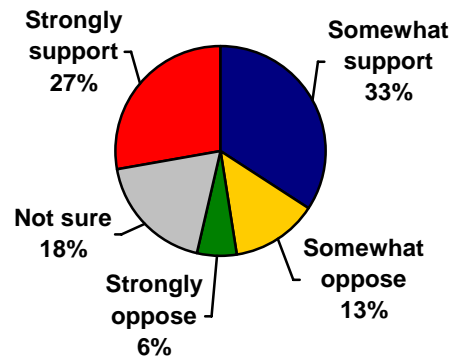
When asked to consider the possibility of being charged a one-time fee of \$10 to sign up or activate a credit freeze with a major credit reporting agency or each of the three major credit reporting agencies, the likelihood of participating in this service dropped – just under one-third are extremely or very likely to sign up for a credit freeze if they had to pay this fee. Moreover, a similar proportion are not too or not at all likely to sign up if they had to pay this one time fee to one or each of the major credit reporting agencies.

After being informed that if credit freeze services became available in Wyoming, participating residents could experience a delay ranging from a few hours to a few days in getting their credit approved, members show high support for the state making this service available regardless of such a delay. In fact, over one-quarter say they strongly support and another third say they somewhat support Wyoming making this service available to residents in the state.

**Likelihood of Signing Up For Credit Freeze If Assessed One-Time \$10 Fee (n=1,052)**

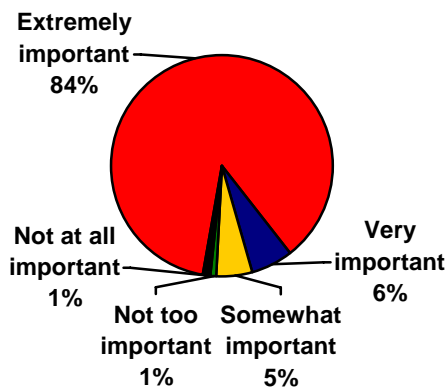


**Level of Support for Security Freeze Legislation Even If Delay In Credit Approval (n=1,052)**

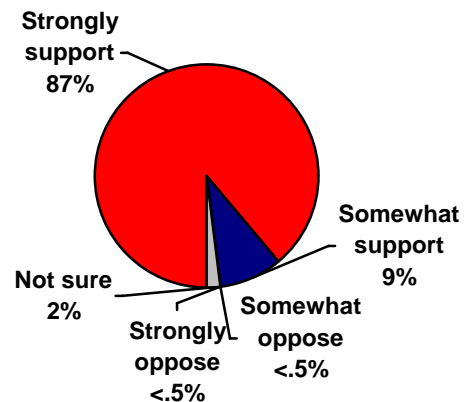


The majority of AARP Wyoming members say it is extremely important to them that if a company or organization that holds consumer information about them be required by state law to notify them of any breaches to the security of that information. Additionally, members in Wyoming overwhelming support stronger penalties for identity theft in Wyoming.

**Importance of State Law for Companies to Notify Consumers of Security Breach (n=1,052)**



**Level of Support for Stronger Identity Theft Penalties (n=1,052)**



## Summary of Findings

AARP members in Wyoming express a clear view that identity theft is an issue that the state should address by providing better protections from this crime as well as support certain services that would enable residents to protect their personal information with greater security. Most would like to see stronger penalties implemented for identity theft crimes. This is not surprising given their high level of concern about becoming a victim of identity theft, and that about one-quarter of all members in Wyoming say they and/or someone they know has experienced identity theft.

The data show that members are very much in support of security freeze legislation. However, the data show that the potential cost of participating or activating such a service will discourage some from signing up for this protection. While close to one-third say they are extremely or very willing to pay up to \$10 to activate a freeze on their credit files, an equal proportion are not so willing. Supporters of this legislation may want to explore further what residents view as an acceptable or feasible fee to charge. Considering that many residents may choose to sign up for this service with all three major credit bureaus, the reference of ‘up to’ in the survey question may have caused many to wander about the exact or probable amount that could be charged and then decide what they would be willing to pay. Interestingly, regardless of the prospect of a fee, members showed support for credit freeze legislation even if they would have to endure a delay in getting their credit approved.

The data also show a tremendous opportunity for AARP to provide information to members about where to turn for help if they think or know that an unauthorized person or company has accessed their personal information and may have or is using it fraudulently. Considering the uncertainty of members regarding paying a one-time fee of up to \$10 for credit record protection, AARP Wyoming may want to help the state gauge the willingness of residents to pay proposed ranges of amounts so they can offer more definitive responses to such a question. Additional research conducted by AARP has shown that people are willing to pay for this service (to either activate or lift the freeze or both), but as one would expect with as minimal a fee as possible.<sup>1,2,3</sup>

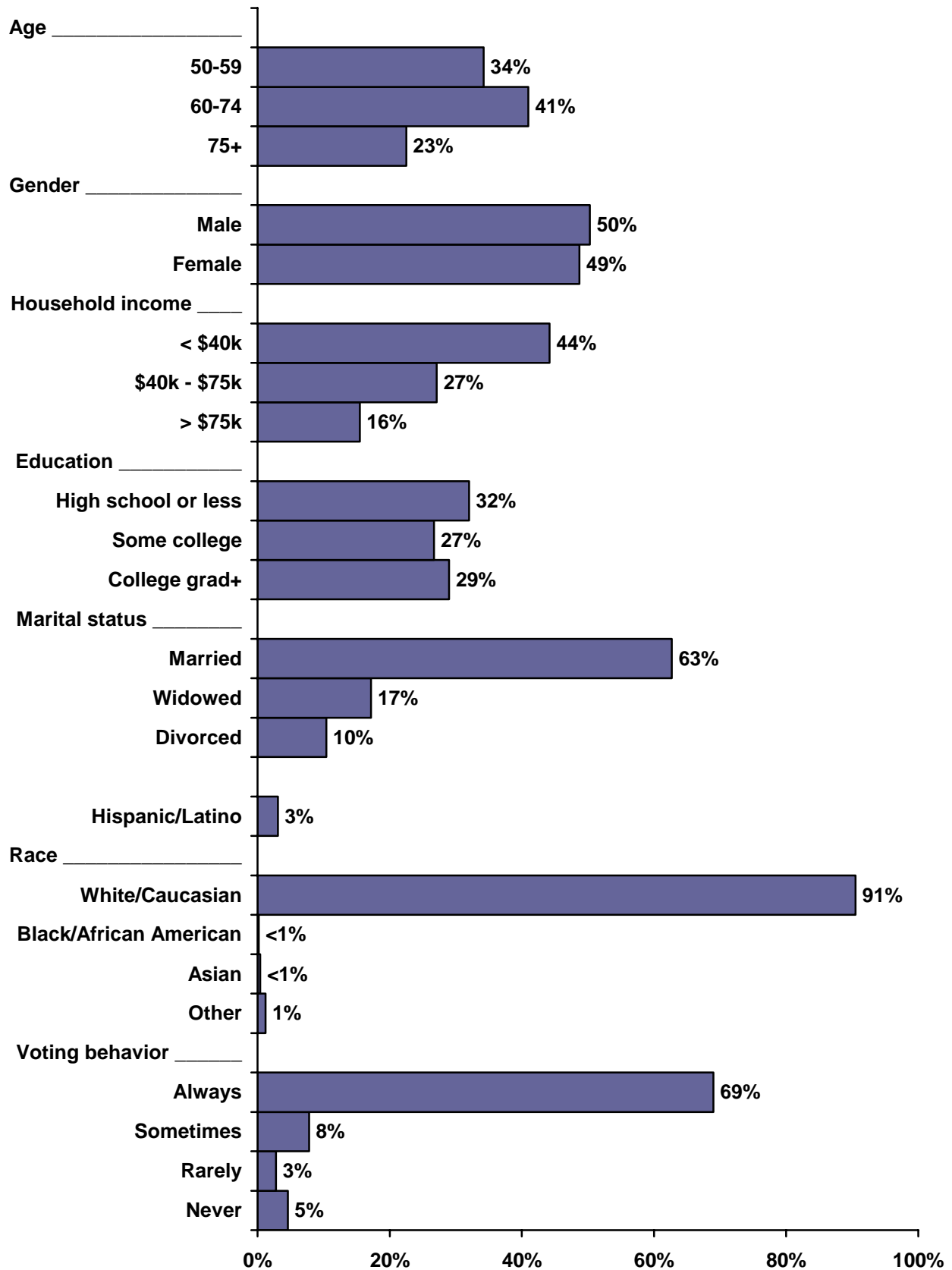
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<sup>1</sup> *Security Freeze Legislation: Consumer Attitudes on Paying Activation and Lifting Fees: An AARP Survey of Delaware Adults 18+ (2006)*

<sup>2</sup> *Security Freeze Legislation: Consumer Attitudes on Paying Activation and Lifting Fees: An AARP Survey of Oklahoma Adults 18+ (2006)*

<sup>3</sup> *Security Freeze Legislation: Consumer Attitudes on Paying Activation and Lifting Fees: An AARP Survey of South Carolina Adults 18+ (2006)*

## Demographic Profile of Wyoming AARP Members (N=1,052)



**APPENDIX**  
**Annotated Survey**

# 2006 AARP WYOMING MEMBER SURVEY

AARP Members Weighted N =1,052; Response Rate =53%; Sampling Error =+/- 3%)  
(Percentages may add to more than 100% due to rounding)

## AARP in your community

1. AARP helps organize local Chapters and Retired Educator Units where members meet regularly to socialize and get involved. They make new friendships, plan community service projects, learn about national and state issues, and advocate for public policies that address the concerns of persons age 50 and over.

Do you belong to a local AARP Chapter or Retired Educators Unit?

<u>%</u>	
6	Yes
79	No → <b>GO TO QUESTION 2</b>
8	Never heard of AARP Chapters or Retired Educators Unit → <b>GO TO QUESTION 2</b>
1	Not sure → <b>GO TO QUESTION 2</b>
6	No answer

1a. IF YES, how did you come to join either? (n=67)

<u>%</u>	
25	Through a friend, family member, neighbor, colleague at work
6	In a news flier or bulletin
1	At an AARP event or meeting
38	Automatically joined when I became an AARP member
1	Invited by an AARP Chapter or REU representative
1	Other: (specify) _____
10	Not sure/can't remember
18	No answer

2. AARP also offers a Driver Safety Program in communities throughout Wyoming for residents age 55 or older where upon successful completion of the program they are eligible for a two-year discount on their auto insurance.

Have you ever taken an AARP Driver Safety class?

<u>%</u>	
20	Yes → <b>GO TO QUESTION 3</b>
76	No
4	No answer

**2a. IF NO, why not: [Check (✓) ALL that apply] (n=794)**

- %
- 30 Have never heard of the AARP Driver Safety program
- 14 Program not available in my community
- 33 Don't think I need to at this time
- 17 Other reason: (specify) \_\_\_\_\_
- 9 Not sure

**3. AARP also offers a program in communities throughout Wyoming during the tax season where AARP volunteers help older residents complete and file their taxes at no cost called the AARP Tax-Aide program. Have you ever sought help from the AARP Tax-Aide program?**

- %
- 5 Yes → **GO TO QUESTION 4**
- 91 No
- <.5 Not sure → **GO TO QUESTION 4**
- 3 No answer

**3a. IF NO, why not? (N=956)**

- %
- 18 Have never heard of the AARP Tax Aide program
- 3 Program not available in my community
- 48 Don't think I need this type of assistance at this time
- 4 Other reason: (specify) \_\_\_\_\_
- 2 Not sure
- 18 No answer

**4. If offered in your local community, how involved do you think you would be in each of the following AARP Wyoming activities:**

	Extremely involved ▼	Very involved ▼	Somewh at involved ▼	Not too involved ▼	Not at all involved ▼	Not sure ▼	No Answer ▼
a. Monthly meeting that educate & inform AARP members about community issues .....	1	4	26	25	27	11	5
b. Annual community projects such as help low-income seniors winterize their vehicles, make minor home repairs, etc.	2	7	25	20	30	11	6
c. A training session to become a volunteer for AARP programs like Tax-Aide, Driver Safety, or Community Action Teams .....	1	4	15	20	45	9	6

**4. (continued) If offered in your local community, how involved do you think you would be in each of the following AARP Wyoming activities:**

	Extremely involved ▼	Very involved ▼	Somewhat involved ▼	Not too involved ▼	Not at all involved ▼	Not sure ▼	No Answer ▼
d. Health & wellness sessions like walking tours, physical & mental fitness exercises, healthy cooking classes or Wyoming Senior Olympic training sessions.....	2	10	23	18	33	9	6
e. Issue training to help AARP Wyoming address important issues like affordable utilities, health coverage, housing and transportation, long-term care, etc. ....	3	10	23	19	29	11	6
f. Social fun or leisure activities like trips, tours, pot-luck dinners, etc.....	2	7	24	24	29	10	5

**5. AARP Wyoming is considering holding some workshops in your community on a variety of topics. How likely you would be to attend each of the following if it is offered in your community:**

A workshop or meeting on:	Definitely would attend ▼	Probably would attend ▼	Probably would not attend ▼	Definitely would not attend ▼	Not sure ▼	No Answer ▼
a. The new Wyoming Advance Health Care Directive – learn how to express final wishes in one simple-to-use form	8	38	28	12	11	3
b. Grandparent and family caregivers – learn about temporary guardianship and how to best work with child’s school, doctors, dentist, or others to ensure quality care	2	14	39	30	11	4
c. The workplace for people 50 and older – learn how to find jobs after retirement, negotiate work schedules, etc.	4	26	29	29	9	3
d. Retirement – learn more about financially preparing for retirement and protecting assets	8	29	26	26	7	5
e. Identity theft – learn how to protect your personal information	12	41	24	11	8	4
f. Social Security – learn about latest policy proposals and developments affecting this entitlement	14	41	22	11	8	4
g. Medicare – learn about the programs benefits and your options	13	41	22	12	8	4
h. Prescription drug insurance and public benefits – learn about available options	11	36	25	15	9	3
i. Long-term care – learn about available options, insurance benefits or coverage, and latest policy developments	10	38	27	14	9	3

**6. If AARP has or were to offer any of the above programs, services, or activities in your community how would you want to find out about them? [Check (√) ALL that apply]**

<u>%</u>	
26	Through radio ads
67	In local newspaper
12	In fliers posted around town
67	Direct mail
21	Through public access TV or local cable channel
17	Announcement at local senior center
15	Through word-of-mouth
6	On AARP Wyoming website
13	In email from local AARP office
24	In AARP Wyoming's Quarterly newspaper (Wyoming Sage)
1	Other: (specify) _____
2	I do not want to learn about any AARP Wyoming activities in my community
6	Not sure
2	No Answer

**7. To be more effective, AARP Wyoming wants to work on the most important issues facing members in the state. How much of a priority do you think it should be for AARP Wyoming to work on the following?**

	<b>Top Priority</b> ▼	<b>High Priority</b> ▼	<b>Medium Priority</b> ▼	<b>Low Priority</b> ▼	<b>Not a Priority</b> ▼	<b>Not Sure</b> ▼	<b>No Answer</b> ▼
a. Providing home modification information to help individuals remain in their homes and communities as they age	17	40	25	6	4	5	4
b. Expanding access to home and community based long-term care services	14	43	25	6	3	5	4
c. Protecting consumers against identity theft through stronger state laws	25	37	22	6	2	4	3
d. Increasing state funding for more affordable housing options	19	33	25	9	5	4	4
e. Expanding state regulations for quality long-term care services	21	37	24	6	3	6	4
f. Making health insurance more accessible and affordable	49	33	8	2	2	3	3
g. Expanding Medicaid coverage for dental services to more low-income residents	28	35	20	6	5	3	3

(Question 7 Continued)

	Top priority ▼	High Priority ▼	Medium priority ▼	Low priority ▼	Not a priority ▼	Not sure ▼	No Answer ▼
h. Expanding health insurance coverage for Wyoming's working uninsured	25	36	21	8	4	3	3
i. Working for smoke-free environments in public restaurants and places (n=1041)	26	22	20	13	13	3	4
j. Expanding affordable public transportation systems	14	30	31	12	7	3	4
k. Ensuring the affordability of utility and telecommunications services	22	36	25	7	3	4	4
l. Reducing property taxes	34	28	22	6	4	2	5
m. Working with state businesses to help ensure employment opportunities for people 50+	18	33	29	8	5	4	4
n. Making prescription drugs more affordable	47	35	9	2	2	1	3
k. Providing information on wise investing and how to avoid investment and securities fraud	18	32	29	8	6	3	4

## Telecommunications

A **wire-line service** refers to the traditional telephone service where a line or cable connects your residence to a service provider or carrier enabling you to make and receive local and long-distance calls only within your residence or business. Wire-line service can be provided by a cable company that offers local telephone service. **Cellular phone** service refers to a wireless connection from a mobile telephone to a nearby transmitter enabling you to make local or long distance calls.

**8. Do you currently have wire-line telephone service in your home?**

%  
85 Yes  
12 No → **GO TO QUESTION 14**  
3 No Answer

**9. Please rate your overall satisfaction with your wire-line telephone service on a scale of 1 to 7, where 1 means not at all satisfied and 7 means completely satisfied. (n=889)**

%  
3 1 = Not at all satisfied  
4 2  
6 3  
15 4  
22 5  
22 6  
23 7 = Completely satisfied  
5 No answer

10. Looking at your most recent telephone bill, about how much do you pay per month for your basic local wire-line telephone service ONLY – excluding extra features such as call-waiting, call forwarding, or long-distance? (n=889)

%  
17 \$0 to \$29 per month  
56 \$30 to \$49 per month  
17 \$50 to \$79 per month  
3 \$80 to \$99 per month  
2 \$100 to \$124 per month  
0 More than \$124 per month  
2 Not sure how much I pay for this service  
4 No answer

11. Thinking about the past 12 months, would you say you are paying too much, too little, or about the right amount for your wire-line telephone services? (n=889)

%  
57 Too much  
<.5 Too little  
40 About the right amount  
4 No answer

12. Are there other wire-line telephone service providers in your community to choose from? (n=889)

%  
43 Yes  
40 No → GO TO QUESTION 13  
15 Not sure → GO TO QUESTION 13  
3 No answer

12. a. IF YES, are you considering switching to that service? (n=381)

%  
10 Yes  
69 No  
8 Just recently switched to another provider  
11 Not sure  
3 No answer

13. Looking ahead over the next 12 months, how likely are you to switch from using a wire-line phone to using ONLY a cellular phone for all your telephone needs? (n=889)

%  
3 Extremely likely → GO TO QUESTION 14  
6 Very likely → GO TO QUESTION 14  
11 Somewhat likely → GO TO QUESTION 14  
33 Not too likely  
40 Not at all likely  
5 Not sure → GO TO QUESTION 14  
3 No Answer

**13a. IF NOT too or not at all likely, why not? (n=653)**

<u>%</u>	
13	Cost
<.5	Already have switched to cellular phone only
20	Availability of service
3	Don't understand the technology
8	Do not want too many different phone numbers
2	Worry about accessing emergency numbers
20	Other: (specify) _____
9	Not sure
25	No Answer

**14. Do you currently use a cellular or wireless phone to make local or long-distance calls?**

<u>%</u>	
67	Yes
30	No
3	No Answer

**Property Tax**

**15. How concerned are you about your ability to pay the property tax on your primary residence over the next three years?**

<u>%</u>	
11	Extremely concerned
16	Very concerned
28	Somewhat concerned
26	Not too concerned
16	Not at all concerned
3	No Answer

**16. Do you think that property tax rates should be reduced, even if it meant a reduction in state and local government services?**

<u>%</u>	
54	Yes
41	No
5	No Answer

**Identity Theft**

Identity Theft can occur when someone gets access to your bank accounts, checking accounts, or credit cards, as well as personal information about you like your name, Social Security number, birth date, or mother's maiden name and then uses this information to fraudulently open new accounts, make large purchases, or even pay someone else's bills.

**17. How concerned are you about being a victim of identity theft?**

- %  
21 Extremely concerned  
28 Very concerned  
37 Somewhat concerned  
11 Not too concerned  
2 Not at all concerned  
1 No Answer

**18. If you thought someone accessed your personal information and was using it for their own purposes without your consent, which of the following places or people would you turn to for help?**

- %  
69 Local police  
39 Wyoming Attorney General's office  
19 Federal Bureau of Investigation (FBI)  
64 Credit card company  
10 Wyoming Secretary of State's Office  
19 Personal lawyer  
4 Other: (specify) \_\_\_\_\_  
1 Don't Know

**19. In the last 5 years, have you or someone you know experienced identity theft?**

- %  
5 Yes, I was a victim of identity theft  
19 Yes someone I know was a victim of identity theft but not me  
1 Yes, both myself and someone I know was a victim of identity theft  
68 No, not I or anyone I know have been a victim of identity theft → **GO TO QUESTION 22**  
5 Not sure → **GO TO QUESTION 22**  
3 No Answer

**20. In which of the following ways was your or their personal information obtained:**

[Check (√) ALL that apply] (n=251)

- %  
7 By a family member or friend  
16 Lost or stolen wallet or purse  
12 Internet or web scam  
37 Credit card number copied or stolen  
9 Social Security card number copied  
5 Telemarketing scam  
9 Stolen or opened mail/bills  
5 Through employer/employee information  
7 Compromised databases of companies you do business with  
5 Other: (specify) \_\_\_\_\_  
18 Not sure  
7 No Answer

**21. To which of the following offices, if any, did you or they report the incident?**

[Check (√) ALL that apply] (n=251)

<u>%</u>	
10	I did <u>not</u> report the incident to anyone or any office
32	Local police
4	Wyoming Attorney General's office
5	Federal Bureau of Investigation (FBI)
44	Credit card company
1	Wyoming Secretary of State's Office
7	Personal lawyer
22	Other: (specify) _____
27	Not sure
8	No Answer

**22. How strongly would you support or oppose stronger penalties for identity theft in Wyoming?**

<u>%</u>	
87	Strongly support
9	Somewhat support
<.5	Somewhat oppose
<.1	Strongly oppose
2	Not sure
2	No Answer

**23. If a company or organization with whom you do business encounters a security breach in their computer databases of customer information, how important is it to you that the company or organization be required by state law to notify you immediately of this breach?**

<u>%</u>	
84	Extremely important
5	Somewhat important
6	Very important
1	Not too important
1	Not at all important
2	No Answer

**24. Currently, more than 20 states have passed legislation that allow consumers like yourself to place a freeze on their credit files with the three major credit reporting agencies. If you choose to place a freeze on your credit files, this would block unauthorized access to them. Also, if you want to open a new credit account or get a new loan, you could lift the freeze on your credit file. You could also lift the freeze for a period of time or you could lift it for a specific creditor. How strongly would you support or oppose security freeze legislation in Wyoming?**

<u>%</u>	
58	Strongly support
24	Somewhat support
2	Somewhat oppose
1	Strongly oppose
14	Not sure
2	No Answer

**25. If this service were available in Wyoming, how likely would you be to sign up to place a freeze on your credit files?**

<u>%</u>	
33	Extremely likely
30	Very likely
17	Somewhat likely
5	Not too likely
2	Not at all likely
11	Not sure
2	No Answer

**26. To place or activate a freeze on your credit files, you could sign up with one or *each* of the three major credit reporting agencies. If Wyoming allowed the credit reporting agencies to charge residents a one-time fee up to \$10 to activate a credit freeze, for individuals registering with each credit reporting agency this could total up to \$30. How likely would you be to sign up for a credit freeze if you had to pay a fee?**

<u>%</u>	
12	Extremely likely
19	Very likely
25	Somewhat likely
19	Not too likely
12	Not at all likely
11	Not sure
3	No Answer

**27. In Wyoming, residents who sign up for a credit freeze could experience a delay in getting their credit approved by a few hours to a few days. How strongly would you support or oppose Wyoming making credit freeze services available even if there was a delay in getting your credit approved?**

<u>%</u>	
27	Strongly support
33	Somewhat support
13	Somewhat oppose
6	Strongly oppose
18	Not sure
4	No Answer

## Work and Retirement

28. Which of the following best describes your present employment situation:

<u>%</u>	
27	Employed full-time
3	Employed part-time
6	Self-employed full-time
3	Self-employed part-time
1	Unemployed and looking for work
1	Retired and working <u>again</u> full-time → GO TO QUESTION 31
6	Retired and working <u>again</u> part-time → GO TO QUESTION 31
3	Retired and <u>looking</u> for work → GOTO QUESTION 31
43	Retired and NOT looking for work → GO TO QUESTION 34
2	Other → GO TO QUESTION 34
8	No Answer

29. Thinking about your own current work and financial situation, how likely is it that you will put off retirement from work as long as possible? (n=399)

<u>%</u>	
30	Extremely likely
26	Very likely
20	Somewhat likely
13	Not too likely
8	Not at all likely
2	Not sure
1	No Answer

30. Which ONE of the following best describes what you plan to do when you reach an age you consider to be “retirement age”: [Check (√) only ONE] (n=399)

<u>%</u>	
28	Continue working at my present job as long as I am able
12	Continue working at my present job, but with reduced hours
1	Leave my job and look for other full-time work in same industry/field
2	Leave my job and look for part-time work in same industry/field
23	Work part-time and pursue my hobbies, volunteer, travel, etc.
1	Work part-time and serve as a care-giver to parents
<.5	Work part-time and serve as a care-giver to children/grandchildren
1	Change careers
1	Start my own business
3	Work as a consultant or on an as-needed basis
1	Go back to school or into a job training program
10	Retire and never work
12	Not sure
5	No Answer

**31. Thinking about your future work plans, please indicate how important each of the following would be to you: (n=498)**

	Extremely important	Very important	Somewhat important	Not too important	Not important at all	Not Sure	No Answer
	▼	▼	▼	▼	▼	▼	▼
a. A job that is challenging and uses my skills and experience	26	31	21	6	6	3	7
b. A job with lessened responsibilities, but where I can utilize my skills and experience	17	35	25	8	6	3	5
c. A new career	3	6	12	29	33	9	9
d. A job that is less “stressful” than my previous or current job	14	22	27	13	14	4	7
e. A job more suited to my family or personal schedule/lifestyle	18	29	21	9	12	4	7

**32. How important is it to you that you continue to have or have access to employment benefits such as health insurance or savings plans when you retire? (n=498)**

%	
54	Extremely important
21	Very important
10	Somewhat important
6	Not that important
5	Not at all important
4	No Answer

**33. To what extent are each of the following reasons a factor in your decision to work beyond retirement? (n=498)**

	Major factor	Minor factor	Not a factor at all	Not Sure	No Answer
	▼	▼	▼	▼	▼
a. Maintain health insurance coverage	49	12	22	3	14
b. Pay health insurance premiums and co-pays	48	16	18	3	15
c. Pay for prescription drugs	45	19	20	2	15
d. Enjoy the job/enjoy working	43	25	19	2	12
e. Provide care for family member(s) – need access to benefits	25	18	34	5	18
f. I need/want the extra income	51	28	8	2	11
g. Fulfill requirements to receive employer pension benefits	18	14	45	4	19
h. Receive Social Security	40	18	25	2	15
i. Build up my savings account	44	28	13	1	14
j. Other reason: (specify) _____	4	1	3	3	90

**34. Does your current or previous employer offer health coverage to their retired workers?**

<u>%</u>	
34	Yes
46	No
11	Not sure
9	No answer

**35. Post-retirement healthcare and health insurance costs are a concern to many current and future retirees. What is your current situation regarding health insurance costs and healthcare? [Check (√) ALL that apply]**

<u>%</u>	
23	Health insurance through your current employer
15	Health insurance through your former employer
9	Health insurance through <u>spouse's current</u> employer
5	Health insurance through <u>spouse's former</u> employer
17	Health insurance through individually purchased plan
45	Medicare, government health insurance program for persons age 65 and older
4	Medicaid, government health insurance program for low income families
3	Some other government program
15	Medi-gap, a supplement plan that covers costs not paid by Medicare
7	Other: (specify) _____
2	Not sure
8	No answer

**36. In 2005, retired state employees paid about as much for their state health insurance premiums as they received in their monthly pension check. How much of a priority should it be for AARP Wyoming to work with state legislators to find ways to help the following state workers afford their premiums:**

	<b>Top Priority</b>	<b>High Priority</b>	<b>Medium Priority</b>	<b>Low Priority</b>	<b>Not a Priority</b>	<b>Not Sure</b>	<b>No Answer</b>
	▼	▼	▼	▼	▼	▼	▼
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
<b>a.</b> Retired state employees .....	26	23	14	5	7	9	16
<b>b.</b> Retired educators .....	25	21	13	6	8	9	19
<b>c.</b> Retired county employees.....	22	21	14	6	7	9	20
<b>d.</b> Retired local government employees.....	21	21	15	7	7	9	20

## About You

### D1. Thinking about your state elections for Wyoming Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

<u>%</u>	
69	Always vote
8	Sometimes miss on
3	Rarely vote
5	Never vote
3	Not sure
13	No answer

### D2. Are you of Hispanic, Spanish, or Latino origin or descent?

<u>%</u>	
3	Yes
90	No
<.5	Not sure
7	No Answer

### D2a. What is your race?

<u>%</u>	
91	White or Caucasian
<.5	Black or African American
1	American Indian or Alaska Native
<.5	Asian
0	Native Hawaiian or other Pacific Islander
1	Other
8	No answer

### D3. What is your current marital status?

<u>%</u>	
63	Now married
1	Not married, living with partner
17	Widowed
10	Divorced
1	Separated
3	Never married
5	No answer

**D4. What is the highest level of education that you completed?**

<u>%</u>	
8	0-12 <sup>th</sup> grade (no diploma)
24	High school graduate (or equivalent)
17	Post-high school education (no degree)
10	2-year college degree
10	4-year college degree
5	Post-graduate study (no degree)
14	Graduate or professional degree (s)
12	No answer

**D5. What was your annual household income before taxes in 2005?**

<u>%</u>	
6	Less than \$10,000
11	\$10,000 to \$19,999
15	\$20,000 to \$29,999
12	\$30,000 to \$39,999
11	\$40,000 to \$49,999
16	\$50,000 to \$74,999
16	\$75,000 or more
13	No answer

**D6. What is your age as of your last birthday? \_\_\_\_\_ (in years)**

<u>%</u>	
34	50-59
41	60-74
23	75+
2	No Answer

**D7. Are you male or female?**

<u>%</u>	
50	Male
49	Female
1	No Answer

**D8. Do you own or rent the home you currently live in?**

<u>%</u>	
85	Own
10	Rent
3	Other
2	No Answer

**D9. What county do you currently live in?**

<p style="text-align: center;"><b>Thank you for completing this survey.</b> Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street NW, Washington, DC 20049 <b>by July 31, 2006.</b></p>
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