

**MEMORANDUM**

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**TO: Allstate**

**FROM: FTI Consulting**

**DATE: 06 /04 /13**

**RE: Allstate/National Journal Heartland Monitor XVII Key Findings**

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*This memorandum outlines key findings from the nationally representative survey conducted May 29-June 2, 2013 among N=1,000 American adults reached via landline and cell phone. The margin of error for N=1,000 is +/- 3. The survey investigates Americans' opinions on the collection and use of their personal information by various groups and institutions and how "big data" impacts their personal privacy.*

**OVERVIEW**

The results from the seventeenth installment of the Allstate/*National Journal* Heartland Monitor poll reveal conflicted opinions among the American public about the collection and use of information by businesses, law enforcement, government individuals and other groups. Overall, Americans express a healthy amount of skepticism about the amount and type of information available about their personal behaviors and activities.

However, many also recognize that the collection and use of this data could yield some benefits in the form of access to better prices, information about products and services, and opportunities to connect with friends, family, and others with common interests.

On these topics, there are distinct differences in opinions among generations. Americans under age 39 are considerably more comfortable with the collection and use of their personal information than those age 40 and over. And, younger Americans are more likely to see benefits to this information being available through their own sharing or through collection by other groups. Notably, the most anxious are those ages 50-64 who we've previously identified as facing the greatest risks during the economic crisis and recovery.

What appears to concern Americans most is the unauthorized access to information that could compromise their safety and financial security. Americans say they're most concerned with the breach of their personal financial information and their Social Security number. And, the single biggest threat they see from the availability of their personal information is having their identity stolen.

Throughout this survey, we also see a distrust of government, the media, and other institutions which emulate findings from previous Heartland Monitor surveys. In this survey, institutions most trusted to use personal information responsibly are those with a clear public mandate, like law enforcement and health providers, as well as companies and groups they're closest to, like their employer, companies they patronize, and insurance companies.

Overall, there is widespread acknowledgement among Americans that businesses, government, law enforcement and other groups are collecting and using information about the public. And, Americans recognize that much of this information is likely being collected and used without their

knowledge or even consent. As a result, most feel they have little to no control over how and when that information is used, and most are taking steps to protect their information.

Ultimately, Americans see a public good in the collection and use of information for the purpose of public safety. However, the parameters of the broader use of “big data” by various institutions are still unknown and many Americans will remain skeptical in order to protect their personal privacy, safety, and financial security.

## **KEY FINDINGS**

**Americans recognize and expect that a wide array of information about them is being collected by various groups and organizations. And, most feel they have very little control over the collection and use of this information.**

- Regarding any number of their personal activities and behaviors, more than seven-in-ten Americans say it is likely that information about them is available for businesses, government, individuals, and other groups to access without their consent. Specifically, Americans believe it is likely that information is available about their...
  - 85% Communications history, like phone calls, emails and internet use
  - 82% Shopping and purchasing history
  - 80% Personal financial activity
  - 79% Identifiable information like your Social Security number and home address
  - 79% Location and travel activity
  - 79% Children (parents only)
  - 77% Political preferences and activities
  - 73% Personal health information
  - 71% Pictures of yourself and your family
  
- A solid majority of Americans believe that information about them is collected and used without their knowledge, most notably by communications providers, financial institutions, the government, and insurance companies. (Americans are ever-so-slightly more likely to believe that these groups collect more data than they actually use.)

### **COLL**

#### **-ECTS**

#### **USES**

#### ***Very or Somewhat Often***

79%	73%	Cell phone and internet service providers
73%	75%	The government
78%	69%	Financial institutions
75%	69%	Health Insurance companies
74%	68%	Home, Auto, and Life Insurance companies
70%	69%	Social Media sites
71%	67%	Companies you buy things from online
73%	65%	The Internal Revenue Service, or IRS
68%	62%	Political parties and candidates
61%	56%	Companies you buy things from in person
59%	54%	Healthcare providers like doctors and hospitals
53%	58%	The media
56%	53%	Law enforcement agencies
48%	33%	Your employer (among employed)



- Two-in-three (66%) feel like they have not very much control or no control at all over the type of information about them that is collected and used by businesses, government, individuals, and other groups. And, another 59% feel that they are unable to fix incorrect information about them or remove unwanted information.

This perceived lack of control is remarkably consistent across all segments of the population. There is little variation in opinion among Americans of different age groups, educational backgrounds, income levels, or race/ethnicity. Young people (18-29) are perhaps the lone exception, but still over half (52%) believe they lack control over the collection and use of information about them.

- Internet users are somewhat more comfortable with the amount of control they have over their information being shared by websites and services they use, although still over half (51%) say they have not much or no control.
- Just over half (54%) of parents with children under 18 believe they have control over how much of their children's personal information is shared by websites and online services.
- There is a near universal acknowledgement among Americans that they have less privacy than previous generations when it comes to their personal information (90%), and 93% believe that the next generation will have even less.

**Americans express a healthy level of skepticism and concern about the breadth and depth of data collection and use.**

- When asked to weigh the relative benefits and drawbacks of personal data collection, Americans generally believe the practice has a mostly negative impact.
  - More than half (55%) say the collection and use of information is MOSTLY NEGATIVE because the information can be collected and used in a way that can risk personal privacy, peoples' safety, financial security, and individual liberties.
  - A minority (38%) believe it is MOSTLY POSITIVE because more information can result in better decisions about how to improve the economy, grow businesses, provide better service, and increase public safety.
- Regarding the amount and type of information available about them personally that can be collected and used, Americans are similarly concerned. More than half (55%) say they're generally CONCERNED with this practice while 43% say they're COMFORTABLE.



- Americans report high levels of concern with the use of information about them being used by businesses, government, individuals, and other groups without their consent.

Notably, Americans are least concerned about information being used about their shopping and purchasing history and their political preferences. And, while a majority still say they're concerned about the use of this particular information, these two activities are perhaps seen by many as not as invasive as others.

92%	Identifiable information like your Social Security number and home address
88%	Personal financial activity
88%	Children (parents only)
80%	Communications history, like phone calls, emails and internet use
76%	Personal health information
72%	Pictures of yourself and your family
70%	Location and travel activity
59%	<i>Shopping and purchasing history</i>
54%	<i>Political preferences and activities</i>

- Among a list of potential negative consequences that could be associated with the collection and use of their personal information, a majority of Americans (57%) are most concerned with having their identity stolen.

This unfortunate occurrence trumps concerns over having bank of credit card information released without their consent (18%), and being exposed to risks from the release of their location (7%).

- Overall, most Internet users (59%) say they're confident that the websites and online services they use have adequate security policies to prevent unauthorized parties from obtaining their personal information. However, this opinion is quite "soft" with fully half (50%) saying they're only "somewhat" confident.
- Internet users are evenly split on the potential trade-off between ease of access to information and risking personal privacy. Equal percentages (47%) believe that "being able to connect with people all over the world and access information on just about any subject is worth the potential privacy tradeoffs" and that "the ease of communicating and locating information online has made it too easy for personal information to be shared and is not worth the risks."

**Across this survey, there is a sharp generational contrast when it comes to opinions on the collection and use of information by various institutions.**

- Americans 39 and younger are close to evenly split on the impact of the collection and use of information by various sources, with 46% seeing a mostly positive impact and 50% seeing a mostly negative impact. Among those age 40 and older, just 33% see a mostly positive impact to the collection and use of information while 58% see a mostly negative impact.
- Similarly, regarding the collection and use of their personal information, Americans 39 and younger are more comfortable than concerned (53%-46%) while those 40 and older are distinctly more concerned (36%-61%).



- Younger Americans are also more likely to believe they could see potential transactional benefits from the collection and use of information about them.
- The age cohort that appears to be the most negative about the collection of information in general and also the most concerned about their personal information is the 50-64 group. Among this group, 68% say they're concerned with the collection and use of their personal information and 64% say the overall practice of information collection is mostly negative.

**Americans grant varying degrees of trust to different institutions when it comes to responsibly using their information.**

- The groups and institutions seen as most trustworthy to use information responsibly are those known to “do good” (healthcare providers and law enforcement) and those with whom people have entered a close, collaborative arrangement (their employer, stores, and insurance companies).

As we've seen in previous Heartland Monitor research, the government, political parties, and the media are on the low end of the spectrum in terms of trust.

Interestingly, given the recent headlines, the IRS is seen as trusted by just over half of Americans, with a higher rating than the government as a whole.

**TRUST GREAT  
DEAL/SOME**

80%	Healthcare providers like doctors and hospitals
79%	Your employer
71%	Law enforcement agencies
65%	Companies you buy things from in person
63%	Financial institutions
63%	Home, Auto, and Life Insurance companies
59%	Health Insurance companies
53%	The Internal Revenue Service, or IRS
48%	The government
48%	Cell phone and internet service providers
44%	Companies you buy things from online
37%	Political parties and candidates
29%	The media
25%	Social Media sites

**Despite an overall sense of discomfort with information collection and usage, Americans recognize that they could receive some transactional benefits or advantages in exchange for their personal information.**

- More than two-in-three Americans believe that the collection and use of their personal information is likely to result in more ability to stay in touch with friends and relatives, more information about interesting products and services, and access to lower prices.

Most Americans also believe that the collection and use of data will provide them with better information about health risks and news events, and give them the ability to connect with other people of similar interests.



Americans are of mixed opinions about whether the collection and use of data will result in any increase in safety and security, lower rates on insurance, greater access to public assistance programs, or more professional or business opportunities

**LIKELY**

- 70% More ability to stay in touch or re-connect with friends and relatives
- 69% More personalized information about products and services you might be interested in
- 66% Access to lower prices on products and services you use most often
- 63% Better information about health risks facing you and your family
- 61% Better information about news events that impact you and your family
- 56% More ability to connect with new people who share your interests or beliefs
- 53% Greater safety and security for the public
- 49% Lower rates on insurance
- 49% Greater access to public assistance programs
- 48% More professional or business opportunities
  
- 47% Greater safety and security for you and your family
- 42% More employment opportunities

**Americans have taken steps to protect their privacy and those who have experienced privacy breaches are considerably more skeptical about the collection and use of information.**

- Almost every American says they've taken at least one specific action to protect against their information being used without their knowledge. Specifically, 77% of social media users have taken steps to tighten their privacy settings, and nearly two-thirds of Internet users (63%) have bought software to protect personal information on their computer.

More than one-in-three say they've made their phone number unlisted (36%), or disabled GPS functions on their phone or in their car (35%).

One-in-four (25%) claim to have bought insurance to protect against identity theft. And, one-in-five (19%) say they've avoided the Internet altogether (including 33% of those 65 or older)

- Significant percentages of Americans have fallen victim to an incident related to a breach of their personal privacy or security.

More than one-in-three say they've had someone make fraudulent purchases with their information (37%) or been the victim of a crime (33%). And, one-in-four (25%) say they've had someone share their picture or location without their permission. About one-in-seven (15%) say they've had their identity stolen, and one-in-ten (9%) have been harassed or bullied online.

- Those who have suffered these experiences appear to have a more cynical view regarding the collection and use of their personal data. Among those who have had someone make fraudulent purchases with their information, 63% say they're concerned with the amount of information available (compared to 55% of all Americans). Among those who have been the victim of a crime, 64% say they're concerned with the amount of information available.

**When asked their opinion on current issues and topics related to privacy and the collection and use of information, Americans express strong support for control over their online information, they believe that security cameras play an important role in protecting the public, and they overwhelmingly believe that IRS scrutiny of political activities is a typical activity.**

- When Internet users were asked what they believe would do most to protect personal information online, the responsibility is placed first on the online companies and next on the users themselves.
  - Nearly half (48%) say the best manner of protecting users' information would be "more commitment by companies to not share users' information with other businesses or government."
  - 40% say that the responsibility lies with more careful behavior by Internet users.
  - Just 8% think the best course of action is more oversight of the Internet by government.
- Internet users are nearly unanimous in their support for a federal law that would require companies that operate online to permanently delete any personal information or activity if requested by an individual. Nearly nine-in-ten (88%) support this, with 70% strongly supporting it.
- Regarding the recent debate over IRS scrutiny of the political activities of certain groups, A wide majority of Americans (79%) believes that this activity is "typical and has probably happened before during previous administrations." Just 16% believe that this activity is "a first-time occurrence and a result of a new kind of negative politics."
  - Only one-in-four Republicans (25%) believes this is a first-time occurrence, indicating that this is not a particularly politicized issue among the American public.
- A solid majority of Americans voice support for the use of private and public security cameras.
  - Nearly two-in-three (62%) believe that these cameras serve an important role in protecting the public from criminals and terrorists, even if some law-abiding citizens may be uncomfortable being recorded in their daily lives. Just one-in-three (33%) believe that security cameras are overly intrusive in the lives and behaviors of law-abiding citizens.
  - Opinions on this issue do not vary by political affiliation, with at least 60% of Republicans, Independents and Democrats favoring the use of cameras.
  - Interestingly, nearly half of Hispanics (49%) believe that cameras are overly intrusive, compared to 28% of Whites and 41% of African-Americans.
- However, when asked if they support three different actions to improve national security, just 44% say they support increased camera surveillance of public places, only 16% say they support increased censorship of websites and less freedom to access certain online



sources, and just 10% support expanded government monitoring of cell phone and email activities.

- Four-in-ten (42%) say they support none of these options.
- There is little distinction between parties on this topic.

**The political “environment” has remained remarkably steady from our last poll. President Obama’s numbers have not suffered in the face of multiple controversies and questions about his Administration.**

- Just 30% of Americans believe the country is headed in the right direction. Since the first Heartland Monitor poll in April 2009 showed a plurality of believing the country was headed in the right direction (47%-42%), that indicator has topped 40% just once, in November of last year.
- President Obama’s job approval rating is at 48% and has shown remarkable resiliency in the face of recent headlines about the IRS, Benghazi, and the AP news scandal. His approval is actually up 2 points from April and has held between 44% and 51% for more than two years.
- Just 17% approve of the job Congress is doing, the same percentage measure in April.
- Continuing a trend we saw in April, more Americans (40%) believe that the Obama administration will decrease opportunity for “people like you” to get ahead than believe that it will increase opportunity (29%).
- Americans are slightly more optimistic than they were in April about what the economy will look like 12 months from now: 37% believe it will improve, 34% think it will stay the same, and 26% believe it will become worse.

**Americans remain nervous, yet stubbornly optimistic about their personal financial situation.**

- There is a clear split between those who say their financial situation is excellent or good (49%) and those who say it is fair or poor (51%).
- In a surprising improvement from April, nearly half (47%) now expect their personal finances to improve by this time next year. Our April numbers showed that 36% expected their finances to improve.
- A new series of questions reveal some familiar concerns that Americans have about being able to accomplish specific financial goals.
  - Less than half (46%) of Americans believe it would be realistic for them to pay for a college education for themselves or their children. (Slightly more than half [56%] of parents think this is realistic).
  - Two-thirds (64%) say it is realistic that they’ll be able to maintain a comfortable standard of living in retirement.



- Just over half (52%) say it is realistic that they would be able to afford six months of expenses in the case of an unexpected job loss or health emergency.
- Finally, another new question reveals a sense of optimism among the American public that overshadows some of their financial anxieties. More than eight-in-ten (82%) say that all things considered, including their finances, their family, and their health, that things are generally going somewhat or very well in their life.

While just 31% say that things overall are going “very well,” there’s a sense here that the vast majority of Americans are ultimately happy in their lives, even despite the ongoing and uneven economic recovery.