



AARP Oklahoma Legislative Issues Survey: Telecommunications



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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. 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.

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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 *Telecommunications Survey* report examines the subset of questions related to telecommunications issues including experience with basic local telephone service providers, support for stricter regulation and oversight of local telephone service providers in the state, and support for stronger consumer protections and disclosures for cellular phone users.¹

This report summarizes the weighted overall findings on the topic of telecommunications covered in the survey. Throughout the report, statistics representing member responses are reported in percentages.² 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.

¹ 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 2 through 19 address telecommunications issues.

² Percentages may not sum to 100% due to rounding.

Highlights

- About eight in ten (78%) Oklahoma members currently have wireline telephone service.
 - Of these members, more than half (55%) believe they are paying too much for their basic local telephone service.
 - Nearly half (48%) of these members say they pay between \$30 and \$49 per month for their basic local telephone service.
- About seven in ten Oklahoma members strongly (59%) or somewhat oppose (10%) a law that would eliminate the current rate cap on basic local telephone service in the state.
- Two-thirds of Oklahoma members strongly (55%) or somewhat oppose (12%) a law that would eliminate the authority of the OCC to oversee the rates and service quality of the largest telephone providers in Oklahoma.
- Most Oklahoma members have changed their long distance telephone service (71%), while most have not changed their local telephone service (74%).
- Six in ten (60%) Oklahoma members say they would be less likely to vote for a candidate who supports legislation that would take away authority from the OCC to oversee local telephone rates and service quality.
- About seven in ten (69%) members currently use a wireless cellular phone.
- Of those members currently using cell phones (n=703), almost all (94%) continue to use a *wireline* service, while only four percent have eliminated their *wireline* service and use only *wireless* service for all of their calling needs.
- More than half (54%) of members using cell phones say they would have liked to have been given an estimate of their monthly bill at the time they purchased their cell phone.
- More than eight in ten (86%) Oklahoma members would support a bill requiring cell phone companies to give new customers a list of fixed charges that will appear on their bills, as well as an estimate of a total monthly bill.
- Over eight in ten members would strongly (74%) or somewhat support (12%) a bill allowing cell phone users to cancel their phone service up to 15 days after receiving their first cell phone bill.
- About nine in ten Oklahoma members would strongly (77%) or somewhat (12%) support legislation that requires cell phone providers to adhere to the current voluntary code of conduct which includes telling customers about early termination fees, giving them a map showing them where service is available, and telling them about extra charges and fees.

Findings

The majority of Oklahoma members have wireline telephone service.

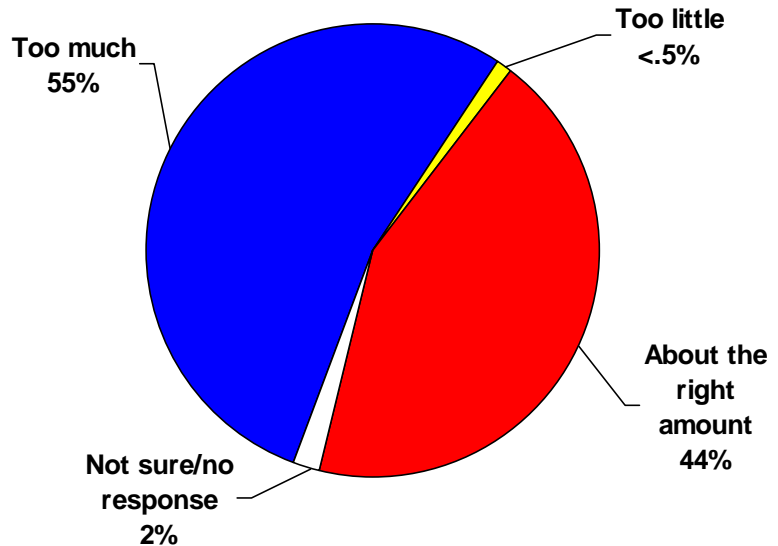
Wireline telephone service refers to a telephone line connecting a person's home to a service provider or carrier that enables a person to make and receive local and long distance calls from their home. Nearly eight in ten (78%) Oklahoma members currently have wireline telephone service, and about one in eight (13%) do not.

Of those members who have wireline telephone service, more than half think they are paying too much for their basic local service.

Basic local telephone service is a part of wireline telephone service. Basic local telephone service provides a dial tone and allows people to make and receive local and long distance calls. Of the 78 percent of members who have wireline telephone service, over half (55%) believe they are paying too much for their basic local telephone service. More than four in ten (44%) think they are paying about the right amount.

Forty-eight percent of members say they pay between \$30 and \$49 per month for their basic local telephone service, while another third (33%) pay \$29 or less per month. Sixteen percent pay \$50 or more per month.

Member Opinion on What They Pay for Basic Local Telephone Service*
(N=787)



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

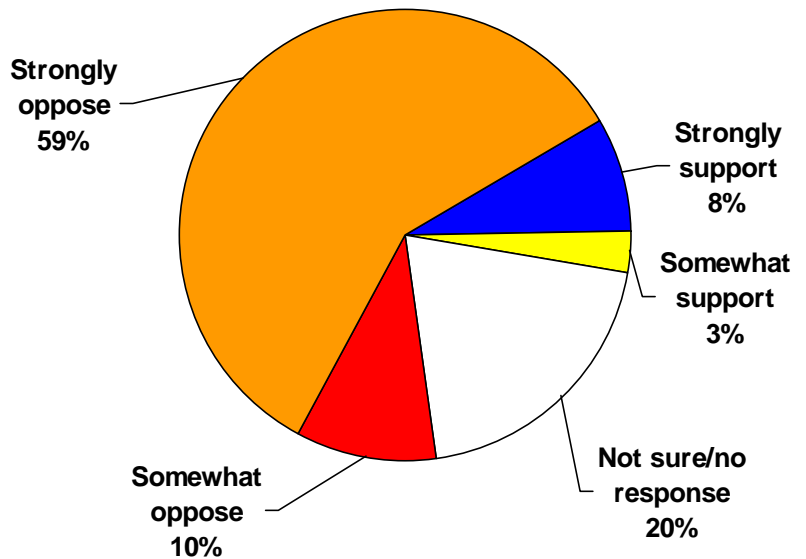
As many Oklahoma members live in areas where there is more than one telephone service provider for local telephone service as members who live in areas where there is no choice of telephone service providers.

Four in ten (40%) Oklahoma members report that there is more than one telephone service provider in their area from which they can choose their basic local telephone service. About the same proportion (38%) say there is not more than one telephone service provider from which they can choose their local service. Eighteen percent say they are unsure.

About seven in ten Oklahoma members oppose a law that would eliminate the rate cap on basic local telephone service.

Under current law in Oklahoma, the rates for basic local telephone service are capped and cannot go any higher than the rate cap. Approximately seven in ten Oklahoma members strongly (59%) or somewhat oppose (10%) a law that would eliminate the rate cap. Only about one in ten (11%) support this action.

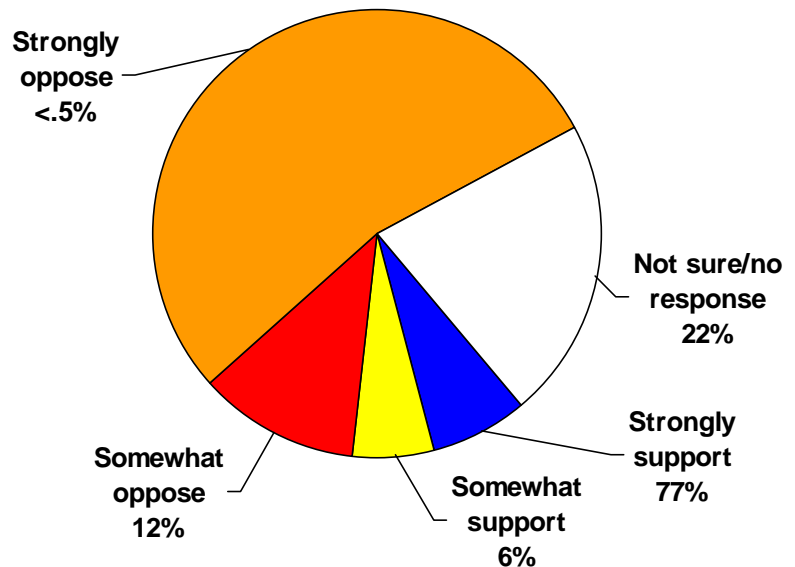
Opposition for a Law That Would Eliminate the Rate Cap for Basic Local Telephone Service (N=1,013)



Two-thirds of Oklahoma members would oppose a law eliminating the Oklahoma Corporation Commission's oversight of rates and quality for the largest telephone providers in Oklahoma.

Currently, 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. Two-thirds of Oklahoma members strongly (55%) or somewhat oppose (12%) a law that would eliminate the authority of the OCC to oversee the rates and service quality of the largest telephone providers in Oklahoma. Only about one in eight (12%) support this action.³

Opposition for a Law That Would Eliminate the OCC's Oversight of Rates and Quality for the Largest Telephone Providers in Oklahoma* (N=1,013)



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

Most Oklahoma members have changed their long distance telephone service.

Consumers in Oklahoma have the option to change their long distance telephone service. About seven in ten (71%) Oklahoma members say they have changed their long distance service, while about one-quarter (24%) say they have not.

Most Oklahoma members have not changed their local telephone service.

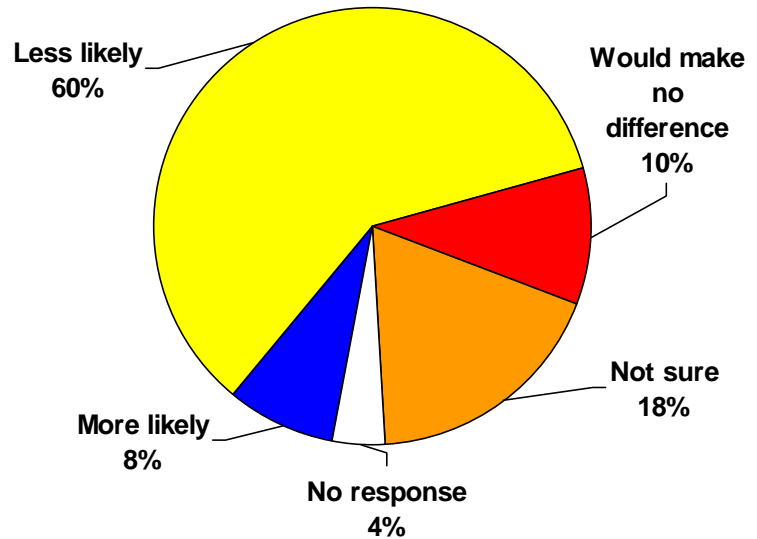
Although consumers in Oklahoma have the option to change their local telephone service, most have not changed it. About three-quarters (74%) of Oklahoma members say they have not changed their local telephone service, while one in five (20%) say they have.

³ Percentages in the text differ slightly from percentages in the graph due to rounding.

Six in ten Oklahoma members say they would be less likely to vote for a candidate who supports legislation that would take away authority from the OCC to oversee local telephone rates and service quality.

The majority (60%) of Oklahoma members say they would be less likely to vote for a candidate for state office who supports legislation that would take away authority from the OCC to oversee local telephone rates and service quality. Ten percent say it would make no difference, and eight percent say they would be more likely to vote for a candidate who supports this action. Nearly one in five say they are unsure about how it would affect their voting behavior.

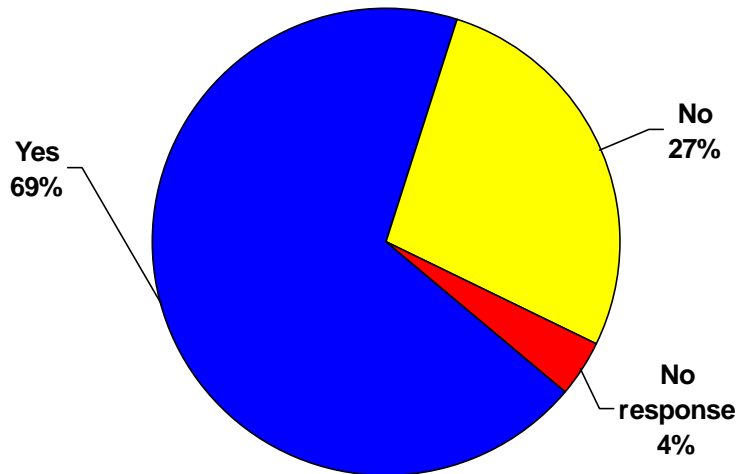
Likelihood of Voting for a Candidate Who Supports Legislation that Would Take Away Authority from the OCC to Oversee Local Telephone Rates and Service Quality (N=1,013)



Many Oklahoma members currently use a wireless or cellular phone.

Almost seven in ten Oklahoma members report that they currently use a wireless or cellular telephone. Of these members (n=703), only four percent have eliminated their wireline telephone service and use only their cellular phones for all of their calling needs.

Do Oklahoma members use a wireless or cellular telephone? (N=1,013)



Over half of those Oklahoma members who currently use a wireless or cellular phone say they would have liked to have been given an estimate of their total monthly bill at the time the phone was purchased.

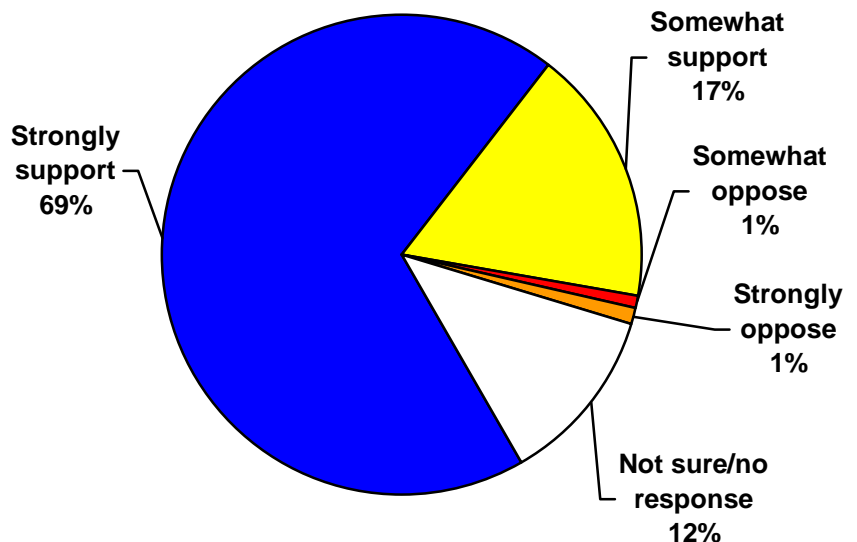
Of the 69 percent of Oklahoma members currently using cellular phones, more than half (54%) say they would have liked to have been given an estimate of their monthly bill, including all the taxes, fees, and charges, at the time they purchased their cellular phone. Thirty-eight percent of these members say they were given an estimate at the time of purchase.

Over eight in ten Oklahoma members would support a bill that requires cell phone companies to give consumers a list of charges.

More than eight in ten Oklahoma members say that they would strongly support (69%) or somewhat support (17%) a bill requiring cell phone companies to give new customers a list of fixed charges that will appear on their bills, as well as an estimate of a total monthly bill. Only two percent would oppose such a bill.

Members who have cell phones are more likely than those who do not to say they would strongly support such a bill (74% vs. 63%).

Support for a Law that Requires Cell Phone Providers to Provide a List of Fixed Charges as Well as an Estimate of the Total Monthly Bill (N=1,013)

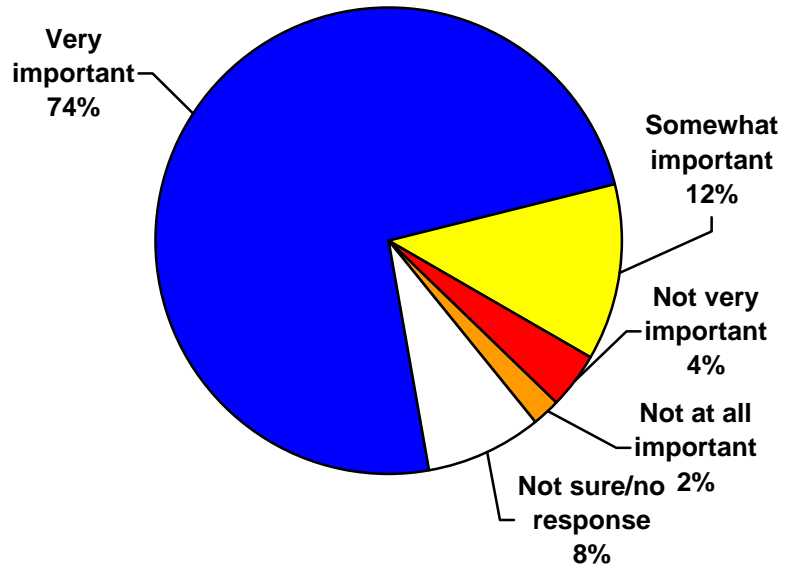


Most Oklahoma members say it would be important for them to be able to receive their first monthly bill before they decide whether to keep their cell phone service.

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. After being given this information, Oklahoma members were asked how important would it be for them to be able to receive at least their first monthly bill before they decide whether to keep their cell phone service. Seventy-four percent say it is very important, and another 12 percent say it is somewhat important.

There are no significant differences between members who have cell phones and those who do not on this issue.

Importance of Receiving First Monthly Bill Before Deciding to Keep Cell Phone Service (N=1,013)

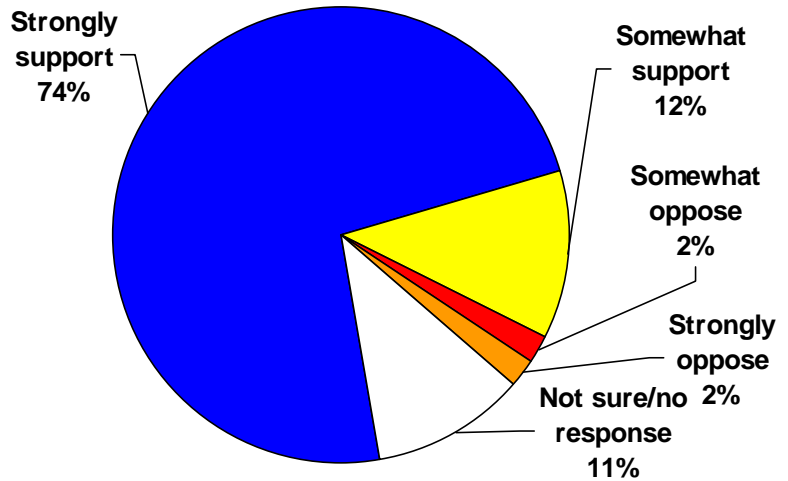


Over eight in ten Oklahoma members would support a bill allowing consumers to terminate their cell phone service up to 15 days after receiving their first bill.

More than eight in ten Oklahoma members would strongly (74%) or somewhat support (12%) a bill allowing cell phone users to cancel their phone service up to 15 days after receiving their first cell phone bill.

Members who have cell phones are more likely than those who do not to say they would strongly support such a bill (78% vs. 71%).

Support for a Law that Gives Consumers the Right to Terminate Their Cell Phone Service Up to 15 Days After Receiving Their First Bill* (N=1,013)



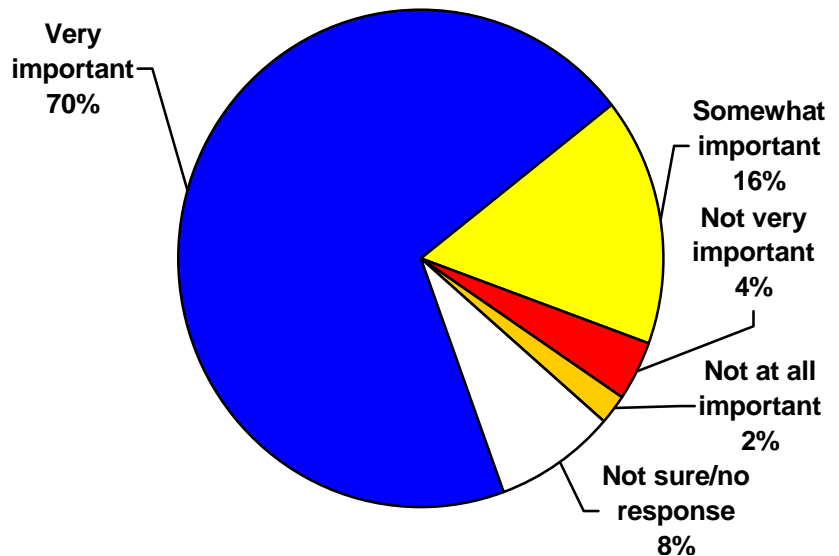
*Percentages do not add up to 100 due to rounding.

Over eight in ten Oklahoma members say they want to be informed of “dead zones” in their area.

In any given area there may be “dead zones” where there is no coverage from a cell phone provider. More than eight in ten Oklahoma members say it is very (70%) or somewhat important (16%) that their cell phone service provider tell them about “dead zones” or areas of no coverage.

Members who have cell phones are more likely than those who do not to believe it is very important to disclose “dead zones” or areas of no coverage (73% vs. 63%).

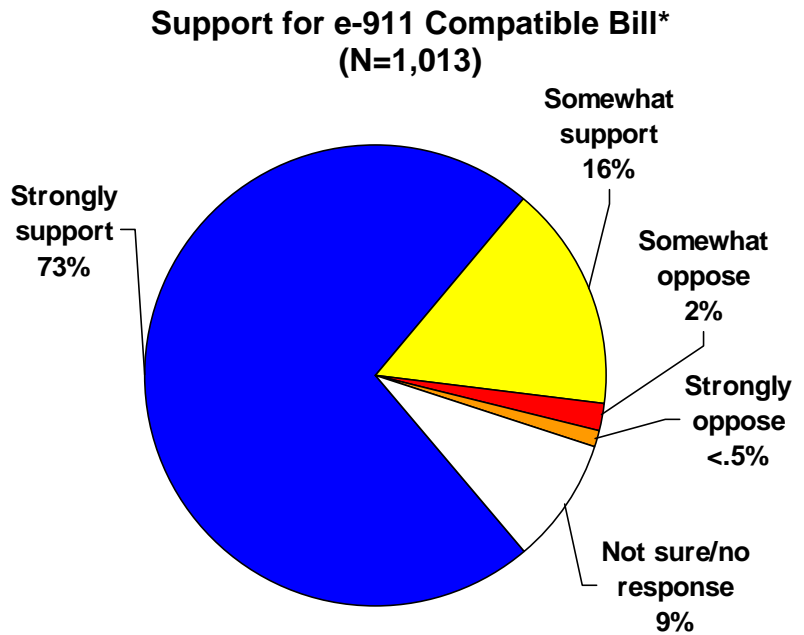
Importance of Knowing About “Dead Zones” (n=1,013)



Almost nine in ten Oklahoma members would support a bill requiring cell phone service providers to tell them if their service is e-911 compatible.

E-911 compatible cell phones allow emergency personnel to identify the location of the emergency call made from a cell phone, just as they do with traditional wired phones. In many areas of the country, this service is not yet available. Nearly nine in ten members in Oklahoma say they would strongly (73%) or somewhat support (16%) a bill requiring a cell phone service provider to tell them if the service is e-911 compatible.

Members who have cell phones are more likely than those who do not to say they would strongly support such a bill (75% vs. 68%).

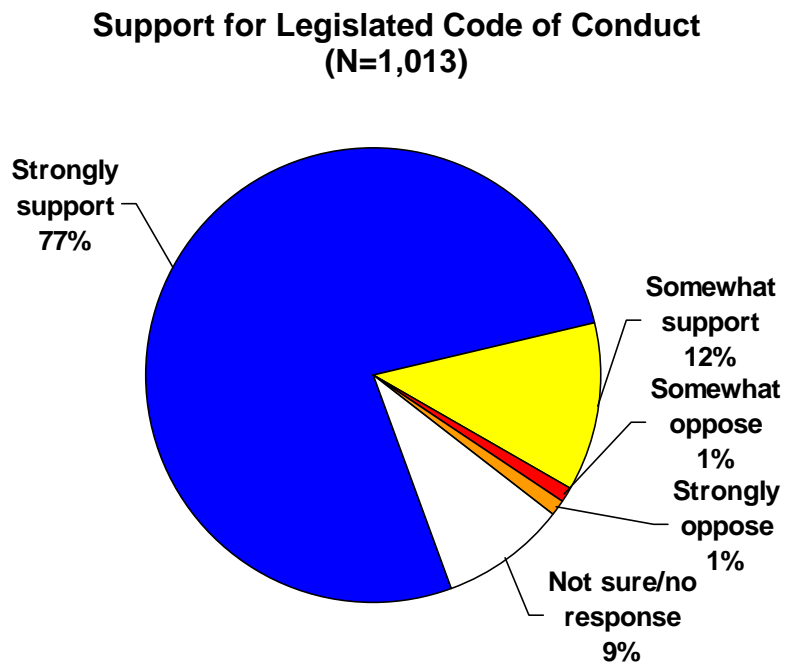


*Percentages do not add up to 100 due to rounding.

About nine in ten Oklahoma members would support legislation that requires cell phone providers to adhere to their now-optional code of conduct.

Cell phone providers have a voluntary code of conduct, which includes telling customers about early termination fees, giving them a map showing where service is available, and telling them about extra charges and fees. Approximately nine in ten members in Oklahoma would strongly (77%) or somewhat support (12%) legislation that requires cell phone providers to meet these standards.

Members who have cell phones are more likely than those who do not to say they would strongly support such a bill (81% vs. 71%).

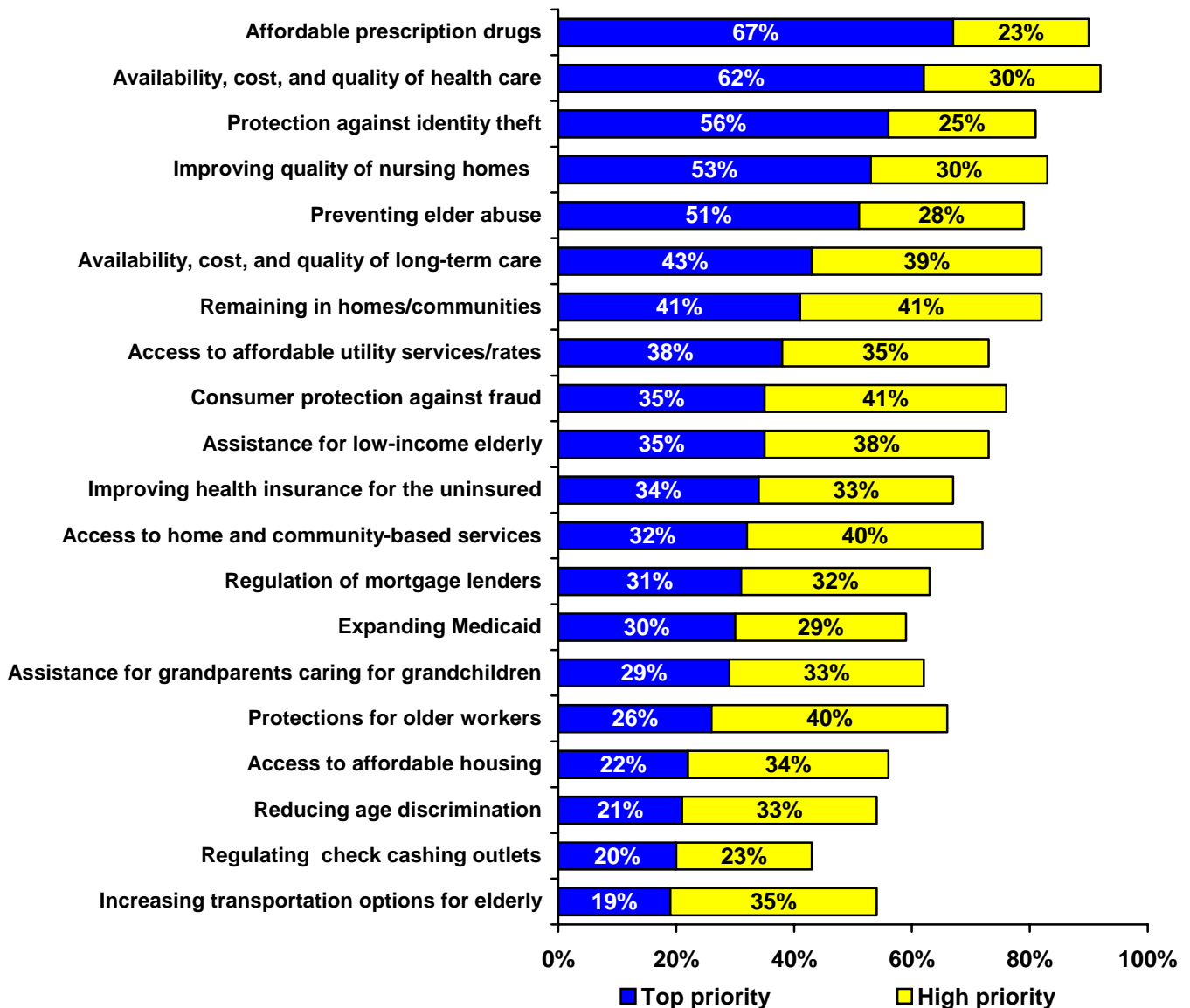


Legislative Priorities

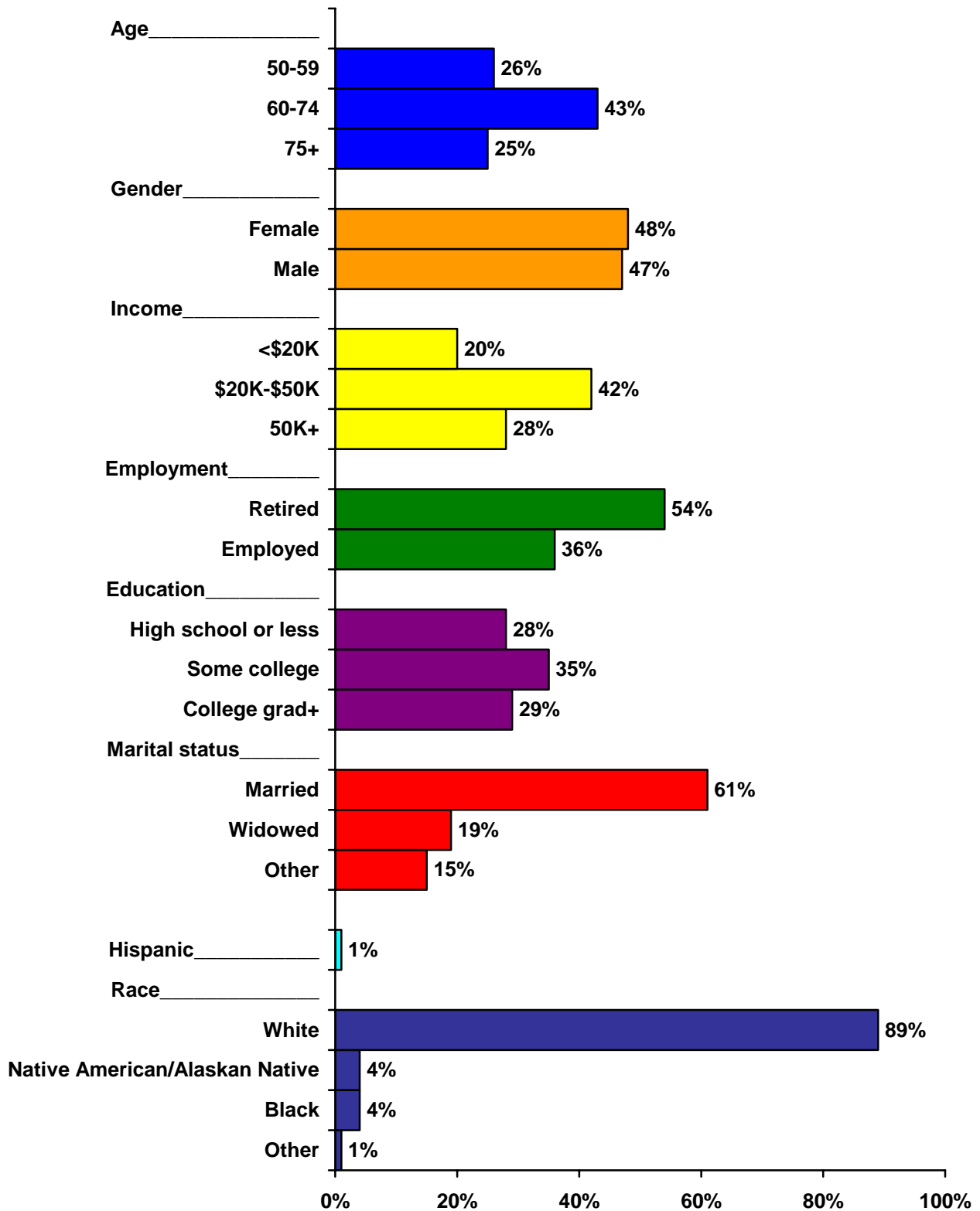
Members list access to affordable prescription drugs and the availability, cost, and quality of health care as their top priorities for AARP Oklahoma.

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 rely heavily on wireline rather than wireless telephone service for all of their calling needs. Ninety-four percent continue to subscribe to wireline telephone service, while only four percent have cut the cord and use only wireless service for all of their calling needs. With about half of members paying between \$30 and \$49 per month for their local wireline service and an additional one in six paying higher rates, more than half believe they are paying too much for the services they get. Not surprisingly, Oklahoma members want the state to maintain strict regulation and oversight over local telephone service providers. They support continuing the rate cap on telephone service and want the Oklahoma Corporation Commission to continue its oversight of rates and service quality for the largest local telephone service providers in the state.

Oklahoma members are cell phone users, and they support stronger consumer protections and disclosures for cellular phone users. Members in general, and especially members who are cell phone users, are supportive of stronger consumer protection provisions. Over eight in ten members support a bill requiring cell phone companies to give new customers a list of charges, and the same percentage support allowing cell phone users to cancel their service up to 15 days after receiving their first bill. Further, almost nine in ten members want to be informed of dead zones and want cell phone providers to disclose whether their cell phone service is e-911 compatible. Importantly, about nine in ten members also want cell phone companies to adhere to a code of conduct that requires informing consumers of early termination fees, dead zones, and extra charges.

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 *2004 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.⁴ 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.

⁴ 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?

	Top Priority	High Priority	Medium Priority	Low Priority	Not a Priority	Not Sure	No response
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?

	%
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