



# Stealing Your Good Name: A Survey of Washington State Residents 18+ on Identity Theft Incidence and Prevention

February 2005



**AARP** Washington



**Stealing Your Good Name:  
A Survey of Washington Residents 18+ on  
Identity Theft Incidence and Prevention**

**A Joint Project of AARP Washington and the Washington State  
Office of the Attorney General**

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

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- Serving as legal counsel to more than 230 state agencies, boards and commissions and colleges and universities, as well as to the Legislature and to the Governor;
- Advising and assisting county prosecuting attorneys in the investigation and, if needed, the prosecution of crimes; and
- Issuing legal opinions upon the request only of legislators, the heads of state agencies and county prosecuting attorneys.

The Office also serves the public through its Consumer Protection Division and Public Counsel Section, which represents the public in utility rate cases.

### **Acknowledgements**

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## Background and Methodology

The 1990s saw the advent of a new kind of crime: identity theft. Identity theft occurs when someone obtains an individual's personal information and uses it without permission to commit a fraud or theft. In fact, between 1997 and 2003, 27.3 million Americans became victims of identity theft, with nearly 10 million in 2003 alone. Moreover, in 2002 consumer victims reported \$5 billion in out-of-pocket expenses due to identity theft and businesses and financial institutions estimate losses at nearly \$48 billion from identity theft.<sup>1</sup> Between January and December 2004, the Federal Trade Commission received over 635,000 complaints and over one-third were identity theft complaints.<sup>2</sup> Identity theft is a crime that is becoming more prevalent, and its financial affect is being more widely felt.

In Washington, identity theft complaints filed by Washingtonians are reported to have increased by about 20 percent between 2003 and 2004. The top three types of identity theft, based on 2004 complaints, are credit card fraud (28%), bank fraud (24%), and phone or utility fraud (18%). The vast majority of identity theft occurs in the Seattle-Tacoma-Bellevue area which is ranked among the top 20 metropolitan areas nationwide for identity theft. However, the state of Washington is ranked 8<sup>th</sup> in the nation for identity theft with approximately 91 victims per 100,000 population.<sup>3</sup>

The interviewing for this random digit dial telephone survey took place between January 26 and January 31, 2005, and a total of 800 residents age 18 and older were interviewed.<sup>4</sup> This sample yields a maximum statistical error of plus or minus 3 percent. The average interview length was 10 minutes. Data were weighted based on residents in Washington for age and gender.

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<sup>1</sup> Federal Trade Commission – For the Consumer: *FTC Releases Survey of Identity Theft in U.S. 27.3 Million Victims in Past 5 Years, Billions in Losses for Businesses and Consumers*. (2003). <http://www.ftc.gov/opa/2003/09/idtheft.htm>.

<sup>2</sup> Federal Trade Commission, *National and State Trends in Fraud & Identity Theft, January – December 2004*, February 2005. Source: Data from Consumer Sentinel and the Identity Theft Data Clearinghouse.

<sup>3</sup> Ibid.

<sup>4</sup> The response rate (RR3 as defined by AAPOR) was 15 percent, and the cooperation rate (COOP3 as defined by AAPOR) was 38 percent.

## FINDINGS

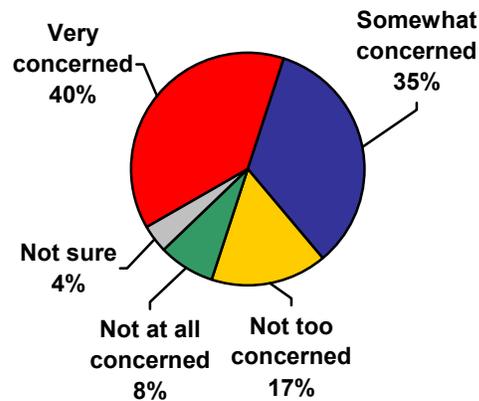
### Most Washingtonians are concerned about being the victim of identity theft, and over one in ten say they or someone they know has been a victim.

Three-quarters of all Washington residents say they are very or somewhat concerned about being a victim of identity theft, while seventeen percent report being not too concerned about it, and only eight percent say they are not at all concerned.

However, this finding is particularly notable given that most (86%) residents say they have *not* experienced identity theft in the last five years – one in ten (9% or 394,225 adults 18+) <sup>5</sup> report they have experienced identity theft, and another 4 percent say someone they know has been a victim of this crime in the past five years.

Another 2 percent indicate that both they *and* someone they know have been victims of this crime.

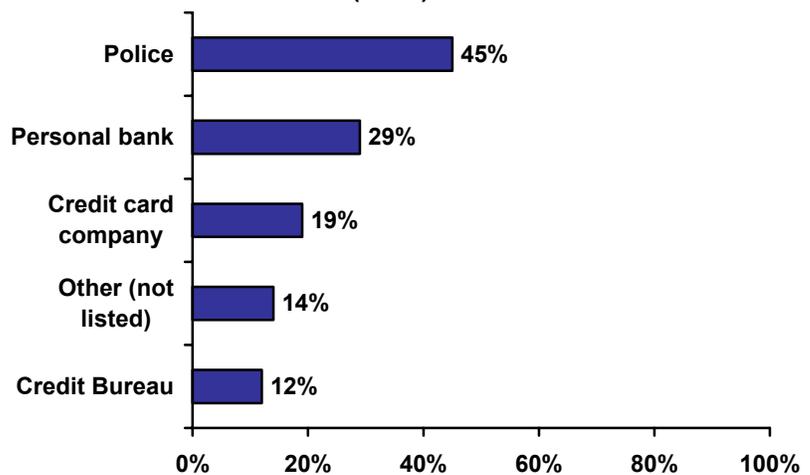
Level of Concern Among Washingtonians about Being a Victim of Identity Theft (N=800)



### The police, their bank, or a credit card company are the top three places Washington victims turn to for help with identity theft.

Among those residents who experienced identity theft in the last 5 years and reported it, over four in ten (45%) say they turned to the police for help, almost one-third (29%) contacted their bank, and one in five (19%) turned to a credit card company. Four percent or less of victimized respondents say they turned to a federal banking agency, the Federal Trade Commission, County Attorney, State Attorney General's office, or the FBI (see Appendix, Annotated Questionnaire for these proportions).

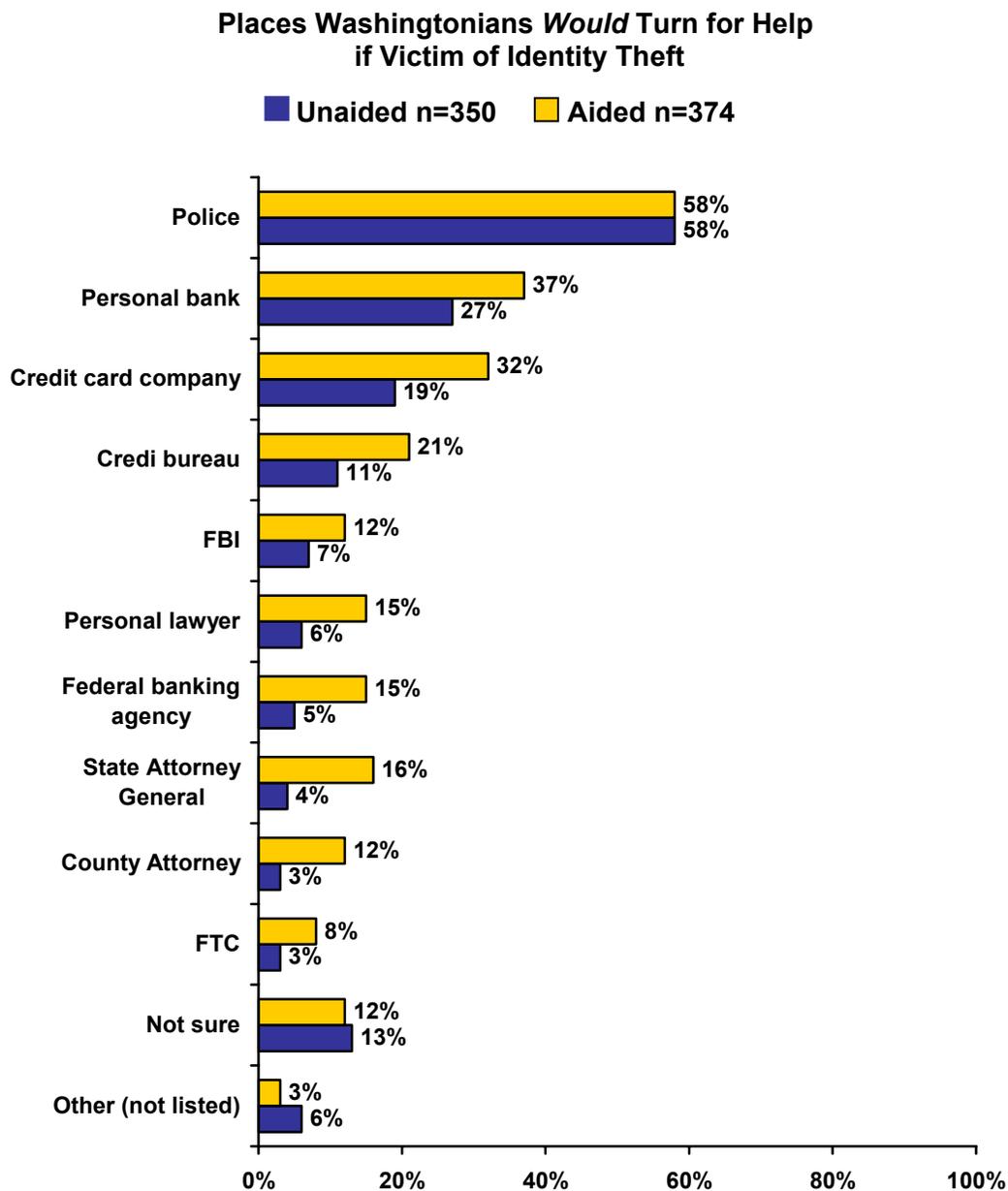
Where Identity Theft Victims Turned for Help in Washington State (n=65)



<sup>5</sup> Estimate computed based on population data from U.S. Census Bureau, Census 2000 Summary File 1(SF1), *Profile of General Demographic Characteristics:2000, Washington*.

**The police, their bank, or a credit card company are the top three places Washingtonians *would* turn to for help if victimized by identity theft.**

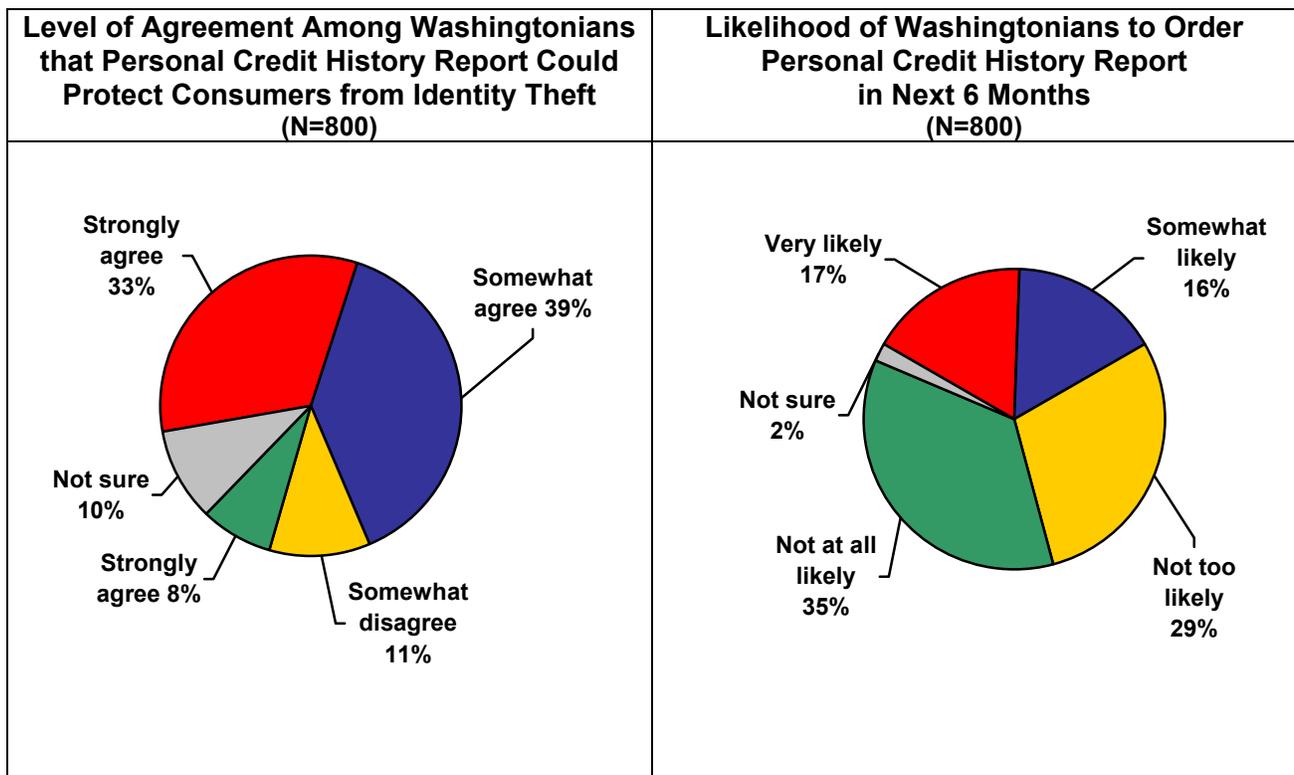
Interestingly, those who have *not* been a victim of identity theft in the last five years also identify the police, their bank, or a credit card company as the top three places in Washington where they would turn for help regarding this crime. This finding is the result of a question to residents that was asked in two different ways. A random half of survey respondents were read a list of potential contacts, and the other half of respondents did not hear the list of potential contacts – instead their answers were unaided. This method was used to determine respondents’ familiarity with who to contact in the event they are victims of identity theft.



Results demonstrate that, regardless of whether the survey respondents were read a list of potential contacts or gave unaided answers, most survey respondents would turn to the same top three sources for help if they were victims of identity theft: the police, personal banks, and credit card companies. As the chart illustrates, there are large differences in the proportions mentioned by the aided versus the unaided answers. In the unaided responses, after the top three choices were mentioned, other resources were cited less than 11 percent of the time. This could suggest survey respondents are not aware of the options available (see Appendix, Annotated Questionnaire for total responses of both aided and unaided responses).

**Nearly three-quarters of all Washingtonians agree that a personal credit history report could help protect consumers from identity theft, yet over half have not requested one in the past two years, and nearly two-thirds say they are not likely to in next the six months.**

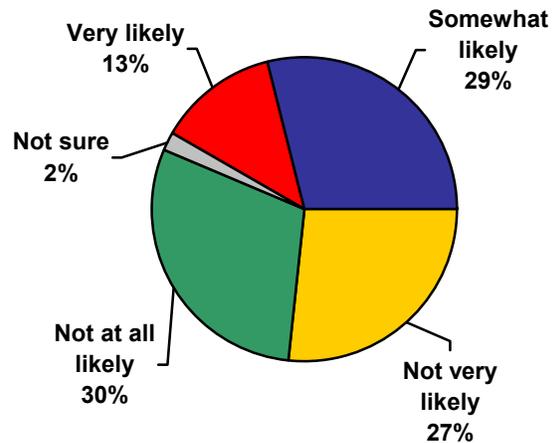
Most Washington residents strongly or somewhat agree that ordering a personal credit history report could help protect consumers from identity theft. However, while over four in ten (45%) Washingtonians have ordered a credit history report in the past two years, over half (55%) have not, and over six in ten say they are not too likely or not at all likely to order one in the near future.



**Knowing that a state law now allows Washington consumers to receive a free copy of their credit report slightly increases their likelihood of ordering one in the next six months.**

Respondents were read a short description of the Fair and Accurate Credit Transactions Act, or the FACT Act that was recently implemented in Washington state allowing consumers to request a free copy of their credit history every 12 months from three specific credit reporting agencies. After hearing this, slightly more Washingtonians indicate they would order a personal credit history report in the next six months: forty-one percent are likely to request it compared to thirty-three percent who were likely if they would have to pay for it themselves. Still, given this information, over half say they are not too likely or not at all likely to order one.

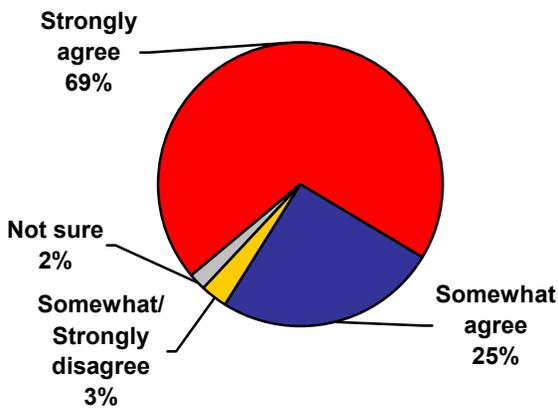
**Likelihood of Ordering *Free* Personal Credit History Among Washington Residents 18+ (N=800)**



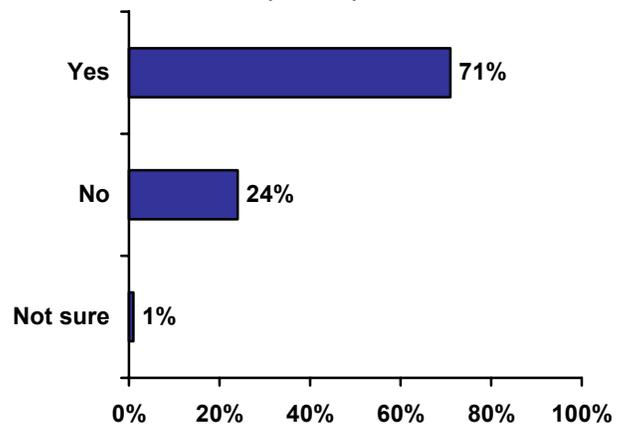
**Seven in ten Washingtonians both strongly agree that shredding personal documents after they have been reviewed could help protect consumers and say they actually shred their information after reviewing it.**

Most Washington residents strongly or somewhat agree that shredding personal documents after reviewing them could help protect consumers from identity theft. Only three percent disagree that this action could prevent identity theft. Interestingly, seven in ten say they shred personal or financial information after reviewing it, while about one quarter of all Washingtonians say they do not.

**Level of Agreement Among Washingtonians that Shredding Personal Documents Protects from Identity Theft (N=800)**



**Proportion of Washington Residents Who Shred Personal Documents After Reviewing Them (N=800)**

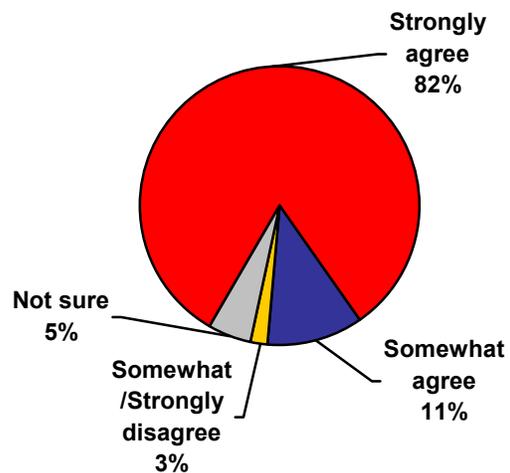


Another preventative measure, placing a lock on a home mailbox, is practiced by about four in ten (39%) Washington residents. However, six in ten (60%) say they do not have a lock on their mailbox.

**Over eight in ten Washington residents strongly agree that Washington state should stiffen penalties for offenders of identity theft.**

Eighty-two percent of all Washingtonians strongly agree that the state should strengthen the penalties for identity theft, and another one in ten say they somewhat agree with this action. Only three percent of residents somewhat (2%) or strongly (1%) disagree that penalties for this crime should be stiffened.

**Level of Agreement that Washington State Stiffen Penalties for Identity Theft (N=800)**



## Conclusions

While one in ten, or 394,225, Washingtonians ages 18 and older say they have experienced identity theft, the majority of Washington residents ages 18 and older say they are concerned about being a victim of this crime. Moreover, most residents would overwhelmingly support the state stiffening the penalties for this crime.

Ordering a personal credit history report is one way to help prevent identity theft, and although most residents agree that this action could help protect consumers, over half have not ordered one in the past two years, and nearly two-thirds of Washingtonians do not expect to order one in the next six months. However, after learning that this report can now be obtained free of charge, more residents indicate a greater likelihood of ordering their personal credit history report.

Shredding personal documents and putting a lock on one's mailbox are additional ways to help prevent identity theft. The data show that Washingtonians ardently agree, and seven in ten say they do shred their personal and financial information after they have reviewed it. However, with respect to locking their home mailbox, four in ten say they do this, but sixty percent say they do not.

Washingtonians have turned and would turn to the police first for help upon being victimized by identity theft. Turning to their personal bank or a credit card company for help are also among the top three places cited by at least one in five of those who *have* been a victim of identity theft, and by at least one-quarter of residents who have *not* been a victim of this crime.

# **Appendix**

## **Annotated Questionnaire**

FIELD USE ONLY	
Date:	Supervisor:
Interviewer:	Editor:
Start Time:	Completed:
End Time:	Terminated:
# Minutes:	Validated:
Telephone #: ( ) -	

Q#: _____
<b>AARP – Washington Identity Theft Prevention Survey</b>
<b>January 2005</b>
<b>#123-19 (JCF)</b>

QUOTAS	
Non-institutionalized adults, 18 years old and older, living in Washington State	<b>RDD 18+ N=800</b>

### **Introduction**

Hello, my name is \_\_\_\_\_. I'm calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study among Washington residents in order to get their opinions on an important issue facing the state. To make our study more representative of those living throughout Washington, I need to speak with the youngest male who is at home right now and is at least 18 years old. May I speak to him?

[INTERVIEWERS -- IF NECESSARY USE ANY OF THE FOLLOWING:

My name is \_\_\_\_\_.

I'm calling from Alan Newman Research, a national opinion research firm located in Richmond, Virginia. Let me assure you, this is NOT a sales call and you will NOT be asked to buy anything either now or later. We are NOT telemarketers.

You will not be asked to buy anything either now or later.

All of your responses are kept entirely confidential.

Your views are important and we would greatly appreciate your participation.

**The survey should only take a few minutes (7 minutes) of your time depending on your answers.**

We ask to speak to the youngest male/oldest female to make our survey more representative of the Washington population. Because of patterns in how people answer the phone, it is important that we randomly pick someone in each household to interview. Asking for the youngest male first is an easy way to pick someone at random.]

- 1) Person on phone is youngest male
- 2) Other person is youngest male and is coming to phone
- 3) Youngest male never available
- 4) Youngest male not available right now
- 5) DON'T KNOW / NOT SURE
- 6) REFUSED

### ***Respondent Selection***

S1. RECORD GENDER OF PERSON WHO ANSWERED PHONE:

- 1) Male
- 2) Female

S2. [IF INTRODUCTION = 1, SKIP TO S4; IF INTRODUCTION = 2, SKIP TO S3; IF INTRODUCTION = 6, TERMINATE AS REFUSAL] Then may I speak to the oldest female who is at home right now and is at least 18 years old?

- 1) Person on phone is oldest female → [SKIP TO S4]
- 2) Other person is oldest female and is coming to the phone → [SKIP TO S3]
- 3) Oldest female never available → [TERMINATE AS SCREENED OUT]
- 4) Oldest female is not available right now → [ARRANGE CALLBACK]
- 5) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 6) REFUSED → [TERMINATE AS REFUSAL]

S3. Hello, my name is \_\_\_\_\_. I'm calling on behalf of Alan Newman Research, a national opinion research firm. We are conducting a study among Washington residents in order to get their opinions on an important issue facing the state. To make our study more representative of those living throughout Washington, I need to speak with the [SELECT APPROPRIATE REFERENCE BASED ON SKIP PATTERN: "youngest male" OR "oldest female"] who is at home right now and is at least 18 years old. Are you [SELECT APPROPRIATE REFERENCE BASED ON SKIP PATTERN: "him" OR "her"]? [INTERVIEWERS: IF MALE IS ON PHONE AND IS OVER 18 AND IS THE ONLY MALE AT HOME AT THIS VERY MOMENT, EXPLAIN THAT THEY ARE AUTOMATICALLY THE YOUNGEST MALE WHO IS AT HOME RIGHT NOW, REGARDLESS OF THE AGE OF OTHER MALES WHO LIVE IN THE HOUSEHOLD.]

- 1) Person on phone is youngest male/oldest female
- 2) Other person is youngest male/oldest female and is coming to the phone → [SKIP TO S3]
- 3) Youngest male never available → [SKIP TO S2]
- 4) Oldest female never available → [TERMINATE AS SCREENED OUT]
- 5) Youngest male not available right now → [SKIP TO S2]
- 6) Oldest female is not available right now → [ARRANGE CALLBACK]
- 7) DON'T KNOW / NOT SURE → [ARRANGE CALLBACK]
- 8) REFUSED → [TERMINATE AS REFUSAL]

S4. In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are aged 50 or older, or are you under 50?

- 1) Age 50 or older
- 2) Under 50 → [SKIP TO Q1]
- 3) DON'T KNOW / NOT SURE → [SKIP TO Q1]
- 4) REFUSED → [SKIP TO Q1]

S5. And are you currently a member of AARP?

- 1) Yes
- 2) No
- 3) DON'T KNOW / NOT SURE
- 4) REFUSED

## *Identity Theft*

1. 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 mothers maiden name and then uses this information to fraudulently open new accounts, make large purchases, or even pay someone else's bills.

How concerned are you about being a victim of identity theft? Would you say you are very concerned, somewhat concerned, not too concerned, or would you say you are not at all concerned about being a victim of identity theft?

40% Very Concerned  
 35% Somewhat Concerned  
 17% Not Too Concerned  
 8% Not Concerned At All  
 <1% DON'T KNOW / NOT SURE  
 <1% REFUSED

2. In the last 5 years, have you experienced identity theft?

9% Yes, I was the victim of identity theft  
 4% Yes, a person I know was the victim of identity theft → **[SKIP TO Q5]**  
 <1% Yes, both myself and someone I know was the victim of identity theft  
 86% No → **[SKIP TO Q5]**  
 <1% DON'T KNOW / NOT SURE → **[SKIP TO Q5]**  
 <1% REFUSED → **[SKIP TO Q5]**

3. Did you report the incident? (N=76)

86% Yes  
 15% No → **[SKIP TO Q6]**  
 DON'T KNOW / NOT SURE → **[SKIP TO Q6]**  
 REFUSED → **[SKIP TO Q6]**

4. Where did you turn for help as a result of this incident? [DO NOT READ] (N=65)

45% Police  
 4% Federal banking agency  
 12% Credit Bureau  
 3% FTC  
 N/A County Attorney  
 3% State Attorney General's office  
 1% FBI  
 19% Credit card company  
 N/A Personal lawyer  
 29% Personal bank  
 14% Some Other Place or Person [PLEASE SPECIFY: \_\_\_\_\_]  
 N/A DID NOTHING [VOLUNTEERED]  
 3% DON'T KNOW / NOT SURE  
 N/A REFUSED

**[SKIP TO Q6]**

5. [PROGRAMMERS: 50% OF RESPONDENTS GET THIS UNAIDED VERSION AND 50% GET THE AIDED VERSION] If you *were* the victim of identity theft, where would you turn for help? PROBE: “Where else?” [DO NOT READ LIST FOR UNAIDED VERSION]

If you *were* the victim of identity theft, where would you turn for help? Would you turn to...[READ EACH ITEM ON LIST] (n=724)

[TOTAL OF AIDED AND UNAIDED]

- 58% Police
- 10% Federal banking agency
- 16% Credit Bureau
- 6% FTC
- 7% County Attorney
- 10% State Attorney General’s office
- 10% FBI
- 26% Credit card company
- 10% Personal lawyer
- 32% Personal bank
- 4% Some Other Place or Person [PLEASE SPECIFY: \_\_\_\_\_]
- 12% DON’T KNOW / NOT SURE
- 1% REFUSED

6. In the past **two** years, have you requested a report of your credit history from a credit bureau?

- 45% Yes
- 55% No
- <1% DON’T KNOW / NOT SURE
- <1% REFUSED

7. How likely are you to order a personal credit history report in the next six months? *Would you say you are very likely, somewhat likely, not too likely, or not at all likely to order a personal credit history report in the next 6 months?*

- 17% Very Likely
- 16% Somewhat Likely
- 29% Not too Likely
- 35% Not At All Likely
- 2% DON’T KNOW / NOT SURE
- <1% REFUSED

8. The Fair and Accurate Credit Transactions Act, commonly referred to as the FACT ACT, was signed into law in December 2003 and implemented in December 2004 in Washington state. This law allows consumers to request a free copy of their credit history every 12 months from three specified credit reporting agencies.

**8. (continued)** Knowing about this opportunity, how likely are you to order a credit history report in the next 6 months? *Would you say it's very likely that you will order a credit report in the next 6 months, somewhat likely, not too likely, or not at all likely?*

- 13% Very Likely
- 29% Somewhat Likely
- 27% Not too Likely
- 30% Not At All Likely
- 2% DON'T KNOW / NOT SURE
- <1% REFUSED

**9.** How strongly do you agree or disagree that a personal credit history report could help protect consumers from identity theft? *Would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?*

- 33% Strongly Agree
- 39% Somewhat Agree
- 11% Somewhat Disagree
- 8% Strongly Disagree
- 10% DON'T KNOW / NOT SURE
- N/A REFUSED

**10.** Do you yourself shred personal or financial information after you've reviewed it?

- 71% Yes
- 24% No
- 1% DON'T KNOW / NOT SURE
- <1% REFUSED

**11.** How strongly do you agree or disagree that shredding documents containing personal and financial information after they have been reviewed could help protect consumers from identity theft? *Would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?*

- 69% Strongly Agree
- 25% Somewhat Agree
- 2% Somewhat Disagree
- 1% Strongly Disagree
- 2% DON'T KNOW / NOT SURE
- <1% REFUSED

**12.** Do you currently have a lock on your home mailbox?

- 39% Yes
- 60% No
- <1% DON'T KNOW / NOT SURE
- 1% REFUSED

**13.** How strongly do you support or oppose Washington state stiffening penalties for identity theft? Would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with Washington state stiffening penalties of identity theft?

- 82% Strongly Support
- 11% Somewhat support
- 1% Somewhat oppose
- 1% Strongly oppose
- 5% DON'T KNOW / NOT SURE
- <1% REFUSED

### ***Demographics***

*Finally, the following few questions are for classification purposes only and will be kept entirely confidential. No one will be able to link you with your answers.*

**D1.** RECORD RESPONDENT'S GENDER

- 49% Male
- 51% Female

**D2.** What is your age as of your last birthday?

- Age
- 30% 18-34
- 27% 35-49
- 22% 50-64
- 14% 65+
- 7% NO ANSWER/REFUSED

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

- 52% Currently Married
- 3% Currently living with partner/significant other
- 7% Widowed
- 10% Divorced
- 3% Separated
- 21% Never Married
- 1% DON'T KNOW / NOT SURE
- 4% REFUSED

**D4.** Are you or your spouse a member of

A-A-R-P, formerly known as the American Association of Retired Persons?

[IF NOT "MARRIED" ASK, "Are you a member..."]

- 23% Yes
- 76% No
- <1% DON'T KNOW / NOT SURE
- 1% REFUSED

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

- 8% Less than high school
- 30% High school graduate or equivalent
- 27% Some college or technical training beyond high school
- 19% College graduate (4 years)
- 14% Post graduate or professional degree
- <1% DON'T KNOW / NOT SURE
- 3% REFUSED

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

- 48% Employed or self-employed full-time
- 14% Employed or self-employed part-time
- 20% Retired and not working
- 3% Unemployed and looking for work
- 7% Homemaker
- 3% Disabled
- 3% Student
- 1% Something Else (specify)
- <1% DON'T KNOW / NOT SURE
- 2% REFUSED

**D7. What was your annual household income before taxes in 2004?**

- 11% Less than \$15,000 (\$14,999)
- 10% \$15,000 to less than \$25,000 (\$24,999)
- 9% \$25,000 to less than \$35,000 (\$34,999)
- 12% \$35,000 to less than \$50,000 (\$49,999)
- 13% \$50,000 to less than \$75,000 (\$74,999)
- 14% \$75,000 or more
- 6% DON'T KNOW / NOT SURE
- 24% REFUSED

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

- 7% Yes
- 91% No
- <0.5% DON'T KNOW / NOT SURE
- 2% REFUSED

**D8b. What is your race?**

- 85% White / Caucasian
- 2% Black/African American
- 3% Native American
- 2% Asian American
- 4% Other [Please Specify: \_\_\_\_\_]
- <1% DON'T KNOW / NOT SURE
- 4% REFUSED

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

\_\_\_\_\_

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

N/A OTHER [PLEASE SPECIFY: \_\_\_\_\_]

DON'T KNOW / NOT SURE

REFUSED

**D11.** And would you say you live in a...[READ LIST]

24% Suburb,

6% Metropolitan/Urban area,

23% Small town,

20% Rural/farm area,

15% Mid-sized city,

8% Large city,

<1% Or Some Other type of area

[PLEASE SPECIFY: \_\_\_\_\_]

1% DON'T KNOW / NOT SURE

3% REFUSED

**D12.** Do you have access to the internet at home, at work, or some other place?

39% Home

7% Work

31% BOTH [VOLUNTEERED]

4% Some Other Place [Please Specify: \_\_\_\_\_]

2% DON'T KNOW / NOT SURE

3% REFUSED

15% DOES NOT HAVE INTERNET ACCESS

***That was our last question. Thanks for taking the time to share your thoughts and opinions. Have a good night!***

RECORD DATE AND TIME OF INTERVIEW COMPLETION

Interviewer name: \_\_\_\_\_

Interviewer gender: \_\_\_\_\_

Interviewer race: \_\_\_\_\_

Interviewer ID #: \_\_\_\_\_

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**For more information please contact Jennifer H. Sauer (202) 434-6207**