A decorative graphic is present on the page. It features a large, thin, light-brown arc that starts near the top right and curves down towards the bottom right. A horizontal line and a vertical line intersect at the end of this arc, with a small yellow square at the intersection point. Another small yellow square is located at the bottom right corner of a green rectangular area in the top left corner of the page.

Protecting Your Name: A Survey of Montanans on Identity Theft

February 2006



Protecting Your Name: A Survey of Montanans on Identity Theft

**Report Prepared by
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Data Collected by Alan Newman Research**

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Background

Identity theft is a growing problem across the country. Since 1998, 27.3 million people have been affected by identity theft, and it has cost victims a reported \$5 billion in out-of-pocket expenses.¹ In 2004, the State of Montana reported 39.3 victims of identity theft per 100,000 in the population.² Credit card fraud accounted for 30 percent of the identity theft in Montana.³ To help combat identity theft, the Montana Attorney General has committed to introducing legislation in the 2007 Legislature for a security freeze for Montanans.

Given this alarming trend, this survey of 800 registered voters in Montana explores:

- Concern about becoming the victim of identity theft
- Support for security freeze legislation and consumer protections for identity theft

This telephone survey was conducted between January 19 and January 25, 2006 with a random sample of 800 registered voters in Montana. A complete methodology and annotated survey are located at the end of this report.

¹ 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>.

² Federal Trade Commission, *Identity Theft Victim Complaint Data, Figures and Trends for Montana* (2004). <http://www.consumer.gov/idtheft/pdf/CY2004/Montana/%20CY2004.pdf>

³ Ibid.

Highlights

- Over half (51%) of registered voters in Montana are concerned about becoming the victim of identity theft through someone getting access to their bank accounts, checking accounts, or credit cards.
- About the same (50%) number of Montana voters are concerned about being the victim of identity theft by someone gaining access to their personal information and using it to open new accounts.
- Almost eight in ten (78%) voters support security freeze legislation in Montana. This support drops significantly if credit bureaus are permitted to charge fees for setting up and lifting a security freeze.
- Seven in ten (71%) voters say it is important for Montana to strengthen laws and regulations that protect consumers from identity theft.
- Nearly three in ten (29%) voters say they would be more likely to vote for a candidate for political office if he or she supported enacting security freeze legislation.

Findings

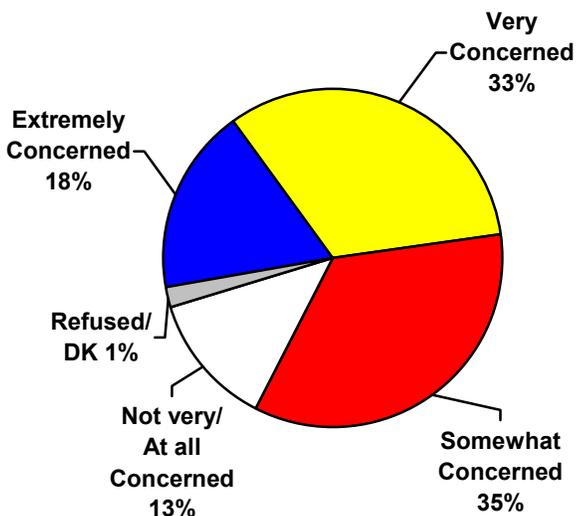
Over half of Montana voters are concerned about becoming the victim of identity theft.

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. Over half (51%) of Montana voters say they are extremely or very concerned about becoming the victim of this type of identity theft.

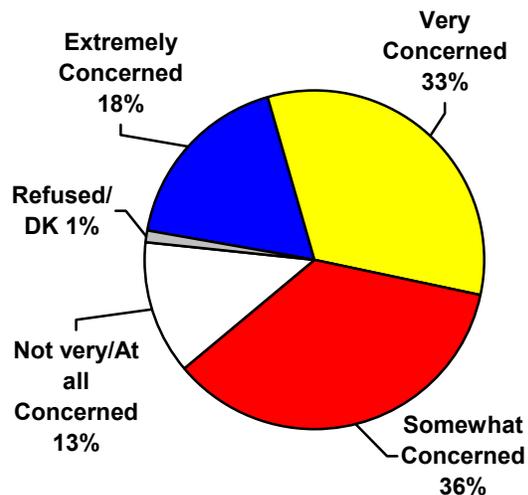
Identity theft can also occur when someone gets an individual's personal information, such as their name, Social Security number, and date of birth, and uses this information to open up new bank accounts, take out new loans, or make large purchases. Half (50%) of Montana voters say they are extremely or very concerned about becoming the victim of this type of identity theft.

Concern About Becoming the Victim of Identity Theft (N = 800)

Concern About Being the Victim of Identity Theft Through Access to Accounts



Concern About Being the Victim of Identity Theft Through Access to Personal Information



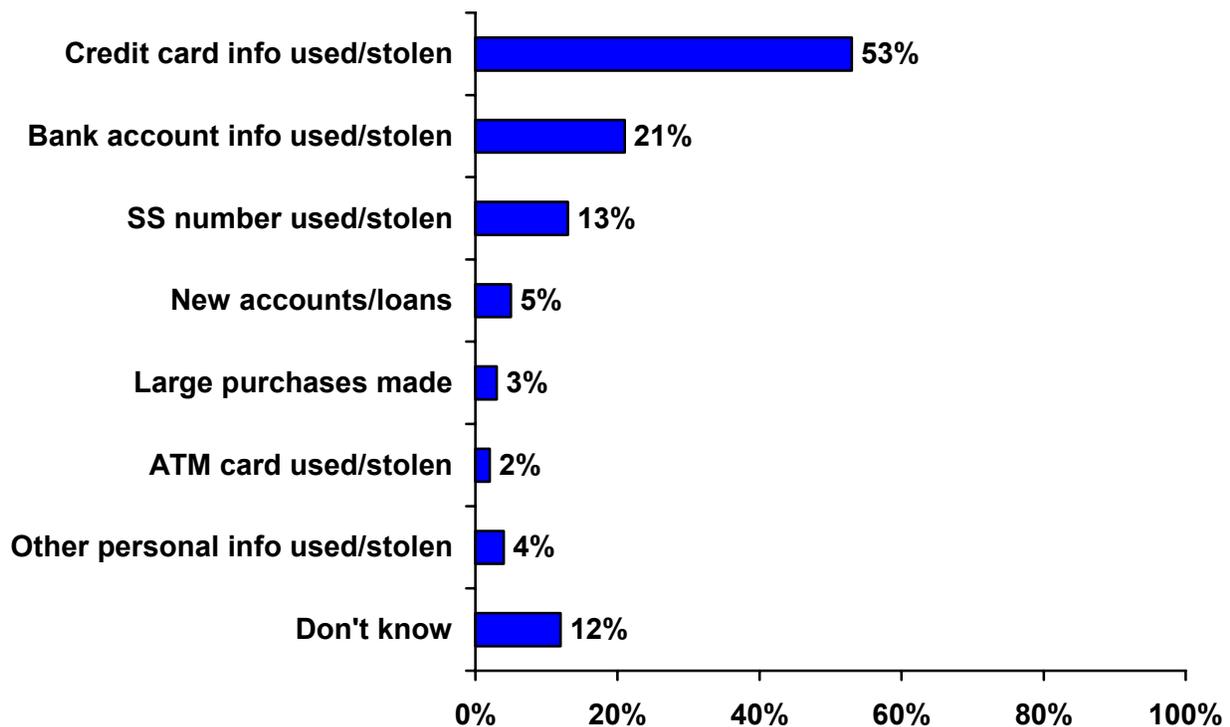
More than a quarter of Montana voters say they or someone they know has been the victim of identity theft.

More than a quarter (26%) of Montana voters say that over the last five years they (8%) or someone they know (19%) have been the victim of identity theft. One percent say both they and someone they know have been a victim of identity theft. Seven in ten (72%) have not been a victim.

Over half of those who have experienced identity theft or know someone who has say their credit card information was used or stolen.

More than half of those who say they or someone they know has been the victim of identity theft say that their credit card information was used or stolen. Over two in ten say that their bank account information was used or stolen, while one in eight say their Social Security number was used or stolen.

Types of Identity Theft Experienced
(n=216 who have experienced /have known someone who experienced ID theft)

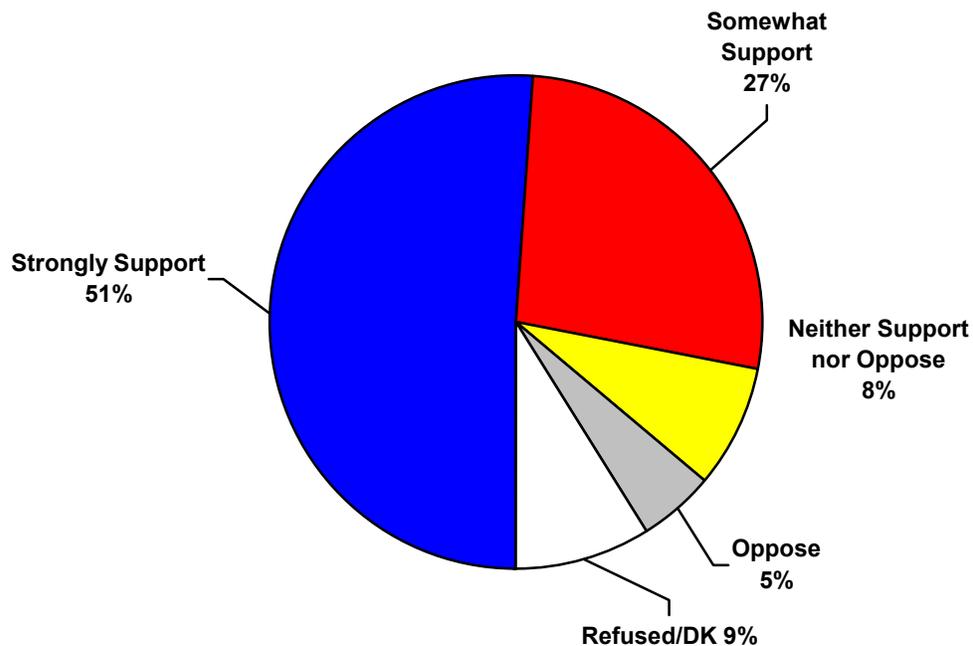


Almost eight in ten Montana voters support security freeze legislation.

A security freeze lets a consumer stop identity thieves from getting credit in the consumer's name. It allows a consumer to add a password or PIN number to his or her credit report and block unauthorized access to their credit files. Since most businesses will not issue new credit to a person if the business cannot obtain credit information about that person, a security freeze assures that no one can access a credit report without prior consent.

Almost eight in ten (78%) respondents strongly or somewhat support legislation in Montana that would allow them to place a security freeze on their credit reports.

**Support for Security Freeze Legislation
(N=800)**

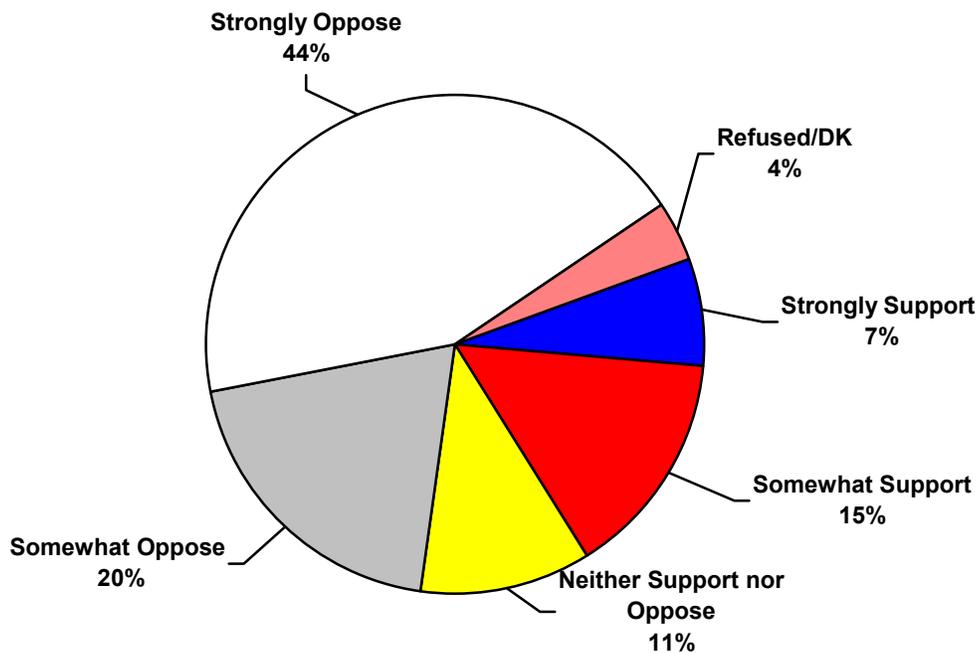


Support for security freeze legislation falls if credit bureaus are permitted to charge fees of \$30 or more.

Voters who strongly or somewhat support security freeze legislation and those who neither support nor oppose such legislation were asked if they would continue to support it if fees were charged for this service.

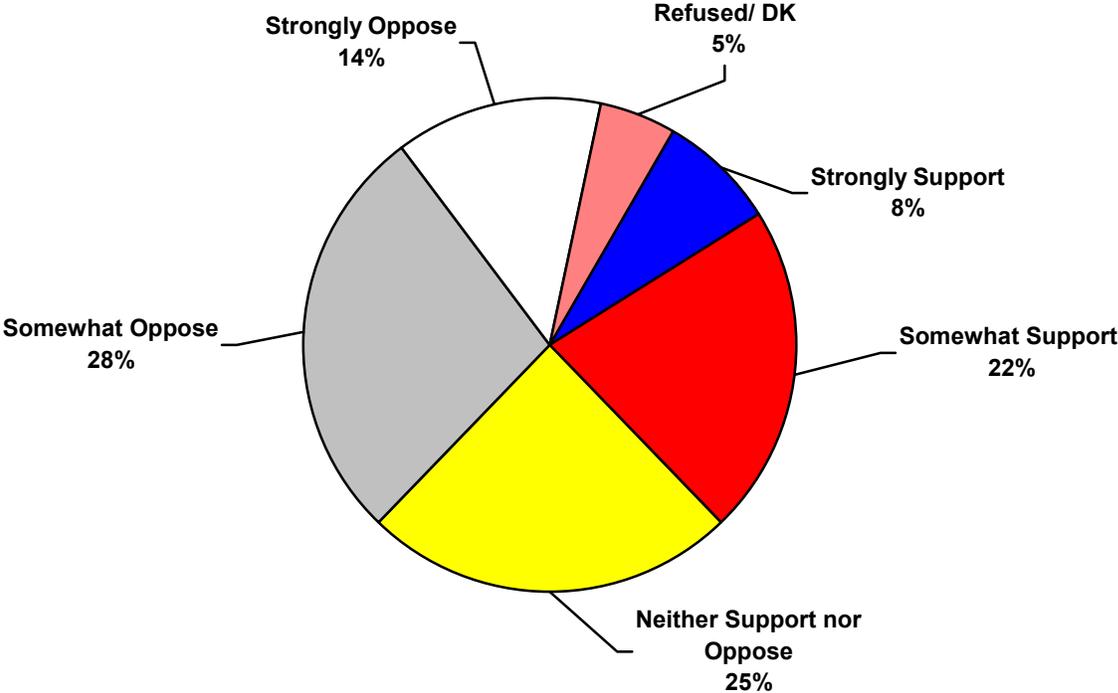
Supporters were asked if they would support or oppose security freeze legislation if credit bureaus were allowed to charge a fee of \$30 each time an individual set up a security freeze and another \$30 each time an individual lifts a freeze. Only two in ten (22%) of those who initially supported security freeze legislation continue to support it if credit bureaus are allowed to charge such fees.

Support for Security Freeze Legislation if Credit Bureaus Can Charge \$30 to Set Up and \$30 to Lift the Freeze (n=689 who initially supported security freeze)



Those voters who strongly or somewhat support security legislation with the \$30 fee and those who neither support nor oppose the legislation were asked if they would continue to support it with additional fees. Supporters were asked if they would support or oppose security freeze legislation if credit bureaus were allowed to charge a fee of \$45 each time an individual set up a security freeze and another \$45 each time an individual lifts a freeze. Only eight percent of those who supported the \$30 fee say they would strongly support the legislation if the fee were \$45.

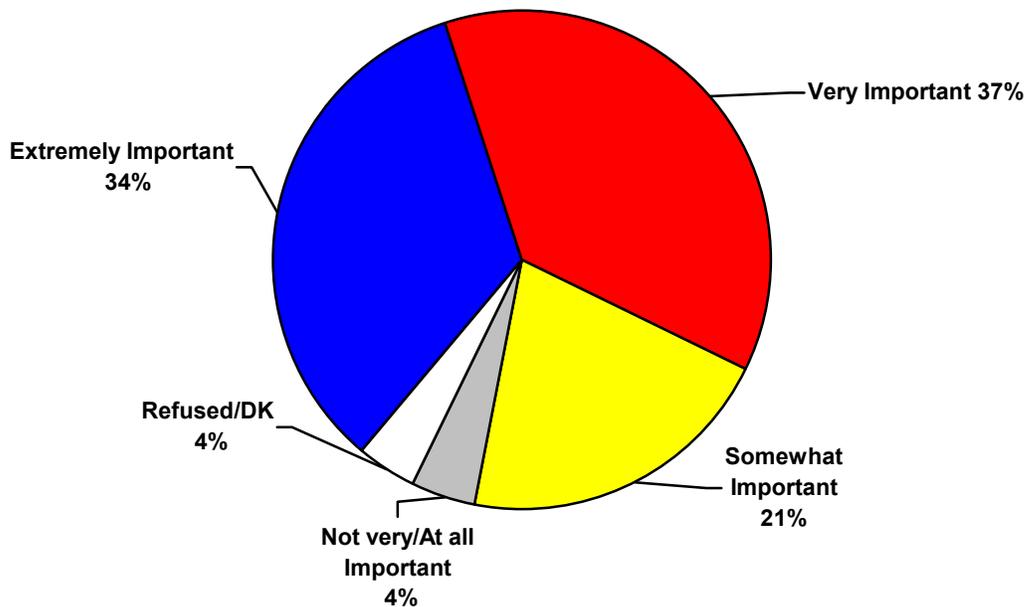
Support for Security Freeze Legislation if Credit Bureaus Can Charge \$45 to Set Up and \$45 to Lift the Freeze (n=227 who initially supported security freeze and supported the \$30 fee)



Seven in ten Montana voters say it is important for Montana to strengthen laws and regulations that protect consumers from identity theft.

Protection from identity theft is important to Montana voters. Seven in ten (71%) say that strengthening laws and regulations to protect consumers from identity theft is important.

Importance of Consumer Protections for Identity Theft (N=800)



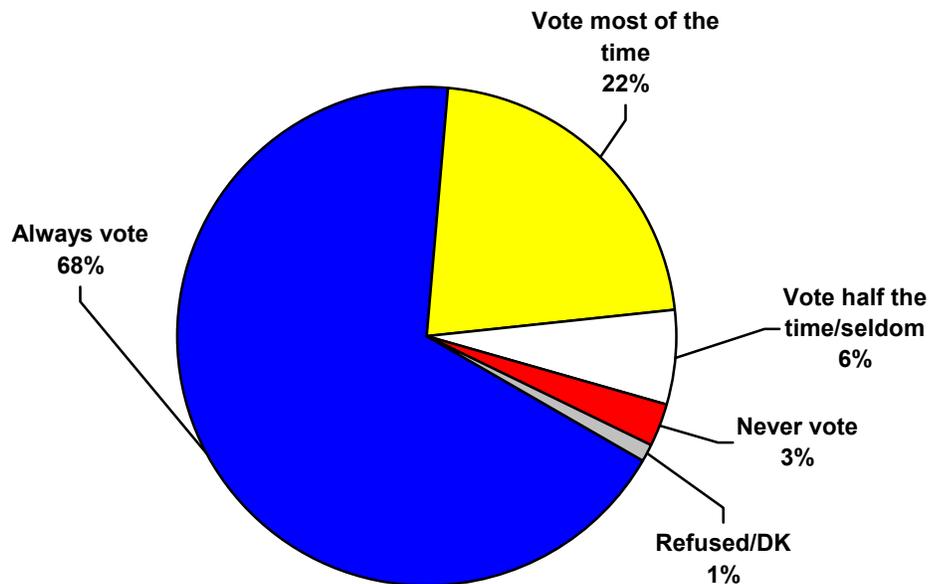
Three in ten voters say they would be more likely to vote for a candidate who supported security freeze legislation.

Three in ten (29%) Montana voters say they would be more likely to vote for a candidate for political office if he or she supported enacting security freeze legislation. Over half (52%) say such support would not make a difference in their vote. Six percent would be less likely to vote for a candidate who supported security freeze legislation, and twelve percent do not know how it would effect their vote.

A Profile of Montana Voters

Eight hundred Montana registered voters participated in this survey. An overwhelming majority (90%) of respondents are regular voters. Sixty-eight percent of those surveyed report they *always vote* while another 22 percent say they vote *most of the time*.

**Voting Behavior in State Elections in the Last 10 Years
(N=800)**



The majority of respondents are age 50 and older (46%), with about a quarter 35 to 49 (26%) and two in ten 18 to 34 (21%). Slightly more than half (51%) are members of AARP. Half of respondents are women (52%). Seven in ten (70%) respondents are married, while 14 percent have never been married. A large proportion of respondents hold high school diplomas or the equivalent (23%), while 45 percent have a college degree or higher. Fifty-four percent are employed full-time and 16 percent are employed part-time. Another 23 percent are retired. A third (33%) of voters consider themselves Republican, 28 percent identify as Independent, and 27 percent say they are Democrats. Two in ten (20%) Montana voters have an annual household income of \$35,000 to \$50,000, and 27 percent have an income under \$35,000. The majority of respondents are Caucasian (93%), and three percent are Native American or Alaskan native.

Conclusions

Montana voters are concerned about identity theft, with more than half concerned about becoming an identity theft victim. More than a quarter report being the victim of identity theft or knowing someone who was a victim. Having credit cards stolen or used is the top reported identity theft crime, followed by having bank account information used or stolen.

Voters want the state of Montana to help protect them from identity theft crimes. They overwhelmingly support (78%) legislation that would allow them to place a security freeze on their credit reports. However, support for security freeze legislation falls sharply if credit bureaus are allowed to charge fees of \$30 or more for setting up a security freeze and then another \$30 or more for lifting the freeze.

This survey shows that Montana voters want more control over their personal information and more protection from the state in the area of identity theft. This area is so important to voters that it could influence their voting behavior: three in ten say they would be more likely to vote for a candidate who supported enacting security freeze legislation.

Methodology

AARP commissioned Alan Newman Research to conduct a random digit dial (RDD) telephone survey of registered voters in Montana. A total of 800 interviews were completed. The survey was conducted from January 19 through January 25, 2006. 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 registered voter in Montana had been surveyed. Survey responses were weighted to reflect the age distribution by age and gender of voters in Montana. Weighted responses to all survey questions are in the attached annotated questionnaire.

Annotated Questionnaire

Montana Identity Theft Survey

A Telephone Survey

N=800

Hello, my name is _____, and I'm calling from ANR 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 Montana 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 NO ONE IN HH AGE 18+, THANK AND TERMINATE]

S2. Are you currently registered to vote in Montana?

Yes

No [ASK TO SPEAK TO SOMEONE IN HH WHO IS REGISTERED TO VOTE IN MN. IF NO ONE 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]

Male

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>	
18	Extremely concerned
33	Very concerned
35	Somewhat concerned
9	Not very concerned
4	Not at all concerned
1	Don't know (DO NOT READ)
1	REFUSED

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>	
18	Extremely concerned
33	Very concerned
36	Somewhat concerned
10	Not very concerned
4	Not at all concerned
<.5	Don't know (DO NOT READ)
1	REFUSED

3. In the last 5 years, have you or someone you know experienced identity theft? [DO NOT READ] n=800

<u>%</u>	
8	Yes, I was the victim of identity theft
19	Yes, someone I know was the victim of identity theft
1	Yes, both I and someone I know have been victims of identity theft .
72	No [Skip to Q5]
1	Not sure [Skip to Q5]
<.5	Refused

4. What kind of identity theft have you or someone you know experienced?
[DO NOT READ LIST] n=216

<u>%</u>	
53	Credit card information was used or stolen
21	Checking, savings, or other bank account information was used or stolen
13	A social security number was used or stolen
3	New accounts – bank or credit cards – were created in victim’s name
1	New loans were created in the victim’s name
3	Large purchases were made in victim’s name
2	ATM bank card was used or stolen
4	Other types of personal information was used or stolen
0	Any other kind of identity theft? (specify)
12	DON’T KNOW
<.5	REFUSED

5. A security freeze lets a consumer stop identity thieves from getting credit in the consumer’s name. It allows a consumer to add a password or PIN number to his or her credit report and block unauthorized access to their credit files. Since most businesses will not issue new credit to a person if the business cannot obtain credit information about that person, a security freeze assures that no one can access a credit report without prior consent. How strongly would you support or oppose Montana enacting legislation that permits you to place a security freeze on your credit report?

<u>%</u>	
51	Strongly support
27	Somewhat support
8	Neither support nor oppose
3	Somewhat oppose > SKIP TO Q8
2	Strongly oppose > SKIP TO Q8
9	Don’t know (DO NOT READ)
1	REFUSED

6. Montana is considering legislation that would allow credit bureaus to charge fees of \$30 each time an individual sets up a security freeze and another \$30 each time an individual lifts a freeze. How strongly would you support or oppose security freeze legislation that allows these fees to be charged? n=689

<u>%</u>	
7	Strongly support
15	Somewhat support
11	Neither support nor oppose
20	Somewhat oppose > SKIP TO Q8
44	Strongly oppose > SKIP TO Q8
4	Don't know (DO NOT READ)
-	REFUSED

7. Montana is also considering legislation that would allow credit bureaus to charge fees of \$45 each time an individual sets up a security freeze and another \$45 each time an individual lifts a freeze. How strongly would you support or oppose security freeze legislation that allows these fees to be charged? n=227

<u>%</u>	
8	Strongly support
22	Somewhat support
25	Neither support nor oppose
28	Somewhat oppose > SKIP TO Q8
14	Strongly oppose > SKIP TO Q8
4	Don't know (DO NOT READ)
1	REFUSED

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

<u>%</u>	
34	Extremely important
37	Very important
21	Somewhat important
3	Not very important
2	Not at all important
3	Don't know
1	REFUSED

9. Would you be more or less likely to vote for a candidate who supported enacting security freeze legislation?

<u>%</u>	
29	More likely
52	Would not make a difference
6	Less likely
12	Don't know
1	Refused

About You

The following questions are for classification purposes.

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

<u>%</u>	
70	Married
14	Single and never married
5	Widowed
5	Divorced
3	Not married, living with your partner
<.5	Separated
<.5	Don't know (DO NOT READ)
3	REFUSED (DO NOT READ)

- D2. What is your marital status? Are you currently....

<u>%</u>	
70	Married
14	Single and never married
5	Widowed
5	Divorced
3	Not married, living with your partner
<.5	Separated
<.5	Don't know (DO NOT READ)
3	REFUSED (DO NOT READ)

D3. What is your marital status? Are you currently....

<u>%</u>	
70	Married
14	Single and never married
5	Widowed
5	Divorced
3	Not married, living with your partner
<.5	Separated
<.5	Don't know (DO NOT READ)
3	REFUSED (DO NOT READ)

D4. What is your age as of your last birthday? [RECORD IN YEARS] n=743

<u>%</u>	
9	18-34
23	35-49
33	50-64
29	65+
<.5	DON'T KNOW / NOT SURE (DO NOT READ)]
6	REFUSED (DO NOT READ)

D5. Thinking about your state elections for Montana Governor and Legislators in the last ten years, how often would you say you vote?

<u>%</u>	
68	Always
22	Most of the time
4	About half of the time
3	Seldom
3	Never
<.5	DON'T KNOW / NOT SURE (DO NOT READ)]
1	REFUSED (DO NOT READ)

D6. What is the highest level of education you have completed? (READ ANSWER CATEGORIES)

<u>%</u>	
3	Less than high school
23	High school graduate or equivalent
27	Some college or technical training beyond high school
28	College graduate
17	Post-graduate or professional degree?
<.5	DON'T KNOW
1	REFUSED

D7. Which of the following best describes your current employment status?
Are you currently....

<u>%</u>	
54	Employed full-time
16	Employed part-time
23	Retired and not working
2	Unemployed and looking for work
5	Not in the labor force for other reasons
1	DON'T KNOW (DO NOT READ)
1	REFUSED (DO NOT READ)

D8. Do you consider yourself to be a Democrat, Independent, Republican, or something else?
READ LIST. (ENTER ONE ONLY)

<u>%</u>	
33	Republican,
28	Independent,
27	Democrat,
7	Or, something else?
3	DON'T KNOW (DO NOT READ)
3	REFUSED (DO NOT READ)

D9. 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...”] n=437

<u>%</u>	
51	Yes
46	No
1	DON'T KNOW / NOT SURE (DO NOT READ)
3	REFUSED (DO NOT READ)

D10. Now, for statistical purposes only, please stop me when I get to the category that includes your household’s income before taxes in 2004. Was it... (READ ANSWER CATEGORIES)

<u>%</u>	
5	Less than \$10,000
8	\$10,000 but less than \$20,000
14	\$20,000 but less than \$35,000
20	\$35,000 but less than \$50,000
9	\$50,000 but less than \$60,000
9	\$60,000 but less than \$75,000.
13	\$75,000 or more
4	DON'T KNOW (DO NOT READ)
19	REFUSED (DO NOT READ)

D11. Are you Hispanic, Spanish, or Latino?

<u>%</u>	
2	Yes
97	No
<5	Don't Know (DO NOT READ)
1	Refused (DO NOT READ)

D12. Which of the following describes your race?

<u>%</u>	
93	White/Caucasian
3	Native American or Alaskan Native
1	Asian
1	Other
<5	DON'T KNOW (DO NOT READ)
2	REFUSED (DO NOT READ)

D13. Gender

<u>%</u>	
48	Male
52	Female

D14. And, finally, may I verify that I reached you at:

(____)_____

Thank you for participating! Your Opinion Counts.

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Knowledge Management
For more information contact Jennifer Sauer at (202) 434-6207