A solid green rectangular block is positioned in the top left corner. A small gold square is located at the bottom right corner of this green block, where it meets a thin grey horizontal line that extends to the right.

# **AARP Minnesota Identity Theft Survey: A Study of Residents 18+**

A thin grey horizontal line and a thin grey vertical line intersect at a small gold square. The gold square is positioned to the right of the horizontal line and above the vertical line.

November 2004



**AARP Minnesota Identity  
Theft Survey: A Study of  
Residents 18+**

**Report Prepared by  
Susan L. Silberman, Ph.D.  
Data Collected by Woelfel Research, Inc.**

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Washington, DC 20049  
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AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products, and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our quarterly newspaper in Spanish; *NRTA Live and Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands

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## Background

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 the past five years, there have been 27.3 million victims of identity theft, including 9.9 million in the past year alone. In 2002, consumer victims reported \$5 billion in out-of-pocket expenses due to identity theft; businesses and financial institutions estimate losses at nearly \$48 billion from identity theft. <sup>1</sup> Identity theft is a crime that is becoming more prevalent, and its financial affect is being more widely felt.

In Minnesota, identity theft complaints filed by Minnesotans increased 34 percent between 2002 and 2003. The top three types of identity theft, based on 2003 complaints, are credit card fraud (34%), bank fraud (26%), and phone or utility fraud (18%). The vast majority of identity theft occurs in the Twin Cities area. In fact, the Minneapolis – St. Paul area is ranked among the top 25 metropolitan areas nationwide for identity theft. The state of Minnesota is ranked 28<sup>th</sup> in the nation for identity theft with approximately 50 victims per 100,000 population. <sup>2</sup>

The current study, AARP Minnesota Identity Theft Survey: A Study of Residents 18+, explores:

- Attitudes toward being the victim of identity theft
- Experience with and types of identity theft
- Where citizens would turn for help with identity theft
- Opinions on privacy and identity theft
- Support for penalties and state regulation of identity theft
- Importance for consumer groups to provide educational and informational materials on identity theft

This telephone survey was conducted between March 25 and April 6, 2004 with a random sample of 801 Minnesotans 18 and older, as well as an oversample of 200 Minnesotans who are 50 and older. Survey respondents self-identified as registered voters.

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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> Ibid.

## Report Organization

The highlights section provides a brief overview of the major survey results. The findings section presents the survey data. The results are reported as percentages.<sup>3</sup> A profile of survey respondents is followed by the conclusions section. The methodology section discusses weighting the data, response rates, and sampling error. An annotated questionnaire, appended to the report, discloses all survey responses and provides a demographic profile of survey respondents.

## Highlights

- Eight in ten (81%) Minnesotans are concerned about being the victims of identity theft.
- One quarter (23%) of Minnesota residents has been a victim or know someone who has been a victim of identity theft. Those who have experienced identity theft most commonly report:
  - credit card information being used or stolen (53%) or
  - checking, savings, or other bank account information being used or stolen (32%)
- Most Minnesotans would turn for help to the police if they were victims of identity theft.<sup>4</sup> Other common responses include their personal bank and credit card companies.
- More than nine in ten (95%) Minnesota respondents say it is important for their Social Security numbers not to be used as an identifier for general purposes.
- Three-quarters (74%) of Minnesota residents say it is important that temporary handicap car stickers be changed so they do not include a person's driver license number in order to protect their identity.

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<sup>3</sup> Percentages may not sum to 100% due to rounding. Also some graphs do not include respondents who refused to answer or said "Don't Know." Similarly, graphs do not include categories with less than 1% response.

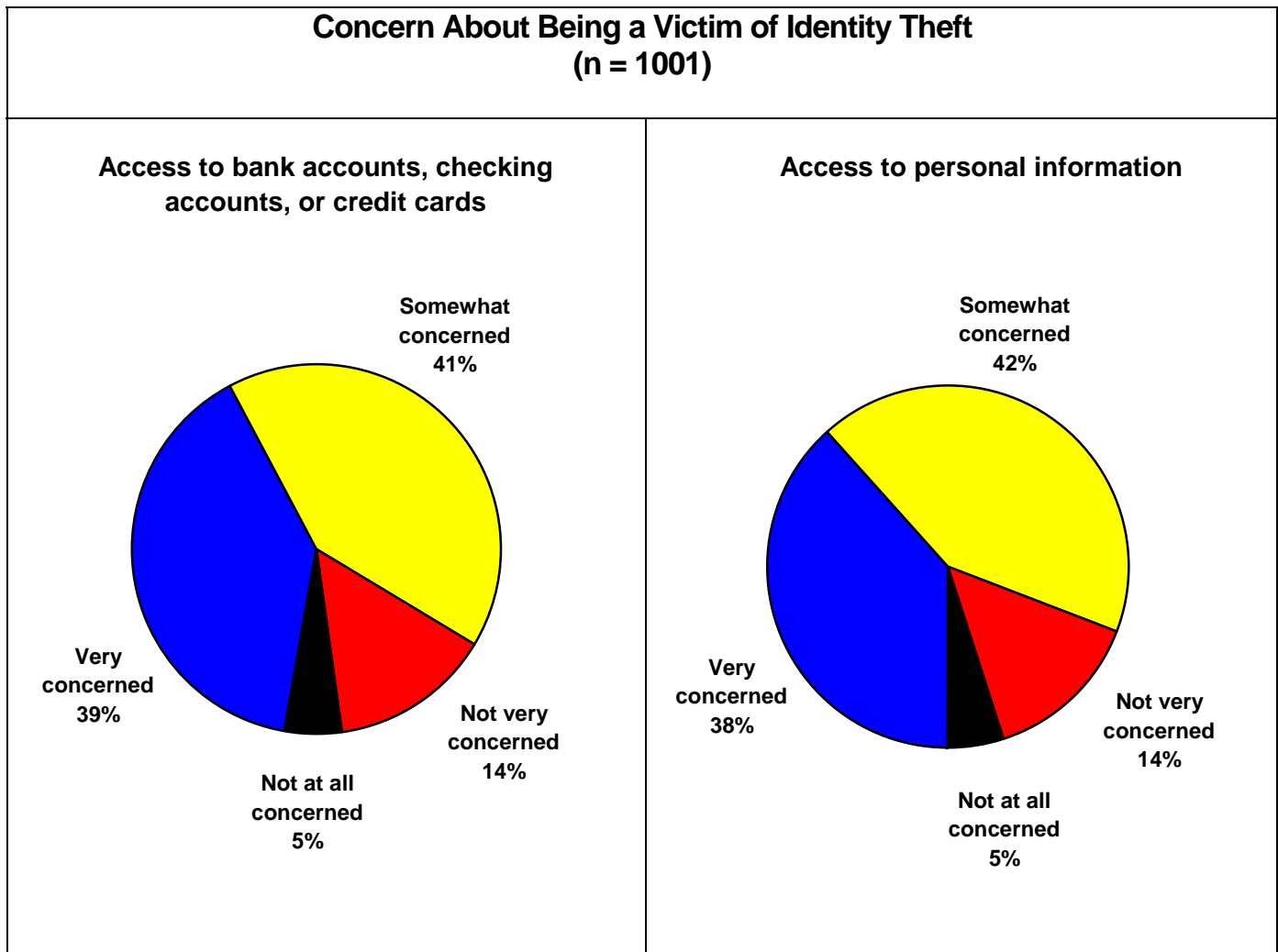
<sup>4</sup> This question was asked in two different ways. These are the most common responses regardless of how the question was asked. See page 6 for further discussion.

- Almost all respondents (97%) say it is important for Minnesota to strengthen laws and regulations that protect consumers from identity theft. Among the laws and regulations Minnesotans support are:
  - requiring businesses to notify their customers when customer information may have been stolen or compromised (97%),
  - stiffening penalties for repeat offenders of identity theft (97%),
  - giving identity theft victims a formal, legal mechanism to clear their names (91%), and
  - enacting legislation that permits an individual to place a security freeze on credit reports (88%).
  
- Over nine in ten (91%) survey respondents say it is important that consumer groups in Minnesota, like AARP, provide educational and informational programs in their communities to help consumers avoid identity theft.

## Findings

### Eight in ten Minnesotans 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. Respondents were asked how concerned they were about being victims of both types of identity theft. At least eight in ten (81%) respondents are concerned about being victims of identity theft.

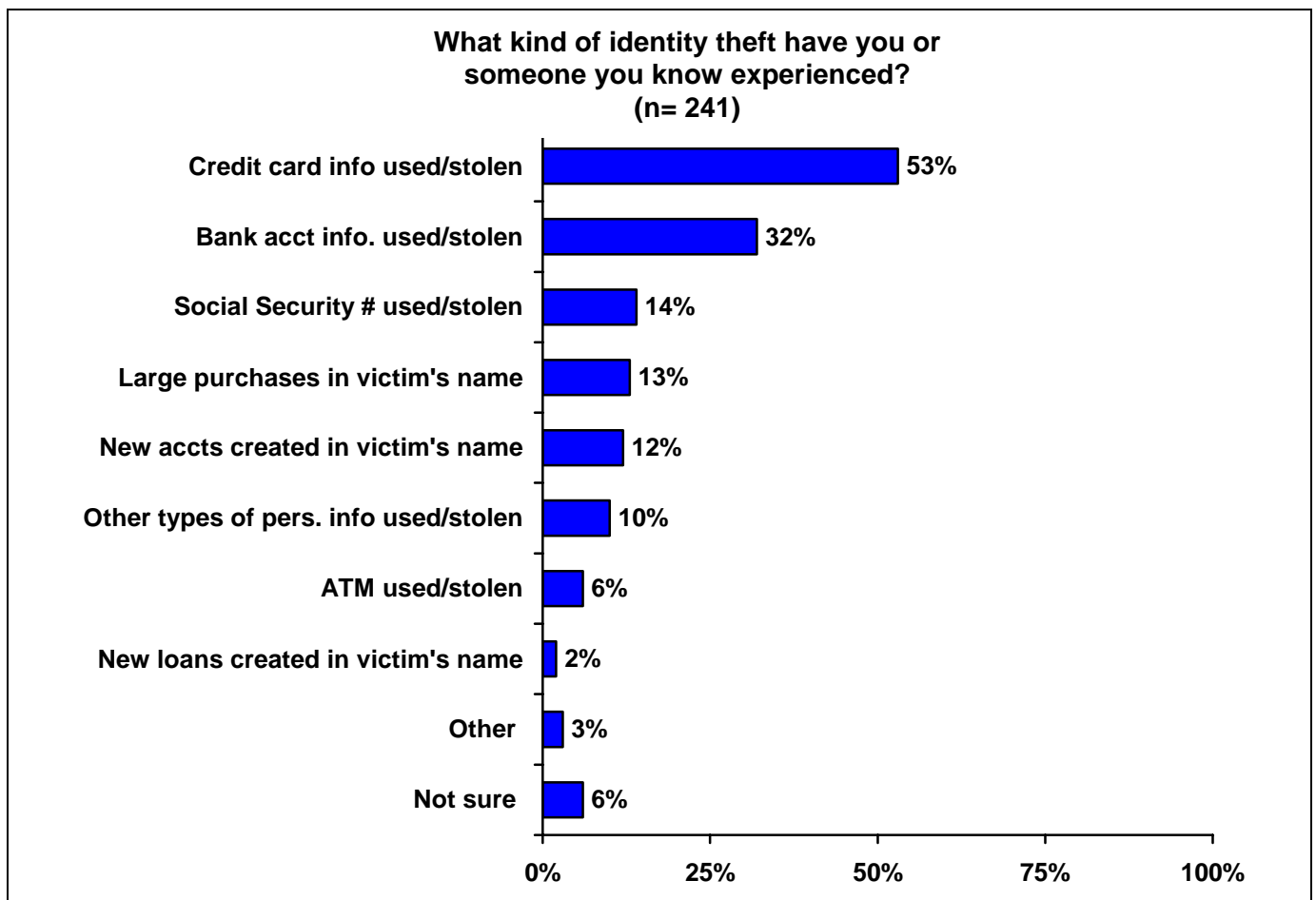


**One quarter of Minnesota residents has been or knows someone who has been a victim of identity theft.**

Twenty-three percent of survey respondents report they have been or they know a person who has been the victim of identity theft. The majority of respondents (75%) has not been identity theft victims nor do they know someone who has been a victim.

**Of the quarter of respondents who have been identity theft victims or know a person who has been an identity theft victim, the majority report having their credit card information used or stolen.**

More than half (53%) of survey respondents who have been victims of identity theft or who know someone who has been a victim of identity theft report their credit card information has been used or stolen. The second most common type of identity theft reported by survey respondents is having checking, saving, or other bank information used or stolen (32%). Other types of identity theft are reported by less than one in seven survey respondents.





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

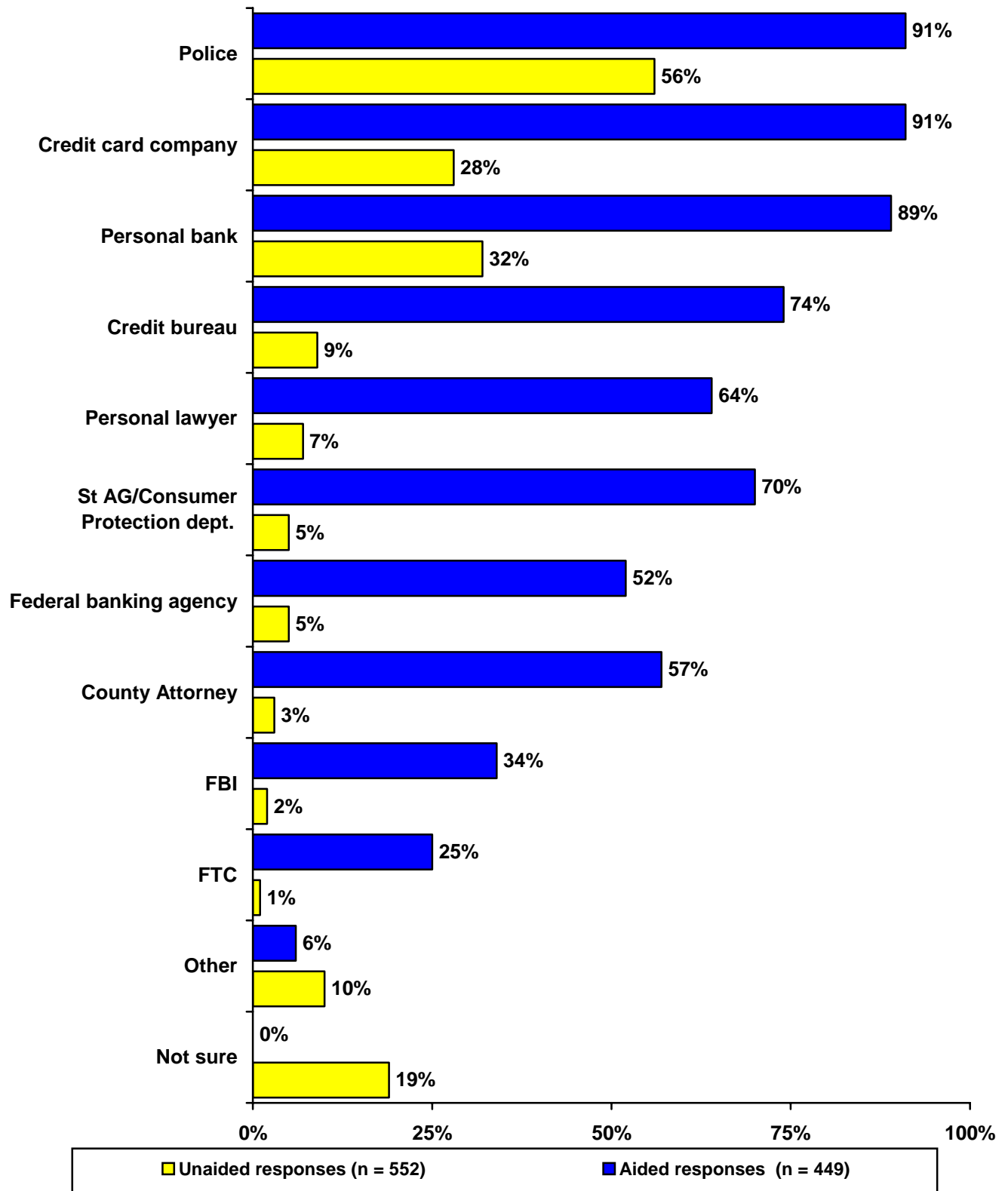
Survey respondents were asked where they would turn for help if they were victims of identity theft. This question was asked in two different ways. A random half of survey respondents were read a list of potential contacts. The other half of respondents did not hear the list of potential contacts, instead 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. However, 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 10 percent of the time. This suggests survey respondents are not aware of the options available.

The totaled responses, both aided and unaided, for who Minnesotans would turn to for help if they were victims of identity theft are in the attached annotated survey. Highlights include: among the answers mentioned by at least 50 percent of respondents are the police (72%), a personal bank (57%), or a credit card company (56%). One third of respondents said they would contact the credit bureau (38%), the State Attorney General's Office/Consumer Protection Division (34%), or a personal lawyer (32%). A quarter of respondents said they would contact the County Attorney (27%) or the federal banking authority (26%). The Federal Bureau of Investigation (FBI) and the Federal Trade Commission (FTC) were mentioned 16 and 12 percent respectively.

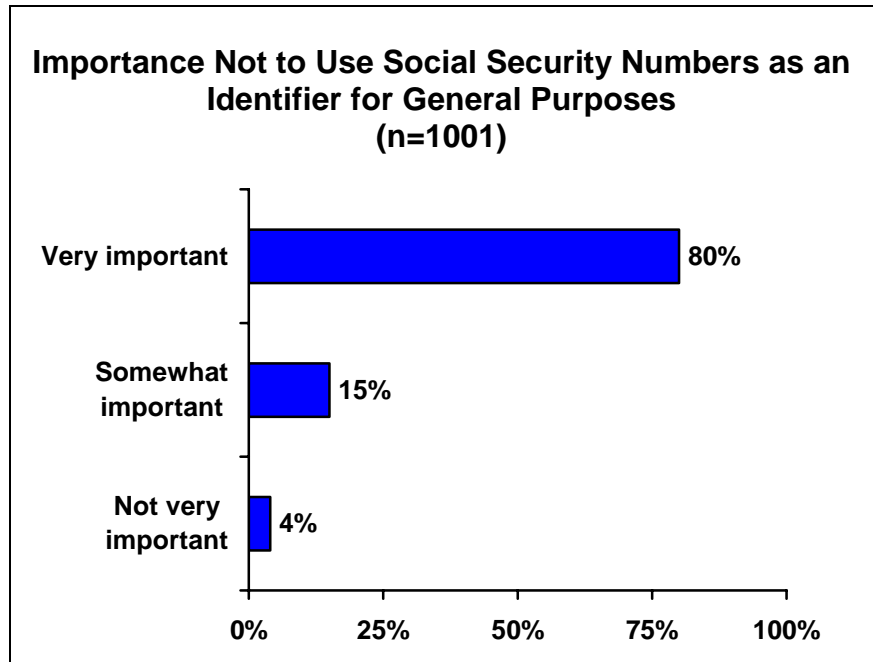
The graph on page 7 contains results for both aided and unaided questions. Unaided answers are cited less often than answers provided by respondents with a list of contacts. But both groups cite the same sources for help if they are victims of identity theft.

**Where Would You Turn if You Were a Victim of Identity Theft?  
(n=1001)**



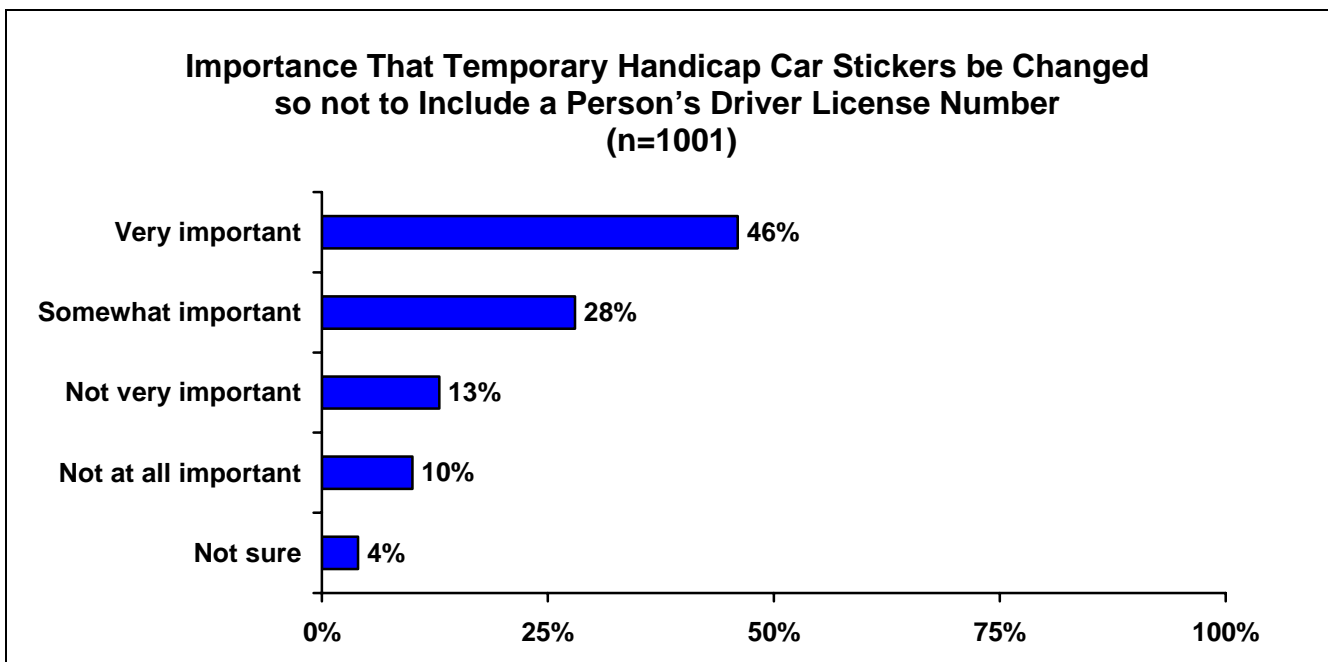
**Nearly all Minnesotans think it is important for Social Security numbers not to be used as an identifier for general purposes.**

Survey respondents 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 (95%) of Minnesota residents think it is important that Social Security numbers not be used as an identifier for general purposes.



**Three-quarters of Minnesotans think it is important that temporary handicap car stickers not include a person’s driver license number.**

Currently, in Minnesota, temporary handicap car stickers and tags include a person’s driver license number. Three-quarters of survey respondents think it is important that temporary handicap car stickers be changed so they do not include a person’s driver license number, in order to protect an individual’s identity.

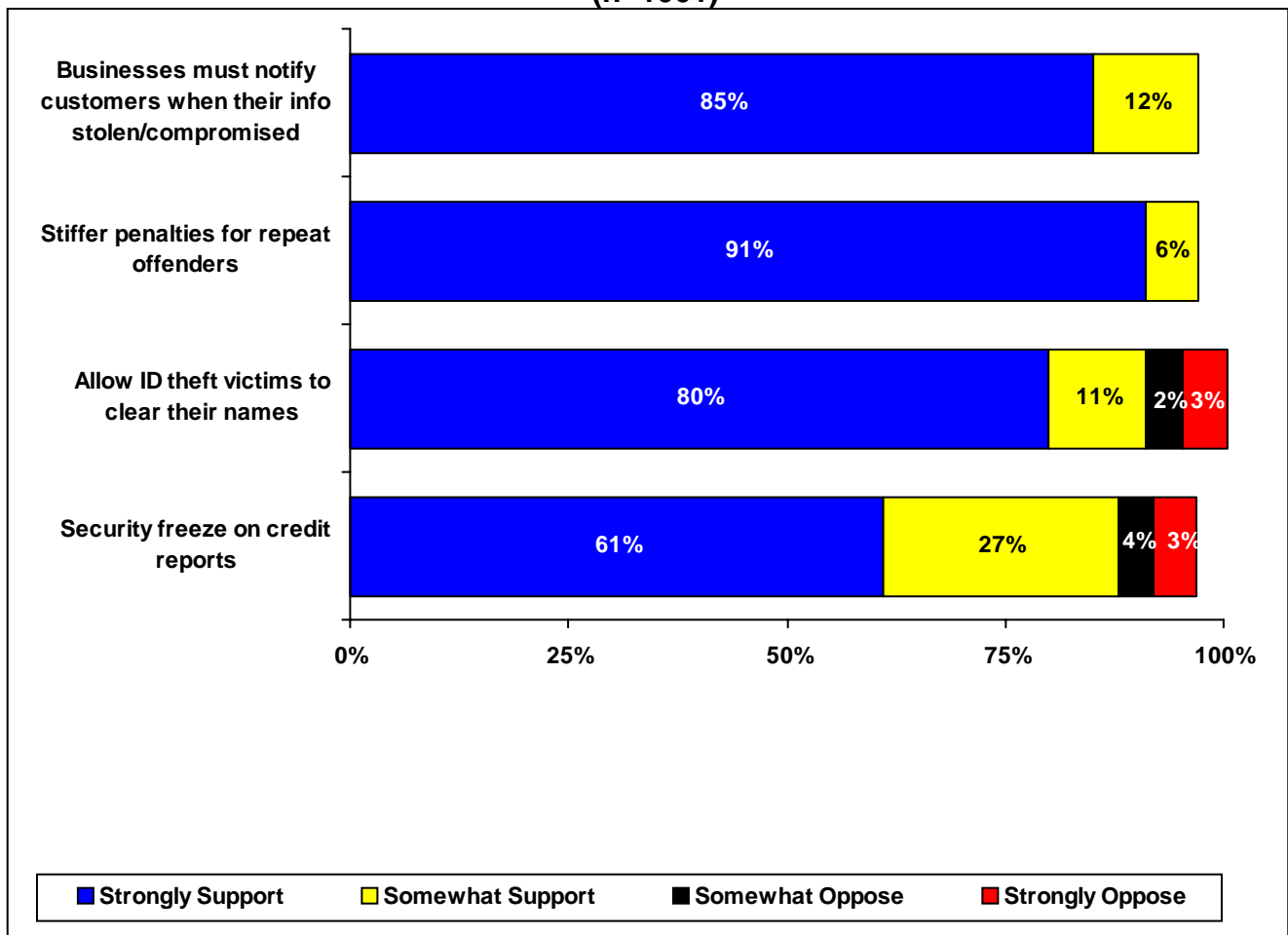


**Nearly all survey respondents think it is important for Minnesota to strengthen laws and regulations that protect consumers from identity theft.**

Ninety-seven percent of survey respondents think it is important for Minnesota to strengthen laws and regulations that protect consumers from identity theft. Seventy-nine percent of Minnesotans believe it is *very important*, while another 17 percent believe it is *somewhat important*. One percent each responded *not very important* and *not at all important*.

Survey respondents were asked about their support for a series of actions including: requiring businesses to notify their customers when customer information may have been stolen or compromised; stiffening penalties for repeat offenders of identity theft; giving identity theft victims a formal, legal mechanism to clear their names; and enacting legislation that permits an individual to place a security freeze on credit reports.

**Support for Strengthening Different Types of Laws and Regulations that Protect Consumers from Identity Theft (n=1001)**



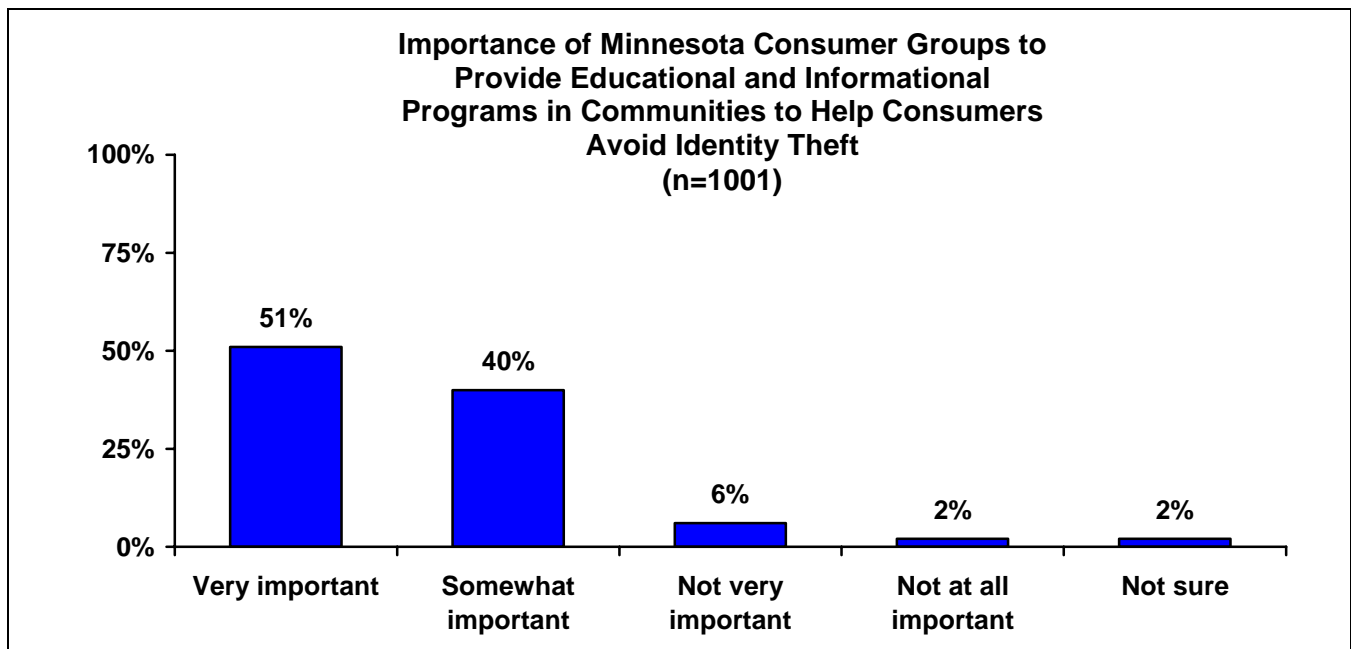
The measure with the most support (97%) is requiring businesses to notify their customers when customer information may have been stolen or compromised. This measure, along with stiffening penalties for repeat offenders of identity theft, had almost no opposition. One percent or less of respondents *somewhat opposed* or *strongly opposed* both of these measures.

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. This measure to give identity theft victims a formal, legal mechanism to clear their name was opposed by only 5 percent of respondents: 2 percent *somewhat opposed* and 3 percent *strongly opposed* this measure.

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. This measure also garnered little opposition. Only 4 percent of respondents *somewhat opposed* it, while 3 percent *strongly opposed* it.

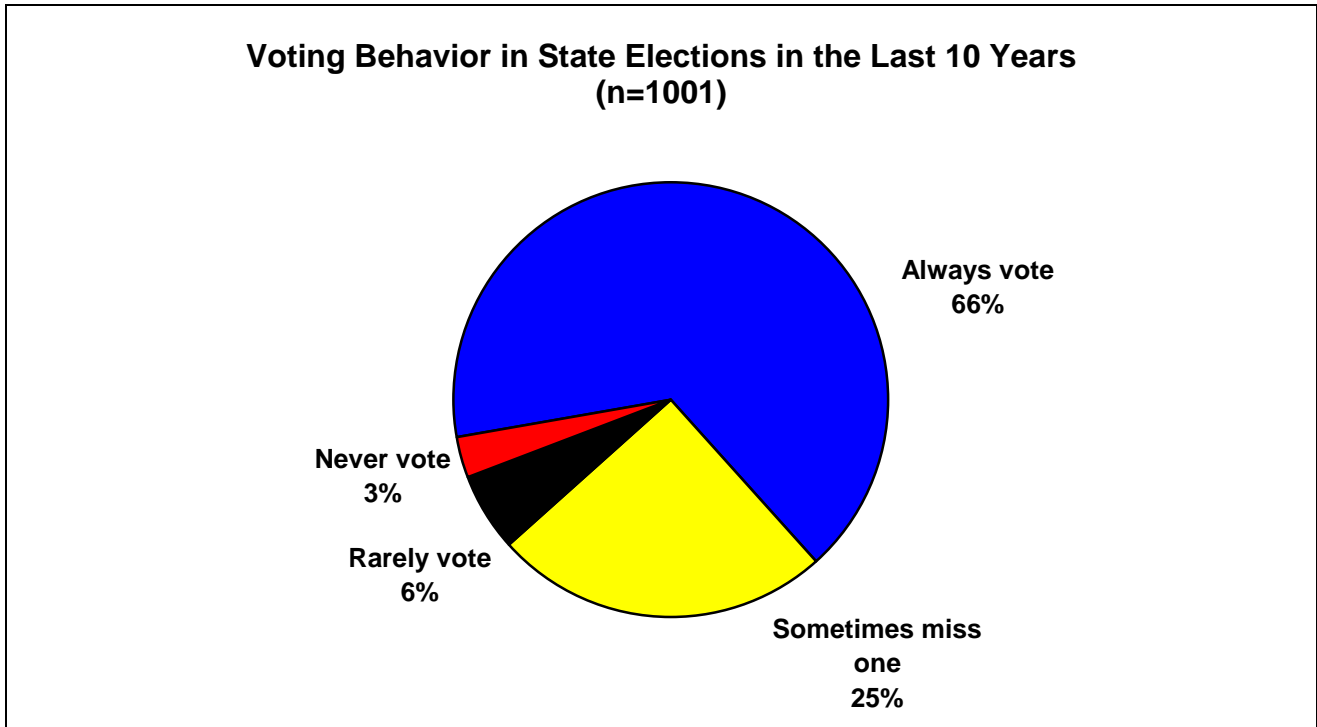
**Nine in ten survey respondents think it is important that consumer groups in Minnesota, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.**

Ninety-one percent of survey respondents think it is important that consumer groups in Minnesota, like AARP, provide educational and informational programs in communities to help consumers avoid identity theft.



## A Profile of Minnesota Respondents

One thousand and one Minnesota residents age 18 and older participated in the survey. An overwhelming majority (91%) of respondents are regular voters. Sixty-six percent of those surveyed report they *always vote* while another 25 percent say they *sometimes miss one* vote. Respondents are fairly evenly split across the political parties. Thirty-one percent are Democrats, 29 percent are Independents, and 25 percent are Republicans.



The majority of respondents are age forty-nine or younger (55%). Most respondents are women (55%). Two-thirds of respondents (66%) are married; while one in six (17%) have never been married. A large proportion of respondents hold high school diplomas or the equivalent (28%), while 38 percent have a college education or higher. Sixty-three percent are employed either full-or part-time. Another 19 percent of residents are retired. One in six Minnesota respondents (17%) have an annual household income below \$30,000. Almost one quarter of survey respondents (22%) are members of AARP. Respondents represent 80 of Minnesota's 87 counties; there were no respondents from Aitkin, Big Stone, Houston, Kittson, Mahnommen, Pope, and Traverse Counties.

## Conclusions

Minnesotans of all ages are concerned about identity theft. They overwhelmingly support strengthening laws and regulations that protect consumers from identity theft (97%). Specifically, over nine in ten survey respondents support requiring businesses to notify their customers when customer information may have been stolen or compromised (97%), stiffening penalties for repeat offenders of identity theft (97%), giving identity theft victims a formal, legal mechanism to clear their names (91%), and enacting legislation that permits an individual to place a security freeze on credit reports (88%).

Eight in ten Minnesotans are concerned about being victims of identity theft. A quarter of survey respondents has been a victim or know victims of identity theft. The majority of Minnesota citizens would turn to the police, their personal bank, or a credit card company if they were victims of identity theft. More than nine in ten (95%) Minnesota respondents say it is important for their Social Security numbers not to be used as an identifier for general purposes. Three quarters (74%) of Minnesota residents say it is important that temporary handicap car stickers be changed so they do not include a person's driver license number in order to protect their identity.

Over nine in ten (91%) survey respondents say it is important that consumer groups in Minnesota, like AARP, provide educational and informational programs in their communities to help consumers avoid identity theft.

## Methodology

AARP commissioned Woelfel Research to conduct a random digit dial (RDD) telephone survey of Minnesota residents age 18 and older who self-identify as registered voters. A total of 1001 interviews were completed with 801 interviews among self-identified registered voters age 18 or older and an additional 200 interviews among self-identified registered voters age 50 or older. The survey was conducted from March 25 through April 6, 2004.<sup>5</sup> The survey has a sampling error of plus or minus 3.1 percent. This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3.1 percentage points of what would have been obtained if every person who self-identified as a registered voter in Minnesota age 18 or older had been surveyed. Survey responses were weighted to reflect the distribution by age and gender of registered voters age 18 or older in

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<sup>5</sup> The response rate is 20 percent and the cooperation rate is 91 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 from the following publication: The American Association for Public Opinion Research. 2000. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys*. Ann Arbor, Michigan: AAPOR.

Minnesota as estimated in the 2000 Current Population Survey Voter Supplement. Weighted responses to all survey questions are in the attached annotated questionnaire.



**Annotated Questionnaire**

# Minnesota Identity Theft Survey

## A Telephone Survey

**Weighted N = 1001; Response Rate = 20%, Sampling Error =  $\pm$  3.1%**

(Percentages may not add to 100% due to rounding or multiple responses. A “\*” means less than 1%.)

### Introduction

Hello, my name is \_\_\_\_\_, and I’m calling from Woelfel Research, a national research firm. This is not a telemarketing call, and we’re not selling anything. We are conducting a survey about important issues facing Minnesota and would like to include your opinions. Your views are important and we appreciate your participation.

S1. Are you at least 18 years of age or older?

Yes

No [ASK TO SPEAK TO SOMEONE IN HH AGE 18+. IF NOONE IN HH AGE 18+, THANK AND TERMINATE]

S2. Are you currently registered to vote in Minnesota?

Yes

No [ASK TO SPEAK TO SOMEONE IN HH WHO IS REGISTERED TO VOTE IN MN. IF NOONE IN HH, THANK AND TERMINATE]

S3. Are you between the ages of 18 and 49, or are you age 50 or older?

18-49

50+

S4. [RECORD GENDER]

%

46 Male

55 Female

**[ROTATE Q1-Q2, READING WORD “ALSO” ON SECOND QUESTION READ]**

1. 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>	
39	Very concerned
41	Somewhat concerned
14	Not very concerned
5	Not at all concerned
*	Not sure

2. 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>	
38	Very concerned
42	Somewhat concerned
14	Not very concerned
5	Not at all concerned
*	Not sure

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

<u>%</u>	
6	Yes, I was the victim of identity theft
17	Yes, a person I know was the victim of identity theft
2	Yes, both myself and someone I know have been victims of identity theft
75	No <b>[Skip to Q5]</b>
1	Not sure <b>[Skip to Q5]</b>

4. What kind of identity theft have you or someone you know experienced?  
N = 241

<u>%</u>	
53	Credit card information was used or stolen
32	Checking, savings, or other bank account information was used or stolen
14	A social security number was used or stolen
12	New accounts – bank or credit cards – were created in victim’s name
2	New loans were created in the victim’s name
13	Large purchases were made in victim’s name
6	ATM bank card was used or stolen
10	Other types of personal information was used or stolen
1	Driver’s license stolen
*	Mail stolen
3	Other
6	Not sure

5. *[Allow half of respondents - approx 400 - to answer unaided. Mark/Code answers as they are given. Provide the other half with the list below & read answers]*

Q5 Unaided: If you were the victim of identity theft, where would you turn for help? [DO NOT READ LIST] [PROBE:] Anywhere else? N = 552

<u>%</u>	
56	Police
5	Federal banking agency
9	Credit Bureau
1	Federal Trade Commission (FTC)
3	County Attorney
5	State Attorney General’s office/Consumer Protection Division
2	Federal Bureau of Investigation (FBI)
28	Credit card company
7	Personal lawyer
32	Personal bank
10	Other: (specify) _____
19	Not Sure

Q5 Aided: If you were the victim of identity theft, please tell me whether or not you would turn to any of the following places for help. Would you turn to...[READ LIST] N = 449

<u>%</u>	
91	Police
52	Federal banking agency
74	Credit Bureau
25	Federal Trade Commission (FTC)
57	County Attorney
70	State Attorney General's office/Consumer Protection Division
34	Federal Bureau of Investigation (FBI)
91	Credit card company
64	Personal lawyer
89	Personal bank
6	Other: (specify) _____
1	No Answer

Q5 Aided Totals N = 1001

<u>%</u>	
72	Police
26	Federal banking agency
38	Credit Bureau
12	Federal Trade Commission (FTC)
27	County Attorney
34	State Attorney General's office/Consumer Protection Division
16	Federal Bureau of Investigation (FBI)
56	Credit card company
32	Personal lawyer
57	Personal bank
8	Other: (specify) _____
11	Not sure

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

%  
80 Very important  
15 Somewhat important  
4 Not very important  
1 Not at all important  
1 Not sure

7. Currently, in Minnesota temporary handicap car stickers and tags include a person's driver license number.

How important is it to you that temporary handicap car stickers be changed so they do not include a person's driver license number in order to protect their identity?

%  
46 Very important  
28 Somewhat important  
13 Not very important  
10 Not at all important  
4 Not sure

10. 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. Do you support or oppose Minnesota enacting legislation that permits an individual to place a security freeze on credit reports?

%  
61 Strongly support  
27 Somewhat support  
4 Somewhat oppose  
3 Strongly oppose  
5 Not sure

11. 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. Do you support or oppose giving identity theft victims a formal, legal mechanism to clear their names?

<u>%</u>	
80	Strongly support
11	Somewhat support
2	Somewhat oppose
3	Strongly oppose
4	Not sure

12. Do you support or oppose requiring businesses to notify their customers when customer information may have been stolen or compromised?

<u>%</u>	
85	Strongly support
12	Somewhat support
1	Somewhat oppose
1	Strongly oppose
1	Not sure

13. Do you support or oppose stiffening penalties for repeat offenders of identity theft?

<u>%</u>	
91	Strongly support
6	Somewhat support
1	Somewhat oppose
*	Strongly oppose
2	Not sure

14. How important is it to you for Minnesota to strengthen laws and regulations that protect consumers from identity theft?

<u>%</u>	
79	Very important
17	Somewhat important
1	Not very important
1	Not at all important
2	Not sure

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

%	
51	Very important
40	Somewhat support
6	Not very important
2	Not at all important
2	Not sure

## About You

The following questions are for classification purposes.

D1. What is your marital status? Are you currently....

%	
66	Married
9	Divorced
*	Separated
6	Widowed
17	Never married
*	Living with partner <b>[VOLUNTEERED]</b>
2	<b>REFUSED (DO NOT READ)</b>

D2. What is your age as of your last birthday? [RECORD IN YEARS]

%	
6	18-24
18	25-34
31	35-49
16	50-59
15	60-74
6	75 and older
8	<b>REFUSED (DO NOT READ)</b>

%	
24	18-34
31	35-49
22	50-64
15	65 or older
8	<b>REFUSED (DO NOT READ)</b>



D3. 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..."]

<u>%</u>	
22	Yes
77	No
1	DON'T KNOW / NOT SURE ( <b>DO NOT READ</b> )
1	REFUSED ( <b>DO NOT READ</b> )

D4. Thinking about your state elections for Minnesota Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

<u>%</u>	
66	Always vote
25	Sometimes miss one
6	Rarely vote
3	Never vote
*	DON'T KNOW / NOT SURE
1	REFUSED ( <b>DO NOT READ</b> )

D5. What is the highest level of education you have completed? (READ ANSWER CATEGORIES)

<u>%</u>	
3	Less than high school
25	High school graduate or equivalent
33	Some college or technical training beyond high school
25	College graduate
13	Post-graduate or professional degree?
*	DON'T KNOW / NOT SURE ( <b>DO NOT READ</b> )
1	REFUSED

D6. Which of the following best describes your current employment status?  
Are you currently....

- %
- 49 Employed full-time
- 13 Employed part-time
- 1 Self-employed
- 19 Retired and not working
- 5 Unemployed and looking for work
- 6 Homemaker
- 2 Disabled
- 3 Student
- \* Other
- \* DON'T KNOW /NOT SURE (**DO NOT READ**)
- 1 REFUSED (**DO NOT READ**)

D7. Generally speaking, do you usually think of yourself as?  
READ LIST. (ENTER ONE ONLY)

- %
- 25 A Republican
- 31 A Democrat
- 29 An Independent
- 5 Other (**DO NOT READ**)
- 4 Don't Know (**DO NOT READ**)
- 6 REFUSED (**DO NOT READ**)

D8. Now, for statistical purposes only, please stop me when I get to the category that includes your household's income before taxes in 2003.  
Was it... (READ ANSWER CATEGORIES)

- %
- 3 Less than \$10,000
- 7 \$10,000 but less than \$20,000
- 8 \$20,000 but less than \$30,000
- 10 \$30,000 but less than \$40,000
- 11 \$40,000 but less than \$50,000
- 16 \$50,000 but less than \$75,000
- 18 or was your income \$75,000 or more
- 4 DON'T KNOW (**DO NOT READ**)
- 25 REFUSED (**DO NOT READ**)

D9. In what county in Minnesota do you reside?

<u>%</u>	
5	Anoka
1	Becker
1	Beltrami
1	Benton
*	Big Stone
1	Blue Earth
1	Brown
*	Carlton
2	Carver
*	Cass
*	Chippewa
2	Chisago
1	Clay
*	Clearwater
*	Cook
*	Cottonwood
2	Crow Wing
6	Dakota
1	Dodge
1	Douglas
1	Faribault
*	Fillmore
1	Freeborn
1	Goodhue
*	Grant
17	Hennepin
*	Houston
1	Hubbard
1	Isanti
1	Itasca
*	Jackson
*	Kanabec
1	Kandiyohi
*	Koochiching
*	LacQuiParle
*	Lake
1	Lake of Woods
1	Le Sueur
*	Lincoln
1	Lyon
*	Marshall

1	Martin
1	McLeod
*	Meeker
*	Mille Lacs
*	Morrison
1	Mower
*	Murray
*	Nicollet
1	Nobles
*	Norman
3	Olmsted
2	Otter Tail
1	Pennington
1	Pine
*	Pipestone
*	Polk
*	Pope
9	Ramsey
*	Red Lake
*	Redwood
*	Renville
1	Rice
*	Rock
*	Roseau
2	Scott
1	Sherburne
*	Sibley
5	St. Louis
3	Sterns
1	Steele
*	Stevens
*	Swift
1	Todd
*	Traverse
1	Wabasha
1	Wadena
*	Waseca
4	Washington
*	Watonwan
*	Wilkin
1	Winona
3	Wright
*	Yellow Medicine

1	Other
*	Don't Know
2	Refused

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D10. And, finally, may I verify that I reached you at:  
(\_\_\_\_)\_\_\_\_\_

**Thank you for participating! Your Opinion Counts.**

**AARP**  
**Knowledge Management**  
**For more information contact Susan L. Silberman (202) 434-6339**