

A decorative graphic is present on the page. It features a solid green rectangle in the top-left corner. A thin horizontal line extends from the right side of this rectangle, ending in a small yellow square. A thin vertical line extends from the bottom of this yellow square, ending in another small yellow square. A large, thin, light-colored arc curves from the top-right towards the bottom-right, passing behind the main text.

# **AARP Bulletin Survey on Identity Theft**

## **Executive Summary**

August 2008



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## AARP Bulletin Survey on Identity Theft: Executive Summary

The AARP Bulletin commissioned a nationwide survey in July 2008 to find out what behaviors consumers engage in that may increase or decrease their risk of being victims of identity theft. In addition to asking about specific behaviors, the survey also asked consumers how concerned they are about being the victim of identity theft and whether they have been victims of it in the past. The survey was conducted for AARP by International Communications Research (ICR). Interviews were conducted from July 23-27, 2008, among a nationally representative sample of 1007 respondents 18 years of age or older.

The survey findings indicate that most adults are concerned about being a victim of identity theft and at least half of them engage in behaviors that reduce their risk of being victimized. Nevertheless, the findings also show that there are additional steps adults can take to further reduce their risk. Below is a summary of the findings.

### Survey Findings

- **Most adults (76%) are concerned about being the victim of identity theft.** In fact, nearly four in ten (38%) are very concerned about it.
- **At least half of adults engage in several behaviors that decrease their risk of being a victim of identity theft.** Just over half (52%) of adults do not carry their insurance card and/or Medicare card in their wallet with an ID number that is their or their spouse's Social Security number. Even more do not carry their Social Security card in their wallet (61%). And over three-quarters (77%) typically shred their credit card receipts, unsolicited credit applications, bank checks, bank statements or other financial statements before discarding them.
- **Fewer adults have taken steps that involve contacting others to decrease their risk of being a victim of identity theft.** While over half (59%) currently have their name on the telemarketing Do-Not-Call list, within the last two years only 48% have ordered and reviewed a copy of their credit report. Even fewer (29%) have told at least one of the three major credit bureaus that they do not want to receive unsolicited financial offers in the mail within the last two years.
- **One in ten adults (10%) say they have been the victim of ID theft within the last two years.** In most cases, someone gained access to their *existing* accounts and used the accounts illegally (80%) rather than using their personal information to open *new* accounts (20%).
- **Adults age 50 or older are more likely than adults under 50 to engage in some behaviors that decrease their risk but are more likely than adults under 50 to engage in certain risky behaviors.** Specifically, adults age 50 or older are more likely than adults under 50 to have their name on the telemarketing Do-Not-Call list (65% versus 54%). However, they are also more

likely to carry their insurance card and/or Medicare card in their wallet with an ID number that is their or their spouse's Social Security number (57% versus 40%).

- **Lower-income adults are more likely than higher income adults to engage in behaviors that increase their risk of being a victim of identity theft.** Adults whose household income is less than \$50,000 are more likely than adults whose household income is at least \$50,000 to carry their Social Security card in their wallet (55% versus 22%) and to carry their insurance card and/or Medicare card in their wallet with an ID number that is their or their spouse's Social Security number (52% versus 41%). They are also less likely to typically shred their credit card receipts, unsolicited credit applications, bank checks, bank statements or other financial statements before discarding them (71% versus 82%), to have their name on the telemarketing Do-Not-Call list (49% versus 70%), and to have ordered and reviewed a copy of their credit report in the last two years (36% versus 62%).
- **Adults with less education are more likely than adults with more education to engage in behaviors that increase their risk of being a victim of identity theft.** Adults with no more than a high school degree are less likely to typically shred their credit card receipts, unsolicited credit applications, bank checks, bank statements or other financial statements before discarding them (70% versus 83% of adults with some college and 82% of adults with at least a college degree). They are less likely than college graduates to have their name on the telemarketing Do-Not-Call list (51% vs. 78%) and less likely to have ordered and reviewed a copy of their credit report in the last two years (37% versus 54% of adults with some college and 60% of college graduates). They are also more likely to carry their Social Security card in their wallet (51% versus 35% of adults with some college and 20% of college graduates). They are also more likely than college graduates to carry their insurance card and/or Medicare card in their wallet with an ID number that is their or their spouse's Social Security number (53% vs. 38%).
- **Women are more likely than men to be concerned about being a victim of identity theft** (81% versus 71%), although large proportions of both men and women are concerned about it.

## Survey Methodology

The study was conducted for AARP via telephone by International Communications Research (ICR) using its national omnibus survey service. The interviews were conducted from July 23-27, 2008, among a nationally representative sample of 1,007 people ages 18 and older. ICR weighted the data to provide nationally representative estimates of the population 18 years of age and older.

**AARP Bulletin Survey on Identity Theft  
Annotated Questionnaire  
(n=1,007)**

\* denotes less than 0.5%; n's shown are unweighted; percentages shown are weighted

IT-1

Please tell me, do you currently (INSERT)?

- a. Carry your Social Security card in your wallet

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	38%	36%	43%
No	61	64	56
Don't know	*	*	1
Refused	1	*	1

- b. Typically shred your credit card receipts, unsolicited credit applications, bank checks, bank statements or other financial statements before discarding them

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	77%	77%	77%
No	22	23	21
Don't know	1	*	2
Refused	*	*	0

- c. Carry your insurance card and/or Medicare card in your wallet with an ID number that is your Social Security number or your spouse's

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	47%	40%	57%
No	52	58	42
Don't know	2	2	*
Refused	*	*	*

- d. Have your name on the telemarketing Do-Not-Call list

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	59%	54%	65%
No	34	36	31
Don't know	7	9	3

IT-2

In the past two years, have you (INSERT)?

a. Ordered and reviewed a copy of your credit report

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	48%	48%	47%
No	51	51	52
Don't know	1	1	*
Refused	*	*	0

b. Told at least one of the three major credit bureaus that you do not want to receive unsolicited financial offers in the mail

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
Yes	29%	28%	31%
No	68	69	66
Don't know	3	3	3
Refused	*	*	*

IT-3

How concerned are you about being a victim of identity theft? As you may know, identity theft can include someone gaining access to your existing accounts and using them illegally or someone using your personal information to open new bank accounts or loans, or making large purchases in your name. Are you...

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ n=579
<b>NET CONCERNED</b>	<b>76%</b>	<b>75%</b>	<b>78%</b>
Very concerned	38	36	41
Somewhat concerned	38	38	37
<b>NET NOT CONCERNED</b>	<b>24</b>	<b>25</b>	<b>22</b>
Not very concerned	14	16	12
Not at all concerned	9	9	10
Don't know	*	0%	*
Refused	*	*	0%

IT-4

In the last two years, have you been the victim of identity theft?

	All respondents N=1007	Ages 18-49 n=401	Ages 50+ N=579
Yes	10%	11%	8%
No	90	88	92
Don't know	1	1	0%
Refused	*	*	*

IT-4a (Asked of total who have been the victim of identity theft in the last 2 years)  
 Did someone gain access to an existing account of yours or did they open a new account using your information?

	All respondents n=92	Respondents ages 18-49 n=43	Respondents ages 50+ n=46
Accessed an existing account	80%	83%	73%
Opened a new account	17	16	20
Don't know	7	6	9
Refused	*	1	1