



Up for Grabs: Taking Charge of Your Digital Identity

AARP Montana Survey of Internet Users Age 18+

Report prepared by

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AARP® Real Possibilities
Montana

About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability, and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, *AARP The Magazine* and *AARP Bulletin*. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

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GfK Group conducted the survey on behalf of AARP using sample from their KnowledgePanel®, an online probability-based web panel designed to be representative of the U.S. population. The final sample includes adults ages 18 and older. For more information about this survey, please contact Doug Shadel at DShadel@aarp.org.

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Key Findings

Security experts recommend people take three steps to protect their digital identity: 1) freeze their credit, 2) set up online access to their bank and credit card accounts, and 3) use unique passwords for all of their online accounts. The present survey asked adults (age 18+) in Montana about these behaviors in addition to other behaviors and views about their digital identity and online safety. The findings from this study indicate that many Montana adults are not taking these steps.

Key findings from the survey include:

- The majority of Montana adults performed poorly on an 8-question quiz of their digital identity knowledge. Two in three (68%) answered four or fewer questions correctly, thereby failing the quiz.
- Half (52%) of Montana adults report noticing fraudulent charges on their credit or debit card, yet few (16%) have ordered a security freeze on their credit.
- Many Montana adults have not set up online access to their financial accounts.
 - Only four in 10 (43%) Montana adults have online access to all of their bank accounts, with those age 18-49 (50%) being more likely than older adults (50-64: 35%; 65+: 38%) to have access to all of their bank accounts. About one in five (19%) Montana adults have not set up online access to any of their bank accounts.
 - Three in five (61%) Montana adults with credit card accounts have online access to all of their credit card accounts. Those age 18-49 (69%) are more likely than older adults (50-64: 58%; 65+: 52%) to have online access to all of their credit card accounts. A fifth (21%) have not set up online access to any of their credit card accounts.
- Nearly half (48%) of Montana adults have used the same password for more than one online account. Younger adults are more likely to do this than older adults (18-49: 52%; 50-64: 46%; 65+: 45%).
- Nearly half (47%) of Montana Facebook users age 18+ have used their Facebook account to log in to other accounts. This percentage is higher among adults age 18-49 (53%) and 50-64 (50%) than among those 65+ (26%).
- Among Montana Facebook users age 18+, seven in 10 (71%) report having changed at least some of their privacy settings from the default settings. However, those age 65+ (43%) are less likely than those age 50-64 (73%) and 18-49 (80%) to have done this.

Background

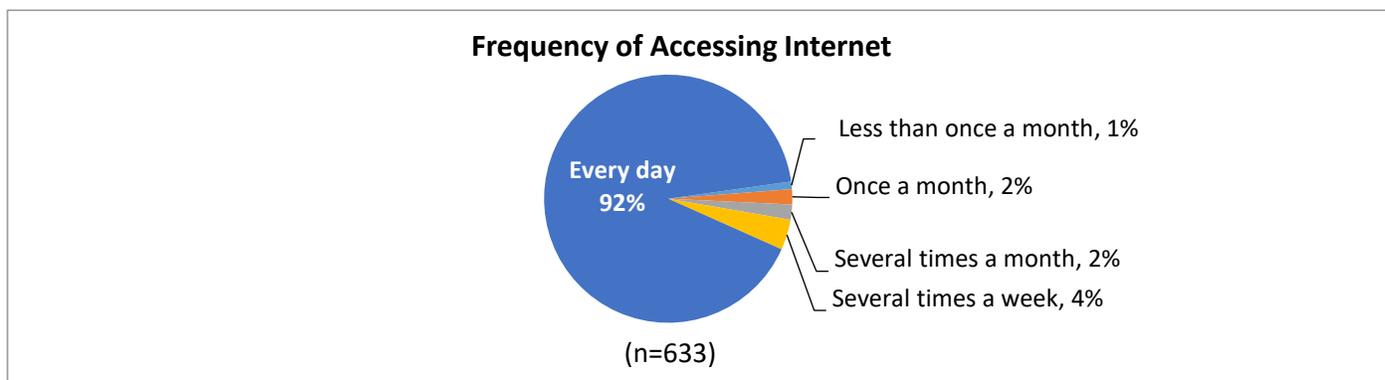
Identity fraud is a growing problem in the United States. In 2017, 16.7 million Americans lost nearly \$17 billion due to identity fraud. This was an 8-percentage increase over 2016, according to a study by Pascual and associates.¹ One contributing factor to this growth is the growing numbers of data breaches; such that some security experts say, almost all consumers have been impacted by a data breach in some way. According to the Privacy Rights Clearinghouse Data Breach site, since 2015 more than 2,000 breaches have been made public, impacting over 7 billion records.²

Given the wealth of information available for purchase about individuals, security experts recommend people take a few steps to help protect their digital identity. This survey asked Montana adults about their online habits, specifically related to protecting their online identity.

Detailed Findings

General Online Behaviors

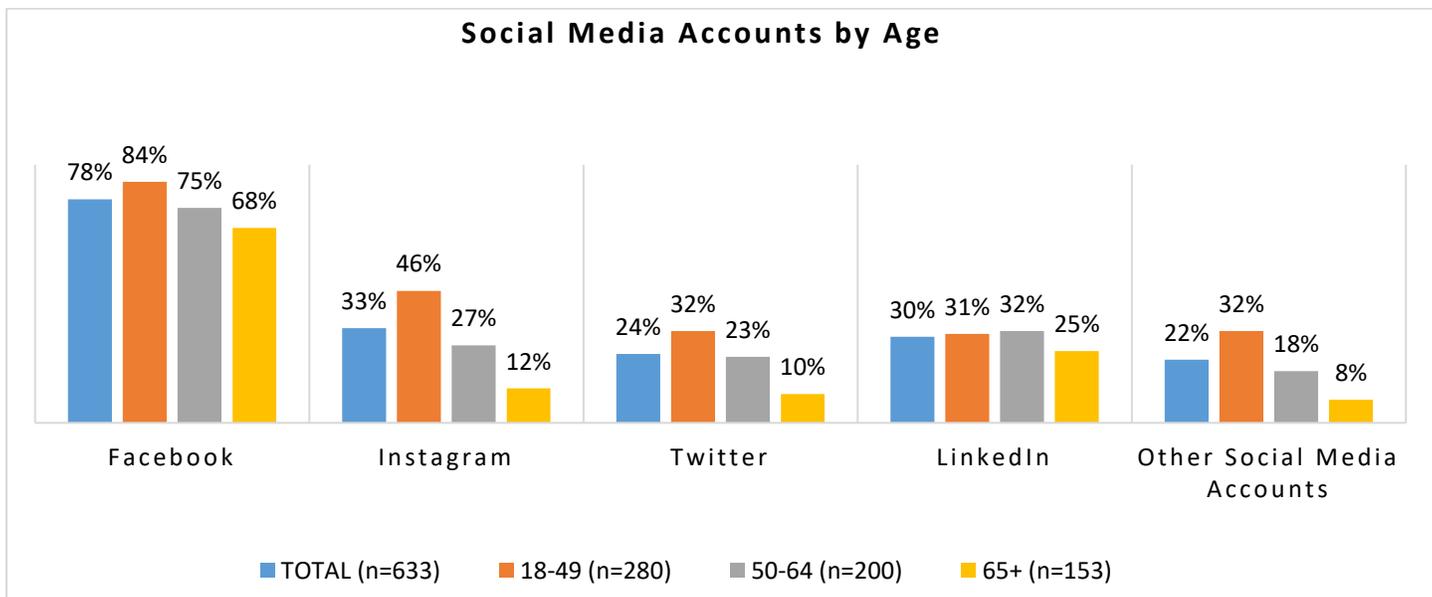
The large majority (92%) of Montana adults report that they access the Internet daily. They do this through a variety of devices including smartphones (75%), laptop computers (52%), desktop computers (49%), tablets (49%), smart TVs (21%), and/or other devices (1%).



Most Montana adults (87%) report having an account with at least one social media site. Of the sites specifically mentioned in the survey, they were most likely to report having an account on Facebook (78%). About three in 10 reported Instagram accounts (33%) and/or LinkedIn accounts (30%); one-quarter (24%) reported Twitter accounts; and about one in five (22%) reported having other social media accounts. For all types of social media accounts, Montana adults age 18-49 were more likely to report having accounts than those older (age 65+). This is also true for those age 18-49 compared to those age 50-64, with the exception of LinkedIn accounts, where Montana adults age 50-64 (and also of standard job-seeking age) were just as likely to report having an account.

¹ Javelin—2018 Identity Fraud: Fraud Enters a New Era of Complexity: Pascual, Al; Marchini, Kyle; and Miller, Sarah, February 6, 2018.

² <https://www.privacyrights.org/data-breaches>, inquiry run on April 3, 2018.



Facebook Behaviors

Facebook users were asked about specific behaviors on Facebook. Identity thieves can exploit information online; and they sometimes search for information on Facebook. Because of this, certain actions can put individuals at a greater risk for having their information used to create targeted phishing attacks or used by identity thieves.

Many Montana adult Facebook users (71%) reported changing at least some of the default privacy settings on their account. Security experts recommend users do this in order to limit the personal information that the general public can find about them online. Unfortunately, only four in 10 (43%) Montana adult Facebook users age 65 and older reported changing any default privacy settings on their accounts (compared to 80% of those age 18-49 and 73% of those age 50-64). This leaves nearly six in 10 (57%) Montana adult Facebook users age 65+, who may be at a greater risk of identity thieves gathering information about them from their Facebook page.

Facebook users also answered questions about information they have posted on their Facebook account. The table on page 4 shows the responses by age. Overall, Montana adult Facebook users age 18-49 tend to be more likely than their older counterparts be active on Facebook, but in some instances, the 50-64 age group is similarly engaged. For example, more than half (53%) of adults age 18-49 report using their Facebook account to log in to other accounts. Those age 50-64 follow closely with 50 percent doing this, but only one in four (26%) of age 65+ who report doing this. Security experts advise against this because it is essentially the same as using the same password for more than one account. If their Facebook account—or any of the accounts they have used Facebook to login to—are compromised, then all of the accounts are at risk. About four in 10 (39%) Montana adult Facebook users reported that the public typically can see their Facebook posts.

Facebook Behaviors by Age

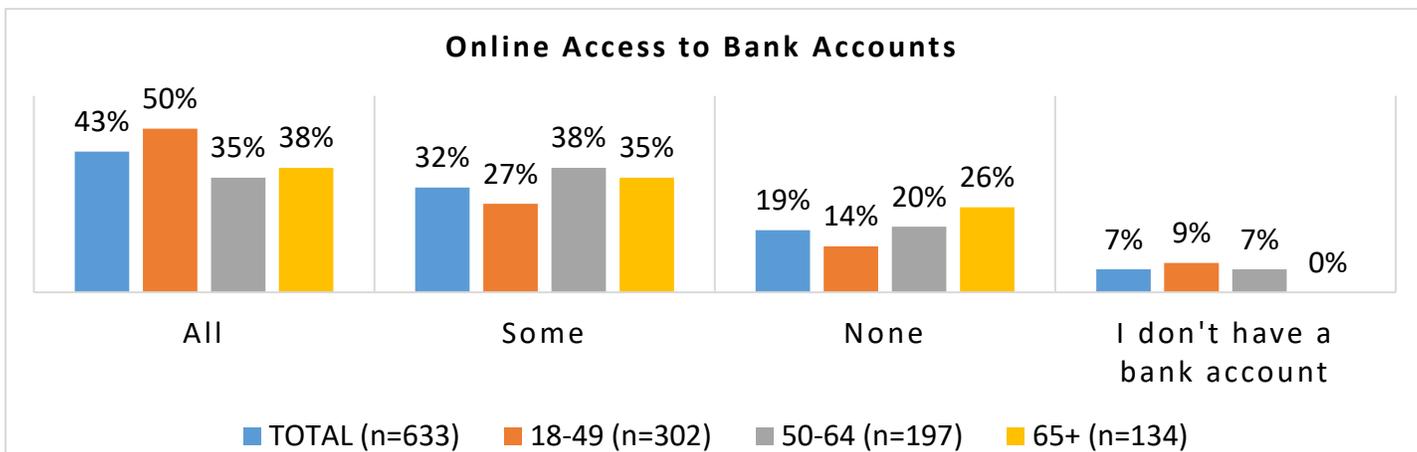
	TOTAL (n=519)	18-49 (n=246)	50-64 (n=164)	65+ (n=109)
Changed any of the privacy settings on your account from the default settings	71%	80%	73%	43%
Posted a status update on your account	70%	81%	69%	41%
Checked in to show a place or location that you were visiting, for example a restaurant, store, or city	46%	55%	42%	25%
Posted photos	80%	83%	86%	62%
Made your birthday 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%

Online Financial Accounts

Montana adults were asked if they have set up online access to their bank and credit card accounts, as well as how often they monitored these accounts. While some individuals fear that having online accounts increases their risk of having their accounts illegally accessed, security professionals say that having an online account—and monitoring it regularly—can reduce the risk of identity theft.

More than four in 10 (43%) Montana adults reported having online access to **all** of their bank accounts, with those age 18-49 being more likely (50%) than those older (50-64: 35%; 65+: 38%) to have access to all of their accounts. About one in five (19%) report that they have not set up online access to any of their bank accounts.

Six in 10 (62%) Montana adults monitor the bank account they use most often several times a week or more; one in five (21%) monitor it several times a month, and about one in six (17%) monitor it once a month or less. When it comes to other bank accounts (not including the one they most often use), Montana adults report considerably less monitoring. Only 34 percent reported monitoring their other accounts on a weekly basis, including 12 percent who do so daily.



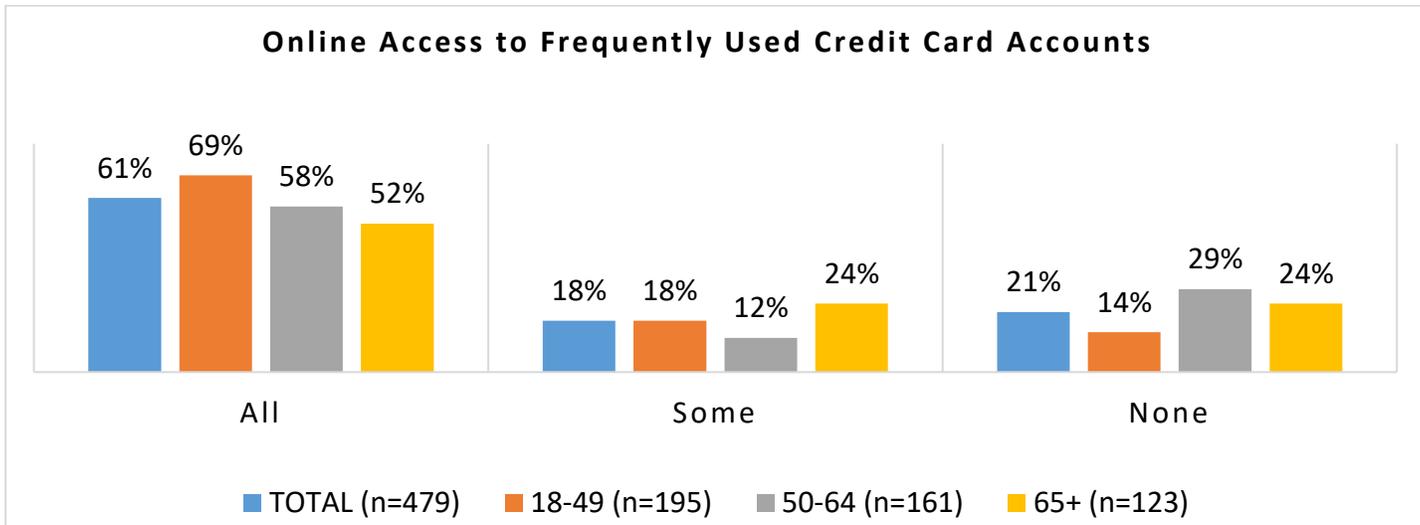
Number of Credit Cards Currently Held by Age

When asked about credit cards, Montana adults reported having three credit cards, on average. Those age 18-49 (36%) were more likely to report having no credit cards at all compared to those age 50-64 (17%) and 65+ (7%). Similarly, those age 18-49 (42%) were less likely to report having two or more credit cards than those older (50-64: 67%; 65+: 87%).

	TOTAL (n=628)	18-49 (n=302)	50-64 (n=194)	65+ (n=132)
None	24%	36%	17%	7%
One	17%	22%	17%	7%
Two	18%	18%	16%	18%
Three to four	23%	13%	29%	38%
Five or more	18%	11%	21%	30%
<i>Average</i>	<i>3</i>	<i>2</i>	<i>3</i>	<i>4</i>

Three in five (61%) Montana adults with credit card accounts that are used frequently reported having online access to **all** of their credit cards, with those age 18-49 (69%) being more likely than their older counterparts (50-64: 58%; 65+: 52%) to have access to all of their accounts. A fifth (21%) of Montana adults with credit card accounts report that they have not set up online access to any of their credit cards.

About a third (34%) of Montana adults monitor their most often used credit cards several times a week or more; another a third (35%) monitor them several times a month, and the remaining third (31%) monitor them once a month or less. Among Montana adults with credit cards that they rarely use, they report considerably less monitoring of those cards. For these accounts, about one in seven (15%) monitor them several times a week or more; one in six (16%) monitor them several times a month, and about three in five (59%) monitor them once a month or less.



Perceptions about Online Accounts

Among Montana adults who have not set up online access to some or any of their bank or credit card accounts (55%), they express different reasons for not doing so. The table below details their reasons for not setting up online accounts for all of their accounts.

Reasons for not Setting Up Online Accounts by Age

Reason	TOTAL (n=358)	18-49 (n=127)	50-64 (n=131)	65+ (n=100)
You are afraid that your personal information will get stolen	57%	55%	62%	56%
You feel safer without an online account	53%	48%	55%	56%
It's easier to monitor paper statements	52%	44%	52%	65%
You don't use those accounts very often	52%	58%	49%	48%
You don't trust the Internet	47%	42%	53%	47%
You can't remember all of the passwords	32%	31%	37%	28%
It is too much work to set up the account	27%	26%	29%	24%
You are not tech savvy	23%	18%	27%	25%
You don't have time to set up online access for them	20%	26%	19%	14%

More than half of Montana adults who have not set up online access to some or any of their bank or credit card accounts say they have not done so because they are afraid their personal information will get stolen (57%), they feel safer without an online account (53%), it's easier to monitor paper statements (52%), and/or they don't use those accounts very often (52%). Two-thirds (66%) answer yes to one of those three questions regarding trust or fear of online accounts. While these individuals are not setting up accounts because they feel it is safer that way, they are actually putting themselves at greater risk. Security experts say that having online accounts and monitoring them is one of the three main steps people should take to protect their digital identity.

Passwords for Online Accounts

Another primary recommendation of security experts is never use the same password for different accounts. Nearly half (48%) of Montana adults, however, reported that they have used the same password for more than one account. The incidence of doing this tends to slightly decrease with age (18-49: 52%, 50-64: 46%, and 65+: 45%).

Perceptions of Security of Personal Information

Montana adults are varied in their view regarding the security of their personal information. About four in 10 (43%) feel that their information is not as secure as it was five years ago, while a similar proportion (40%) feel that it is about as secure as it was five years ago. About one in six (17%) feel that it is now more secure than five years ago.

While Montana adults are varied on their view of the security of their personal information, they may be unaware of ways their information is in danger. When asked whether they have been impacted by a company's security breach, about a quarter (27%) said they had. According to the Privacy Rights Clearinghouse, there have been over 2,000 breaches since 2015, impacting over 7 billion records.³ Based on these statistics, it is likely that the vast majority of individuals have been impacted by at least one of these breaches. Many of the 45 percent of Montana adults who said they had not been impacted by a breach could be unaware that their information is at risk. While only about one in four Montana adults believe they have been impacted already, three in five (62%) agree with the statement, "No matter what I do, it is inevitable that criminals will use my stolen identity to exploit my credit at some point."

Experience with Fraud

More than half (52%) of Montana adults have noticed fraudulent charges on their credit or debit card, one in 14 (7%) have had someone attempt to open a line of credit or apply for a loan using their name, and 2 percent of Montana adults reported that someone has attempted to obtain a tax refund using their name.

Digital Identity Quiz

Montana adults answered a series of eight true or false questions to determine how much they knew about protecting their digital identity. Overall, two in three (68%) failed the quiz, answering half or fewer of the questions correctly.

A quarter (24%) of Montana adults know that a credit freeze does *not* occur when the credit bureau freezes your credit because someone has tried to access your credit file illegally. Consumers have to initiate the process, and can request a security freeze at any time by contacting each of the three bureaus.

³ <https://www.privacyrights.org/data-breaches>, inquiry run on April 3, 2018

Additionally, only about a quarter (27%) of Montana adults know that if they are concerned about their credit file, a fraud alert will *not* prevent their credit file from being shared with potential creditors. According to the Washington State Attorney General, a fraud alert does not block potential new credit, but places a comment on your history so that creditors will contact you prior to opening a new account. A security freeze means that your credit file cannot be shared with potential creditors.

One in four (25%) Montana adults know that a scan of the dark web (i.e., the part of the World Wide Web that is accessible only by means of special software, and thus allows users and website operators to remain anonymous and untraceable) will not confirm whether your personal information has been stolen. Because of the way the dark web is structured, it is impossible to do a complete scan of it.

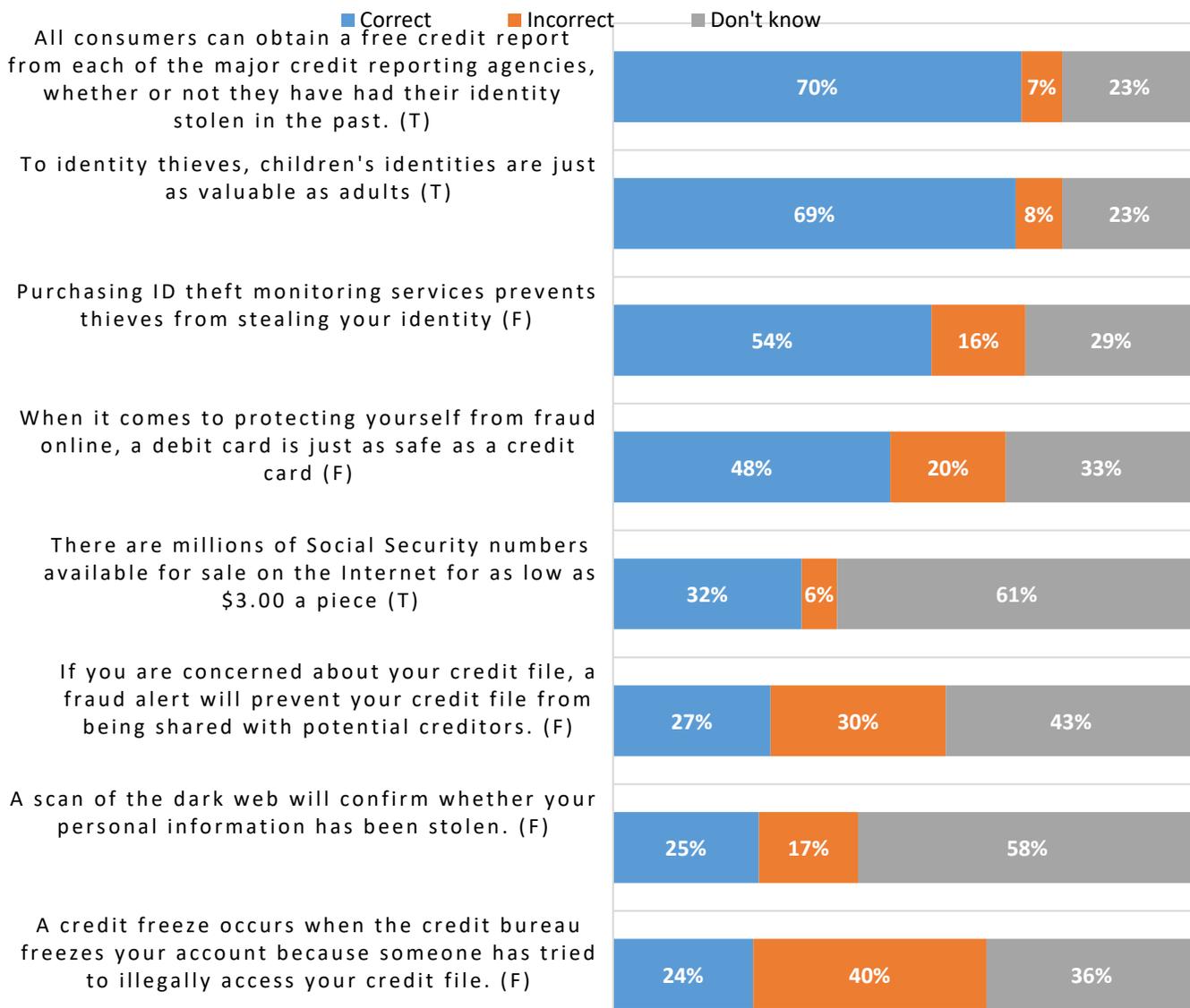
About a third (32%) of Montana adults know that there are millions of Social Security numbers available for sale on the Internet for as low as \$3.00 each.

More than half (54%) of Montana adults know that purchasing ID theft monitoring services does not prevent identity thieves from stealing your identity. Most ID theft monitoring services will notify individuals if someone is attempting to open new credit in their name, however, it will not prevent it from happening.

About half (48%) of Montana adults also know that, when it comes to protecting yourself from fraud, a debit card is not just as safe as a credit card. Consumers are responsible for no more than \$50 of fraudulent charges on a credit card; however, if money is stolen from a bank account through a debit card, there are no protections on that money.

A majority (69%) of Montana adults understand that, to identity thieves, children's digital identities are just as valuable as adults and that all consumers can obtain a free credit report from each of the three major credit reporting agencies, whether or not they have had their identity stolen in the past (70%). By going to annualcreditreport.com, consumers can obtain a free copy of their credit report—as well as a free copy of their children's credit report—from Equifax, Experian and Transunion once every 12 months.

Digital Identity Quiz Responses (n=633)



Credit Reports and Credit Freezes

Two in three (68%) Montana adults have gotten a free annual credit report. However, few (16%) have ordered a security freeze on their credit. Among those who have ordered a security freeze on their credit, half (49%) have removed or temporarily lifted the freeze from their credit. Getting a credit freeze is one of the three primary recommendations of security experts to help protect your digital identity. With a credit freeze in place, a criminal is unable to access your credit file or open new credit accounts without the 20-digit PIN number that one receives when they freeze their credit.

Conclusion

In an age of data breaches and sophisticated identity thieves, protecting your digital information is more important than ever. Security experts recommend taking three steps to reduce your risks of identity theft. These include: 1) ordering a security freeze with the three credit reporting bureaus so that no one can access your credit file or open a new credit account with your information; 2) setting up online access to your financial accounts and monitoring the accounts so you can stay up-to-date on all online activity and recognize any fraudulent activity that may occur; and 3) making sure you use unique passwords for each of your online accounts. That way, if one account is hacked, it does not put your other accounts at risk. A good way to manage all of those unique passwords is to use a password manager. A password manager keeps all your passwords secure and helps you create different, strong passwords for each of your online accounts.

This survey shows that, overall, many Montana adults are not doing the things they should be doing to protect their identity. Very few Montana adults reported ordering a security freeze and a large percentage have at least some accounts to which they have not set up online access. Even if they have online access, many are not monitoring them regularly and/or may be using the same password for more than one of their online accounts. Additionally, many Montana adults do not fully understand the ways they can protect their digital identity or behaviors that put them at risk—which is demonstrated by the high percentage who failed the digital identity quiz, as well as the high percentage who are unaware that their data has likely been impacted by one of the many security breaches that have occurred in the last few years.

We hope that by informing people about the simple steps they can take to reduce their risks of identity theft, fewer Montana residents will have their digital identity compromised.

Methodology

In July 2018, AARP engaged the GfK Group to conduct a quantitative research study among Montana residents ages 18 and older. Specific topics included use of social media sites (including sharing of personal information on Facebook), online access and monitoring of bank accounts and credit cards, and knowledge of and experiences with identity theft. GfK sampled households from its KnowledgePanel® (a probability-based web panel designed to be representative of the United States), and OPT-IN sample sources. To qualify for the study, respondents had to be a resident of Montana, access the Internet for reasons other than participating in surveys and at least 18 years of age, with sufficient representation within the 18-49 and 50+ age groups.

Sample

A total of 633 Montana adults completed the survey, yielding a maximum statistical error of ± 5.3 percentage points at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 5.3 percentage points of the results obtained had everyone in the population been interviewed.)

Interviewing

The survey was administered, in English and Spanish, from July 6, 2018 through July 23, 2018. The average length of the survey was 13.5 minutes.

About the Data

Percentages of some questions shown in this report may exceed 100%, due to rounding or the use of multiple response question formats. Statistical tests were performed to determine whether observed differences are statistically significant at the .05 level of significance.

All data have been weighted by age, gender, and race/ethnicity according to benchmarks from the U.S. Census Bureau's Current Population Survey (CPS) (March supplement) and post-stratification adjustments using benchmark estimates from the U.S. Census Bureau's 2016 American Community Survey (ACS). For more information, contact Doug Shadel at DShadel@aarp.org.