

# **Up for Grabs: Taking Charge of Your Digital Identity**

AARP Kentucky Survey of Internet Users Age 18+

## **Annotated Questionnaire**

Fielded by GfK Knowledge Panel®



**GfK CUSTOM RESEARCH NORTH AMERICA - AARP Digital Identity**  
*Weighted posted questionnaire among adults ages 18+ Kentucky sample*

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
<b>Table 1</b>				
S02. Would you like to conduct this interview in English or in Spanish?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
English	99	99	100	100
Spanish	1	1	0	0
Total mentions	100	100	100	100
 <b>Table 2</b>				
QSTATE. In which state do you live?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Kentucky	100	100	100	100
Total mentions	100	100	100	100
 <b>Table 3</b>				
PPREG4. Region 4 - Based on State of Residence				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Northeast	0	0	0	0
Midwest	0	0	0	0
South	100	100	100	100
West	0	0	0	0
Total mentions	100	100	100	100
 <b>Table 4</b>				
PPGENDER. Gender				
Base = Total Respondents				

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Male	49	49	51	43
Female	51	51	49	57
Total mentions	100	100	100	100

Table 5  
PPAGE. Age  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
18-49 (Net)	53	100	0	0
18	1	2	0	0
19	1	1	0	0
20	2	3	0	0
21	1	3	0	0
22	1	2	0	0
23	2	4	0	0
24	1	3	0	0
25	2	4	0	0
26	1	2	0	0
27	2	4	0	0
28	2	3	0	0
29	3	6	0	0
30	1	2	0	0
31	1	2	0	0
32	1	2	0	0
33	2	3	0	0
34	1	2	0	0
35	3	5	0	0
36	2	4	0	0
37	3	5	0	0
38	1	2	0	0
39	1	2	0	0
40	1	2	0	0
41	2	3	0	0
42	3	5	0	0
43	1	2	0	0
44	2	3	0	0
45	1	2	0	0
46	2	5	0	0
47	1	2	0	0
48	3	5	0	0
49	2	3	0	0
50-64 (Net)	29	0	100	0
50	1	0	4	0

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
51	2	0	8	0
52	1	0	3	0
53	2	0	7	0
54	2	0	7	0
55	2	0	6	0
56	2	0	8	0
57	2	0	6	0
58	2	0	7	0
59	1	0	4	0
60	3	0	10	0
61	3	0	11	0
62	2	0	6	0
63	3	0	9	0
64	1	0	4	0
65+ (Net)	18	0	0	100
65	2	0	0	10
66	2	0	0	13
67	1	0	0	8
68	1	0	0	4
69	1	0	0	7
70	1	0	0	8
71	1	0	0	6
72	1	0	0	3
73	1	0	0	6
74	1	0	0	5
75	1	0	0	6
76	1	0	0	4
77	0	0	0	3
78	0	0	0	2
79	0	0	0	2
80	0	0	0	1
81	1	0	0	8
82	0	0	0	1
83	0	0	0	1
86	0	0	0	0
87	0	0	0	2
88	0	0	0	1
Total mentions	100	100	100	100
Mean	47.73	34.32	57.3	71.79
Std. Dev.	16.72	9.1	4.15	5.66
Std. Err.	0.67	0.55	0.3	0.45
Median	48	35	58	71
Table 6 PPETHM. Race / Ethnicity Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
White, non-Hispanic ETHNIC (NET)	87	85	90	92
	13	15	10	8

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Black, Non-Hispanic	8	7	9	6
Other, non-Hispanic	1	3	0	0
Hispanic	2	4	0	2
2+ Races, Non-Hispanic	1	2	1	1
Total mentions	100	100	100	100

Table 7  
PPEDUC. Education (Highest Degree Received)  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
SOME COLLEGE OR LESS (NET)	77	80	75	72
No formal education	0	1	0	0
1st, 2nd, 3rd, or 4th grade	0	0	0	0
5th or 6th grade	0	0	0	0
7th or 8th grade	1	1	0	0
9th grade	1	1	2	0
10th grade	1	1	0	2
11th grade	2	4	1	0
12th grade NO DIPLOMA	1	1	0	2
HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GE)	39	40	40	37
Some college, no degree	18	17	16	24
Associate degree	13	14	15	7
GRADUATED COLLEGE OR MORE (NET)	23	20	25	28
Bachelor's degree	13	12	15	12
Master's degree	7	6	7	11
Professional or Doctorate degree	3	2	3	4
Refused	0	0	0	1
Total mentions	100	100	100	100

Table 8  
PPINCIMP. Household Income  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Under \$25K (Net)	21	26	16	18
Less than \$5,000	6	10	1	0
\$5,000 to \$7,499	1	1	2	2
\$7,500 to \$9,999	2	3	1	2
\$10,000 to \$12,499	3	2	4	3
\$12,500 to \$14,999	1	1	2	2
\$15,000 to \$19,999	4	4	3	4
\$20,000 to \$24,999	5	5	3	5

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
\$25K-\$49,999 (Net)	25	22	24	36
\$25,000 to \$29,999	7	7	4	14
\$30,000 to \$34,999	4	3	3	8
\$35,000 to \$39,999	7	6	10	4
\$40,000 to \$49,999	7	6	7	10
\$50K-\$74,999 (Net)	19	18	19	20
\$50,000 to \$59,999	9	9	12	8
\$60,000 to \$74,999	9	10	8	12
\$75K-\$99,999 (Net)	13	13	13	13
\$75,000 to \$84,999	8	8	10	7
\$85,000 to \$99,999	5	6	3	6
\$100K-\$149,999 (Net)	13	16	14	5
\$100,000 to \$124,999	9	11	9	4
\$125,000 to \$149,999	4	5	5	2
\$150K and over (Net)	8	5	14	8
\$150,000 to \$174,999	5	3	8	4
\$175,000 to \$199,999	1	1	1	1
\$200,000 to \$249,999	1	0	1	1
\$250,000 or more	2	1	4	1
\$25K-\$39,999 (Net)	18	16	17	26
\$40K-\$74,999 (Net)	26	24	26	30
Refused	0	0	0	0
Total mentions	100	100	100	100
Mean (in thousands)	66.74	62.28	78.94	59.9
Std. Dev.	54.39	50.38	62.33	48.76
Std. Err.	2.17	3.03	4.46	3.88
Median (in thousands)	49.09	48.27	54	42.13

Table 9

S1. Typically, how often do you go online or access the Internet, including sending or receiving email? Please do not include any time when you are participating in online surveys.

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Never	0	0	0	0
Less than once a month	2	2	4	3
Once a month	2	2	3	2
Several times a month	4	5	3	5
Several times a week	11	7	12	20
Every day	80	84	78	71
Don't Know	0	0	0	0
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 10

Q1. Which of the following devices do you use to access the Internet?

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Smartphone like an iPhone, Android, Blackberry, or Windows phone	75	89	70	41
Laptop computer	49	48	51	50
Desktop computer	40	36	48	42
Tablet, such as an iPad, Kindle, or Android tablet	41	37	49	43
TV or SmartTV	19	24	16	8
Some other type of device	2	3	0	1
Refused	0	0	0	0
Total mentions	227	236	234	186

Table 11  
Q3. With which of the following social media sites do you have an account?  
- Summary of 'Yes'  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Facebook	82	90	74	75
Instagram	35	50	22	11
Twitter	32	40	30	13
LinkedIn	22	22	26	16
Other social media sites not listed	23	33	13	8

Table 12  
Q3. With which of the following social media sites do you have an account?  
- Facebook  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	82	90	74	75
No	17	10	25	25
Refused	0	0	1	1
Total mentions	100	100	100	100

Table 13  
Q3. With which of the following social media sites do you have an account?  
- Instagram  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	35	50	22	11
No	57	44	70	74
Refused	8	6	8	15
Total mentions	100	100	100	100

Table 14  
Q3. With which of the following social media sites do you have an account?  
- Twitter  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	32	40	30	13
No	58	50	62	71
Refused	10	9	8	16
Total mentions	100	100	100	100

Table 15  
Q3. With which of the following social media sites do you have an account?  
- LinkedIn  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	22	22	26	16
No	67	67	64	70
Refused	11	11	10	15
Total mentions	100	100	100	100

Table 16  
Q3. With which of the following social media sites do you have an account?  
- Other social media sites not listed  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+



	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	23	33	13	8
No	61	52	70	72
Refused	16	15	17	20
Total mentions	100	100	100	100

Table 17

Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Summary of 'Yes'

Base = Have Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Changed any of the privacy settings on your account from the default settings	64	71	62	40
Posted a status update on your account	71	81	66	42
Checked-in to show a place or location that you were visiting, for example a restaurant	47	56	41	25
Posted photos	82	87	86	56
Made your birthdate visible to others on your account	70	72	72	57
Commented on public Facebook groups that you follow	66	68	71	50
Used your Facebook account to log in to other accounts	53	58	52	38

Table 18

Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Changed any of the privacy settings on your account from the default settings

Base = Have Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	64	71	62	40
No	28	22	30	48
Not Sure	8	7	8	11
Total mentions	100	100	100	100

Table 19

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Posted a status update on your account Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	71	81	66	42
No	26	17	30	53
Not Sure	3	3	4	5
Total mentions	100	100	100	100

Table 20

Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Checked-in to show a place or location that you were visiting, for example a restaurant, store, or city  
Base = Have Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Checked-in to show a place or location that you were visiting, for example a restaurant, store, or city Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	47	56	41	25
No	49	41	55	70
Not Sure	3	3	4	4
Total mentions	100	100	100	100

Table 21

Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Posted photos  
Base = Have Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Posted photos Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	82	87	86	56
No	16	11	14	37
Not Sure	2	2	1	7
Total mentions	100	100	100	100

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Table 22				
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Made your birthdate visible to others on your account				
Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	70	72	72	57
No	23	24	19	27
Not Sure	7	5	8	16
Total mentions	100	100	100	100
Table 23				
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Commented on public Facebook groups that you follow				
Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83
Base Effective	319	161	95	74
Yes	66	68	71	50
No	30	29	26	41
Not Sure	4	3	3	8
Total mentions	100	100	100	100
Table 24				
Q4a. Now, we are going to ask you a few questions specifically about the kinds of activities you perform on Facebook. For each activity listed, please indicate whether you have performed that activity on your Facebook account. - Used your Facebook account to log in to other accounts				
Base = Have Facebook account				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	523	248	157	118
Base Weighted	518	298	136	83

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Effective	319	161	95	74
Yes	53	58	52	38
No	42	36	46	57
Not Sure	5	6	2	5
Total mentions	100	100	100	100

Table 25  
Q4b. Please indicate whether you have performed this activity on your Facebook account. - Summary of 'Yes'  
Base = Posted photos on Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	423	217	132	74
Base Weighted	424	260	117	47
Base Effective	253	139	77	48
Posted photos of yourself	88	96	78	71
Posted your vacation photos while on vacation	58	68	46	33

Table 26  
Q4b. Please indicate whether you have performed this activity on your Facebook account. - Posted photos of yourself  
Base = Posted photos on Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	423	217	132	74
Base Weighted	424	260	117	47
Base Effective	253	139	77	48
Yes	88	96	78	71
No	12	4	22	29
Not Sure	0	0	0	0
Total mentions	100	100	100	100

Table 27  
Q4b. Please indicate whether you have performed this activity on your Facebook account. - Posted your vacation photos while on vacation  
Base = Posted photos on Facebook account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	423	217	132	74
Base Weighted	424	260	117	47
Base Effective	253	139	77	48
Yes	58	68	46	33
No	41	31	53	65
Not Sure	1	1	1	2
Total mentions	100	100	100	100

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 28 Q5. Thinking about the things you post on Facebook, typically, can the public see your Facebook posts? Base = Took specific actions on Facebook</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	492	235	151	106
Base Weighted	484	278	132	75
Base Effective	298	151	91	66
Yes	46	45	44	52
No	45	49	46	25
Not sure	10	6	9	23
Refused	0	0	0	0
Total mentions	100	100	100	100
<p>Table 29 Q6. Thinking about all of your bank accounts-including your checking, savings, money market or CD accounts-have you set up online access to all, some, or none of your bank accounts? Base = Total Respondents</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
None	22	20	22	31
Some	33	30	37	38
All	34	35	35	26
Not applicable - I do not have any bank accounts	10	15	6	3
Refused	0	0	0	2
Total mentions	100	100	100	100
<p>Table 30 Q7. Now, thinking more specifically about the bank account that you use most often-how often do you monitor the account online? Base = Have online access to bank accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	436	190	140	106
Base Weighted	422	217	133	72
Base Effective	263	125	81	63
Never	1	0	3	2
Less than once a month	3	3	5	0
Once a month	7	8	4	10
Several times a month	27	21	31	37
Several times a week	38	40	39	29

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Everyday	24	28	18	21
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 31

Q8. Now, what about all of your other bank accounts, not including the bank account you use most often-how often would you say you typically monitor those accounts online?

Base = Have online access to bank accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	436	190	140	106
Base Weighted	422	217	133	72
Base Effective	263	125	81	63
Never	10	7	10	15
Less than once a month	11	8	17	10
Once a month	16	18	12	20
Several times a month	23	22	24	25
Several times a week	18	22	19	6
Everyday	13	14	12	13
Not applicable - I only have one account	9	9	6	10
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 32

Q9. Switching to credit cards. About how many credit cards do you currently have, including those that you are actively using and those that you are not actively using?

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
0	30	41	22	11
1-2	38	35	41	42
3-4	16	12	16	27
5+	16	12	20	20
Refused	1	0	1	1
Total mentions	100	100	100	100
Mean	2.19	1.76	2.53	2.92
Standard Deviation	2.49	2.4	2.6	2.36
Standard Error	0.1	0.14	0.19	0.19
Median	2	1	2	2

Table 33

Q10. Focusing specifically on the credit cards that you use frequently, how many of these credit cards have you set up online access to?

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base = Actively using credit cards				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	448	170	143	135
Base Weighted	437	196	142	99
Base Effective	271	108	85	88
None of them	26	17	24	47
Some of them	25	24	25	25
All of them	49	59	49	28
Refused	1	0	2	0
Total mentions	100	100	100	100

Table 34

Q11. Again, focusing only on the credit cards that you use frequently, generally, how often do you monitor those credit card accounts online?

Base = Actively using credit cards and have online access to monitor

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	320	143	100	77
Base Weighted	320	163	105	52
Base Effective	189	92	58	44
Never	1	0	2	1
Less than once a month	9	4	17	11
Once a month	21	16	24	27
Several times a month	33	33	31	37
Several times a week	24	33	15	11
Everyday	13	14	11	13
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 35

Q12. Now, thinking about other credit cards that you may have but rarely use-generally, how often do you monitor those accounts online?

Base = Actively using credit cards and have online access to monitor

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	320	143	100	77
Base Weighted	320	163	105	52
Base Effective	189	92	58	44
Never	15	10	18	28
Less than once a month	22	18	27	23
Once a month	19	20	15	24
Several times a month	17	21	13	11
Several times a week	13	17	12	1
Everyday	8	8	9	5

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Not applicable - I don't have any credit cards that I rarely use	5	5	6	6
Refused	1	1	0	1
Total mentions	100	100	100	100

Table 36

Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - Summary of 'Yes'

Base = Has some/does not have online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
I don't trust the Internet	48	42	51	57
I am afraid that my personal information will get stolen	61	51	74	66
I feel safer without an online account	57	51	62	62
I am not tech-savvy	26	14	33	44
It is too much work to set up the account	29	29	23	35
I can't remember all of the passwords	33	29	35	38
I don't have time to set up online access for them	19	20	17	19
It is easier to monitor the paper statements	53	47	57	62
I don't use those accounts very often	53	48	60	55

Table 37

Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I don't trust the Internet

Base = Has some/does not have online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	48	42	51	57
No	48	58	41	34
Refused	4	0	8	8
Total mentions	100	100	100	100

Table 38

Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I am afraid that my personal information will get stolen

Base = Has some/does not have online access to bank or credit card accounts



	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	61	51	74	66
No	36	49	22	28
Refused	2	0	4	6
Total mentions	100	100	100	100

Table 39  
 Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I feel safer without an online account  
 Base = Has some/does not have online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	57	51	62	62
No	40	49	31	32
Refused	3	0	6	6
Total mentions	100	100	100	100

Table 40  
 Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I am not tech-savvy  
 Base = Has some/does not have online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	26	14	33	44
No	68	84	58	48
Refused	6	2	10	9
Total mentions	100	100	100	100

Table 41  
 Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - It is too much work to set up the account

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base = Has some/does not have online access to bank or credit card accounts				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	29	29	23	35
No	65	70	66	55
Refused	6	1	11	10
Total mentions	100	100	100	100
Table 42 Q13a_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I can't remember all of the passwords Base = Has some/does not have online access to bank or credit card accounts				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	33	29	35	38
No	62	71	56	52
Refused	5	0	9	10
Total mentions	100	100	100	100
Table 43 Q13a_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I don't have time to set up online access for them Base = Has some/does not have online access to bank or credit card accounts				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	19	20	17	19
No	76	80	74	70
Refused	5	0	9	11
Total mentions	100	100	100	100
Table 44				

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Q13a_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - It is easier to monitor the paper statements				
Base = Has some/does not have online access to bank or credit card accounts				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	53	47	57	62
No	42	53	34	30
Refused	5	0	9	8
Total mentions	100	100	100	100

Table 45

Q13a\_b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL/ANY of your financial accounts? - I don't use those accounts very often

Base = Has some/does not have online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	398	151	124	123
Base Weighted	396	190	117	89
Base Effective	243	96	80	82
Yes	53	48	60	55
No	42	52	31	33
Refused	5	0	8	12
Total mentions	100	100	100	100

Table 46

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - Summary of 'Yes'

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
I don't trust the Internet	43	40	43	50
I am afraid that my personal information will get stolen	54	43	69	57
I feel safer without an online account	48	43	55	49

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
I am not tech-savvy	26	16	32	41
It is too much work to set up the account	29	32	22	33
I can't remember all of the passwords	35	31	38	37
I don't have time to set up online access for them	21	21	20	23
It is easier to monitor the paper statements	52	45	56	61
I don't use those accounts very often	61	55	68	63

Table 47  
 Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I don't trust the Internet  
 Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	43	40	43	50
No	53	60	50	43
Refused	3	0	6	7
Total mentions	100	100	100	100

Table 48  
 Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I am afraid that my personal information will get stolen  
 Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	54	43	69	57
No	43	57	26	36
Refused	3	0	5	7
Total mentions	100	100	100	100

Table 49  
 Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I feel safer without an online account  
 Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
--	----------	-------------	-------------	---------

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	48	43	55	49
No	49	57	38	45
Refused	3	0	6	6
Total mentions	100	100	100	100

Table 50

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I am not tech-savvy

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	26	16	32	41
No	69	82	62	52
Refused	4	2	6	7
Total mentions	100	100	100	100

Table 51

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - It is too much work to set up the account

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	29	32	22	33
No	66	66	70	59
Refused	5	2	8	8
Total mentions	100	100	100	100

Table 52

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I can't remember all of the passwords

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	35	31	38	37
No	62	69	56	55
Refused	3	0	5	8
Total mentions	100	100	100	100

Table 53

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I don't have time to set up online access for them

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	21	21	20	23
No	76	79	74	69
Refused	3	0	5	8
Total mentions	100	100	100	100

Table 54

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - It is easier to monitor the paper statements

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	52	45	56	61
No	45	55	38	31
Refused	3	0	5	8
Total mentions	100	100	100	100

Table 55

Q13a. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ALL of your financial accounts? - I don't use those accounts very often

Base = Has online access to some of their bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	277	106	89	82
Base Weighted	272	131	83	58
Base Effective	166	67	56	51
Yes	61	55	68	63
No	36	45	28	26
Refused	4	0	4	11
Total mentions	100	100	100	100

Table 56  
Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - Summary of 'Yes'  
Base = Has no online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
I don't trust the Internet	59	47	69	71
I am afraid that my personal information will get stolen	78	70	86	84
I feel safer without an online account	75	67	80	86
I am not tech-savvy	26	10	34	49
It is too much work to set up the account	27	22	25	39
I can't remember all of the passwords	29	24	28	40
I don't have time to set up online access for them	14	17	9	12
It is easier to monitor the paper statements	56	52	58	63
I don't use those accounts very often	36	31	43	39

Table 57  
Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I don't trust the Internet  
Base = Has no online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	59	47	69	71
No	35	52	20	19
Refused	6	1	11	10
Total mentions	100	100	100	100

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 58</p> <p>Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I am afraid that my personal information will get stolen</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	78	70	86	84
No	21	29	14	14
Refused	1	1	0	3
Total mentions	100	100	100	100
<p>Table 59</p> <p>Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I feel safer without an online account</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	75	67	80	86
No	21	32	14	9
Refused	4	1	7	5
Total mentions	100	100	100	100
<p>Table 60</p> <p>Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I am not tech-savvy</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	26	10	34	49
No	65	89	48	40
Refused	8	1	18	11



	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Total mentions	100	100	100	100
<p>Table 61            Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - It is too much work to set up the account            Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	27	22	25	39
No	64	78	57	47
Refused	8	0	18	14
Total mentions	100	100	100	100
<p>Table 62            Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I can't remember all of the passwords            Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	29	24	28	40
No	62	75	54	46
Refused	9	1	18	14
Total mentions	100	100	100	100
<p>Table 63            Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I don't have time to set up online access for them            Base = Has no online access to bank or credit card accounts</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	14	17	9	12

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
No	77	82	73	72
Refused	9	1	18	15
Total mentions	100	100	100	100

Table 64

Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - It is easier to monitor the paper statements

Base = Has no online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	56	52	58	63
No	36	47	24	27
Refused	8	1	18	10
Total mentions	100	100	100	100

Table 65

Q13b. Some people choose not to create online access to their financial accounts for a variety of reasons. Which of the following are reasons why you do not have online access to ANY of your financial accounts? - I don't use those accounts very often

Base = Has no online access to bank or credit card accounts

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	121	45	35	41
Base Weighted	124	59	34	31
Base Effective	77	29	23	32
Yes	36	31	43	39
No	55	69	39	46
Refused	9	0	18	15
Total mentions	100	100	100	100

Table 66

DOV\_FEAR. Fear

Base = Total Answering

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	286	94	99	93
Base Weighted	280	119	95	66
Base Effective	173	60	62	62
1	68	66	63	78
2	87	81	91	90

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
3	80	81	77	85
Total mentions	235	228	231	253
Table 67				
Q14. Thinking about all of your online accounts, have you ever used the same password for more than one account?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	50	58	42	43
No	42	34	51	49
Not sure	8	8	7	7
Refused	0	0	1	1
Total mentions	100	100	100	100
Table 68				
Q15. Compared with five years ago, generally, do you feel that your personal information is...?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Less secure	36	28	46	41
About as secure	50	55	42	51
More secure	14	17	10	8
Refused	0	0	1	0
Total mentions	100	100	100	100
Table 69				
Q16. To the best of your knowledge, have you been impacted by a company's security breach, like the breaches with Facebook, Yahoo, Equifax, Ebay or Target?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	31	29	43	18
No	43	44	32	58
Not sure	26	27	24	24

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Refused	1	0	1	0
Total mentions	100	100	100	100
Table 70				
Q17. Given the number of breaches that have occurred in the past five years, to what extent do you agree or disagree with the following statement: 'No matter what I do, it is inevitable that criminals will use my stolen identity to exploit my credit at some point'?				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Strongly/Somewhat agree (Net)	72	68	75	79
Strongly agree	17	15	23	13
Somewhat agree	55	53	52	66
Strongly/Somewhat disagree (Net)	28	32	25	20
Somewhat disagree	21	24	19	16
Strongly disagree	7	8	6	4
Refused	1	0	0	2
Total mentions	100	100	100	100
Table 71				
Q18. To the best of your knowledge, have you ever...? - Summary of 'Yes'				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Noticed fraudulent charges on your credit or debit card	42	40	45	42
Had someone attempt to open a line of credit or apply for a loan using your name	11	13	12	3
Had someone attempt to receive a tax refund using your name	6	8	4	0
Table 72				
Q18. To the best of your knowledge, have you ever...? - Noticed fraudulent charges on your credit or debit card				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	42	40	45	42

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
No	54	55	52	54
Not Sure	4	5	3	4
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 73

Q18. To the best of your knowledge, have you ever...? - Had someone attempt to open a line of credit or apply for a loan using your name

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	11	13	12	3
No	78	76	76	87
Not Sure	11	11	12	10
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 74

Q18. To the best of your knowledge, have you ever...? - Had someone attempt to receive a tax refund using your name

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	6	8	4	0
No	86	82	88	95
Not Sure	8	10	8	5
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 75

Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE. -

Summary of 'True'

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
When it comes to protecting yourself from fraud online, a debit card is just a	22	27	19	14

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
If you are concerned about your credit file, a fraud alert will prevent your credit file from being shared with potential creditors.	33	32	40	27
There are millions of Social Security numbers available for sale on the Internet.	31	29	36	31
A credit freeze occurs when the credit bureau freezes your account because you have a bad credit record.	44	45	39	48
Purchasing ID theft monitoring services prevents thieves from stealing your identity.	22	27	18	15
A scan of the dark web will confirm whether your personal information has been stolen.	20	19	29	10
All consumers can obtain a free credit report from each of the major credit reporting agencies.	70	68	70	74
To identity thieves, children's identities are just as valuable as adults'.	70	65	78	75

Table 76

Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE. -

Summary of 'False'

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
When it comes to protecting yourself from fraud online, a debit card is just as safe as a credit card.	47	44	49	53
If you are concerned about your credit file, a fraud alert will prevent your credit file from being shared with potential creditors.	20	22	17	20
There are millions of Social Security numbers available for sale on the Internet.	7	11	5	1
A credit freeze occurs when the credit bureau freezes your account because you have a bad credit record.	19	19	23	11
Purchasing ID theft monitoring services prevents thieves from stealing your identity.	48	43	56	53
A scan of the dark web will confirm whether your personal information has been stolen.	22	26	20	15
All consumers can obtain a free credit report from each of the major credit reporting agencies.	8	12	5	3
To identity thieves, children's identities are just as valuable as adults'.	6	9	4	4

Table 77

Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - When it comes to protecting yourself from fraud online, a debit card is just as safe as a credit card.

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	22	27	19	14
False	47	44	49	53
Not Sure	30	29	32	33
Refused	0	1	0	0
Total mentions	100	100	100	100

Table 78

Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - If you are concerned about your credit file, a fraud alert will prevent your credit file from being shared with potential creditors.

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	33	32	40	27
False	20	22	17	20
Not Sure	46	46	43	53
Refused	0	0	0	0
Total mentions	100	100	100	100
Table 79				
Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - There are millions of Social Security numbers available for sale on the Internet for as low as \$3 each.				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	31	29	36	31
False	7	11	5	1
Not Sure	61	60	59	68
Refused	0	0	0	0
Total mentions	100	100	100	100
Table 80				
Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - A credit freeze occurs when the credit bureau freezes your account because someone has tried to access your credit file illegally.				
Base = Total Respondents				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	44	45	39	48
False	19	19	23	11
Not Sure	38	36	38	42
Refused	0	0	1	0
Total mentions	100	100	100	100

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 81</p> <p>Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - Purchasing ID theft monitoring services prevents thieves from stealing your identity.</p> <p>Base = Total Respondents</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	22	27	18	15
False	48	43	56	53
Not Sure	29	30	26	33
Refused	0	0	0	0
Total mentions	100	100	100	100
<p>Table 82</p> <p>Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - A scan of the dark web will confirm whether your personal information has been stolen.</p> <p>Base = Total Respondents</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	20	19	29	10
False	22	26	20	15
Not Sure	57	55	50	75
Refused	0	0	1	0
Total mentions	100	100	100	100
<p>Table 83</p> <p>Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - All consumers can obtain a free credit report from each of the major credit reporting agencies, whether or not they have had their identity stolen in the past.</p> <p>Base = Total Respondents</p>				
	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	70	68	70	74



	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
False	8	12	5	3
Not Sure	22	20	25	23
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 84

Q19. Below are a series of statements. For each statement, please indicate whether the statement is TRUE, FALSE, or you are NOT SURE? - To identity thieves, children's identities are just as valuable as adults'.

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
True	70	65	78	75
False	6	9	4	4
Not Sure	23	26	18	22
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 85

DOV\_SAFE. Safe

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
0	9	12	7	3
1	10	12	6	12
2	17	13	21	24
3	15	16	10	20
4	22	24	22	14
5	17	14	21	15
6	6	5	8	7
7	3	2	3	4
8	1	2	0	1
Total mentions	100	100	100	100

Table 86

Q20. Have you ever gotten a free annual credit report?

Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
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	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	60	57	63	67
No	39	43	37	33
Refused	1	1	1	0
Total mentions	100	100	100	100

Table 87

Q21. A security freeze means that your credit file cannot be shared with potential creditors. You will not be able to open new credit while a freeze is in place. A security freeze can help prevent identity theft because most businesses will not open credit accounts without checking a consumer's credit history first. Have you ever ordered a security freeze on your credit?  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	14	15	13	13
No	86	85	87	86
Refused	0	0	1	1
Total mentions	100	100	100	100

Table 88

Q22. Have you ever removed or temporarily lifted the freeze on your credit?  
Base = Have ordered a security freeze on credit

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	40	24	19
Base Weighted	88	50	23	15
Base Effective	45	23	12	13
Yes	51	57	48	35
No	49	43	52	65
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 89

D4. Do you currently have children or any other family members living with you in your household?  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
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	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	57	66	50	39
No	43	33	50	61
Refused	0	1	0	0
Total mentions	100	100	100	100

Table 90

D5. Which of the following best describes your current employment status?  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Employed or self-employed full-time	38	45	45	4
Employed or self-employed part-time	12	16	10	6
Retired and not working at all	24	1	28	83
Unemployed and looking for work	11	19	1	1
Not in the labor force for some other reason	15	18	16	6
Refused	0	1	1	0
Total mentions	100	100	100	100

Table 91

D6. Do you currently serve, or have you ever served, in the United States  
Military?  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	11	7	13	19
No	88	92	87	81
Refused	1	1	0	0
Total mentions	100	100	100	100

Table 92

D9. Which of the following best describes your political views?  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Liberal	17	18	15	16
Moderate	44	49	39	38
Conservative	36	31	42	43
Refused	3	2	4	2
Total mentions	100	100	100	100

Table 93  
PPMARIT. Marital Status  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
MARRIED/LIVING WITH PARTNER (Net)	65	62	69	68
Married	60	53	67	68
Living with partner	5	9	2	0
Widowed	4	1	5	13
Divorced	10	7	14	14
Separated	1	1	1	1
Never married	19	29	11	5
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 94  
PPHHHEAD. Household Head  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Yes	83	74	90	97
No	17	26	10	3
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 95  
PPHHSIZE. Household Size  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
1	20	14	25	30
MORE THAN ONE (NET)	80	86	75	70
2	38	27	47	57
3	22	31	12	10
4	12	15	10	3
5	5	7	3	0
6	2	3	2	0
7	1	2	0	0
8	0	0	0	0
9	0	0	0	0
11	0	0	0	0
Total mentions	100	100	100	100
Mean	2.56	2.94	2.27	1.88
Standard deviation	1.35	1.46	1.2	0.74
Standard error	0.05	0.09	0.09	0.06
Median	2	3	2	2

Table 96  
 AGEGROUP. Age Group  
 Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
18-24	10	18	0	0
25-34	16	30	0	0
35-44	18	35	0	0
45-54	18	17	30	0
55-64	21	0	70	0
65-74	13	0	0	71
75 and over	5	0	0	29
Total mentions	100	100	100	100

Table 97  
 PPWORK. Current Employment Status  
 Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
WORKING (NET)	55	66	60	13
Working - as a paid employee	47	56	53	12
Working - self-employed	7	9	7	2
NOT WORKING (NET)	45	34	40	87
Not working - on temporary layoff from a job	1	1	1	1

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Not working - looking for work	8	13	4	1
Not working - retired	22	0	25	82
Not working - disabled	9	13	6	1
Not working - other	5	7	4	1
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 98  
PPRENT. Ownership Status of Living Quarters  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
Owned or being bought by you or someone in your household	72	63	82	85
Rented for cash	26	34	18	15
Occupied without payment of cash rent	2	3	0	0
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 99  
PPHOUSE. Housing Type  
Base = Total Respondents

	Kentucky	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	629	276	195	158
Base Weighted	629	333	185	112
Base Effective	384	178	118	103
A one-family house detached from any other house	73	67	81	79
A one-family house attached to one or more houses	5	6	2	5
A building with 2 or more apartments	13	15	11	12
A mobile home	8	10	6	5
Boat, RV, van, etc.	0	1	0	0
Refused	0	0	1	0
Total mentions	100	100	100	100