

CONVENIENCE VERSUS SECURITY: Challenges Of A Wireless World

Key Findings From An AARP Survey of Americans Ages 18 and Older

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EXECUTIVE SUMMARY

MAJORITY OF AMERICANS AGE 18+ ARE ONLINE

The survey results show that most (75%) American adults age 18 and older access the Internet at least once a month, and in fact, most say they do so every day (84%).

FEW AMERICANS RATE PUBLIC WIFI AS UNSAFE

Interestingly, while one in four (24%) Americans who access the Internet say free public WiFi is not at all safe, well over a third (37%) indicate using it at least once a month, with one-quarter (25%) using it at least once a week.

MANY AMERICAN INTERNET USERS FLUNK A CYBERSECURITY QUIZ

Many American internet users lack important cybersecurity knowledge. When asked seven questions related to cybersecurity, just under half (45%) *‘failed’* the quiz, answering four or fewer questions correctly.

MANY ONLINE BEHAVIORS PUT AMERICANS AT RISK

While some American internet users are aware of the risks of using the Internet and free WiFi, many are engaging in behaviors that could put them at risk of being scammed:

- ✓ **Not monitoring online bank or credit card accounts.** Data from this survey shows that well over half (61%) of American adult internet users do not have online access to all of their bank accounts; and nearly three-quarters (71%) say they do not have online access to all of their credit card accounts.
- ✓ **Infrequent password changes.** Among American internet users who set up online access to their banking accounts, half (50%) say they haven't changed their passwords in the past 3 months, and over one in ten (12%) say they haven't changed passwords in more than 2 years (2%) or ever (10%).
- ✓ **Use Free Public WiFi to do personal banking and make consumer purchases.** Over a quarter of internet users who report using free public WiFi, say they used free public WiFi to do their banking (27%) or purchase a product with a credit card (27%) in the three months prior to taking this survey.
- ✓ **No passcodes on smart phones.** Among those who access the internet with a smart phone, one in four (26%) say they do not have a passcode on that phone, and almost one-third (31%) of those ages 50 and older say they do not have a passcode on their phone.
- ✓ **No firewalls, anti-virus and anti-spyware software.** Among American internet users who access the internet through a laptop or desktop computer, almost one quarter say they have *not* or *are not sure* if they installed anti-spyware (no: 18%; not sure: 5%) or enabled a firewall (no: 16%; not sure: 8%) and about one in six say they have *not* (12%) or *are not sure* (3%) if they installed anti-virus software.

'LOW-TECH' BEHAVIORS THAT PUT AMERICAN INTERNET USERS AT RISK

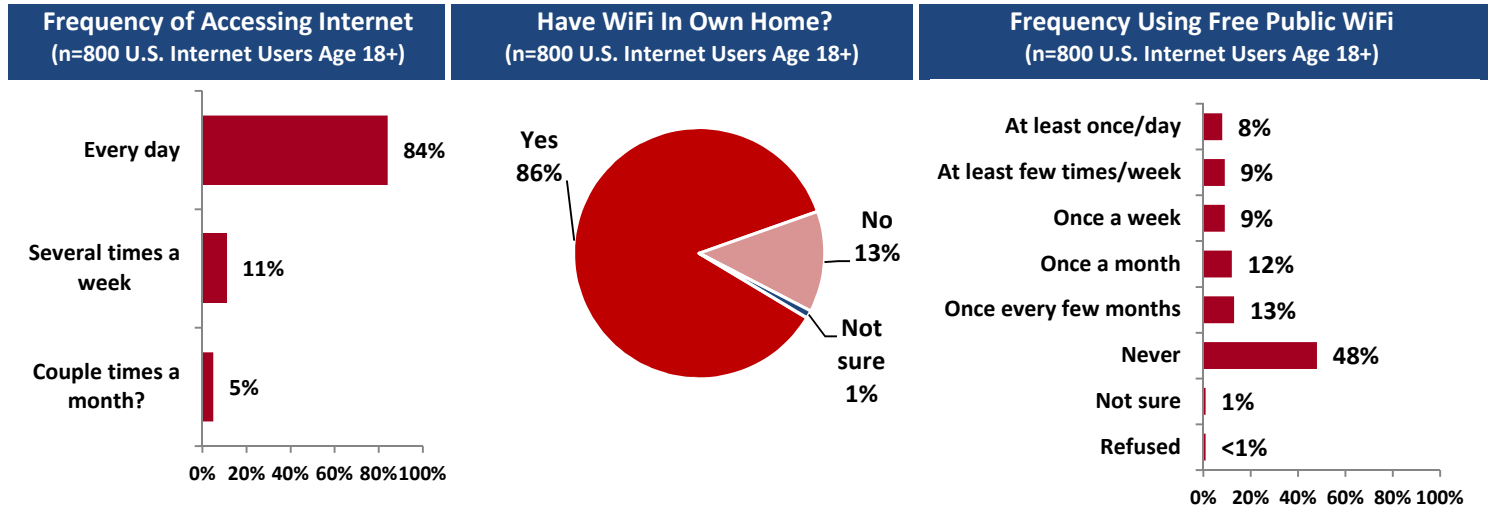
Americans are also engaging in 'low tech' behaviors that put them at increased risk of being scammed:

- ✓ **Unlocked Mailbox.** Credit card statements, utility bills, health care information can be linked to financial or other important personal accounts. Interestingly, nearly six in ten (58%) respondents say they receive mail in an unlocked mailbox.
- ✓ **Little to No Shredding.** Shredding paper documents or credit cards can help prevent cyber criminals from finding personal identification information. Yet, one in six (17%) Americans say they only shred personal documents once a year or less, and another one in six (17%) say they never shred.
- ✓ **Leaving Valuables in the Car.** Six in ten (61%) respondents say they have left at least one of the following six items in their car: a purse/wallet, checkbook, personal mail, cell phone, GPS unit, or laptop computer in their cars during the past three months.

DETAILED FINDINGS

MAJORITY OF AMERICANS ENJOYING ACCESSING INTERNET WHILE ON-THE-GO

The survey results show that most (75%) American adults age 18 and older access the Internet at least once a month¹, with almost two-thirds (63%) accessing it daily. Most respondents who access the internet, say they do so every day (84%). While most (86%) say they have wireless access or Wifi in their home, over one-third (37%) report using free public Wifi at least once a month, with one in four (25%) using it at least once a week.



Nearly three-quarters (71%) of Americans ages 65 and older report they access the internet every day, and nearly eight in ten (78%) Americans ages 50 to 64 say they access the internet every day. However, those ages 65 and older are significantly more likely than those younger to report that they *never* access the internet using free public WiFi (65 and older: 68%; 50-64: 57%).

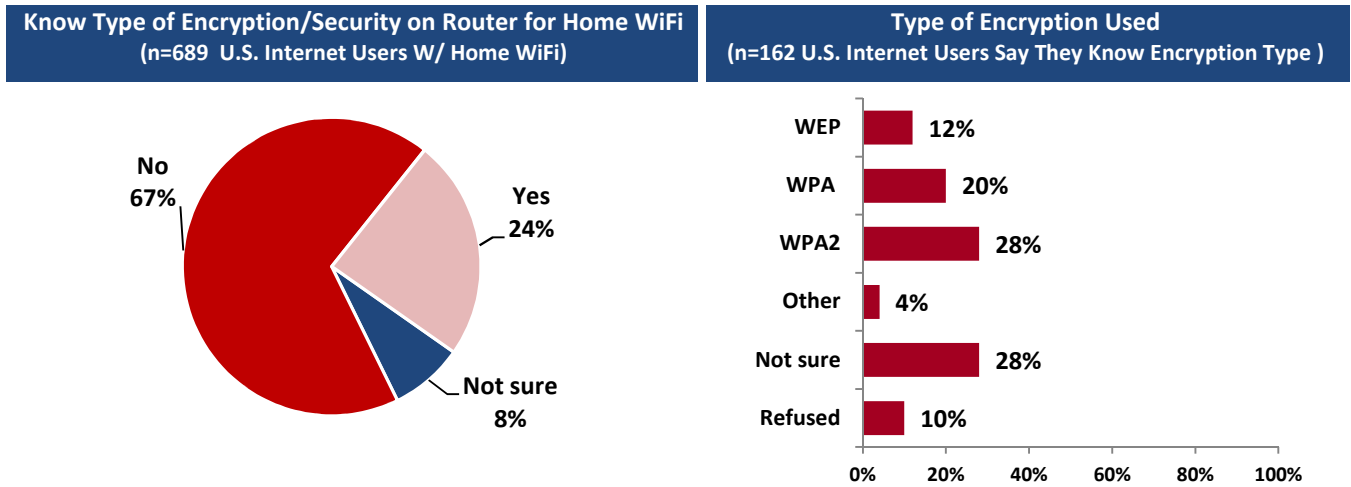
MANY AMERICAN INTERNET USERS FAIL CYBER-SAFETY QUIZ IN SURVEY

Survey respondents were asked a series of seven questions related to cyber security. Nearly half (45%) of internet users *failed* the quiz, answering four or fewer questions correctly. Interestingly, most (84%) incorrectly answered or did not know that the statement “*The most up-to-date security for a home WiFi network is WEP- Wired Equivalent Privacy,*” is a false statement. (The correct answers are shown in red below).

Statements (n=800 U.S. Internet Users Age 18 and Older)	True	False	Not sure	Refused
It is okay to use the same password on more than one site as long as it contains a complex mix of letters, numbers and symbols	33%	57%	11%	0%
Even if you are not using the internet, if you're in a location with a public WiFi network, you should disable your wireless connection	61%	19%	20%	<1%
It is safe to access websites with sensitive information, such as banking or credit cards, while using public WiFi network, as long as the website is secured by https	20%	60%	20%	0%
The most up-to-date security for a home WiFi network is WEP- Wired Equivalent Privacy	21%	17%	63%	<1%
As long as I have to sign in to public WiFi with a unique password, I am protected against hackers	11%	78%	11%	0%
When you are using public WiFi networks, it is important to turn off file sharing.	78%	5%	17%	<1%
It is possible for a hacker to intercept traffic between a user's device and public WiFi network, without the user knowing.	90%	3%	7%	0%

¹ All American adults screened out because they say they do not access the internet and added to the base of those who access it at least once a month (800/1072=75% and who access it daily (671/1072 = 63%). However, all data in this survey is based on the 800 American adults age 18 and older who indicate they are internet users

When asked if they know what type of encryption or security they have on their home router, three quarters say no (67%) or they are not sure (8%). Among the few who say they do know what type of encryption they use, just over one in four report using WPA2 – the current recommended industry standard encryption. However, over a third say they use WEP or WPA (out of date encryption software) or some other type of encryption software, and twenty-eight percent admit to not being sure. Having out-of-date encryption software leaves the wireless network, and any data transmitted over it, susceptible to hackers.



CYBER THREATS: AMERICAN INTERNET USERS CHOOSE CONVENIENCE OVER SECURITY

Using free public WiFi has the potential to make people vulnerable to identity theft and fraud. While convenient, most free public access to WiFi is unprotected and people take a risk using this service at their local coffee shop, book store, airport, or other public location. Data from this survey show that American adult internet users are somewhat divided about whether they think public WiFi is safe to use or not – four in ten say the service is very (5%) or somewhat (36%) safe and half say it is not very (27%) or not at all (24%) safe. Still, over a quarter (25%) access the internet using free WiFi at public places once a week or more.

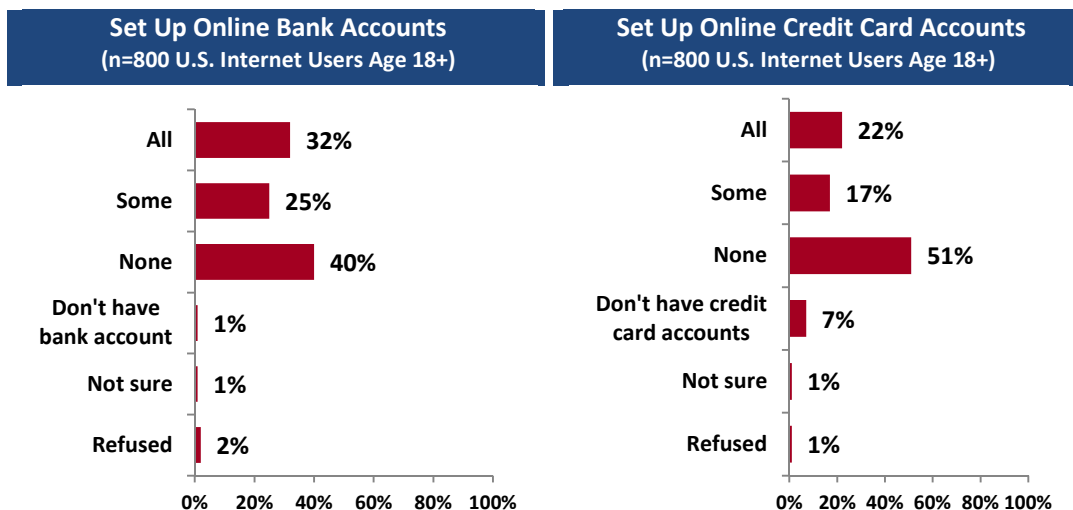
In the three months prior to taking this survey, among those American internet users who report using free public WiFi, many engaged in activities that put their personal identification information at risk for fraud: three-quarters checked personal email, two-thirds checked their social networking sites, four in ten checked work email, over one-quarter did banking online and purchased products or services with a credit card.

Activity	% Used Public WiFi in Past 3 Mos. For Activity (n=402 U.S. Internet Users Who Use Public WiFi)	% Say <u>Not Safe</u> Activity w/Public WiFi (n=800 U.S. Internet Users Who Use Public WiFi)
Checked personal email	75%	56%
Got directions/maps	67%	17%
Checked Facebook/social networking	65%	46%
Checked the weather	71%	11%
Looked up restaurants/shopping info	60%	17%
Read news	56%	14%
Looked at work email	41%	60%
Banked online	27%	85%
Purchased products/services w/credit card	27%	84%

OTHER WAYS AMERICAN INTERNET USERS ARE AT RISK OF IDENTITY THEFT

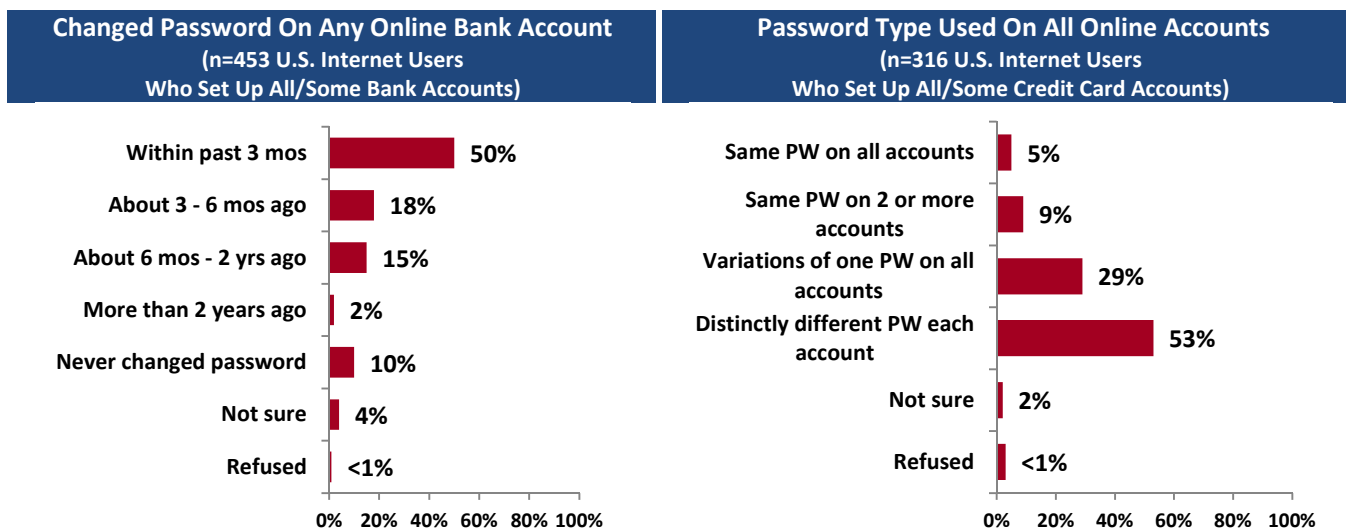
Online Financial Accounts

Among those with bank accounts, two-thirds (65%) indicate they have at least one bank account they do not have access to online.² And among those with credit card accounts, nearly three-quarters (73%) respondents have at least one credit card they do not have access to online.³



Online Account Passwords

Among American internet users who set up online access to their online banking accounts, half (50%) say they have not changed their passwords in the past 3 months, with slightly more than one in ten (12%) saying they have not changed passwords in more than 2 years (2%) or ever (10%). And among those who indicate they have a credit card account, over one-quarter say they use variations of one password for all their online accounts, and more than one in ten say they use the same password on at least two or more of their accounts.



² Q4 calculated by combining 'some' and 'none' and dividing by the total n – the 8 respondents who say they 'do not have a bank account'.

³ Q6 calculated by combining 'some' and 'none' and dividing by the total n minus the 59 people who 'do not have a credit card account'.

Smartphone Passcode

Among those respondents who access the internet through a smart phone (69% of all respondents), one-quarter (26%) say they do not use a passcode to unlock access to their phone. Interestingly, among smartphone users, over one-third (35%) of those ages 50 and older say they do not have a passcode on their phone. Having a passcode on your smartphone protects personal information stored on the phone if the phone is lost or stolen.

Computer Security

Among American internet users who access the Internet through a laptop or desktop computer, one quarter say they have not (18%) or are not sure (5%) if they installed anti-spyware or enabled a firewall (no: 16%; not sure: 8%) and about one in six say have not (12%) or are not sure (3%) if they installed anti-virus software.

Personal Property

Many people leave personal items in their car from time to time. However, certain items more than others can not only lead to car or property theft and damage, but also identity theft and fraud. When asked if they had left certain items in their car during the three months prior to taking this survey, six in ten (61%) American internet users say they left at least one of the following items in their car: purse/wallet, checkbook, personal mail, cell phone, GPS unit, or laptop computer. Actually, over one-quarter say they left a purse or wallet in their car, over one in ten say they left a checkbook, and almost one in four left personal mail including a bank or credit card statement. Well over a third left a cell phone in their car.⁴

In addition, more than half (58%) of all respondents say they receive their mail in an unlocked mailbox at home. Additionally, six in ten say they receive bank statements in their mail, over half say they receive credit card statements, half receive investment account information, and almost three-quarters say they receive their medical bills in the mail. Receiving mail with personal or account information on it, like these types of mail, in an unlocked mailbox increases the risk of identity theft, as an unlocked mailbox is an easy target for an identity thief.

Items Left in Car (n=800 U.S. Internet Users Age 18+)	% Yes	Items Receive in Traditional Mail Box (n=800 U.S. Internet Users Age 18+)	% Yes
Merchandise purchased at store	71%	Medical bills	71%
Cell phone	37%	Account statements from bank	60%
Purse or wallet	29%	Account statements from credit card	58%
Personal mail – bank or CC statements	23%	Investment account statements	50%
GPS unit	29%		
Laptop computer	17%		
Checkbook	13%		

Many respondents also fail to shred paper documents with personal information regularly: just one in seven (17%) say they shred personal documents once a year or less, and another one in seven (17%) say they never shred.

Security Breach

Almost a third (31%) of American internet users say that in the 12 months prior to taking this survey, they have been notified by a business or government agency that their personal information had been compromised or they were the victim of identity theft due to a security breach. Over a quarter (28%) of those who received a breach notification say that the breach resulted in someone using their identity to purchase products or services that they did not authorize.

⁴ The number of individual items each respondent reported leaving in their car was summed to determine how many individuals left at least one of the individual items in their car.

METHODOLOGY

AARP engaged Alan Newman Research to conduct a research study among the general population in American about online access, activity, and connections; public WiFi use; knowledge of WiFi security; and identity theft.

ANR completed a total of 800 interviews (559 by landline and 241 by cell phone). Respondents were screened for being aged 18 or older and accessing the internet at least a couple of times per month. Both landline (RDD) and cell phone sample were used for this research. A total of 11,700 records were dialed. The total sample of 800 respondents yields a maximum statistical error of $\pm 3.5\%$ at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone in the population been interviewed. Interviews took place April 2 through April 11, 2015.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats. Statistical tests have been performed to determine whether observed differences in the tables are statistically significant. All data have been weighted by age and gender according to 2013 Census estimates from the American Community Survey (ACS).⁵ The response rate for this study was measured using the American Association of Public Opinion Research's (AAPOR) response rate 3 method, the cooperation rate was measured using AAPOR's cooperation rate 3 method, and the refusal rate was measured using AAPOR's refusal rate 3 method. Production summary is as follows:

NUMBER OF FULL COMPLETES	800
TOTAL NUMBERS RELEASED	11700
COOPERATION RATE (COOP3)	
REFUSAL RATE (REF3)	15.80
RESPONSE RATE (RR3)⁶	10.50

⁵ American adults age 18 and older were randomly sampled and then screened for internet use AND frequency of internet use. Those American adults who said they access the internet *a couple of times a year or never access the internet*, were *not sure* or refused to respond, were terminated (see Question 1). The ACS does not include frequency of internet use. It does include state level data however. The most recent estimates for American state are that 92 percent of adults live in a household with a computer, and 83 percent of adults live in a household with high-speed internet use.

⁶ This response rate formula (RR3) requires the calculation of 'e' which is the proportion of cases of unknown eligibility that are estimated to actually be eligible. The following formula was used to determine 'e': $e = \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} / \text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} + \text{Government/Business} + \text{Non-Working} + \text{Screened Out} + \text{Over Quota}$.

Annotated Questionnaire (Weighted Data)

**AARP CONSUMER FRAUD SURVEY:
EXPERIENCE AND OPINION ON ONLINE/WIRELESS ISSUES AND PREVENTION
(AMERICANS AGE 18+ n=800)**

SCREENING QUESTIONS

Hello, this is _____ calling from Alan Newman Research, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are interested in your thoughts about some important issue facing many [American state residents]. Your views are important and we would greatly appreciate your participation. This survey should only take about 15 minutes of your time. Your responses to this survey will be kept entirely confidential. Once many interviews are collected, a summary of the combined or aggregate responses will be produced and available to the public.

S1. Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday? [IN YEARS] _____ [RECORD ACTUAL AGE AND USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP]

%	n=800
31	18-34
26	35-49
18	50-59
26	60+
N/A	Under 18 [TERMINATE]
N/A	Refused [TERMINATE]

S3. GENDER – RECORD BY OBSERVATION

%	n=800
51	Female
49	Male

MAIN QUESTIONNAIRE

ONLINE ACCESS, ACTIVITY, CONNECTIONS

To begin, I would like to ask you some questions about your experience with accessing the internet.

1. How often do you typically access the internet? Would you say you access it every day, several times a week, a couple times a month, a couple times a year or do you never access the internet?

%	n=800
84	Every day?
11	Several times a week?
5	A couple of times a month?
N/A	A couple of times a year? [TERMINATE]
N/A	Or do you never access the internet? [TERMINATE]
N/A	Not sure [TERMINATE]
N/A	Refused [TERMINATE]

2. And do you access the internet through a[INSERT A-D AND RANDOMIZE] **[DO NOT READ RESPONSE OPTIONS]**

n=800	%	%	%	%
	Yes	No	Not sure	Refused
Smart phone, like an iPhone or Android?	69	31	<1	0
Laptop computer?	65	35	0	0
Desktop computer?	61	39	<1	0
Tablet, such as an iPad or a Kindle?	47	53	0	0

3. **[ONLY IF 2a=yes]** Do you use a passcode for your smartphone- that is, you must enter a number or pattern sequence to unlock access to the phone? **[DO NOT READ RESPONSE OPTIONS]**

%	n=551
73	Yes
26	No
1	Not sure
1	Refused

4. Have you set up **online** access to all, some, or none of your **bank accounts**?

%	n=800
32	All
25	Some
40	None
1	I don't have a bank account [VOLUNTEERED] [SKIP TO Q6]
1	Not sure [SKIP TO Q6]
2	Refused [SKIP TO Q6]

5. **[ONLY IF Q4 = all or some]** About when was the last time you changed the password on any of your **online banking accounts**.... was it within the past 3 months, about 3-6 months ago, 6 months to 2 years ago, more than 2 years ago or have you never changed the password on any of your online banking accounts?

%	n=453
50	Within past 3 months
18	About 3-6 months ago
15	About 6 months to 2 years ago
2	More than 2 years ago
10	Never changed password on online banking account
4	Not sure
1	Refused

6. Have you set up online access to all, some, or none of your credit card accounts?

%	n=800
22	All
17	Some
51	None
7	I don't have a credit card/credit card account
1	Not sure
1	Refused

7. **[ONLY IF Q6 = all or some]** Thinking about **all of your** online accounts, do you use the same password for all accounts, the same password for at least 2 accounts, variations of one password on all accounts, or a distinctly different password on each of your online accounts?

%	n=316
5	Same password on all accounts
9	Same password for at least 2 accounts
29	Variations of one password on all accounts
53	Distinctly different password on each account
2	Not sure
3	Refused

8. **[ONLY IF Q2 b OR c = yes]** Thinking about your home computer or laptop, have you: **[INSERT A-C AND RANDOMIZE] [DO NOT READ RESPONSE OPTIONS]**

n=704	% Yes	% No	% Not sure	% Refused
Installed anti-virus software?	85	12	3	<1
Installed anti-spyware software?	77	18	5	<1
Enabled a firewall?	76	16	8	1

9. Do you have wireless internet access, otherwise known as wi-fi, at your home? **[DO NOT READ RESPONSE OPTIONS]**

%	n=800
86	Yes
13	No [SKIP TO Q12]
1	Not sure [SKIP TO Q12]
<1	Refused [SKIP TO Q12]

10. Do you know what type of encryption or security you have on the router for your wireless network?
[DO NOT READ RESPONSE OPTIONS]

%	n=689
24	Yes
67	No [SKIP TO Q12]
8	Not sure [SKIP TO Q12]
1	Refused [SKIP TO Q12]

11. **[ONLY IF Q10 = yes]** What type of encryption does your router use? **[DO NOT READ RESPONSE OPTIONS – USE FOR CODING]**

%	n=162
12	WEP
20	WPA
28	WPA2
4	OTHER (specify)
28	Not sure
10	Refused

PUBLIC WI-FI USE

INTERVIEWER NOTE: MAKE SURE IT IS CLEAR THAT THESE QUESTIONS ARE REGARDING FREE PUBLIC WI-FI. PROGRAMMER NOTE: UNDERLINE “FREE PUBLIC WI-FI” IN THE PROGRAM TO MAKE THIS CLEAR.

12. Would you say you access the internet using free wi-fi at public places at least once a day, at least a few times a week, once a week, once a month, or about once every few months, or do you never access the internet using free wi-fi at public places?

%	n=800
8	At least once a day
9	At least a few times a week
9	Once a week
12	Once a month
13	Once every few months
48	Never [SKIP TO Q16]
1	Not sure [SKIP TO Q16]
0	Refused [SKIP TO Q16]

13. Now I'm going to read a brief list of some locations where people can access free public wi-fi. After each, tell me if you have accessed free public wi-fi at that location in the last 3 months or since January. Let's begin – in the last 3 months, or since January, have you accessed free wi-fi in a [**RANDOMIZE AND INSERT a-l. READ m last each time**]?

n=402	% Yes	% No	% Not sure	% Refused
Coffee shop?	31	68	<1	1
Restaurant?	43	56	<1	1
Hotel?	47	52	0	1
Airport?	30	69	0	1
Train station?	6	93	0	1
Library?	23	76	0	1
Work or office?	49	51	<1	1
School?	31	68	0	1
Public transportation like a bus or subway?	8	91	<1	1
Shopping mall general area?	30	70	0	1
Specific store?	28	71	0	1
Gym/workout facility?	10	89	0	1
And is there any other location you've accessed free public wi-fi in the past 3 months that wasn't mentioned? Can you be specific? [RECORD COMMENT]	14	85	1	1

14. And while accessing free public wi-fi in the past 3 months, have you: [**INSERT A-I AND RANDOMIZE**] [**DO NOT READ RESPONSE OPTIONS**]

n=402	% Yes	% No	% Not sure	% Refused
Read the news?	56	43	<1	<1
Checked the weather?	71	29	<1	<1
Checked personal email?	75	24	<1	<1
Checked Facebook or other social networking sites?	65	35	1	<1
Banked online?	27	72	<1	1
Got directions/maps?	67	33	<1	<1
Looked up restaurants or shopping information?	60	38	2	<1
Looked at work email?	41	58	0	<1
Purchased products or services using a credit card?	27	72	1	<1

15. And which of the following types of devices have you used in the past 3 months to access free public wi-fi? Have you used a: [INSERT A-F AND RANDOMIZE] [DO NOT READ RESPONSE OPTIONS]

n=402	% Yes	% No	% Not sure	% Refused
Personal laptop?	36	64	0	<1
Personal tablet?	35	65	0	<1
Personal smart phone?	78	22	<1	<1
Work laptop?	17	83	0	<1
Work tablet?	9	90	<1	<1
Work smart phone?	19	81	<1	<1

16. In general, do you think it is very safe, somewhat safe, not too safe, or not at all safe for people to access free public wi-fi networks?

%	n=800
5	Very safe
36	Somewhat safe
27	Not very safe
24	Not at all safe
7	Not sure
<1	Refused

17. Now I'd like to ask you to think about specific activities. After each, tell me if you think the activity is safe or not safe to do over a public wi-fi network. Let's begin.... [INSERT a-j AND RANDOMIZE] **then read, do you think this activity is safe or not safe to do over a public wi-fi network? After reading from a-c, read only if prompted.]**

n=800	% Safe	% Not safe	% Not sure	% Refused
Read the news	83	14	3	<1
Check the weather	87	11	2	<1
Check personal email	41	56	4	<1
Check Facebook or other social networking sites	47	46	6	1
Shop online	23	74	4	<1
Bank online	12	85	3	0
Get directions/maps	81	17	2	<1
Look up restaurants or shopping information?	80	17	2	<1
Look at work email	34	60	6	<1
Purchase products or services using a credit card	14	84	3	0

18. Have you ever heard of, seen, or read about VPN?

%	n=800
30	Yes
68	No
2	Not sure
0	Refused

19. As you may know, VPN is Virtual Private Network – a technology that creates a secure network connection over a public network such as the Internet or a private network owned by a service provider. Large corporations, educational institutions, and government agencies use VPN technology to enable remote users, like their employees, to securely connect to their private network. In order to gain access to the private network, a user must have a unique identification and a password. Have you ever connected to the internet through a VPN?

[DO NOT READ RESPONSE OPTIONS]

%	n=800
31	Yes
65	No
5	Not sure
0	Refused

KNOWLEDGE OF WI-FI SECURITY

After I read each statement, please tell me if you think it is a true or false statement, or if you are not sure:

[NOTE TO PROGRAMMER: Randomize the order for Q 20-26)

20. As long as I have to sign in to public WiFi with a unique password, I am protected against hackers.

%	n=800
11	True
78	False
11	Not sure
<1	Refused

21. It is okay to use the same password on more than one website as long as it contains a complex mix of letters, numbers and symbols.

%	n=800
33	True
57	False
11	Not sure
0	Refused

22. It is possible for a hacker to intercept traffic between a user's device and a public Wi-Fi network, without the user knowing.

%	n=800
90	True
3	False
7	Not sure
0	Refused

23. It is safe to access websites with sensitive information, such as banking or credit cards, while using a public Wi-Fi network, as long as the website is secured by https.

%	n=800
20	True
60	False
20	Not sure
0	Refused

24. The most up-to-date security for a home Wi-Fi network is WEP- Wired Equivalent Privacy.

%	n=800
21	True
17	False
63	Not sure
<1	Refused

25. When you are using Public Wi-Fi networks, it is important to turn off file sharing.

%	n=800
78	True
5	False
17	Not sure
0	Refused

26. Even if you are not using the internet, if you're in a location with a public Wi-Fi network, you should disable your wireless connection.

%	n=800
61	True
19	False
20	Not sure
<1	Refused

IDENTITY THEFT

27. Which of the following describe how you receive most of your personal mail? Do you receive it in: **[INSERT A-D AND RANDOMIZE and ANCHOR E LAST]** [If needed: By 'personal mail,' I am referring to paper mail rather than email.]

n=800	% Yes	% No	% Not sure	% Refused
An unlocked mailbox at home?	58	41	1	1
A locked mailbox at home?	38	62	<1	<1
A private post office box service, such as a UPS store?	10	90	1	<1
A US Postal Service PO box?	20	79	1	<1
Or do you receive it in some other place? Where? [RECORD COMMENT]	6	92	1	1

28. Thinking about the paper mail you receive at home, do you receive: **[INSERT A-D AND RANDOMIZE] [DO NOT READ RESPONSE OPTIONS]**

n=800	% Yes	% No	% Not sure	% Refused
Account statements from any of your bank accounts?	60	38	1	1
Account statements from any of your credit card accounts?	58	39	1	1
Account statements from your investment accounts?	50	47	2	2
Medical bills?	71	27	1	1

29. Would you say you shred documents that may contain personal information about once every few years, once a year, once a month, once a week, a few times a week, every day, or do you never shred personal documents?

%	n=800
17	Never
4	Once every few years
13	Once a year
28	Once a month
15	Once a week
9	A few times a week
11	Every day
2	Not sure
1	Refused

30. In the past 3 months, which of the following items have you left in your car, even if for only a short time? Have you left..... **[INSERT a-g AND RANDOMIZE] [DO NOT READ RESPONSE OPTIONS]**

n=800	% Yes	% No	% Not sure	% Refused
A purse or wallet?	29	70	<1	1
A checkbook?	13	86	1	<1
Personal mail, including bank or credit card statements?	23	76	1	<1
A cell phone?	37	62	1	1
A GPS unit?	29	70	1	<1
A laptop computer?	17	82	1	1
Merchandise purchased at a store?	71	28	1	<1

31. In the past 12 months, or since last April, have you been notified by any business or government agency that your personal information may have been compromised or that you may be a victim of identity theft because of hackers or some other security **breach**? **[DO NOT READ RESPONSE OPTIONS]**

%	n=800
31	Yes
68	No [SKIP TO Q33]
1	Not sure [SKIP TO Q33]
<1	Refused [SKIP TO Q33]

32. To the best of your knowledge, **did that breach** result in someone using your identity to purchase products or services that you did not authorize? **[DO NOT READ RESPONSE OPTIONS]**

%	n=247
28	Yes
68	No
4	Not sure
1	Refused

33. [ONLY ASK IF Q31 = NO, NOT SURE, REFUSED] Aside from a security breach, has someone used your identity or credit profile to purchase products or services that you did not authorize in the past 12 months or since last April? [DO NOT READ RESPONSE OPTIONS]

%	n=553
5	Yes
94	No
1	Not sure
<1	Refused

DEMOGRAPHICS

The following questions are for classification purposes only and will be kept entirely confidential.

D1. What is your current marital status?

%	n=800
54	Married
5	Not married, living with partner
1	Separated
7	Divorced
5	Widowed
24	Never married
1	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D2. [ASK IF AGE 50+] Are _____ currently a member of AARP? [IF D1=A, then _____='you or your spouse'; If D1=B, then _____='you or your partner'; If D1=C-F, then _____='you']

%	n=352
45	Yes
55	No
1	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

D3. What is the highest level of education that you completed?

%	n=800
4	0-12th grade (no diploma)
20	High school graduate (or equivalent)
11	Post-high school education (no degree)
19	2-year college degree
24	4-year college degree
4	Post-graduate study (no degree)
17	Graduate or professional degree
0	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D4. Which of the following best describes your current employment status? Are you.....
 [READ EACH ANSWER CATEGORY]

%	n=800
48	Employed or self employed full-time
12	Employed or self employed part-time
23	Retired and not working at all
16	Currently unemployed or not in labor force for other reasons such as attending classes
<1	Don't know [DO NOT READ]
2	Refused [DO NOT READ]

D5. Are you of Hispanic, Spanish, or Latino origin or descent?

%	n=800
10	Yes
90	No
<1	Not sure [DO NOT READ]
<1	Refused [DO NOT READ]

D6. What is your race?

%	n=800
75	White or Caucasian
12	Black or African American
2	American Indian or Alaska Native
4	Asian
1	Native Hawaiian or other Pacific Islander
6	Other
1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D6. What is your 5-digit ZIP Code? (Write in your ZIP CODE): _____

D7. We realize income is a private matter and so rather than ask you anything specific about your income; I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2014. Was it [INSERT AND READ EACH ANSWER CATEGORY]?

%	n=800
4	Less than \$10,000
7	\$10,000 to less than \$20,000
7	\$20,000 to less than \$30,000
9	\$30,000 to less than \$40,000
6	\$40,000 to less than \$50,000
9	\$50,000 to less than \$60,000
5	\$60,000 to less than \$70,000
5	\$70,000 to less than \$80,000
5	\$80,000 to less than \$90,000
3	\$90,000 to less than \$100,000
8	\$100,000 to less than \$125,000
4	\$125,000 to less than \$150,000
2	\$150,000 to less than \$200,000
4	\$200,000 or more
6	Don't know/Not sure [DO NOT READ]
17	Refused [DO NOT READ]

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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AARP Research

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