

Up for Grabs: Taking Charge of Your Digital Identity

AARP Montana 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+ Montana sample

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Table 1				
S02. Would you like to conduct this interview in English or in Spanish?				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
English	100	99	100	100
Spanish	0	1	0	0
Total mentions	100	100	100	100
 Table 2				
QSTATE. In which state do you live?				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Montana	100	100	100	100
Total mentions	100	100	100	100
 Table 3				
PPREG4. Region 4 - Based on State of Residence				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Northeast	0	0	0	0
Midwest	0	0	0	0
South	0	0	0	0
West	100	100	100	100
Total mentions	100	100	100	100
 Table 4				
PPGENDER. Gender				
Base = Total Respondents				

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Male	47	49	43	48
Female	53	51	57	52
Total mentions	100	100	100	100

Table 5
PPAGE. Age
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
18-49 (Net)	48	100	0	0
18	1	3	0	0
19	2	4	0	0
20	1	1	0	0
21	1	2	0	0
22	2	3	0	0
23	0	0	0	0
24	1	2	0	0
25	3	6	0	0
26	1	2	0	0
27	2	5	0	0
28	1	3	0	0
29	2	4	0	0
30	0	1	0	0
31	2	3	0	0
32	2	4	0	0
33	3	6	0	0
34	2	4	0	0
35	2	4	0	0
36	2	5	0	0
37	2	5	0	0
38	2	4	0	0
39	1	2	0	0
40	1	2	0	0
41	2	3	0	0
42	0	0	0	0
43	1	3	0	0
44	1	2	0	0
45	1	2	0	0
46	3	7	0	0
47	2	3	0	0
48	1	2	0	0
49	1	3	0	0
50-64 (Net)	31	0	100	0
50	2	0	5	0

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
51	1	0	4	0
52	1	0	2	0
53	1	0	3	0
54	3	0	11	0
55	2	0	6	0
56	2	0	6	0
57	3	0	8	0
58	3	0	11	0
59	2	0	5	0
60	1	0	4	0
61	2	0	6	0
62	3	0	11	0
63	3	0	10	0
64	2	0	7	0
65+ (Net)	21	0	0	100
65	2	0	0	9
66	2	0	0	9
67	2	0	0	9
68	1	0	0	5
69	2	0	0	9
70	2	0	0	9
71	2	0	0	8
72	1	0	0	7
73	1	0	0	5
74	1	0	0	6
75	1	0	0	3
76	1	0	0	3
77	1	0	0	5
78	1	0	0	4
79	1	0	0	2
80	0	0	0	0
81	0	0	0	2
82	0	0	0	0
83	0	0	0	2
84	0	0	0	0
85	0	0	0	1
Total mentions	100	100	100	100
Mean	49.15	33.66	57.91	71.25
Std. Dev.	17	8.77	4.13	4.82
Std. Err.	0.68	0.52	0.29	0.39
Median	51	34	58	70
Table 6 PPETHM. Race / Ethnicity Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
White, non-Hispanic	89	85	89	97
ETHNIC (NET)	11	15	11	3
Black, Non-Hispanic	1	1	1	0

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Other, non-Hispanic	4	5	3	2
Hispanic	3	4	2	0
2+ Races, Non-Hispanic	4	5	5	1
Total mentions	100	100	100	100

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
SOME COLLEGE OR LESS (NET)	69	79	67	50
No formal education	0	0	0	0
1st, 2nd, 3rd, or 4th grade	0	0	0	0
5th or 6th grade	0	0	0	0
7th or 8th grade	0	0	0	0
9th grade	1	1	1	0
10th grade	1	1	1	0
11th grade	0	1	0	0
12th grade NO DIPLOMA	1	1	0	1
HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	32	45	22	17
Some college, no degree	23	20	26	23
Associate degree	12	9	16	9
GRADUATED COLLEGE OR MORE (NET)	31	21	33	50
Bachelor's degree	18	13	19	25
Master's degree	9	5	10	18
Professional or Doctorate degree	4	2	2	8
Refused	0	0	1	0
Total mentions	100	100	100	100

Table 8
PPINCIMP. Household Income
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Under \$25K (Net)	18	25	13	6
Less than \$5,000	3	5	0	1
\$5,000 to \$7,499	2	2	2	0
\$7,500 to \$9,999	3	4	1	1
\$10,000 to \$12,499	1	1	2	0
\$12,500 to \$14,999	2	2	2	1
\$15,000 to \$19,999	2	2	3	1
\$20,000 to \$24,999	5	8	4	1

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
\$25K-\$49,999 (Net)	24	25	22	22
\$25,000 to \$29,999	7	9	6	6
\$30,000 to \$34,999	4	5	2	5
\$35,000 to \$39,999	5	4	5	6
\$40,000 to \$49,999	8	7	10	6
\$50K-\$74,999 (Net)	21	21	21	20
\$50,000 to \$59,999	8	12	4	6
\$60,000 to \$74,999	13	10	16	14
\$75K-\$99,999 (Net)	14	12	12	18
\$75,000 to \$84,999	7	8	3	9
\$85,000 to \$99,999	7	4	10	9
\$100K-\$149,999 (Net)	15	12	20	15
\$100,000 to \$124,999	7	5	10	8
\$125,000 to \$149,999	8	7	10	8
\$150K and over (Net)	9	3	11	18
\$150,000 to \$174,999	3	1	5	4
\$175,000 to \$199,999	1	0	0	3
\$200,000 to \$249,999	2	1	2	3
\$250,000 or more	3	1	4	8
\$25K-\$39,999 (Net)	16	18	13	16
\$40K-\$74,999 (Net)	29	29	31	26
Refused	0	0	0	0
Total mentions	100	100	100	100
Mean (in thousands)	74.29	57.46	83.84	98.23
Std. Dev.	59.96	45.99	62.14	72.48
Std. Err.	2.38	2.75	4.39	5.86
Median (in thousands)	55.38	44.2	62.41	70.02

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Never	0	0	0	0
Less than once a month	1	1	0	0
Once a month	2	2	2	0
Several times a month	2	2	0	2
Several times a week	4	2	5	8
Every day	92	93	92	91
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Smartphone like an iPhone, Android, Blackberry, or Windows phone	75	90	70	49
Laptop computer	52	51	55	49
Desktop computer	49	37	54	68
Tablet, such as an iPad, Kindle, or Android tablet	49	47	53	48
TV or SmartTV	21	28	19	8
Some other type of device	1	1	2	1
Refused	0	0	0	0
Total mentions	247	254	253	224

Table 11

Q3. With which of the following social media sites do you have an account?

- Summary of 'Yes'

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Facebook	78	84	75	68
Instagram	33	46	27	12
Twitter	24	32	23	10
LinkedIn	30	31	32	25
Other social media sites not listed	22	32	18	8

Table 12

Q3. With which of the following social media sites do you have an account?

- Facebook

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	78	84	75	68
No	21	15	24	31
Refused	1	1	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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	33	46	27	12
No	60	47	67	78
Refused	7	7	7	10
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	24	32	23	10
No	65	58	67	79
Refused	10	10	10	11
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	30	31	32	25
No	59	56	60	64
Refused	11	14	8	11
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

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	22	32	18	8
No	64	55	71	77
Refused	13	14	12	15
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Changed any of the privacy settings on your account from the default settings	71	80	73	43
Posted a status update on your account	70	81	69	41
Checked-in to show a place or location that you were visiting, for example a restaurant, store, or city	46	55	42	25
Posted photos	80	83	86	62
Made your birthdate visible to others on your account	62	69	60	46
Commented on public Facebook groups that you follow	64	65	68	57
Used your Facebook account to log in to other accounts	47	53	50	26

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	71	80	73	43
No	19	11	20	43
Not Sure	9	9	7	14
Total mentions	100	100	100	100

Table 19

	Montana	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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	70	81	69	41
No	25	14	29	50
Not Sure	5	5	2	9
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

	Montana	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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	46	55	42	25
No	49	37	54	73
Not Sure	5	7	4	2
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

	Montana	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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	80	83	86	62
No	17	13	13	37
Not Sure	3	4	1	2
Total mentions	100	100	100	100

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 22</p> <p>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</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	62	69	60	46
No	30	23	34	44
Not Sure	8	8	6	11
Total mentions	100	100	100	100
<p>Table 23</p> <p>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</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91
Base Effective	284	130	92	68
Yes	64	65	68	57
No	31	29	30	39
Not Sure	5	7	2	4
Total mentions	100	100	100	100
<p>Table 24</p> <p>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</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	519	246	164	109
Base Weighted	494	255	148	91

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Effective	284	130	92	68
Yes	47	53	50	26
No	45	36	47	66
Not Sure	8	12	3	8
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	433	220	139	74
Base Weighted	395	212	127	56
Base Effective	243	117	83	49
Posted photos of yourself	85	93	76	72
Posted your vacation photos while on vacation	61	71	54	39

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	433	220	139	74
Base Weighted	395	212	127	56
Base Effective	243	117	83	49
Yes	85	93	76	72
No	15	7	22	28
Not Sure	1	0	2	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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	433	220	139	74
Base Weighted	395	212	127	56
Base Effective	243	117	83	49
Yes	61	71	54	39
No	38	27	46	61
Not Sure	1	3	0	0
Total mentions	100	100	100	100

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 28</p> <p>Q5. Thinking about the things you post on Facebook, typically, can the public see your Facebook posts?</p> <p>Base = Took specific actions on Facebook</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	487	237	158	92
Base Weighted	459	238	142	79
Base Effective	272	127	92	57
Yes	39	35	41	45
No	54	61	47	44
Not sure	7	3	12	12
Refused	0	0	0	0
Total mentions	100	100	100	100
<p>Table 29</p> <p>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?</p> <p>Base = Total Respondents</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
None	19	14	20	26
Some	32	27	38	35
All	43	50	35	38
Not applicable - I do not have any bank accounts	7	9	7	0
Refused	0	0	0	1
Total mentions	100	100	100	100
<p>Table 30</p> <p>Q7. Now, thinking more specifically about the bank account that you use most often-how often do you monitor the account online?</p> <p>Base = Have online access to bank accounts</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	487	219	150	118
Base Weighted	472	231	143	98
Base Effective	260	111	81	77
Never	2	0	3	5
Less than once a month	5	5	7	1
Once a month	10	8	12	9
Several times a month	21	17	22	30
Several times a week	38	40	37	35

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Everyday	24	29	19	19
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	487	219	150	118
Base Weighted	472	231	143	98
Base Effective	260	111	81	77
Never	9	9	7	14
Less than once a month	11	9	13	10
Once a month	14	10	15	20
Several times a month	26	23	32	24
Several times a week	22	27	17	18
Everyday	12	14	10	11
Not applicable - I only have one account	6	8	6	3
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
0	24	36	17	7
1-2	34	40	32	25
3-4	23	13	29	38
5+	18	11	21	30
Refused	1	0	1	2
Total mentions	100	100	100	100
Mean	2.61	1.79	2.97	3.96
Standard Deviation	2.77	2.32	2.76	3.07
Standard Error	0.11	0.14	0.2	0.25
Median	2	1	2	3

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?

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base = Actively using credit cards				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	494	192	160	142
Base Weighted	479	195	161	123
Base Effective	268	98	87	89
None of them	21	14	29	24
Some of them	18	18	12	24
All of them	61	69	58	52
Refused	0	0	0	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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	395	164	119	112
Base Weighted	376	168	114	94
Base Effective	215	84	64	73
Never	2	1	3	5
Less than once a month	7	6	8	7
Once a month	21	20	21	22
Several times a month	35	34	33	41
Several times a week	24	26	28	18
Everyday	10	14	7	7
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	395	164	119	112
Base Weighted	376	168	114	94
Base Effective	215	84	64	73
Never	19	17	16	25
Less than once a month	20	12	24	30
Once a month	20	20	24	16
Several times a month	16	15	21	13
Several times a week	10	18	3	4
Everyday	5	8	3	1
Not applicable - I don't have any credit cards that I rarely use	9	10	8	10

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Refused	0	0	0	0
Total mentions	100	100	100	100
<p>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</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
I don't trust the Internet	47	42	53	47
I am afraid that my personal information will get stolen	57	55	62	56
I feel safer without an online account	53	48	55	56
I am not tech-savvy	23	18	27	25
It is too much work to set up the account	27	26	29	24
I can't remember all of the passwords	32	31	37	28
I don't have time to set up online access for them	20	26	19	14
It is easier to monitor the paper statements	52	44	52	65
I don't use those accounts very often	52	58	49	48
<p>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</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	47	42	53	47
No	49	57	40	47
Refused	4	1	7	6
Total mentions	100	100	100	100
<p>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</p>				

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	57	55	62	56
No	39	45	32	40
Refused	4	1	6	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	53	48	55	56
No	44	49	43	39
Refused	3	2	2	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	23	18	27	25
No	72	78	65	70
Refused	5	3	8	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base = Has some/does not have online access to bank or credit card accounts				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	27	26	29	24
No	68	72	63	69
Refused	5	2	8	7
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	32	31	37	28
No	63	68	56	65
Refused	5	1	8	6
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	20	26	19	14
No	74	71	73	78
Refused	6	2	8	8
Total mentions	100	100	100	100

Table 44

	Montana	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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	52	44	52	65
No	43	54	41	29
Refused	4	2	6	5
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

	Montana	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? - I don't use those accounts very often Base = Has some/does not have online access to bank or credit card accounts				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	358	127	131	100
Base Weighted	348	138	121	90
Base Effective	201	71	75	58
Yes	52	58	49	48
No	43	40	44	47
Refused	4	2	7	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
I don't trust the Internet	39	35	39	44
I am afraid that my personal information will get stolen	49	46	50	52
I feel safer without an online account	44	38	46	50
I am not tech-savvy	20	13	20	31

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
It is too much work to set up the account	24	26	23	22
I can't remember all of the passwords	33	31	37	29
I don't have time to set up online access for them	16	22	11	16
It is easier to monitor the paper statements	49	38	45	70
I don't use those accounts very often	61	62	57	66

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	39	35	39	44
No	56	64	53	48
Refused	5	1	8	8
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	49	46	50	52
No	46	53	42	41
Refused	5	1	8	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

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	44	38	46	50
No	53	59	52	43
Refused	3	3	2	7
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	20	13	20	31
No	73	82	70	64
Refused	6	4	10	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	24	26	23	22
No	70	72	67	71
Refused	6	3	10	7
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

	Age	Age	Age
--	-----	-----	-----

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	18 - 49	50 - 64	65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	33	31	37	29
No	61	67	54	64
Refused	6	2	9	7
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	16	22	11	16
No	77	75	79	75
Refused	7	3	10	9
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	49	38	45	70
No	46	59	46	25
Refused	5	3	9	5
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	275	98	99	78
Base Weighted	249	100	87	63
Base Effective	161	54	60	51
Yes	61	62	57	66
No	34	35	35	30
Refused	5	3	9	4
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
I don't trust the Internet	69	62	89	53
I am afraid that my personal information will get stolen	79	77	92	64
I feel safer without an online account	75	75	78	70
I am not tech-savvy	30	32	45	9
It is too much work to set up the account	34	26	45	29
I can't remember all of the passwords	31	30	37	26
I don't have time to set up online access for them	31	39	38	10
It is easier to monitor the paper statements	62	59	71	54
I don't use those accounts very often	30	47	29	8

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

I don't trust the Internet

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	69	62	89	53
No	29	38	8	45
Refused	2	0	3	2
Total mentions	100	100	100	100

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Table 58				
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				
Base = Has no online access to bank or credit card accounts				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	79	77	92	64
No	20	23	5	36
Refused	1	0	3	0
Total mentions	100	100	100	100
Table 59				
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				
Base = Has no online access to bank or credit card accounts				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	75	75	78	70
No	24	25	19	30
Refused	1	0	3	0
Total mentions	100	100	100	100
Table 60				
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				
Base = Has no online access to bank or credit card accounts				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	30	32	45	9
No	67	68	52	85
Refused	3	0	3	6
Total mentions	100	100	100	100

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
<p>Table 61</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? - It is too much work to set up the account</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	34	26	45	29
No	64	74	51	65
Refused	3	0	3	6
Total mentions	100	100	100	100
<p>Table 62</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 can't remember all of the passwords</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	31	30	37	26
No	67	70	60	70
Refused	2	0	3	4
Total mentions	100	100	100	100
<p>Table 63</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 don't have time to set up online access for them</p> <p>Base = Has no online access to bank or credit card accounts</p>				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	31	39	38	10
No	67	61	59	84

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Refused	3	0	3	6
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	62	59	71	54
No	37	41	29	40
Refused	2	0	0	6
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	83	29	32	22
Base Weighted	99	38	34	27
Base Effective	45	17	17	12
Yes	30	47	29	8
No	67	53	68	86
Refused	3	0	3	6
Total mentions	100	100	100	100

Table 66

DOV_FEAR. Fear

Base = Total Answering

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	240	77	92	71
Base Weighted	221	81	83	57
Base Effective	133	44	49	44
1	74	71	77	74
2	90	92	90	88
3	83	82	80	89

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Total mentions	248	245	248	251
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	48	52	46	45
No	44	42	45	48
Not sure	7	6	10	7
Refused	0	0	0	0
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Less secure	43	36	46	55
About as secure	40	43	41	32
More secure	17	21	13	13
Refused	0	0	0	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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	27	24	34	22
No	45	48	32	56
Not sure	28	28	33	22
Refused	0	0	0	0

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Strongly/Somewhat agree (Net)	62	63	61	61
Strongly agree	17	15	23	11
Somewhat agree	45	48	38	50
Strongly/Somewhat disagree (Net)	38	37	39	39
Somewhat disagree	33	30	36	33
Strongly disagree	6	7	3	6
Refused	0	0	0	0
Total mentions	100	100	100	100
Table 71				
Q18. To the best of your knowledge, have you ever...? - Summary of 'Yes'				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Noticed fraudulent charges on your credit or debit card	52	44	55	64
Had someone attempt to open a line of credit or apply for a loan using your name	7	6	9	4
Had someone attempt to receive a tax refund using your name	2	3	2	1
Table 72				
Q18. To the best of your knowledge, have you ever...? - Noticed fraudulent charges on your credit or debit card				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	52	44	55	64

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
No	43	48	41	34
Not Sure	5	8	4	1
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	7	6	9	4
No	78	75	75	88
Not Sure	16	19	15	8
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	2	3	2	1
No	90	86	91	96
Not Sure	8	12	7	3
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
When it comes to protecting yourself from fraud online, a debit card is just as safe as a credit card.	20	24	19	11
If you are concerned about your credit file, a fraud alert will prevent your credit file from being shared with potential creditors.	30	28	32	31
There are millions of Social Security numbers available for sale on the Internet for as low as \$3 each.	32	30	39	29
A credit freeze occurs when the credit bureau freezes your account because someone has tried to access your credit file illegally.	40	40	43	37
Purchasing ID theft monitoring services prevents thieves from stealing your identity.	16	20	16	7
A scan of the dark web will confirm whether your personal information has been stolen.	17	15	21	15
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.	70	61	84	71
To identity thieves, children's identities are just as valuable as adults'.	69	64	71	77
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
When it comes to protecting yourself from fraud online, a debit card is just as safe as a credit card.	48	45	48	53
If you are concerned about your credit file, a fraud alert will prevent your credit file from being shared with potential creditors.	27	26	25	30
There are millions of Social Security numbers available for sale on the Internet for as low as \$3 each.	6	11	2	3
A credit freeze occurs when the credit bureau freezes your account because someone has tried to access your credit file illegally.	24	24	24	23
Purchasing ID theft monitoring services prevents thieves from stealing your identity.	54	52	54	58
A scan of the dark web will confirm whether your personal information has been stolen.	25	33	16	17
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.	7	10	4	3
To identity thieves, children's identities are just as valuable as adults'.	8	9	9	2
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				
		Age	Age	Age

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	18 - 49	50 - 64	65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	20	24	19	11
False	48	45	48	53
Not Sure	33	31	33	35
Refused	0	0	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.

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	30	28	32	31
False	27	26	25	30
Not Sure	43	46	43	39
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	32	30	39	29
False	6	11	2	3
Not Sure	61	58	59	68
Refused	1	1	0	0
Total mentions	100	100	100	100

Table 80

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	40	40	43	37
False	24	24	24	23
Not Sure	36	36	33	40
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 81

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.
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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.				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	16	20	16	7
False	54	52	54	58
Not Sure	29	26	30	35
Refused	1	1	0	0
Total mentions	100	100	100	100

Table 82

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.
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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.				
Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	17	15	21	15
False	25	33	16	17
Not Sure	58	51	62	68

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 83

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.

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	70	61	84	71
False	7	10	4	3
Not Sure	23	29	13	25
Refused	0	0	0	1
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
True	69	64	71	77
False	8	9	9	2
Not Sure	23	27	20	21
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 85

DOV_SAFE. Safe

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
0	7	10	0	8
1	11	11	11	9
2	16	18	17	11
3	18	13	21	22
4	17	16	18	18
5	17	17	20	12
6	9	6	10	13
7	3	4	2	5
8	3	4	1	2
Total mentions	100	100	100	100

Table 86

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

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	68	66	68	74
No	32	34	32	26
Refused	0	0	0	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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	16	11	19	22
No	84	89	81	78
Refused	0	0	0	0
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

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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
	Montana	18 - 49	50 - 64	65+
Base Unweighted	100	30	39	31
Base Weighted	101	35	37	29
Base Effective	59	19	23	17
Yes	49	64	40	43
No	51	36	60	57
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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	49	56	48	34
No	51	44	50	66
Refused	0	0	1	0
Total mentions	100	100	100	100

Table 90

D5. Which of the following best describes your current employment status?

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Employed or self-employed full-time	44	56	50	9
Employed or self-employed part-time	16	17	11	18
Retired and not working at all	24	1	27	69
Unemployed and looking for work	5	10	2	0
Not in the labor force for some other reason	11	15	10	4
Refused	0	0	0	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

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	16	14	12	27
No	84	85	88	73
Refused	0	0	0	0
Total mentions	100	100	100	100

Table 92

D9. Which of the following best describes your political views?

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Liberal	14	14	16	13
Moderate	46	51	43	41
Conservative	38	34	39	44
Refused	1	1	2	1
Total mentions	100	100	100	100

Table 93

PPMARIT. Marital Status

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
MARRIED/LIVING WITH PARTNER (Net)	66	61	68	75
Married	61	50	68	75
Living with partner	5	11	0	0
Widowed	5	0	5	15
Divorced	12	10	19	6
Separated	1	2	0	0
Never married	16	27	7	4
Refused	0	0	0	1
Total mentions	100	100	100	100

Table 94

PPHHHEAD. Household Head

Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
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	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Yes	83	72	90	96
No	17	28	8	4
Refused	1	0	1	1
Total mentions	100	100	100	100

Table 95
PPHHSIZE. Household Size
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
1	21	17	24	25
MORE THAN ONE (NET)	79	83	76	74
2	45	28	53	71
3	14	18	14	3
4	11	20	4	0
5	6	10	2	0
6	3	4	2	0
7	0	1	0	0
8	0	0	0	0
10	0	1	0	0
12	0	0	0	0
Refused	0	0	0	0
Total mentions	100	100	100	100
Mean	2.49	3.02	2.13	1.8
Standard deviation	1.39	1.62	1.03	0.62
Standard error	0.06	0.1	0.07	0.05
Median	2	3	2	2

Table 96
AGEGROUP. Age Group
Base = Total Respondents

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
18-24	8	16	0	0
25-34	18	37	0	0
35-44	14	30	0	0
45-54	16	17	25	0
55-64	23	0	75	0
65-74	16	0	0	77

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
75 and over	5	0	0	23
Total mentions	100	100	100	100
Table 97 PPWORK. Current Employment Status Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
WORKING (NET)	60	72	62	31
Working - as a paid employee	50	66	48	18
Working - self-employed	10	6	14	13
NOT WORKING (NET)	40	28	38	69
Not working - on temporary layoff from a job	0	0	0	0
Not working - looking for work	5	8	2	0
Not working - retired	23	1	28	66
Not working - disabled	5	7	7	0
Not working - other	7	11	2	3
Refused	0	0	0	0
Total mentions	100	100	100	100
Table 98 PPRENT. Ownership Status of Living Quarters Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92
Owned or being bought by you or someone in your household	70	48	86	94
Rented for cash	27	47	11	4
Occupied without payment of cash rent	3	5	3	2
Refused	0	1	0	0
Total mentions	100	100	100	100
Table 99 PPHOUSE. Housing Type Base = Total Respondents				
	Montana	Age 18 - 49	Age 50 - 64	Age 65+
Base Unweighted	633	280	200	153
Base Weighted	633	302	197	134
Base Effective	344	148	110	92

	Montana	Age 18 - 49	Age 50 - 64	Age 65+
A one-family house detached from any other house	73	61	82	89
A one-family house attached to one or more houses	9	14	4	3
A building with 2 or more apartments	11	17	6	3
A mobile home	6	7	5	4
Boat, RV, van, etc.	1	2	2	1
Refused	0	0	0	0
Total mentions	100	100	100	100