

# CANADIANS AND IDENTITY THEFT: CONCERN ON THE RISE

*45% Aware Of Chip Card With Enhanced Security Features*



**Ipsos Reid**

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*Ipsos Reid is Canada's market intelligence leader and the country's leading provider of survey research. Ipsos-Reid's Canadian marketing research practices are built around specific industries. These include credit cards, payments systems and other financial services. Ipsos-Reid conducts a series of credit card and payments systems surveys available on a subscription basis. The information about identity theft is taken from the annual Ipsos Reid "Dynamics of the Canadian Card Market" survey, most recently conducted during in mid- 2005.*

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## CANADIANS AND IDENTITY THEFT: CONCERN ON THE RISE

### *45% Aware Of Chip Card With Enhanced Security Features*

**Toronto, ON** – According to a recent telephone poll conducted by Ipsos Reid, 8% of Canadian adults who own credit cards indicate that they have personally been a victim of identity theft -- *the fraudulent use of personal information for such purposes as making payments, opening banking accounts or obtaining loans.*

- Credit Card holders in British Columbia are more likely than any other province or region to report being a victim of identity theft (12%). The incidence of identity theft among Credit Card holders in other parts of the country ranged from 4% in Atlantic Canada to 9% in Ontario.
- Reported instances of identity theft were consistent across all age groups in the same proportion and were approximately the same among men and women.

And it would appear that concern about identity theft is on the rise.

Concern over potential future identity theft among cardholders is up 13 points from 65% in a January 2005 poll conducted on behalf of Intersections Inc. and Carlson Marketing Group, to almost eight-in-ten (78%) in this more recent survey: (37% 'very concerned') compared with only 22% who report they're 'not too concerned' (16%) or 'not at all concerned' (6%). This increased level of concern parallels Canadian news reports about credit card fraud and compromised debit cards.

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At the same time, the financial services industry and others have been working to raise consumer awareness of identity theft and to introduce technologies such as chip cards that provide increased information security. The survey also surveyed cardholders about awareness of chip cards, sometimes referred to as 'smart cards' which *has a computer chip embedded in it which provides secure, encrypted information storage which is used for making purchases.*

- Forty-five percent of the cardholders surveyed said they are aware of 'chip cards'.
- Awareness is higher in Alberta (52%) and BC (49%), closely followed by Ontario (48%)
- Awareness across the rest of the country ranged from 44% in Saskatchewan to 39% in Quebec

Of those aware of this technology, which has not yet been widely introduced in Canada, only four percent of these cardholders said that they have used it.

*These are findings of a national Ipsos Reid telephone poll conducted in mid- 2005. The poll is based on a randomly selected sample of 1,500 adult Canadians who own at least one credit or charge card. These questions were included in Ipsos-Reid's subscriber-based survey "The Dynamics of the Canadian Card Market".*

*With a sample of this size, the results are considered accurate to within  $\pm 2.5$  percentage points, 19 times out of 20, of what they would have been had the entire adult Canadian population of cardholders 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 composition reflects that of the actual Canadian population according to Census data.*



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