

A solid green rectangular bar is positioned in the top left corner of the page.A small yellow square is located at the bottom right corner of the green bar.A thin grey horizontal line extends from the yellow square to the left, and a thin grey vertical line extends from the yellow square upwards.

# **AARP Oklahoma Legislative Issues Survey: Identity Theft**

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December 2004



# **AARP Oklahoma Legislative Issues Survey: Identity Theft**

**Report Prepared by Joanne Binette**

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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. 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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## Background

The *AARP Oklahoma Legislative Issues Survey* explores the attitudes and opinions of Oklahoma members on identity theft and telecommunications issues. In addition, this survey gauges state legislative priorities of AARP members in Oklahoma. The *Identity Theft Survey* report examines the subset of questions related to identity theft issues including experience with and concern about identity theft, where a person would turn if they were an identity theft victim, and support for laws and regulations that protect consumers from identity theft.<sup>1</sup>

This report summarizes the weighted overall findings on the topic of identity theft covered in the survey. Throughout the report, statistics representing member responses are reported in percentages.<sup>2</sup> In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Oklahoma membership the actual number of people may be substantial. As of November 2004, the number of AARP members in Oklahoma was 401,714.

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<sup>1</sup> A copy of the full questionnaire annotated with responses to all questions is appended to this report. Question 1 focuses on general legislative priorities and questions 20 through 31 address identity theft issues.

<sup>2</sup> Percentages may not sum to 100% due to rounding.

## Highlights

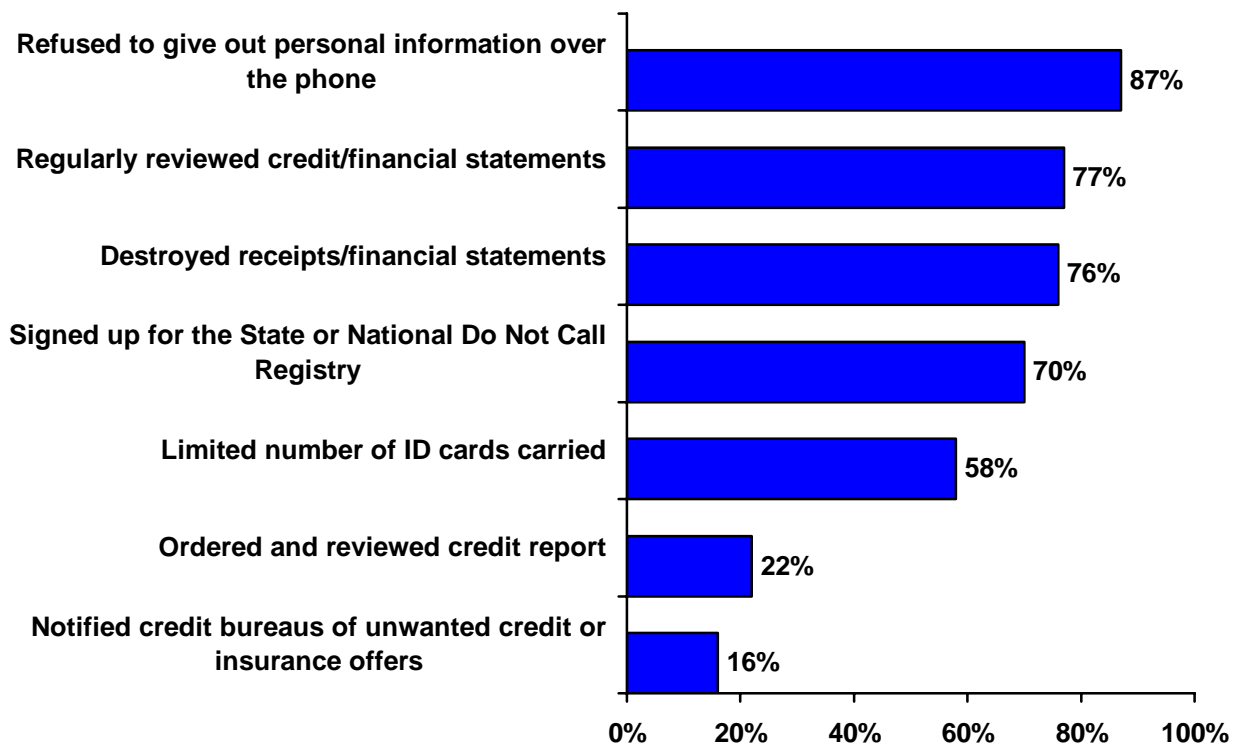
- More than nine in ten Oklahoma members are concerned about being victims of identity theft.
  - 95 percent are concerned about someone getting access to their bank accounts and credit cards.
  - 94 percent are concerned about someone getting their personal information and using it to open accounts or make purchases.
- Almost all Oklahoma members believe it is very (87%) or somewhat important (9%) that a Social Security number not be used as an identifier for general purposes.
- Almost nine in ten Oklahoma members believe it is very (83%) or somewhat important (4%) to provide identity theft victims with a formal legal mechanism to clear their names from law enforcement records.
- Nearly all Oklahoma members believe it is very (90%) or somewhat important (7%) to strengthen laws and regulations that protect consumers from identity theft.
- Over nine in ten members strongly (75%) or somewhat support (16%) Oklahoma enacting legislation that permits a person to place a security freeze on their credit reports.
- Nine in ten (90%) Oklahoma members believe it is important that consumer groups in Oklahoma, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.
- More than eight in ten (82%) Oklahoma members say they would be more likely to vote for a candidate who supports legislation to strengthen laws and regulations that protect consumers from identity theft.

## Findings

**In the past two years, nearly nine in ten Oklahoma members have refused to give out personal information over the telephone unless they initiated the call.**

Oklahoma members were asked what actions they have taken in the past two years with regard to identity theft. Members were able to choose all actions that applied from a list of seven possible actions. Almost nine in ten (87%) say they have refused to give out personal information over the telephone unless they have initiated the call. More than three-quarters say they have regularly reviewed their credit card and other financial statements (77%) or have shredded or destroyed credit card receipts, credit applications, bank checks, and financial statements (76%). Another seven in ten (70%) say they have signed up for the State or National Do Not Call Registry. Almost six in ten (58%) have limited the number of identification cards they carry. 22% have ordered and reviewed their credit report, and 16% have notified credit bureaus of unwanted credit or insurance offers.

**Actions Taken in the Past Two Years to Prevent Identity Theft  
(N=1,013)**

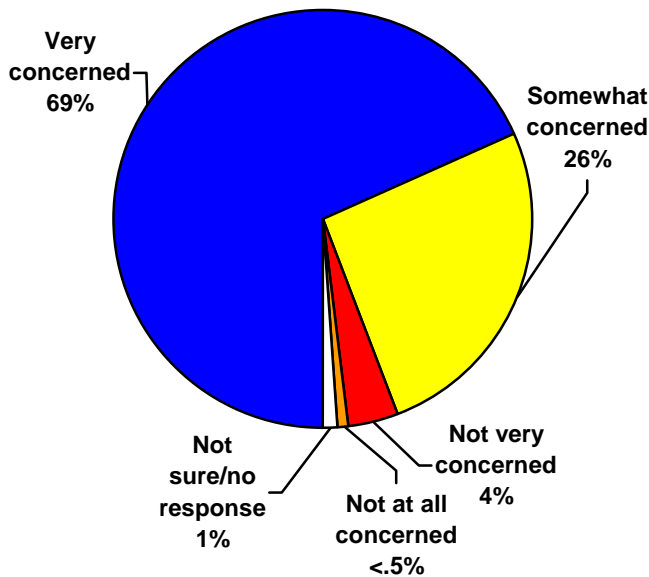


**More than nine in ten Oklahoma members are concerned about being victims of identity theft.**

Identity theft can occur when someone gets access to an individual’s bank accounts, checking accounts, or credit cards and then uses them fraudulently to run up bills. Identity theft can also occur when someone gets personal information about an individual such as their name, Social Security number, date of birth, mother’s maiden name – and uses it to open new bank accounts, open new loans, or make large purchases in their name. Oklahoma members were asked how concerned they were about being victims of both types of identity theft. More than nine in ten members are concerned about being victims of both types of identity theft.

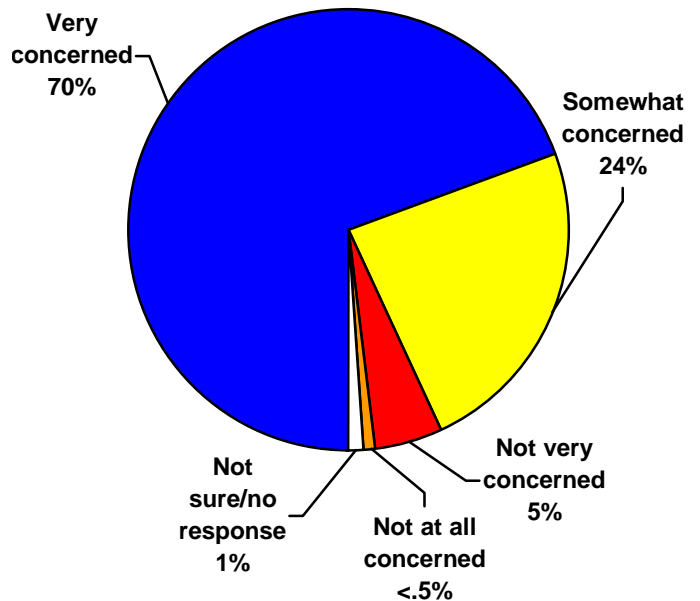
**Concern About Being a Victim of Identity Theft  
(N=1,013)**

**Access to bank accounts, checking accounts, or credit cards\***



\*Percentages do not add up to 100 due to rounding.

**Access to personal information\***



\*Percentages do not add up to 100 due to rounding.

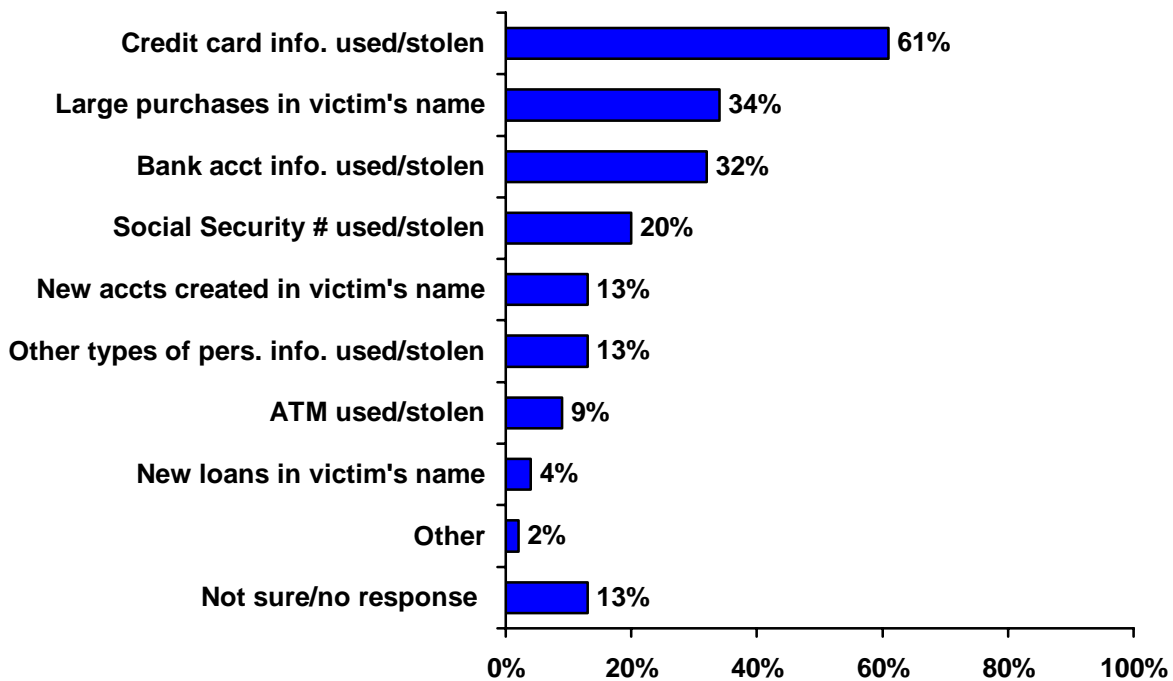
**More than one in five Oklahoma members has been or knows someone who has been a victim of identity theft.**

Over one in five (21%) Oklahoma members say they have been or know someone who has been an identity theft victim. This translates into 84,360 Oklahoma members. Six percent of Oklahoma members report they have been a victim of identity theft. About one in six (16%) say they know someone who was the victim of identity theft. One percent report both they and a person they know has been the victim of identity theft. Nearly seven in ten (69%) have not been identity theft victims nor do they know someone who has been a victim. Six percent say they are unsure.

**Of those respondents who have been identity theft victims or know a person who has been an identity theft victim, the majority report that credit card information was used or stolen.**

More than six in ten (61%) Oklahoma members who have been victims of identity theft or who know someone who has been a victim of identity theft report that credit card information was used or stolen. About a third report having large purchases made in the identity theft victim's name (34%) or checking, savings, or other bank information used or stolen (32%). One in five report having a Social Security number used or stolen. About one in eight report having new bank or credit card accounts created in the identity theft victim's name (13%) or having other types of personal information used or stolen (13%).

**What kind of identity theft have Oklahoma members or someone they know experienced?  
(n=219)**

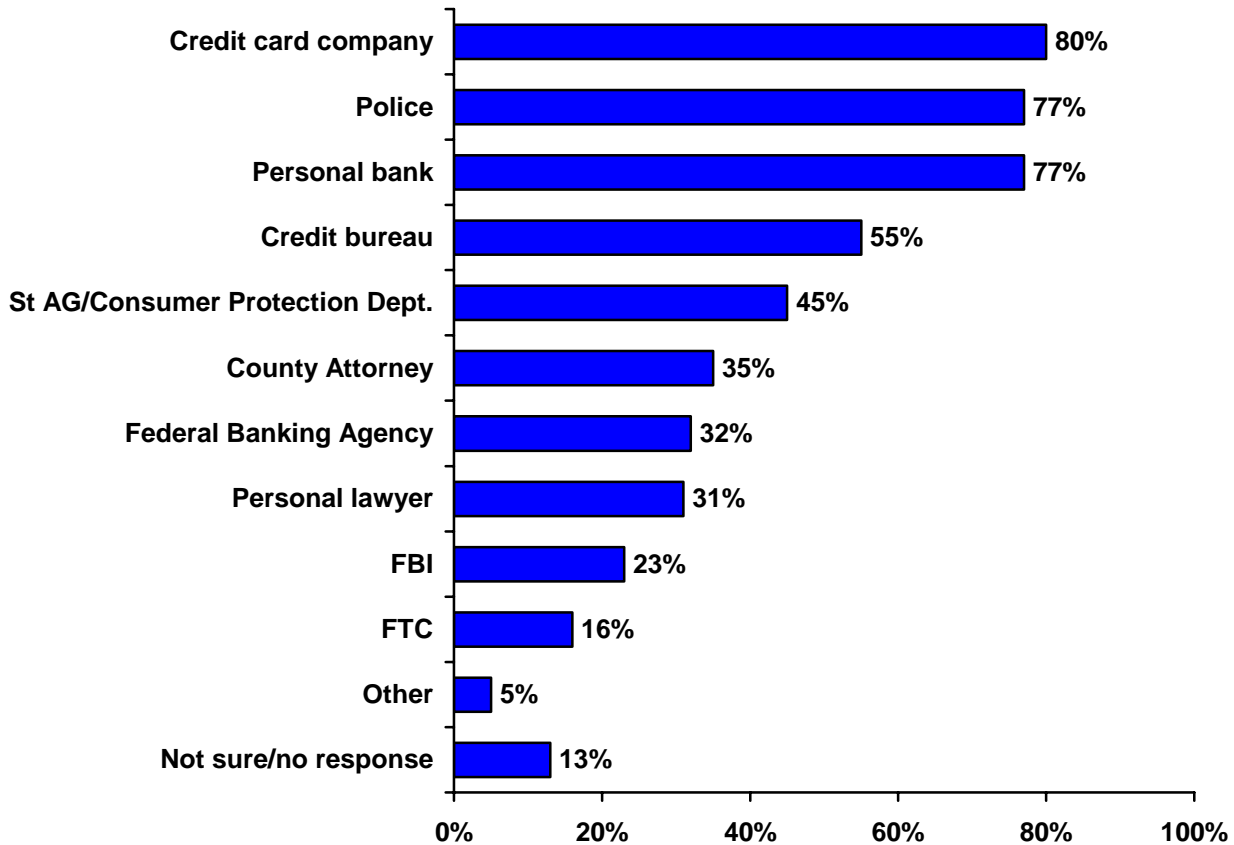




**Oklahoma members would turn for help to a credit card company, the police, or their personal bank if they were victims of identity theft.**

Oklahoma members were asked where they would turn for help if they were victims of identity theft. More than three-quarters of members would turn to credit card companies (80%), the police (77%), and personal banks (77%) if they were victims of identity theft. More than half say they would contact the credit bureau (55%), and more than four in ten say they would contact the State Attorney General’s Office/Consumer Protection Division (45%).

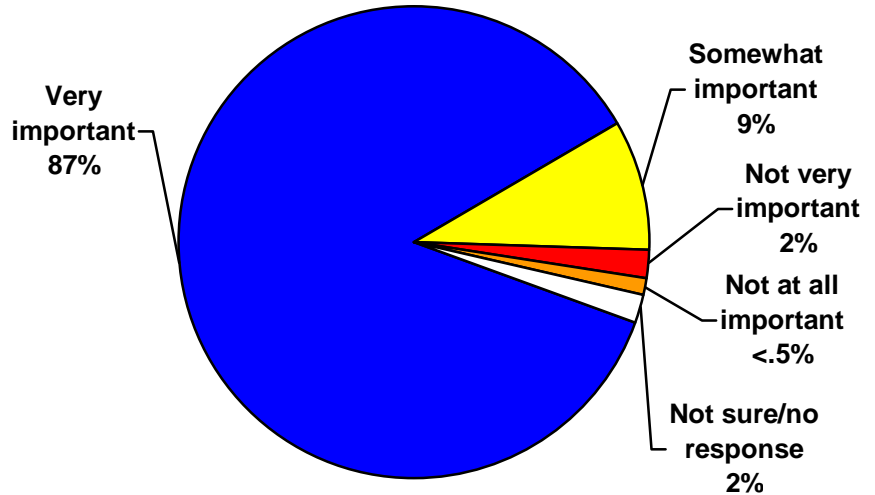
**Where would you turn if you were a victim of identity theft?  
(N=1,013)**



**Nearly all members in Oklahoma think it is important for Social Security numbers not to be used as an identifier for general purposes.**

Oklahoma members were asked how important it is that a Social Security number not be used as an identifier for general purposes, that it be protected. An overwhelming majority (96%) of Oklahoma members think it is important that Social Security numbers not be used as an identifier for general purposes.

**Importance of Not Using Social Security Numbers as an Identifier for General Purposes (N=1,013)**



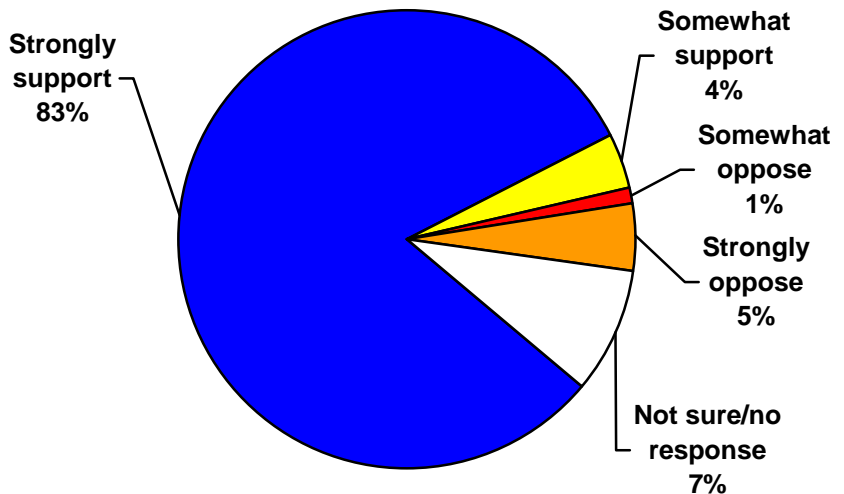
\*Percentages do not add up to 100 due to rounding.

**Nearly nine in ten Oklahoma members support giving identity theft victims a formal, legal mechanism to clear their names from law enforcement records.**

Sometimes an identity thief will give the name and identifying information of a victim to law enforcement when caught and charged with a crime. The identity theft victim may later find that there are criminal charges in his or her name as a result of the identity thief's actions.

Nearly nine in ten Oklahoma members strongly support (83%) or somewhat support (4%) giving identity theft victims a formal legal mechanism to clear their names from law enforcement records.

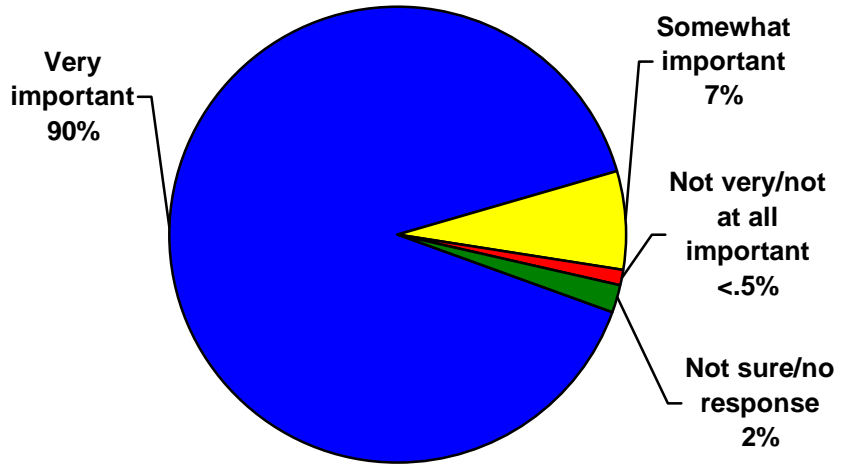
**Support for a Formal Legal Mechanism for Identity Theft Victims to Clear Their Names from Law Enforcement Records (N=1,013)**



**Nearly all Oklahoma members think it is important for Oklahoma to strengthen laws and regulations that protect consumers from identity theft.**

Nine in ten (90%) Oklahoma members think it is very important for the state to strengthen laws and regulations that protect consumers from identity theft, and another seven percent believe it is somewhat important.

**Importance of Strengthening Laws and Regulations that Protect Consumers from Identity Theft\* (N=1,013)**



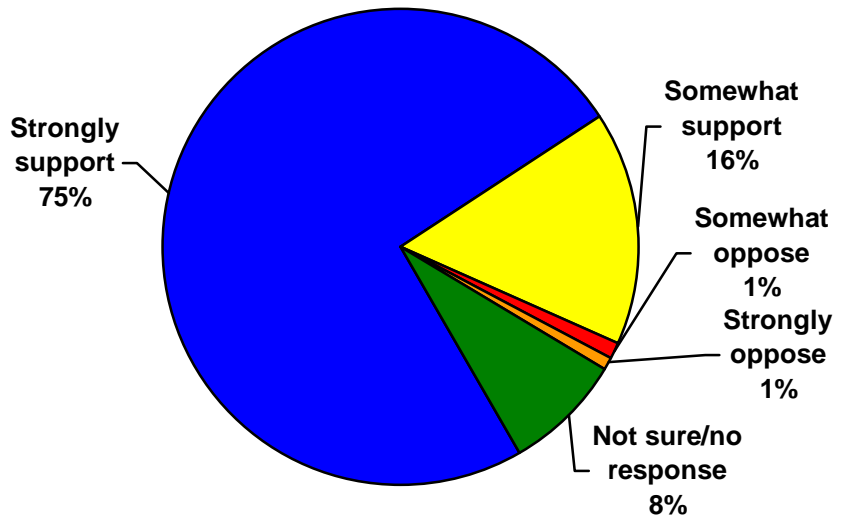
\*Percentages do not add up to 100 due to rounding.

**More than nine in ten Oklahoma members support the state enacting legislation that permits a person to place a security freeze on their credit reports.**

A security freeze allows an individual to add a personal password or P.I.N. (personal identification number) to limit access to his/her credit reports. This assures that no one can access the report without the prior consent of that individual and helps to prevent an identify thief who obtains your personally identifiable information from opening new accounts.

Three-quarters (75%) of Oklahoma members strongly support the state enacting legislation that permits a person to place a security freeze on their credit reports, and another 16 percent somewhat support this action.

**Support for Legislation that Permits a Person to Place a Security Freeze on Credit Reports\* (N=1,013)**

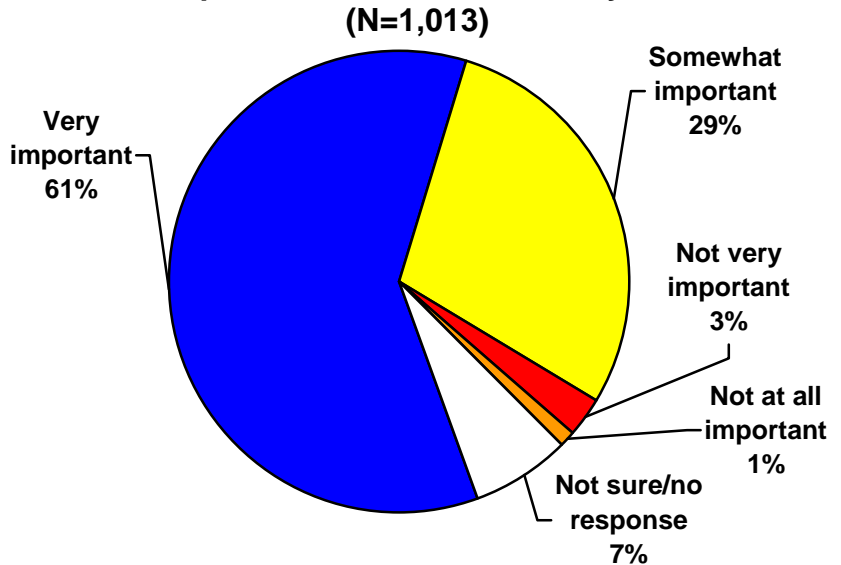


\*Percentages do not add up to 100 due to rounding.

**Nine in ten Oklahoma members think it is important that consumer groups in Oklahoma, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.**

Nine in ten Oklahoma members think it is very (61%) or somewhat important (29%) that consumer groups in Oklahoma, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.

**Importance of Oklahoma Consumer Groups to Provide Educational and Informational Programs in Communities to Help Consumers Avoid Identity Theft\***

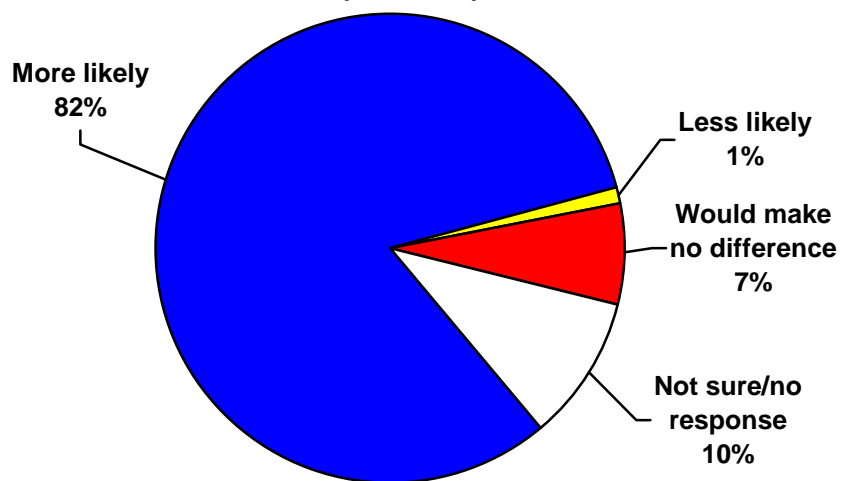


\*Percentages do not add up to 100 due to rounding.

**Over eight in ten Oklahoma members say they would be more likely to vote for a candidate who supports legislation to strengthen laws and regulations that protect consumers from identity theft.**

More than eight in ten (82%) members in Oklahoma say they would be more likely to vote for a candidate who supports legislation to strengthen laws and regulations that protect consumers from identity theft. Only one percent say they would be less likely, and seven percent say it would make no difference.

**Likelihood of Voting for a Candidate Who Supports Legislation to Strengthen Laws and Regulations that Protect Consumers from Identity Theft**

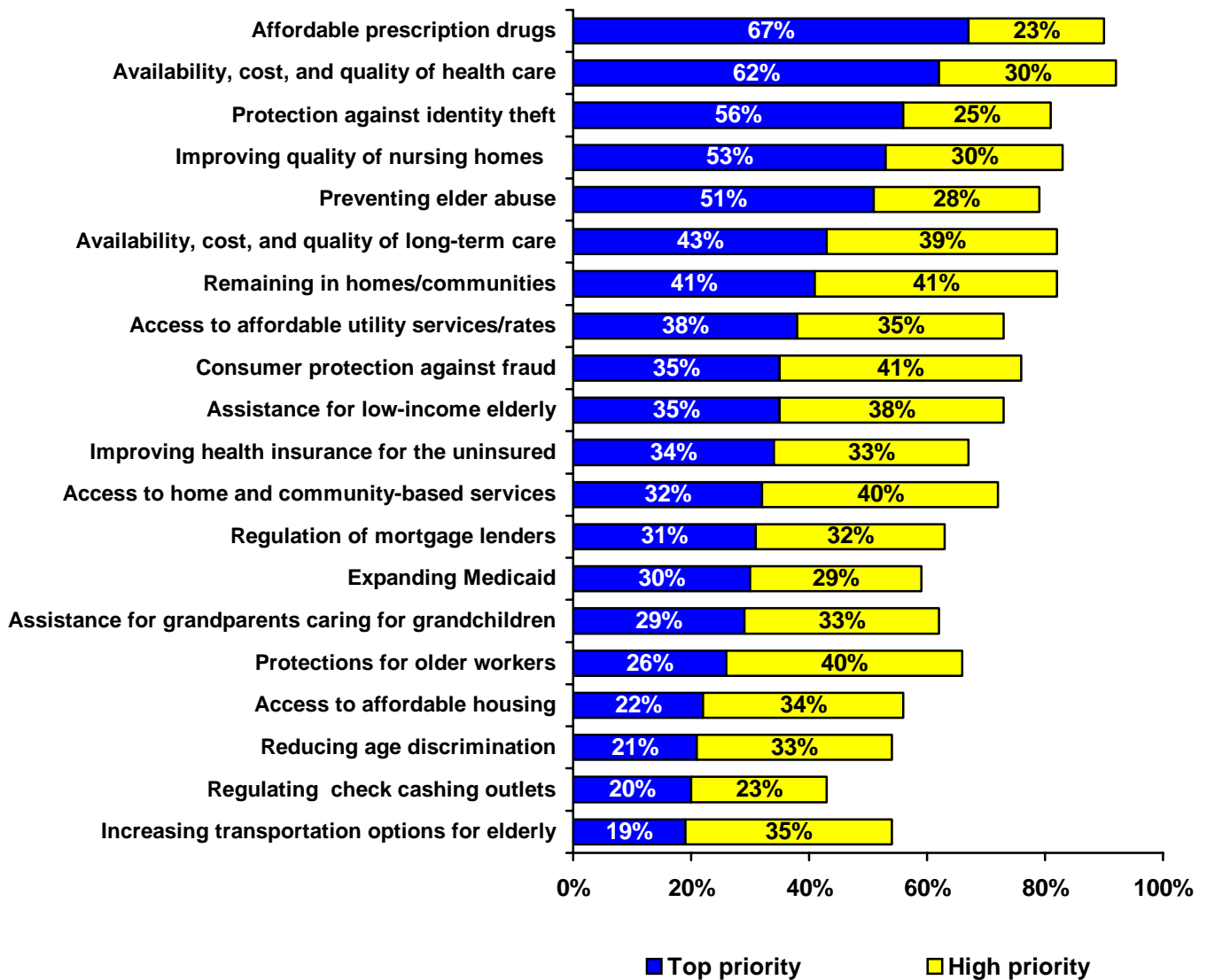


## Legislative Priorities

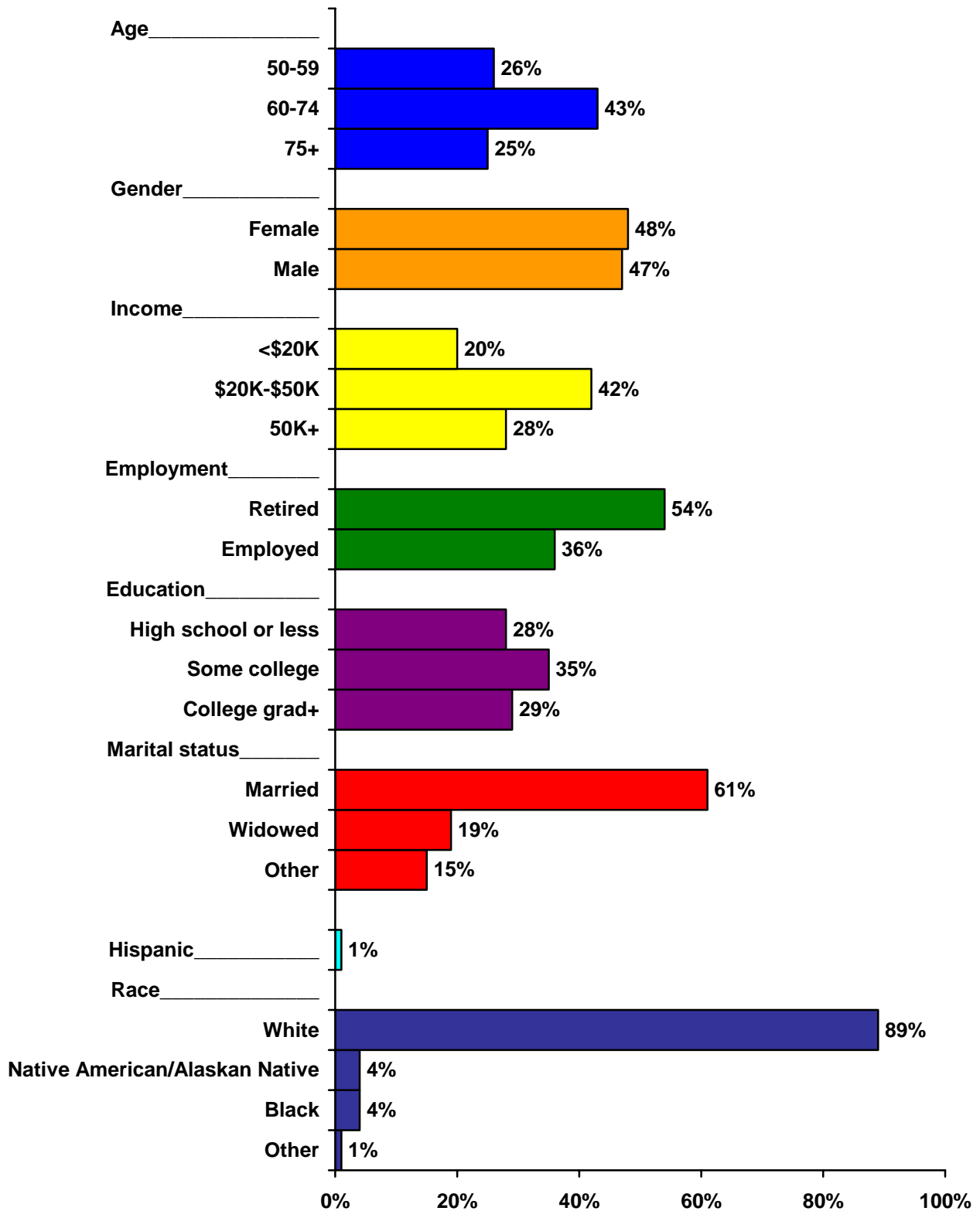
### Members list access to affordable prescription drugs and the availability, cost, and quality of health care as their top priorities for AARP Oklahoma.

Members were asked to indicate how much of a priority it should be for AARP Oklahoma to work on various legislative issues. Members were given a list of 20 different issues. More than six in ten members say that access to affordable prescription drugs (67%), and the availability, cost, and quality of health care (62%) should be top priorities for AARP Oklahoma. More than half say protection against identity theft (56%); improving the quality of nursing homes (53%); and preventing elder abuse (51%) should be top legislative priorities. About four in ten believe the availability, cost, and quality of long-term care (43%) and remaining in their own homes and communities (41%) should be top legislative priorities for AARP Oklahoma.

**Top and High Priority Legislative Issues for Oklahoma Members  
(N=1,013)**



## Demographic Characteristics (N=1,013)



## Conclusions

Oklahoma members are concerned about being victims of identity theft. More than one in five have been a victim or know victims of identity theft. Oklahoma members believe it is important to have protections in place to aide identity theft victims and help prevent these crimes. Specifically, nine in ten Oklahoma members think it is very important for the state to strengthen laws and regulations that protect consumers from identity theft. Almost all members also say it is important to provide identity theft victims with a formal legal mechanism to clear their names from law enforcement records, and they support enacting legislation that permits an individual to place a security freeze on their credit reports. Most Oklahoma members think it is important that consumer groups in Oklahoma, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.

More than six in ten members say that access to affordable prescription drugs, and the availability, cost, and quality of health care should be top priorities for AARP Oklahoma. More than half say protection against identity theft should be a top legislative priority.

## Methodology

AARP conducted the *Oklahoma Legislative Issues Survey* from October 22 through November 19, 2004. A random sample of 2,000 AARP members in Oklahoma, 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. Fifty-one percent of the sampled Oklahoma members returned surveys by the cut-off date, providing 1,013 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.2 percent.<sup>3</sup> Survey responses were weighted to reflect the distribution of the age segments in the member population of Oklahoma. As of November 2004, the number of AARP members in Oklahoma was 401,714.

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<sup>3</sup> This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3.2 percentage points of what would have been obtained if every AARP member in Oklahoma age 50 or older had been surveyed.

## **Annotated Questionnaire**



# 2004 AARP Oklahoma Legislative Issues Survey

(AARP Members N = 1,013; Response Rate =51%; Sampling Error =  $\pm$  3.2%)  
 (Percentages may not add to 100% due to rounding or multiple response.)

## State Legislative Issues

1. To be effective, AARP Oklahoma wants to work on the most important issues facing Oklahoma AARP members. Keeping in mind what is most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Oklahoma?

		Top priority	High priority	Medium priority	Low priority	Not a priority	Not sure	No response
a.	Availability, cost, and quality of health care	62%	30%	5%	1%	*	*	2%
b.	Consumer protection against fraud	35%	41%	17%	3%	1%	*	2%
c.	How older persons can remain in their own homes or communities as they age	41%	41%	14%	2%	1%	1%	1%
d.	Availability, cost, and quality of long-term care services	43%	39%	14%	2%	1%	1%	1%
e.	Assistance programs for older, low-income state residents	35%	38%	20%	5%	1%	1%	1%
f.	Access to affordable prescription drugs	67%	23%	7%	1%	1%	*	1%
g.	Protections for older workers	26%	40%	24%	6%	2%	1%	3%
h.	Expanding Medicaid, the government health insurance program for low income people	30%	29%	26%	8%	4%	2%	2%
i.	Preventing elder abuse	51%	28%	15%	4%	1%	*	1%
j.	Access to affordable utility services and rates	38%	35%	20%	4%	1%	*	2%
k.	Regulating the fees charged by check-cashing outlets and pay day lenders	20%	23%	24%	16%	14%	3%	1%

**1. (CONTINUED) To be effective, AARP Oklahoma wants to work on the most important issues facing Oklahoma AARP members. Keeping in mind what's most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Oklahoma?**

	<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 response</b>
l. Increasing transportation options for the elderly and disabled	19%	35%	32%	8%	2%	1%	4%
m. Enabling grandparents who are caring for grandchildren to obtain the necessary financial, medical, educational, and legal services for these children	29%	33%	23%	6%	3%	1%	5%
n. Reducing age discrimination	21%	33%	27%	9%	4%	1%	4%
o. Access to affordable housing	22%	34%	27%	7%	4%	1%	6%
p. Improving health insurance coverage for the uninsured	34%	33%	21%	5%	2%	1%	5%
q. Improving the quality of nursing homes in Oklahoma	53%	30%	10%	1%	1%	1%	4%
r. Regulation of mortgage lenders to prevent abusive practices	31%	32%	21%	7%	4%	1%	4%
s. Expanding access to home and community-based long-term care services	32%	40%	18%	3%	1%	2%	4%
t. Protection against identity theft	56%	25%	12%	3%	1%	*	4%

## **Telecommunications**

**2. Wireline telephone service refers to a telephone line connecting your home to a service provider or carrier that enables you to make and receive local and long-distance calls from your home. Do you currently have wireline telephone service?**

	<b>%</b>
Yes	78
No [Skip to Question 5]	13
Not sure [Skip to Question 5]	4
No response	6

**3. Part of your wireline service is basic local service which provides a dial tone and allows you to make local calls. Do you think you are paying too much, too little, or about the right amount for your basic local telephone service? (n=787 Respondents who currently have wireline telephone service)**

	<u>%</u>
Too much	55
Too little	*
About the right amount	44
No response	2

**4. On average, how much do you pay per month for your basic local telephone service? (n=787 Respondents who currently have wireline telephone service)**

	<u>%</u>
Between \$0 and \$29 per month	33
Between \$30 and \$49 per month	48
Between \$50 and \$79 per month	15
More than \$80 per month	1
Not sure	1
No response	2

**5. Is there more than one telephone service provider in your area from which you can choose to purchase basic local telephone service?**

	<u>%</u>
Yes	40
No	38
Not sure	18
No response	4

**6. Under current law in Oklahoma, the rates for basic local telephone service are capped and cannot go higher than the rate cap.**

**How strongly would you support or oppose a law eliminating the rate cap?**

	<u>%</u>
Strongly support eliminating the cap	8
Somewhat support eliminating the cap	3
Somewhat oppose eliminating the cap	10
Strongly oppose eliminating the cap	59
Not sure	16
No response	4

**7. Oklahoma law provides the Oklahoma Corporation Commission (OCC) with authority to oversee the rates and service quality of the largest local telephone providers in the state.**

**How strongly would you support or oppose a law eliminating the OCC's oversight of rates and quality for the largest local telephone providers in the state?**

	<u>%</u>
Strongly support eliminating OCC oversight	7
Somewhat support eliminating OCC oversight	6
Somewhat oppose eliminating OCC oversight	12
Strongly oppose eliminating OCC oversight	55
Not sure	18
No response	4

**8. In Oklahoma, consumers have the option to choose among providers for long distance telephone service. Have you ever changed your long distance telephone service?**

	<u>%</u>
Yes	71
No	24
Not sure	1
No response	3

**9. In Oklahoma, consumers have the option to choose among providers for local telephone service. Have you ever changed your local telephone service?**

	<u>%</u>
Yes	20
No	74
Not sure	3
No response	3

**10. If a candidate for state office in Oklahoma supports legislation that would take away authority from the Oklahoma Corporation Commission (OCC) to oversee local telephone rates and service quality, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	8
Less likely	60
Would not make a difference	10
Not sure	18
No response	4

**11. Again, wireline telephone service refers to a telephone line connecting your home to a service provider or carrier that enables you to make and receive local and long-distance calls from your home. Cellular telephone service refers to a wireless connection from a cell or mobile telephone to a relatively nearby transmitter enabling you to make local or long distance calls. A cell or mobile telephone is not the same as cordless phones, which only work within a limited distance of the base unit that is plugged into a phone jack.**

**Do you currently use a wireless or cellular phone?**

	<u>%</u>
Yes	69
No [Skip to Question 14]	27
No response	4

**12. Have you eliminated your wireline service and only use a wireless telephone for all of your calling needs? (n=703 Respondents who currently use a wireless or cellular phone)**

	<u>%</u>
Yes	4
No	94
Not sure	*
No response	2

**13. When you purchased your cell phone, would you have liked to have been given an estimate of what your total monthly phone bill, including all the taxes, fees, and charges would be? (n=703 Respondents who currently use a wireless or cellular phone)**

	<u>%</u>
Yes	54
No	3
I was given an estimate	38
Not sure	2
No response	3

**14. How strongly would you support or oppose a law that required cell phone service providers to give new customers a list of fixed charges that will appear on their bills as well as an estimate of what the total monthly bill is likely to be?**

	<u>%</u>
Strongly support	69
Somewhat support	17
Somewhat oppose	1
Strongly oppose	1
Not sure	8
No response	5

**15. Currently many new wireless users do not get the opportunity to review their first monthly bill before committing to a one- or two-year contract. The penalty for canceling a wireless service contract is typically \$175 or more.**

**How important would it be for you to be able to receive at least your first monthly bill before you decide whether to keep your cell phone service?**

	<u>%</u>
Very important	74
Somewhat important	12
Not very important	4
Not at all important	2
Not sure	4
No response	4

**16. How strongly would you support or oppose a law that gave consumers the right to terminate their cell phone service up to 15 days after receiving their first bill, even if the consumer would still be responsible for the first billing charges?**

	<u>%</u>
Strongly support	74
Somewhat support	12
Somewhat oppose	2
Strongly oppose	2
Not sure	7
No response	4

**17. In any given area you may find “dead zones” where there is no coverage from your cell phone provider.**

**How important is it that your cell phone provider let you know to the best extent possible of any dead zones in your service area?**

	<u>%</u>
Very important	70
Somewhat important	16
Not very important	4
Not at all important	2
Not sure	5
No response	3

**18. When you make an emergency phone call from a traditional wired phone, such as one in your home, emergency response personnel can identify the location of where the call has been dialed even if you cannot tell them. This means your phone is e-911 compatible. However, in many areas of the country, wireless phones are not e-911 compatible so emergency response personnel are not yet able to identify the location of calls made from wireless phones.**

**How strongly would you support or oppose a law that requires cell phone providers to tell new consumers if their cell phone service is or is not e-911 compatible?**

	<u>%</u>
Strongly support	73
Somewhat support	16
Somewhat oppose	2
Strongly oppose	*
Not sure	6
No response	3

**19. The cellular phone industry has a voluntary code of conduct where cellular phone service providers agree to, among other things:**

- **Tell new customers what it would cost them if they ended their contract before the agreed upon length of time**
- **Provide customers with maps showing where service is generally available**
- **Tell customers what locations will result in extra charges for using the phone outside of the service area.**

**How strongly would you support or oppose legislation that would require all cell phone providers to adhere to these principles, practices, and disclosures rather than have them be an optional code of conduct for providers?**

	<u>%</u>
Strongly support	77
Somewhat support	12
Somewhat oppose	1
Strongly oppose	1
Not sure	6
No response	3

## Identity Theft

**20. Have you taken any of the following actions in the past two years?  
(Please check ALL that apply)**

	<u>%</u>
Regularly reviewed your credit card and other financial statements	77
Shredded or destroyed credit card receipts, credit applications, bank checks, and financial statements	76
Limited the number of identification cards that you carry	58
Refused to give out personal information over the phone unless you have initiated the call	87
Ordered and reviewed a copy of your credit report	22
Told credit bureaus you do not want to receive unsolicited credit or insurance offers	16
Signed up for the State or National Do Not Call Registry	70
No response	2

**21. Identity theft can occur when someone gets access to your bank accounts, checking accounts, or credit cards and then uses them fraudulently to run up bills.**

**How concerned are you about being a victim of this kind of identity theft?**

	<u>%</u>
Very concerned	69
Somewhat concerned	26
Not very concerned	4
Not at all concerned	*
Not sure	*
No response	1



**22. Identity theft can also occur when someone gets personal information about you – such as your name, Social Security number, date of birth, or mother’s maiden name – and uses it to open new bank accounts, open new loans, or make large purchases in your name.**

**How concerned are you about being a victim of this kind of identity theft?**

	<u>%</u>
Very concerned	70
Somewhat concerned	24
Not very concerned	5
Not at all concerned	*
Not sure	*
No response	1

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

	<u>%</u>
Yes, I was the victim of identity theft	6
Yes, a person I know was the victim of identity theft	16
Yes, both myself and someone I know have been victims of identity theft	1
No [Skip to Question 25]	69
Not sure [Skip to Question 25]	6
No response	4

**24. What kind of identity theft have you or someone you know experienced? (Please check ALL that apply) (n=219 Respondent or someone respondent knew was victim of identity theft)**

	<u>%</u>
Credit card information was used or stolen	61
Checking, savings, or other bank account information was used or stolen	32
A Social Security number was used or stolen	20
New accounts – bank or credit cards – were created in victim’s name	13
New loans were created in the victim’s name	4
Large purchases were made in the victim’s name	34
ATM bank card was used or stolen	9
Other types of personal information were used or stolen	13
Any other kind of identity theft? (specify): _____	2
Not sure	11
No response	2

**25. If you were ever the victim of identity theft, please tell me whether or not you would turn to any of the following places for help. (Please check ALL that apply)**

	<u>%</u>
Police	77
Federal banking agency	32
Credit Bureau	55
Federal Trade Commission (FTC)	16
County Attorney	35
State Attorney General's office/Consumer Protection Division	45
Federal Bureau of Investigation (FBI)	23
Credit card company	80
Personal lawyer	31
Personal bank	77
Other: (specify) _____	5
Not sure	7
No response	7

**26. How important is it to you that your Social Security number not be used as an identifier for general purposes?**

	<u>%</u>
Very important	87
Somewhat important	9
Not very important	2
Not at all important	*
Not sure	*
No response	1

**27. Sometimes a criminal commits identity theft and uses the victim's name when committing a crime. The identity theft victim may later find that there are criminal charges in his or her name.**

**How strongly would you support or oppose giving identity theft victims a formal, legal mechanism to clear their names?**

	<u>%</u>
Strongly support	83
Somewhat support	4
Somewhat oppose	1
Strongly oppose	5
Not sure	5
No response	2

**28. How important is it to you for the state of Oklahoma to strengthen laws and regulations that protect consumers from identity theft?**

	<u>%</u>
Very important	90
Somewhat important	7
Not very important	*
Not at all important	*
Not sure	1
No response	1

**29. A security freeze allows an individual to add a personal password or pin number to limit access to his/her credit reports. This assures that no one can access the report without the prior consent of that individual.**

**How strongly would you support or oppose the state of Oklahoma enacting legislation that permits an individual to place a security freeze on credit reports?**

	<u>%</u>
Strongly support	75
Somewhat support	16
Somewhat oppose	1
Strongly oppose	1
Not sure	6
No response	2

**30. How important is it to you that consumer groups in Oklahoma, like AARP, provide educational and informational programs in your community to help consumers avoid identity theft?**

	<u>%</u>
Very important	61
Somewhat important	29
Not very important	3
Not at all important	1
Not sure	2
No response	5

**31. If a candidate for state office in Oklahoma supported legislation to strengthen laws and regulations that protect consumers from identity theft, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	82
Less likely	1
Would not make a difference	7
Not sure	6
No response	5

## About You

The following questions are for classification purposes only and will be kept entirely confidential.

**D1. In the last 12 months, have you accessed the Internet from your home or work, or from some other source such as your local library? (Check all that apply)**

	<u>%</u>
Yes, from home	53
Yes, from work	22
Yes, from some other source	10
No	34
No response	5

**D2. Are you male or female?**

	<u>%</u>
Male	47
Female	48
No response	5

**D3. What is your age as of your last birthday? \_\_\_\_\_ (in years)**

	<u>%</u>
50-59	26
60-74	43
75+	25
No response	6

**D4. What is your current marital status?**

	<u>%</u>
Married	61
Widowed	19
Divorced	12
Separated	1
Never married	3
No response	6

**D5. Thinking about your state elections for Oklahoma Governor and Legislators in the last ten years, which of the following best describes your voting behavior?**

	<u>%</u>
Always vote	70
Sometimes miss one	19
Rarely vote	3
Never vote	2
Not sure	1
No response	5

**D6. What is the highest level of education that you completed?**

	<u>%</u>
Less than high school	6
High school graduate or equivalent	23
Some college or technical training beyond high school	35
College graduate (4 years)	13
Post-graduate or professional degree	15
No response	8

**D7. Which of the following best describes your current employment status?**

	<u>%</u>
Employed or self-employed <u>full-time</u>	27
Employed or self-employed <u>part-time</u>	9
Retired and not working	54
Other such as homemaker	3
Unemployed and looking for work	1
No response	6

**D8. Are you of Hispanic, Spanish, or Latino origin or descent?**

	<u>%</u>
Yes	1
No	92
Not sure	*
No response	6

**D9. What is your race?**

	<u>%</u>
White or Caucasian	89
Black or African American	4
Asian	*
Native American or Alaskan Native	4
Hawaiian or Pacific Islander	*
Other (Specify: _____)	1
No response	2

**D10. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.)** \_ \_ \_ \_ \_

**D11. What was your annual household income before taxes in 2003?**

	<u>%</u>
Less than \$10,000	6
\$10,000 to \$19,999	14
\$20,000 to \$29,999	16
\$30,000 to \$39,999	15
\$40,000 to \$49,999	11
\$50,000 to \$74,999	15
\$75,000 or more	13
No response	11

**Thank you** for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by **November 19, 2004.**

**AARP**  
**Knowledge Management**  
**For more information contact Joanne Binette (202) 434-6303**