

# **CANADIANS CONCERNED ABOUT IDENTITY THEFT**

## ***Half Feel Only 'Somewhat Well Informed' About Preventing Becoming Victim To Identity Theft***



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## **CANADIANS CONCERNED ABOUT IDENTITY THEFT**

### ***Half Feel Only 'Somewhat Well Informed' About Preventing Becoming Victim To Identity Theft***

**Toronto, ONTARIO** – According to a recent telephone poll conducted by Ipsos-Reid on behalf of Intersections Inc., three-quarters (75%) of Canadian adults say they are concerned (35% 'very concerned', 40% 'somewhat concerned') about identity theft. Indeed, when asked how likely they would be to provide their personal or account information if contacted by a bank or retailer they deal with frequently, only 14% noted such a likelihood (4% 'very likely', 10% 'somewhat likely').

Further, when asked how well informed they would say they are about how to prevent becoming victim to identity theft, only 20% considered themselves 'very well informed' and 50% said they were 'somewhat well informed', with the balance saying they are 'not too well informed' (21%) or 'not at all informed' (9%). These and other poll findings suggest that while Canadians are concerned about this topic, they may not be fully aware of prevention measures that could be taken.

*These are some of the findings of a national Ipsos-Reid telephone poll conducted on behalf of Intersections Inc. between June 1st and June 3rd, 2004. The poll is based on a randomly selected sample of 1,001 adult Canadians. With a sample of this size, the results are considered accurate to within  $\pm 3.1$  percentage points, 19 times out of 20, of what they would have been had the entire adult Canadian population been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population. These data were weighted to ensure the sample's regional and age/sex composition reflects that of the actual Canadian population according to the 2001 Census data.*

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When asked, “Thinking of the issue of identity theft, how much of a concern would you say you have personally about this? ”, three-quarters (75%) of Canadian adults registered some level of concern (35% ‘very concerned’, 40% somewhat concerned’). The remaining 24% were not concerned (17% ‘not too concerned’, 7% ‘not at all concerned’).

- While Canadians in all regions/provinces registered levels of concern about identity theft, residents of the Atlantic provinces (80% ‘very’ plus ‘somewhat concerned’), Ontario (78%), Alberta (also 78%) and British Columbia (77%) showed the greatest levels of concern. In comparison, 65% of residents of Quebec and 75% of residents of Saskatchewan/Manitoba are concerned.
- Canadians over the age of 35 expressed greater levels of concern than those under 35 (78% vs. 67%).
- Women were more likely to say they were ‘very’ or ‘somewhat concerned’ (78%) than men (72%).
- Those with incomes over \$60,000 were also more likely to express concern (78% vs. 71%).

**Before** being asked questions specifically about identity theft, respondents were asked, “If you were contacted by telephone or email from a bank or retailer that you frequently deal with, how likely would you be to provide your personal or account information?” In response, only 4% said they would be ‘very likely’ to do so, 10% said ‘somewhat likely’, 21% ‘not likely’ and 65% ‘not at all likely’.

Caution in providing this type of information varied somewhat by region and demographics.



- Residents of Quebec (91%) and Ontario (87%) were most likely to say 'not likely' or 'not at all likely', followed by residents of Alberta (86%), and British Columbia (85%). Residents of Atlantic Canada (74%) and Saskatchewan/Manitoba (75%) were less likely to say so.
- Those 55 years of age or over were more inclined than those younger to say 'not likely' or 'not at all likely' (90% vs. 83%).
- Women were more inclined than men to say 'not likely' or 'not at all likely' (88% vs. 83%).

The survey then went on to ask Canadians, "How well informed would you say you are in how to prevent becoming a victim of identity theft?" One fifth (20%) judged themselves as 'very well informed'. However, half (50%) said they were only 'somewhat well informed', with another 21% saying 'not to well informed' and 9% 'not at all informed'. These findings suggest Canadians are quite rightly cautious and concerned about the issue, but not necessarily informed about prevention.

- Residents of Atlantic Canada (80%), Ontario (78%), Alberta (78%), British Columbia (77%), and Saskatchewan/Manitoba (75%) are more likely to be informed than residents of Quebec (65%).

Canadians were also asked, "In your opinion, what specific steps or actions should people take to prevent becoming victim to identity theft?" The most frequently cited response was 'do not provide financial or personal information' (by 44%). Other specific steps cited were 'keep personal documents or records locked up' (16%), 'ensuring credit cards or debit cards are in plain view while used or handled' (13%) and 'shredding personal documents or

records' (12%). Only 2% of Canadians specifically mentioned reviewing or monitoring their credit bureau files or credit records. Almost one-in-ten (9%) did not know.

Further, when read a list and then asked whose responsibility it is to protect people from identity theft, the most frequently mentioned response was 'individuals such as yourself' (by 92%). While a large majority Canadians felt it was up to individuals to protect themselves from identity theft other institutions were also cited by majorities. These included credit card companies (by 83%), other financial institutions such as banks (84%), credit bureaus (71%), retailers (70%) and governments (68%).

On a regional and demographic basis, findings were as follows:

- Residents of British Columbia (76%), Alberta (75%), Saskatchewan/Manitoba (72%), Ontario (72%), and Atlantic Canada (71%) were more likely to cite 'retailers' than residents of Quebec (62%).
- Similarly, residents of Saskatchewan/Manitoba (98%), Alberta (95%), Ontario (95%), British Columbia (93%), and Atlantic Canada (91%) were more likely to cite 'individuals such as yourself' than residents of Quebec (85%).
- On the other hand, residents of Quebec (73%) were most likely to cite 'governments', followed by residents of British Columbia (72%), Atlantic Canada (71%), Alberta (69%), Ontario (63%), and Saskatchewan/Manitoba (61%).
- Those 18-54 years of age were more likely than their elders to cite 'credit card companies' (90% vs. 73%) and 'credit bureau' (74% vs. 64%).
- Those with an annual household income of \$60,000 or greater were more likely than others to cite 'credit card companies' (88% vs. 80%) and 'retailers' (76% vs. 67%).



Three in ten (30%) Canadians responded 'Yes' when asked if they had ever requested or seen a copy of their own credit report or file.

- Residents of Alberta are far more likely (43%) to have ever viewed their credit report or files than those living in other provinces: Atlantic Canada (26%), Quebec (26%), Saskatchewan/Manitoba (27%), British Columbia (27%), and Ontario (32%).
- Middle-aged Canadians, 35-54 years of age, (38%) are more likely than those who are older (21%) or younger (29%) to have ever viewed their credit report or files.
- Those with incomes over \$60,000 are more likely than others to have ever viewed their credit report or files (36% vs. 26%).

Among those who had ever done so, only a minority (39%) said they had access within the past twelve months. On a total basis therefore, only 12% of Canadian adults (39% of the 30%) report having viewed their credit report or file in the past twelve months.

- There are no statistically significant demographic differences for this question.

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