



**ONCEFALLEN'S SURVEY OF INSURANCE AND TRAVEL
SERVICE ISSUES FOR REGISTERED PERSONS**

DECEMBER 2023

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ONCEFALLEN SURVEY OF INSURANCE AND TRAVEL SERVICE ISSUES FOR REGISTERED PERSONS

EXECUTIVE SUMMARY

A total of 271 Registered Persons or loved ones acting on behalf of a Registered Person, were asked a series of questions regarding their experience when applying for insurance, rentals, travel tickets, hotels, etc. Out of the 271 respondents:

- Insurance Types:
 - Life: 95 applied, 20 (21.05%) were denied due to status, 7 (7.37%) paid higher rates
 - Health: 199 applied, 3 (1.51%) were denied due to status, 1 (0.5%) paid higher rates
 - Home: 164 applied, 9 (5.49%) were denied due to status, 6 (3.66%) paid higher rates
 - Car: 247 applied, 13 (5.26%) were denied due to status, 10 (4.05%) paid higher rates
 - Renter's: 63 applied, 3 (4.76%) were denied due to status, 0 (0%) paid higher rates
 - Umbrella: 55 applied, 1 (1.82%) were denied due to status, 2 (3.64%) paid higher rates
 - Disability: 39 applied, 4 (10.26%) were denied due to status, 0 (0%) paid higher rates
 - Long-Term Care: 19 applied, 0 (0%) were denied due to status, 1 (5.26%) paid higher rates
- Vacation/Travel
 - Vehicle Rental: 195 applied, 4 (2.05%) were denied due to status, 3 (1.54%) paid higher rates
 - Hotel/Motel: 222 applied, 13 (5.86%) were denied due to status, 0 (0%) paid higher rates
 - Short-Term Vacation Rental (Air-BnB, home/chalet rentals): 106 applied, 58 (54.72%) were denied due to status, 1 (0.94%) paid higher rates
 - Travel tickets (plane/train/bus, etc.): 188 applied, 6 (3.19%) denied service, 0 (0%) paid higher rates
- Anxiety
 - About an equal number of respondents (46.49%) reported feelings of anxiety at the prospect of applying for insurance as those who reported not feeling anxiety (47.6%)
 - Nearly three times the number of respondents reported feelings of anxiety with travel plans (69.39%) than those who reported not feeling anxious (26.57%)
 - Nearly two out of five respondents (39.11%) reported that they rely on a person NOT listed on the registry to make travel arrangements to avoid potential problems in planning travel.

Certain types of insurance are seemingly harder to obtain for Registered Persons than other types. The most difficult insurance to obtain by far was life insurance, followed by car insurance and home insurance. While a number of insurance agencies, both national and regional, were cited, the United Services Automobile Association (USAA), an insurance company primarily for veterans, was by far the most cited company that denied service to Registered Persons.

While relatively few problems have been reported obtaining travel tickets, vehicle rentals, and hotel/motel rooms, over half of respondents who applied for "short term vacation rentals" were denied. While numerous companies were cited as denying services, Air BnB, followed by most cruise lines, were the most cited companies that denied services to Registered Persons. Most respondents who had problems with hotel room rentals were staying for extended periods of time.

PFRs and their loved ones still experience high levels of anxiety when applying for insurance or vacation/travel services, with travel issues causing more anxiety than insurance. While this sample size is still rather small and anxiety levels exceed actual instances of discrimination, there is enough anecdotal evidence to suggest this is yet another area of concern for Registered Persons.

INTRODUCTION

It is a well-documented fact that Registered Persons (i.e., Persons forced to register with law enforcement officials for the purpose of inclusion on the Sex Offense Registry) are often denied services. This survey is focused specifically on two acts of discrimination that Registered Persons and their loved ones often face but rarely discuss— obtaining an insurance policy and travel-related services.

Insurance

Overall, 52% of Americans reported having a life insurance policy in 2023. Forty-one percent 41% of insured and uninsured adults say they have insufficient coverage.¹ However, there is a general consensus that having a criminal record is a common cause for denial of insurance. One website states, “If you have a criminal record, then you may be denied life insurance coverage. The reasoning is that you may engage in a high-risk lifestyle if you have a record. But each life insurance company will treat your criminal record on a case by case basis. The circumstances and severity of the crime will be considered before they offer coverage. If you are currently being charged with a felony, you will not be able to secure coverage until the charges are tried in court or dismissed. Additionally, you cannot apply for life insurance if you are currently in jail or on probation.”²

The Website Policy Genius offers the following recommendations to those with criminal records:

- Currently being charged with a felony: You won’t be able to get life insurance until the charges are dismissed or the trial is over. Recommendation: Do not apply if you are currently being charged.
- Convicted of a felony: The type of felony, severity, how long ago it took place, and number of offenses in your history all matter. It’s unlikely you’ll be approved with a serious violent felony or repeated felonies on your record, but insurers may offer some flexibility otherwise. Recommendation: Talk to a licensed agent or broker before you apply to avoid a policy denial.
- Currently on probation, on parole, or in jail: You cannot apply for life insurance. Insurance companies won’t approve your application until you have been out of your probation period for at least one year. Recommendation: Do not apply until you’re at least 12 months out from your probation period.
- Convicted of a misdemeanor or smaller infraction: You can apply for life insurance. A misdemeanor or other similar or lesser charge is unlikely to affect your insurability or your premiums, unless you have multiple or recent misdemeanors or you have a recent DUI/DWI conviction. Recommendation: Apply for life insurance like normal, but be forthcoming about your background so an agent can give you accurate advice.³

This advice offers little comfort to those who are routinely denied. I could find no statistics that specifically state the number of Americans who were denied because of a criminal record, much less those with a sex offense conviction. Statistics cover denial of specific insurance claims (i.e., cashing in on the policy) rather than denial of service.

¹ “New Study Shows Interest in Life Insurance at All-Time High in 2023.” LIMRA. 24 Apr 2023. Accessed 30 Sept 2023 at <https://www.limra.com/en/newsroom/news-releases/2023/new-study-shows-interest-in-life-insurance-at-all-time-high-in-2023/>

² Sarah Sharkey and David Weliver. “The most common reasons you might be denied life insurance.” Money Under 30. 1 Sept 2023. Accessed 30 Sept 2023 at <https://www.moneyunder30.com/things-that-will-get-you-denied-life-insurance/>

³ Tory Crowley and Amanda Shih. “Life insurance for people with criminal records.” Policy Genius. 10 Apr 2023. Accessed 30 Sept 2023 at <https://www.policygenius.com/life-insurance/life-insurance-for-people-with-criminal-records/>

According to the website *Life Ant*, acts of “murder, rape, molestation, kidnapping, or any type of trafficking or conspiracy” are “specific crimes that are going to completely rule out the possibility of getting life insurance.” The reasoning is, “These crimes are typically considered to be in a different category than the more minor offenses we’ve previously discussed” (such as “larceny, assault, and property crimes”).⁴

According to the KFF, roughly a fourth (26.2%) of those who were uninsured in 2021 cited ineligibility for coverage as a reason for not having health insurance.⁵ But the study did not specify the reasons why applicants were declared ineligible. KFF adds that, “Individuals moving into and out of the criminal justice population are a low-income population with significant physical and mental health needs. Historically, this population has had high uninsured rates and very limited access to Medicaid coverage given the program’s limited eligibility for adults prior to the (Affordable Care Act).”⁶

Travel Services

This survey also covers a variety of services that are related to domestic travel and/or leisure, including:

- Vehicle Rentals
- Hotels/Motels
- “Short-Term Rentals (STRs)”: Timeshares and rentals in residential areas (such as AirBNB)
- Travel Tickets

It is a well-known fact that AirBNB specifically bans Registered Persons from using their services.⁷ But aside from AirBNB, little is known about how often people are denied rental for vacation and travel purposes. With the recent concerns over human trafficking, however, anti-registry activists are concerned that this could lead to issues with domestic travel the same way that it has with international travel.

There is already an assumption that Registered Persons must be traveling primarily for exploitative purposes, as noted in the mission statement of the Angel Watch Center (AWC):

“The AWC plays a crucial role in the global fight against transnational child sexual abuse by targeting individuals who have been previously convicted of sexual crimes against a child and who may pose a potential new threat: traveling overseas for the purpose of sexually abusing or exploiting minors.”⁸

According to a statement made by Congressman Chris Smith (R-NJ4), in 2020, “In just about two years, 10,541 covered sex offenders had been noticed by the U.S. government to foreign countries — and 3,681

⁴ Thomas Rockford. “Can Convicted Felons Get Life Insurance?” *Life Ant*, 14 July 2020. Accessed 20 Sept 2023 at <https://www.lifeant.com/faq/can-convicted-felons-get-life-insurance/>

⁵ Jennifer Tolbert, Patrick Drake, and Anthony Damico. “Key Facts about the Uninsured Population.” KFF. 19 Dec. 2022. Accessed 30 Sept 2023 at <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>. Note that the initials KFF does not mean anything, see <https://www.kff.org/about-us/>

⁶ Alexandra Gates, Samantha Artiga, and Robin Rudowitz. “Health Coverage and Care for the Adult Criminal Justice-Involved Population.” 5 Sept 2014. Accessed 30 Sept 2023 at <https://www.kff.org/uninsured/issue-brief/health-coverage-and-care-for-the-adult-criminal-justice-involved-population/>

⁷ See <https://www.airbnb.com/help/article/3095>

⁸ “Angel Watch Center.” US Immigration and Customs Enforcement. Accessed 2 Oct 2023 at <https://www.ice.gov/partnerships-centers/angel-watch-center>

individuals as of July who were convicted of sex crimes against children were denied entry into those nations."⁹

To date, however, there is little evidence of widespread denial of services to Registered Persons. The few examples of service denials simply do not provide cause to believe this is a widespread domestic issue. Generally, hotels and motels do not conduct background checks on guests, nor do ticket agents, although some ticket agents may be aware of rules prohibiting Registered Persons from services (usually a cruise ship).

Unfortunately, there is no way to compare the experiences of Registered Persons who were rejected for services with those in the general population who were also rejected for services. As one respondent to this survey noted, not every business gives specific reasons why they denied service to a Registered Person. This does not invalidate a survey like this one; many individuals ARE told their appearance on the registry was the reason for denial of services or rate increases. .

Note: While the focus of this study is on travel services primarily for leisure, people sometimes need these services for other reasons, such as emergency travel to see a dying loved one, staying in another location due to an issue at home like a water main break, or renting a moving van or a car when their own vehicle is at a repair shop.

METHODOLOGY

A survey compiled of 19 questions was created using Survey Monkey and sent by email to various Anti-Registry activists and organizations between July and October 2023. There were 271 total respondents.

- Question 1 asked whether the respondent was a Registered Person or the “loved one” (i.e., friend, family, or significant other) of a RP.
- Questions 2-9 ask respondents if they have applied for various forms of insurance and the outcome of the application. The eight major types of insurance are Life, Health, Home, Car, Renter’s, Umbrella (additional liability coverage), Disability, and Long-Term Care.
- Questions 10-13 asked if respondents experienced difficulties while making payments for travel tickets and vacation rentals, including car rentals, travel tickets, and/or lodging.
- Questions 14-18 covered knowledge about discrimination and anxiety related to the registry and possible denial of insurance and travel services.
- Question 19 asked, “If you have anything else to share related to the topics covered by this survey (stories, rumors, etc.), please add it here.”

Responses to question #19 will be incorporated into the results of the survey as is appropriate. Some responses covered areas of concern that were unrelated to the topic at hand and are not covered in this report.

Note: Comments quoted by respondents have been minimally edited only for grammar issues or to remove information that may potentially identify a Registered Person or loved one.

⁹ Carly Baldwin. “Rep. Smith Meets With Trump; Says Int'l Megan's Law Is Working.” Patch. 31 Jan. 2020. Accessed on 2 Oct. 2023 at <https://patch.com/new-jersey/middletown-nj/rep-chris-smith-says-intl-megans-law-working>

RESULTS

Question 1: I am a...

Person currently Forced to Register on the sex offense registry	218 (80.44%)
Loved one (friend/acquaintance, family member, spouse, etc.) of a Person Forced to Register	29 (10.7%)
Person No Longer Required to Register	24 (8.86%)

INSURANCE QUESTIONS

Note: For Question 2 through Question 13, there are two sets of numbers. “All” indicates the total number of responses including those who did not apply for a particular type of insurance or travel service product. The “Adjusted” numbers represent only the total number of people who did apply for a particular type of insurance or travel service product.

Question 2: During the time you or your loved one was forced to register, did you or your loved one apply for LIFE insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #2	All	Adjusted
I have NOT applied for LIFE insurance	176 (64.68%)	n/a
I applied and was approved without issues	61 (22.68%)	61 (64.21%)
I applied and was approved, BUT was forced to pay extra because of my (or my loved one’s) registry status	7 (2.6%)	7 (7.37%)
I applied but was denied due to my (or my loved one’s) registry status	20 (7.43%)	20 (21.05%)
I applied but was denied but for other reasons unrelated to registry status	7 (2.6%)	7 (7.37%)

A total of 95 respondents had applied for life insurance; 20 were denied due to status, while seven faced higher rates due to registry status.

Among those who listed insurance companies:

- Denial: Aflac, AIG, American Family, Ameritas Life, Banner Life, Costco provider, Erie, Grange, Knights of Columbus, Midland National Life, Penn Mutual, Progressive, USAA
- Increased rates: Prudential

Respondent statements of note:

- “I was a unique case in that I had life insurance before being on the registry and was just changing plans to another company. So there was a pre-existing benefit.”
- “Went through an insurance broker—he had no luck finding any company that would allow life insurance with me being on the registry.” Three others had stated they were denied even with help of insurance brokers.
- “Applied for when still on registry. From what I was told, the life insurance extra charges were due to the conviction itself however generally they ignore convictions >10 years old for the purposes of underwriting except when on the registry as they treat existence on the registry as a "current" conviction.”

- “Applied for when still on registry. From what I was told, the life insurance extra charges were due to the conviction itself however generally they ignore convictions >10 years old for the purposes of underwriting except when on the registry as they treat existence on the registry as a "current" conviction.”
- “Every life insurance provider but Prudential denied coverage entirely, and they all list the risk profile as the worst category possible. Prudential is willing to still sign those policies, at a price premium.”
- “I was also denied for a group life policy through my spouse’s employer since it has been less than 20 years since my conviction.”

Question 3: During the time you or your loved one was forced to register, did you or your loved one apply for HEALTH insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #3	All	Adjusted
I have NOT applied for HEALTH insurance	72 (26.57%)	n/a
I applied and was approved without issues	193 (71.22%)	96.98%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one’s) registry status	1 (0.37%)	0.5%
I applied but was denied due to my (or my loved one’s) registry status	3 (1.11%)	1.51%
I applied but was denied but for other reasons unrelated to registry status	2 (0.74%)	1.01%

A total of 199 respondents applied for health insurance; three (1.51%) were denied insurance due to registry status, and one (0.5%) paid higher rates.

None of those respondents who were denied or paid higher rates named the companies.

Notable responses:

- “The only Health insurance I currently have is the ‘Medicaid’ made available from the certain states. In short, I can't afford normal health insurance because I'm denied decent employment.”
- “I was able to get it after contacting a County Health attorney who had the problem fixed.”
- “Pension health insurance was revoked, but I applied for VA healthcare as a veteran and was accepted.”
- “United health denies felons on their low premium private plans.”
- From Question 19: “My life insurance instead of being \$150/year is \$3500/year.”

Question 4: During the time you or your loved one was forced to register, did you or your loved one apply for HOME insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #4	All	Adjusted
I have NOT applied for HOME insurance	107 (39.48%)	n/a
I applied and was approved without issues	146 (53.87%)	89.02%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	6 (2.21%)	3.66%
I applied but was denied due to my (or my loved one's) registry status	9 (3.32%)	5.49%
I applied but was denied but for other reasons unrelated to registry status	3 (1.11%)	1.83%

A total of 164 respondents applied for home insurance; nine (5.49%) were denied insurance due to registry status, and six (3.66%) paid higher rates.

Among those who listed insurance companies:

- Denial: Aflac, American Family, American National, (Navarro Co.) Farm Bureau, USAA
- Increased rates: Farmer's, Liberty Mutual

Notable Comments:

- "Home insurance is also out of the budget as I cannot afford it because I am denied a decent job."
- "A vengeful neighbor who worked for a local office of my insurance company submitted a report to the home office and got me "admin canceled" for unspecified reasons, i.e. a generic cancellation letter."
- "USAA refused to offer me homeowners insurance due to my 'violation of their moral code'."
- "I have applied via Geico and noticed a check the block (if anyone is residing in the home that has been convicted of a violent crime, it didn't specify sex offense. It did list other offense though)."
- "When I got out of prison Liberty Mutual doubled my premiums. They never said why. I had no trouble getting insurance from someone else."

Question 5: During the time you or your loved one was forced to register, did you or your loved one apply for CAR insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #5	All	Adjusted
I have NOT applied for CAR insurance	24 (8.86%)	n/a
I applied and was approved without issues	222 (81.92%)	89.88%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	10 (3.69%)	4.05%
I applied but was denied due to my (or my loved one's) registry status	13 (4.8%)	5.26%
I applied but was denied but for other reasons unrelated to registry status	2 (0.74%)	0.81%

A total of 247 respondents applied for car/auto insurance; 13 (5.26%) were denied insurance due to registry status, and ten (4.05%) paid higher rates.

Among those who listed insurance companies:

- Denial: American Family, American National, Erie Insurance, Farm Bureau (Indiana, Navarro Co.), Nationwide, USAA
- Increased rates: No respondents named the company

Notable Comments:

- “Explanations for Increased rates were never explained or justified. Increase was ‘coincidental with first registration.’”
- “I am 50 years old with a perfect driving record, no claims, a decent credit history, and drive an old 2005 vehicle. Every insurance company I get a quote from, wants around \$1000 for for a 6 month policy that is just my states minimum requirements for liability only. This makes no sense. My insurance should be about \$300 for a 6 month policy. No one seems to explain this. I have often wondered if it was my status on the registry.”
- “Nationwide cancelled our car insurance policy when they learned of my SOR status.”
- “USAA has denied me every time I've applied, but won't tell me why. I know it's related to my arrest and incarceration but not sure if it's because of my status on the registry. It may be simply because I am a convicted felon or because my credit tanked after my arrest although my credit has been fine for years now. I have had no issues with any other car insurance companies. Oddly, I continue to bank with USAA and have no issues with that and I also have life insurance through them.”

Question 6: During the time you or your loved one was forced to register, did you or your loved one apply for RENTER'S insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #6	All	Adjusted
I have NOT applied for RENTER'S insurance	208 (76.75%)	n/a
I applied and was approved without issues	59 (21.77%)	93.65%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	0 (0%)	0%
I applied but was denied due to my (or my loved one's) registry status	3 (1.11%)	4.76%
I applied but was denied but for other reasons unrelated to registry status	1 (0.37%)	1.59%

A total of 63 respondents applied for renter's insurance; three (1.11%) were denied insurance due to registry status, and zero (0%) paid higher rates.

Only two companies were listed as denying renter's insurance – State Farm and USAA. One additional comment added, “Actually, what they do is raise the rate so high it's not worth it.”

Question 7: During the time you or your loved one was forced to register, did you or your loved one apply for UMBRELLA (i.e., Additional Liability Coverage) insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #7	All	Adjusted
I have NOT applied for UMBRELLA insurance	216 (79.7%)	n/a
I applied and was approved without issues	50 (18.45%)	90.91%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	2 (0.74%)	3.64%
I applied but was denied due to my (or my loved one's) registry status	1 (0.37%)	1.82%
I applied but was denied but for other reasons unrelated to registry status	2 (0.74%)	3.64%

A total of 55 respondents applied for umbrella insurance; one (1.82%) was denied insurance due to registry status, and two (3.64%) paid higher rates.

The sole denial was from USAA. No notable comments.

Question 8: During the time you or your loved one was forced to register, did you or your loved one apply for DISABILITY insurance, NOT counting Medicaid/Medicare or related government insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #8	All	Adjusted
I have NOT applied for DISABILITY insurance (not counting Medicaid/Medicare)	232 (85.61%)	n/a
I applied and was approved without issues	29 (10.7%)	74.36%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	0 (0%)	0%
I applied but was denied due to my (or my loved one's) registry status	4 (1.48%)	10.26%
I applied but was denied but for other reasons unrelated to registry status	6 (2.21%)	15.38%

A total of 39 respondents applied for non-governmental disability insurance; four (10.26%) were denied insurance due to registry status, and zero (0%) paid higher rates.

Notable comments:

- “Social Security disability, they admitted to discriminating against me because of my registry status and told me they were allowed to and there was nothing I could do about it. I contacted SSA in Washington DC, but they also told me that the SSA is allowed to discriminate against people that are listed on the registry and there is nothing that I can do about it. Why would you exclude this from your survey?” (Answer: Because this is a survey of PRIVATE insurance policy, NOT government insurance.)
- “Just to provide informational purpose for this related question. Applied (3) three times over the past several Years (11 so far) for Soc. Sec. Dis. Insurance. All three times eventually made-it to Admin Law Judge for hearing. In all 3 cases (Denied) because of my physical / mental incapacities highly restricts my capabilities to perform previous type employments. Instead it is mentioned that I 'could' still obtain employment in alternate / lower scale jobs (i.e.: fast food, retail stores, etc.). Upon my explanation that I have already attempted applications at places, such as these, but they will NOT hire anyone with sexual offense history (with many Applications SPECIFICALLY asking if ever convicted of THIS type of offense). However; the Admin Law Judge(s) couldn't comprehend this and continuous Denials (i.e.: just because able to obtain employment technically; if they won't hire because of Registry, etc. it's not a valid "excuse-to-use" to deny because able to obtain employment). So it should be approved.”
- “At least I presume, though you can never be fully sure what underwriting looks at.”

Note: This survey's focus is on PRIVATE insurance agencies, not government agencies. Social Security outsources some services like Medicaid/Medicare providers, but it is still a government agency. While this may be worthy of future research, issues with governmental agencies is not the focus of the survey. In my 2023 survey of anti-registry activists, 43 of 464 (9.27%) are on SSI/SSDI/disability programs, so it is entirely possible to receive such assistance while on the registry.

Question 9: During the time you or your loved one was forced to register, did you or your loved one apply for LONG-TERM CARE insurance? If so, were you ever denied? And if so, for what reason were you denied?

Answer #9	All	Adjusted
I have NOT applied for LONG-TERM CARE insurance	249 (91.88%)	n/a
I applied and was approved without issues	17 (6.27%)	89.47%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	1 (0.37%)	5.26%
I applied but was denied due to my (or my loved one's) registry status	0 (0%)	0%
I applied but was denied but for other reasons unrelated to registry status	1 (0.37%)	5.26%

A total of 19 respondents applied for long-term care insurance; zero (0%) were denied insurance due to registry status, and one (5.26%) paid higher rates. No notable comments.

TRAVEL TICKETS AND SERVICES QUESTIONS

Reminder: For Question 2 through Question 13, there are two sets of numbers. "All" denoted the total number of responses including those who did not apply for a particular type of insurance or travel service product. The "Adjusted" numbers represent the total number of people who did apply for a particular type of insurance or travel service product.

Question 10: During the time you or your loved one was forced to register, did you or your loved one ever attempt to RENT A VEHICLE (car, truck, moving van, boat, or other motorized vehicle)? If so, were you ever denied? And if so, for what reason were you denied?

Answer #10	All	Adjusted
I have NOT applied to rent any kind of vehicle	76 (28.04%)	n/a
I applied and was approved without issues	186 (68.63%)	95.38%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one's) registry status	3 (1.11%)	1.54%
I applied but was denied due to my (or my loved one's) registry status	4 (1.48%)	2.05%
I applied but was denied but for other reasons unrelated to registry status	2 (0.74%)	1.03%

Of the 195 respondents who attempted to rent a vehicle, 4 (2.05%) were denied service due to registry status, while 3 (1.54%) had to pay extra due to registry status.

Companies noted for denial of car rental service: Enterprise, Hertz, Turo

Notable comments:

- A couple of people mentioned they always rented under a spouse's or employer's name without issue. However, rental vehicles will still conduct checks on all eligible drivers so if a person is renting on your behalf, you may still face a background check if you are a registrant who will be using the vehicle.

- “Attempted to rent a vehicle from Turo, I was successful in the initial rental. However I was told to immediately bring the vehicle back due to violating their terms of service.”
- “There was an issue, they did not want to give us the car we wanted and I did check the night before that we will get the car we ordered and they replied yes. They gave us a car to track us with the Star One system. So tell people that if a rental car is rented to them, they will be tracked not only with their phone. You will have No privacy, the law enforcement record what is said in the car.”

Question 11: During the time you or your loved one was forced to register, did you or your loved one ever attempt to CHECK INTO A HOTEL? If so, were you ever denied? And if so, for what reason were you denied?

Answer #11	All	Adjusted
I have NOT attempted to check into a hotel/motel	49 (18.08%)	n/a
I always successfully checked in without issues	208 (76.75%)	93.69%
I applied and was approved, BUT was forced to pay extra because of my (or my loved one’s) registry status	0 (0%)	0%
I applied but was denied due to my (or my loved one’s) registry status	14 (4.8%)	5.86%
I applied but was denied but for other reasons unrelated to registry status	1 (0.37%)	0.45%

Of the 222 respondents who attempted to rent a motel/hotel room, 14 (5.86%) were denied due to registry status, and none (0%) were required to pay a higher rate.

Hotels/Motels that denied service to a Registered Person: Best Value Inn (Lake Charles, LA), Days Inn, Extended Stay Suites, Hope Lodge (American Cancer Society, University of Iowa Campus), Quality Inn

Notable Comments:

- “Extended Stay Suites, me and my elderly father checked in for a month when inbetween housing, two weeks in, we were informed, they looked me up on the registry and we were asked to leave immediately.”
- “I personally haven't experienced this (don't travel frequently); however, had heard of this happening to others. And Highly-Anticipate it will become "more-common" for hotels to perform these registry checks (of course; for the "safety" of the other hotel guests).”
- “(Denied) Only once, in Arizona, company has changed names now. Back in 2009. Now my wife reserves and checks in, we have not had any issues.”
- “I have not but I have friend who was denied a room because of being a registered citizen.”
- “Don't remember, a long term hotel near Castle Rock, CO.”
- “Hope Lodge, American Cancer Society, University of Iowa Campus. I am a Stage 4 Metastatic Neuroendocrine Cancer/Carcinoid Patient. And my stay was arranged by the University Iowa Hospital, Holdman Cancer center.”
- “In the beginning I lived in hotels, instead of trying to rent a place. I stayed at Extended Stay America, and was contacted by their legal dept. via phone stating I had to leave because I was on the registry. I also stayed at the Days Inn & Quality Inn for 1 week each before leaving because their written policies said they check the registry and do not allow PFRs.”

Question 12: During the time you or your loved one was forced to register, did you or your loved one ever attempt to CHECK INTO A SHORT-TERM VACATION RENTAL? (i.e., AirBNB or other non-hotel offerings like house/chalet rentals.) If so, were you ever denied? And if so, for what reason were you denied?

Answer #12	All	Adjusted
I have NOT attempted to check into a “Short-Term Vacation Rental”	165 (60.89%)	n/a
I have always successfully checked in without issues	46 (16.97%)	43.4%
I was successful BUT was forced to pay extra because of my (or my loved one’s) registry status	1 (0.37%)	0.94%
I applied but was denied due to my (or my loved one’s) registry status	58 (21.4%)	54.72%
I applied but was denied but for other reasons unrelated to registry status	1 (0.37%)	0.94%

Of the 106 respondents who attempted to check into a “short-term vacation rental”, 58 (54.72%) were denied due to status, 1 (0.94%) paid higher rates.

Short-Term Vacation Rental businesses that denied services to Registered Persons: AirBnB, i360 Rentals (Chambersburg, PA), Sunnyhill Properties (Chambersburg, PA), VRBO

Notable Comments:

- “I have heard of rentals being denied so we have never attempted Air BnB.”
- “Air BnB denied my rental of a rental in Idaho then fought returning deposit until I threatened to turn them into the state attorney general office.”
- “AirBnB and possibly Vrbo. My husband secured a reservation and soon after was dropped and locked out to their system. After that we could not find another affordable rental in the area that would fit our family. I now do all the hotel and vacation rentals in my name.”
- “Airbnb discriminated against me and almost ruined my honeymoon plans. In 2018, months in advance of my wedding, I paid for a half week at an Airbnb rental. My payment was accepted and everything appeared just fine. About two weeks before my wedding I was sent an email from Airbnb telling me to verify my identity, which I did. Then a few days later they cancelled my reservation and refunded my payment, saying I would not be permitted to rent from Airbnb because they found me on the registry. This was NOT the wishes of the property owners. I know this because I contacted the owners and told them there was a problem with Airbnb and they allowed me to re-rent the property through VRBO instead.”
- “I was banned from the Airbnb site and was not email to know that my plans have been canceled until I showed up.”
- “Air BNB - I was traveling to London about 7 years ago, on my way to the AirBnB, the owner of the place looked me up and denied me. Cost me an extra \$300 for the night because it was late and had no reservations anywhere. From what I understand Air BnB does a background or registry check and will not allow an RSO to rent. VRBO I have had no problems with and used multiple times.”
- “As a host on Airbnb my account was terminated abruptly and without notice causing me to lose \$15,000 in income. Separately I held a long term account (c.2005) w VRBO/Expedia/Homeaway which was under my wife’s name that was terminated in 9/22 bc my phone number or address was associated w the account. Also w/o notice and that resulted in more than \$45,000 in cancellations.”
- “Our short-term rental that we own was removed from VRBO due to me being on the registry. I am also unable to rent short-term rentals on Airbnb or VRBO. My wife has to rent them for us.”

- “AirBnB, VRBO Once I was off the registry, I re-applied and was accepted.”
- “I wanted to rent a short-term AirBnB but knew the policy they don't rent to people forced to register so I never attempted to rent from them. I also read stories of people forced to register having reservations cancelled.”

Question 13: During the time you or your loved one was forced to register, did you or your loved one ever attempt to PURCHASE A TRAVEL TICKET? (i.e., airlines, Amtrak/train, Greyhound/Bus travel, etc.) If so, were you ever denied? And if so, for what reason were you denied?

Answer #13	All	Adjusted
I have NOT attempted to purchase a travel ticket	83 (30.63%)	n/a
I have always purchased tickets without issues	182 (67.16%)	96.81%
I was successful BUT was forced to pay extra because of my (or my loved one's) registry status	0 (0%)	0%
I applied but was denied due to my (or my loved one's) registry status	6 (2.21%)	3.19%
I applied but was denied but for other reasons unrelated to registry status	0 (0%)	0%

Of the 188 respondents who attempted to purchase travel tickets, 6 (3.19%) were denied service due to registry status, while zero (0%) paid extra for services.

Companies that denied travel ticket service to a Registered Persons: American Airlines, Carnival Cruise Lines, Norwegian Cruise Lines, Southwest Airlines.

Notable Comments:

- “Norwegian Cruise Lines refused to let me board for a Hawaiian Cruise due to my SOR status. They of course did not inform me until one week prior to departure. I then had to scramble to make other vacation plans on short notice. Luckily I was able to book a place in Kauai via VRBO.”
- “I bought a ticket for a Carnival Cruise and was emailed back that they were cancelling my reservation due to my status. I researched all the other cruise lines and they all have a policy against it. Since then Virgin Cruise lines started operations and since it's an adults only cruise line I think it may be possible to travel with them. I briefly researched it when they started and never found out anything.”

KNOWLEDGE OF SERVICE DENIALS

Question 14: Can you name any companies that have a reputation for denying INSURANCE SERVICES to Persons Forced to Register?

NO	230 (84.87%)
YES but I cannot name them (I only suspect some do)	17 (6.27%)
YES, and I can name them	24 (8.86%)

Only about one in 11 respondents can name specific Insurance companies that discriminate against Registered Persons. Most named a company that personally denied service to them, while a few mentioned discussions from activist websites.

Insurance companies mentioned in the survey: Aflac Life, American Family, American National, Ameritas Life, Farm Bureau, Knights of Columbus, Nationwide, New York Life, USAA

Notable comments: USAA was the most mentioned.

- “I would bet depending on the dollar amount any substantial insurance amount would probably be denied.”
- “New York Life will deny Life Insurance to people who have a criminal record, not only registrants an Agent said.”
- “Literally all of them except Prudential, when we were shopping.”
- “NARSOL column featured an article by a former registrant (I believe) who was refused by USAA. I have concerns when my husband and I die, that USAA, who is unaware my son who is on the registry or even when he comes off will refuse to carry the insurance for our cars and home.”

Question 15: Can you name any VACATION RENTAL SERVICES, including vehicle rentals, hotels/motels, transportation companies, or short term-rental lease companies that deny their services to Persons Forced to Register?

NO	179 (66.05%)
YES but I cannot name them (I only suspect some do)	17 (6.27%)
YES, and I can name them	75 (27.68%)

Just over one in four respondents can name specific companies related to travel that discriminate against Registered Persons. Air BnB was by far the most frequently cited business, followed by cruise lines.

Businesses mentioned: Air BnB, Best Value Inn, Choice Hotels (Sleep Inn), Days Inn, Disney, Extended Stay Suites, Homeaway, Marriott Home Rentals, Norwegian Cruise Lines, Royal Caribbean, Quality Inn, Thunderbird Lodge, VRBO

Other notable comments:

- “Sixt will rent a car but will work with the Law Enforcement to track people.”
- “Airbnb. Vrbo. Stripe.com. Most services now use facial recognition technology to ID registered persons and terminate w/o notice or explanation. They are moving towards FRT as the standard in the industry.”
- “AirBnB, as of 2018 (?): “No registered sex offenders will have the right to rent or reside in a short-term rental — and if a landlord allows one to do so, they could face serious civil penalties.”

- “AirBNB explicitly bars registrants. I also always avoid the Sleep Inn (Choice Hotels??) as comments on ACSOL travel section mention registrants turned away.”

ANXIETY QUESTIONS

Question 16: Have you ever experienced anxiety that you or your loved one may be denied INSURANCE because of your/their status as a Registered Person?

Yes	126 (46.49%)
No	129 (47.6%)
Unsure/I don't know	16 (5.9%)

Question 17: Have you ever experienced anxiety that you or your loved one may be denied VACATION RENTALS OR TRAVEL TICKETS because of your/their status as a Registered Person?

Yes	188 (69.37%)
No	72 (26.57%)
Unsure/I don't know	11 (4.06%)

Question 18: Have you ever had a loved one NOT listed on the registry sign up for insurance or apply for a vacation rental or service on your behalf due to concerns of denial of services related to the registry?

Yes	106 (39.11%)
No	165 (60.89%)

Question 19: If you have anything else to share related to the topics covered by this survey (stories, rumors, etc.), please add it here.

Many respondents took the comments section as an opportunity to express their general fears, frustrations, and concerns with the experience of living under sex offense registry laws. However, as this survey is limited to insurance and travel rental issues, I am not sharing every comment in this report in order to stay on topic. Additional comments, however, shall be shared in an appendix.

Many of the additional comments expressed anxiety about applying for insurance or planning vacations or added info on how they address these issues. A few simply expressed frustration at the constant denial of services:

- “My son had is car insurance w/ USAA prior to sex offense and I do not believe USAA is aware. Goggle searches on this topic have yielded a variety of information, whether it is correct or not we haven't tested because we have never disclosed to our homeowners, car insurance that our adult son who is on the registry resides with us. I am not aware there is a requirement to do so but wonder what would happen if they found out.”
- “Everywhere I go, I am concerned I will be denied due to my registry status. I would like to be able to make travel into Canada and some other countries, but am told I am banned entry due to my status. It's a stupid joke. They say, "it's not punishment", but everything I'm told I cannot do something free people do, it feels very much like punishment.”
- “The anxiety about daily life can be overwhelming. Trying to make travel arrangements for my son is very scary. Where can he stay? How long can he visit. He can never come home. It's heart wrenching.”

- “I (the spouse of a Registered Person) always apply for things in my name for fear he will be turned away. Insurance is under my name, buying vehicles is always in my name, etc. When he first was released from prison and tried to get a phone (landline), he was charged a large deposit fee. When I applied for the phone, the deposit was much smaller. This was about 10 years ago or so.”
- “I have TSA Pre-check, which specifies the offenses that are disqualifying (either 10-year or lifetime). The only sex offense that is disqualifying is forcible rape (a 10-year offense).”
- “As the spouse, I always put rentals in my name. My husband is afraid to fly now, and definitely won't go on a cruise.”
- “I am honorably retired from the Navy, and later from the sheriff's department. Starting last year anyone on the registry is denied entry to any military installation. This includes military medical facilities. I've been retired for 30 years and am now considered a safety risk.” (There were multiple comments that also mentioned denial of entry onto military property.)
- “Been denied opening a credit union account because of registry status. Been denied church attendance due to registry status. Police will not let me use marked bike lanes and require me to ride my bike only in car traffic lanes. f the police, f the lawmakers, f this country.”
- “I believe the biggest problem is international travel. I'd like to go to Europe but am afraid of problems plus a registrant has to renew their passport every year which is a slow and costly affair.”
- “Fear of travel is chronic given the myriad of state and local registration restrictions. Police one agency said i must register to visit 3 days+ but no one available to do it. Cooperation with vacationers seems very uneven. Another agency in another state made it an easy single phone call. Should i retain an attorney to force LEO cooperation just to vacation?”
- “Prior to my state (Louisiana) removing the words "SEX OFFENDER" off of drivers' licenses, I never went anywhere. Since then, I have finally felt free to fly to see friends/family & also check into hotels. Prior to that, I did not travel for nearly 10 years out of the fear of having to show my "scarlet letter" driver's license.”
- “I recently learned about LexisNexis Consumer Disclosure Report. You apply on line and they send you access in the mail. Criminal records, sex offender registry is included on this report. This report is NOT subject to the Fair Credit Reporting Act (FCRA). I urge everyone to order, and examine this report. It's eye opening.”
- “I have relatives who have rented several properties for us all to stay at on vacation and I am VERY concerned that these reservations will be cancelled before our trip if they run a background check on me. I have purposefully not logged in to check the itinerary, effectively excluding myself from being a bigger part of the family planning, out of fear caused by Airbnb.”
- “Only denial I've experienced was obtaining personal jewelry insurance. Since I'm a felon, I had to jump through hoops to get approved for the insurance.”
- “I understand that cruise lines share black lists, and routinely permanently black list registered persons. Also, the Border Patrol detained me for a couple of hours on re-entry to the US for no stated reason, but it was apparent to me that it was due to my status as a registered person.”
- “The laws are so vague that it causes anxiety. If I travel to Florida to board a cruise, do I have to register in Florida even though I don't stay in Florida? Typically the ships don't sail until early mornings. If I pass through a state while on interstate without stopping, does that constitute visiting that state? Travel questions have been so hard to understand especially with so many varying state laws.”
- “The reason I haven't attempted most of these things is for the sole reason my identity will then be made clear and I will encounter issues. Just the fear of...”
- “My husband and I applied for a global entry and were denied because our son is on the registry. We have appealed it and the ruling was still the same. He does not live with us and hasn't for years.”
- “I do worry for my son that he may have issues. Right now he has health insurance through his work but jobs are very limited for him because of his status. He can't make much. He was able to buy a car, but his payment is very high. Car Insurance wasn't a problem- progressive... but I've had a policy for

years. I am very worried for his future and the hardships he may face. The registry needs to stop. It's protecting no one."

- "When we tried to get additional life insurance I was denied by multiple providers (my insurance broker) suggested that I attempt to increase my existing policy! I have not out of fear that I will be dropped!"
- "I have always gotten friends and family to make all my business and personal travel reservations in their name because I had a bad experience many years ago when I tried to check into Best Western with my 12 year old daughter. At the time I had a license that said, "sex offender" on it. When I tried to check in I was told my daughter had to show ID to confirm she was my daughter before I could check in. My daughter, like most 12 year old kids, didn't carry ID at the time. We had to leave. I checked into another hotel but I had to get my kid to hide in the car for fear the same thing would happen again."
- "Never troubles with insurance companies until recently. Safeco enhanced my coverage, with no specific reason given. I had all enhancements stopped. Saved 150.00. Was it enhanced because of the registry? I do not know."
- "Days Inn in San Diego requested that my boyfriend and I leave because they could not allow 'questionable people' to stay, when I asked for an explanation manager said that her boss insisted on that. She said the boss was out of state at the time."
- "Although I have not actually had an issue travelling, airport screening terrifies me to the point that I didn't travel for six years. Last month I finally flew out to see family. All went well, but my anxiety was so high I had to take medication every day I was there. Taking anti-anxiety medication is not something I do often."
- "I fear to travel because my belief that even IF I could travel and navigate the legal or non-legal registration requirements if I tried to pursue upscale accommodations I would be denied trying to check in and forced to bargain lodging."
- "Never know when I'm in violation of different state laws when I travel out of state for work. Never know if driving a rental car puts me in jeopardy of committing a felony for failing to register. Also I don't know legal status when I stay in a hotel if I'm breaking some residency or presence restriction laws."
- "I have been on the registry for over 23 years and it seems like we as registers are not allowed to do a lot of things in society as a whole, but when people make it where we cannot leave our house like I've been doing for several years now just because of the idea of being rejected over and over again. My anxiety of leaving the house is so high just to go to the doctor, and I get so depressed being at home all the time, and not being able to do things with my adult children and their families because of fear of someone pointing me out and making a big deal that I was there. I have tried to go on vacation to get away from things and I have been turned down from rental car companies and have been turned down from airfare companies and also hotels. My kids have said that they would step up and make those reservations for me but I am afraid that when I go to check in or whatever that I will be sent away and turn down like I have been when I was in person myself. I just feel like we have made a mistake in our life, and we have to relive it every single day because of all the stipulations and rules that we have been given to obey. I just want to be a part of this world and society, and I just don't know what to do anymore. Sometimes I feel like it might be better that I am not here anymore because it seems like I am such a menace to society. Anyways, I know I have been rambling on but I just hope that one day, people will see that the registry does more harm than good."

DISCUSSION

This survey has a simple premise, i.e., gauging the amount of rejection Registered Persons face when applying for insurance or purchasing travel-related services. Unsurprisingly, some Registered Persons and their loved ones faced obstacles obtaining insurance, vacation rentals, and travel tickets. Denial of services (or being forced to pay extra) was largely uncommon for most services, the most commonly cited instances of rejection came when applying for a “Short Term Vacation Rental” (specifically from AirBnB), purchasing cruise tickets, staying in hotels for extended periods, and buying or maintaining insurance through USAA.

Insurance

The results of this survey suggest Registered Persons are less likely to be insured than the average person. In the introduction section, I reported that 53% of Americans have a life insurance policy, while 64.68% of respondents never even applied for insurance.

Insurance companies typically make decisions based on liability concerns, so it is expected that an insurance company may reject a Registered Person. Based on this survey, it appears that this rejection bias is more common with certain types of insurance than others. Based on the percentages of Registered Persons and their loved ones who applied, the types of insurance where most denials or rate increases for Registered Persons were most common were:

TYPE	RESPONDENTS	DENIALS	RATE HIKES
Life	95	20 (21.05%)	7 (7.37%)
Disability**	39	4 (10.26%)	0 (0%)
Car	247	13 (5.26%)	10 (4.05%)
Home	164	9 (5.49%)	6 (3.66%)
Umbrella**	55	1 (1.82%)	2 (3.64%)
Long Term Care**	19	0 (0%)	1 (5.26%)
Renter's**	63	3 (4.76%)	0 (0%)
Health	199	3 (1.51%)	1 (0.5%)

(Note: Categories with asterisks “**” are considered to have too few responses to ascertain the extent of discrimination against Registered Persons.)

Even with a relatively smaller number of respondents, the number of Registered Persons reporting denial of services or rate hikes was most common among those applying for life insurance, followed by car, and home. Putting the numbers into more easily visualized terms, one out of every four Registrants faced problems obtaining life insurance, one out of twenty faced difficulties obtaining car/auto and home insurance, and one out of 25 Registered Persons faced difficulties obtaining private health insurance. Yet every category found at least one adverse effect due to registry status. However, as noted by one respondent, not every business is going to state specifically why a Registered Person was denied a policy or why their current rates increased. In some instances, respondents noted they could only speculate the reasons for the denial of services.

Most insurance companies cited as discriminating against Registered Persons were only mentioned once or twice by respondents, except one – the United Services Automobile Association (USAA). Multiple respondents stated they had been personally denied a policy from USAA. Others had mentioned seeing online articles about USAA policies discriminating against Registered Persons. A web browser search found a 2009 article from the “Grits For Breakfast” blog where USAA canceled the policy of a person

whose spouse was incarcerated.¹⁰ This is rather ironic, since, according to Wikipedia, the USAA “was founded in 1922 in San Antonio, Texas, by a group of 25 U.S. Army officers as a mechanism for mutual self-insurance when they were unable to secure auto insurance because of the perception that they, as military officers, were a high-risk group.”¹¹

Unfortunately, it has been difficult to find anything more than anecdotal examples of discrimination. I was unable to find any official insurance policies that explicitly state they refuse service to those with criminal records, much less those convicted of sex offenses. However, since some respondents reported seeing criminal background questions on applications, it is certainly something insurance companies may consider.

Travel Services

Travel service may imply vacations but as previously noted, people need to travel for a variety of reasons, such getting a moving van to change locations, or flying cross-country to see a dying family member. But no matter the situation, the registry can still sometimes negatively affect travel plans. The single service where Registered Persons faced the most discrimination was applying for a short-term rental property. It is the one service where at least half of Registered Persons experienced denials in service.

RENTAL TYPE	RESPONDENTS	DENIALS	RATE HIKES
Short-Term Rentals	106	54.72%	0.94%
Hotels	222	4.8%	0%
Travel Tickets	188	3.19%	0%
Vehicle	195	2.05%	1.54%

As expected, AirBnB was the company most often cited for discrimination against Registered Persons, followed by cruise lines. It is well-known among anti-registry groups that AirBnB discriminates against Registered Persons. It has been well-reported in numerous circles that AirBnB conducts criminal background checks and bans those with certain criminal convictions, including sex offenses, from their services. In recent years, Carnival, Royal Caribbean, and (as of June 2022) Norwegian Cruise Lines have all instituted bans on Registered Persons. In regards to issues with hotels, it seems most denials of service stemmed from “long-term” stays (i.e., stays lasting weeks rather than days).

Knowledge of Service Denials

In my 2023 survey of anti-registry activists, 44% frequently keep up with registry-related news and another 42% regularly followed registry-related news. Furthermore, 69% of anti-registry activists receive registry-related news from activist sites; 42% national mainstream media; 39% from online search engines; 38% local media; 19% social media; 26% all of the above; 2% none of the above. Needless to say, anti-registry activists tend to be well-informed. Thus, 27.68% of respondents to this survey, just over one in four, could name at least one company that discriminated against Registered Persons. Some respondents even stated they were made aware of service denials through news and discussions from anti-registry activist websites. There was less knowledge among respondents regarding discrimination in obtaining insurance, where only about one in eleven respondents (8.86%) were able to cite an insurance company that discriminates against Registered Persons.

¹⁰ “USAA cancels insurance due to spousal incarceration.” Grits For Breakfast. 25 Aug. 2009. Accessed 2 Dec 2023 at <https://gritsforbreakfast.blogspot.com/2009/08/usaa-cancels-insurance-due-to-spousal.html>

¹¹ “USAA.” Wikipedia. Accessed 2 Dec 2023 at <https://en.wikipedia.org/wiki/USAA>

Anxiety over Service Denials

Respondents were far more likely to feel anxiety over travel concerns than over insurance. While nearly half of respondents (46.49%) stated they experienced anxiety over seeking insurance, nearly seven out of ten (69.37%) experienced anxiety over travel plans. One reason may be because we hear more about travel concerns than insurance concerns. For example, the Registrant Travel Action Group (RTAG) has compiled reports of international travel by Registered Persons. This data has been shared by other anti-registry activist groups. However, it is difficult to find any insurance-related discussions among anti-registry groups. To put bluntly, travel is a far more appealing topic than insurance.

It seems Registered Persons and their loved ones find travel a better use of limited funds than insurance. With the exception of car, health, and home insurance, less respondents applied for insurance than they have for travel. The percentage for those who DID NOT apply for a particular service, ranked from most to least, is as follows:

- Long-Term Care Insurance: 91.88%
- Private Disability Insurance: 85.61%
- Umbrella (Additional Liability Insurance): 79.7%
- Renter's Insurance: 76.75%
- Life Insurance: 64.68%
- Short-Term Property Rentals: 60.89%
- Home Insurance: 39.48%
- Travel Tickets: 30.63%
- Vehicle Rentals: 28.04%
- Private Health Insurance: 26.57%
- Hotel/Motel Rooms: 18.08%
- Auto/Car Insurance: 8.86%

Nearly two of five respondents (39.11%) stated that when the Registered Person applies for Insurance or Travel Services, they rely on a non-Registered Person, such as a spouse family member, or friend to cover for them.

Summary

The United States is a liability-focused society. Insurance companies and, to a lesser extent, travel services offer services but consider the risks when offering their services. These companies are no less prone to erroneous beliefs about Registered Persons as the average person. Even if a company lacks an official policy explicitly stating they actively deny services to those placed on the registry, they allow franchisees or independent agents to use discretion when deciding whether or not to provide a service to a prospective client or customer.

Registered Persons are most likely to apply for car insurance, followed by private health and home insurance. But certain types of insurance are seemingly harder to obtain for Registered Persons than other types. The most difficult insurance to obtain by far was life insurance, followed by car insurance and home insurance. While a number of insurance agencies, both national and regional, were cited, the United Services Automobile Association (USAA), an insurance company primarily for veterans, was by far the most cited company that denied service to Registered Persons.

While relatively few problems have been reported obtaining travel tickets, vehicle rentals, and hotel/motel rooms, over half of respondents who applied for "short term vacation rentals" were denied. While

numerous companies were cited as denying services, Air BnB, followed by most cruise lines, were the most cited companies that denied services to Registered Persons. Those who faced problems with hotels were mostly those staying for long periods of time.

Registered Persons and their loved ones still experience high levels of anxiety when applying for insurance or vacation/travel services. Registrants were more likely to express concerns over travel issues than over insurance. Nearly two out of every five Registrants rely on a non-registrant to assist in signing up for a service to avoid potential problem.

While this sample size is still rather small and anxiety levels exceed actual instances of discrimination, there is enough anecdotal evidence to suggest this is yet another area of concern for Registered Persons.

Limitations of this Survey

One thing readers must keep in mind that while many Registered Persons experienced some form of discrimination while applying for insurance or making travel plans, a majority of respondents had not reported any adverse effects. Some who have experienced no negative effects may have elected not to take the survey. By the same token, the survey could underestimate discrimination simply by virtue of the number of people applying for insurance and travel through a spouse, family member, or friend, which lessens the chances of a Registered Person's status being used against them.

Also, the wording of this survey may have led some people to believe the survey did not apply to them because the word "travel" implies merely vacations. One respondent stated that, "Vacations, joy trips, and leisure time are for those that can afford to do so." However, there are times when a person may need to rent a vehicle or temporary shelter for non-vacation purposes, such as renting a moving van or getting a hotel room after a natural disaster in the area or a mater main break.

Also consider the fact that a respondent only needed to note a single instance of discrimination. Essentially, this survey merely points out that a set number of respondents had at least a single incident of discrimination during their time on the registry. Many respondents who were denied service by one company found service elsewhere. This does not minimize the pain that even a solitary incident out of hundreds can cause but it helps to keep these numbers into perspective.

As with previous surveys conducted by OnceFallen, solicitations for responses were sent directly to Registered Persons and their loved ones who are on the OnceFallen email list, as well as sent to other anti-registry organizations such as the National Association for Rational Sex Offense Law (NARSOL), the Alliance for Constitutional Sex Offense Laws (ACSOL), and Women Against Registry (WAR). It is presumed that most respondents are therefore engaged in anti-registry activism.

In the 2016 OnceFallen Jobs and Welfare survey,¹² a nearly equal number of respondents were activists (158) and non-activists (146). The 2016 Jobs and Welfare Survey was able to find a few differences between those who consider themselves involved in the Anti-Registry Movement and those who are not.

In the 2016 survey, respondents who identified as activists (act) or considered themselves anti-registry activists were MORE likely than non-activists (non) to own their own homes (36.08% act vs 30.14% non), be classified as a "Tier 3" (23.08% act vs 16.78% non), have been on the registry for at least 10 years (46.4% act vs 39.73% non), and have experienced homelessness (30.97% act vs 20.86% non).

¹² Derek Logue. "The 2016 Once Fallen Job & Welfare Survey." Once Fallen. March 2016. Accessible at https://oncefallen.com/wp-content/uploads/2021/04/Once_Fallen_Job_and_Welfare_Survey_Results.pdf

Registrant activists were LESS likely than non-activists to live in a rural area (25.32% act vs 31.74% non), to be unemployed (39.88% act vs 45.2% non), or denied employment (85.52% act vs 91.11% non).

While the overall sample size of the 2016 is still rather small (158 out of 304 respondents identified as anti-registry activists), it does show that there are a few key differences between activists and non-activists. Anti-registry activists were more likely to be classified Tier 3 or have experienced homelessness at some point, yet more were homeowners and had more stable employment.

This does not imply one way or the other that responses would be different in a survey where respondents were not solicited exclusively from anti-registry organizations. If anything, anti-registry activists tend to be more informed than non-activists. As noted in this report, some respondents had mentioned hearing about service denials through online reports, some of which mentioned specific anti-registry websites. This might make an anti-registry activist more informed and thus more prepared to face the barriers that Registered Persons face on a daily basis. This also means that those who are connected to anti-registry activist websites are more likely to avoid companies rumored to deny services to, or demand higher rates from, Registered Persons.

Some Registered Persons chose not to take the survey because they never experienced any issues obtaining insurance or travel rentals. Also, many households of Registered Persons may not be able to afford to buy insurance to travel. Thus, the number of incidents of discrimination compared to overall attempts may be lower, but it could also be balanced by the number of people who faced service denials or rates hikes without knowing registry status was the reason for their issues.

I wish to encourage other researchers to refine the study I created and hopefully conduct further research into this issue and other lesser-discussed instances of discrimination against those who are forced to register.

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