

Identity Theft: The Aftermath 2016™

Conducted by the Identity Theft Resource Center® (ITRC)ⁱ



Original data analyzed by: Identity Theft Resource Center

Sponsored by: LifeLock

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*Note: Figures with an * were newly added questions to the Aftermath 2016 survey*

EXECUTIVE SUMMARY HIGHLIGHTS

From a household to our nation: why the ripple effect of identity theft is directly impacting you.

Responses to this year's survey indicate that identity theft affects more than just any single individual. When victims need to borrow money from family and friends, or seek assistance from the government or faith based organizations as a result of the theft, we realize the effects go far beyond just what that respondent experienced. Each act of this crime creates a ripple effect that touches everyone. The notion that only individual victims are affected when this crime is perpetrated is false, and must be dispelled.

The ITRC strives to stop the hardship and helplessness caused by identity theft and cybercrime. We do this by providing direct services to victims of identity theft and are the first stop on their road to resolving their case. We also engage in education and awareness activities that elevate people's appreciation of the value of their identities.

This survey and the subsequent results are just one of the ways that we build awareness regarding the severe and long reaching impact of this crime. The *Aftermath* survey has long played a significant role in enabling the ITRC to obtain and analyze victim responses, allowing for greater insight into this complex issue and the difficulties it creates for victims, their families and communities.

New to the survey this year are questions that go beyond the general questions and capture the secondary level effects of this crime. We asked questions such as whether or not identity theft created a financial gap or inability to meet their needs and how they bridged that gap. We also asked the participants about other activities they engaged in or had to give up during the time they spent resolving their case.

The survey responses confirm that identity theft creates more than just financial hardship for victims. Respondents show us that this crime invades many aspects of their lives. It can negatively impact employment, housing, and even educational opportunities. Many victims also report that they simply have to take time away from doing things that matter to them, such as pursuing hobbies, going on vacation, or spending time with family.

We continue to ask questions that capture the emotional experience and have added the physical effects experienced as well. All of these add up to a clearer, more comprehensive picture of the true impact of this crime on its victims.

Responses to all of these questions shed new light on the lost opportunities cost of identity theft, and suggest to us that helplessness, frustration and fear are a universal part of the experience. The insight gained from our respondents reminds us of what they go through, and reinforces the need for us to provide meaningful remediation plans coupled with compassion and support. Simply put: this survey allows us to do our jobs better.

The following statistics are the result of our effort to look more deeply into the victims' experiences with identity theft. More information regarding these statistics is provided in our "Key Findings" beginning on page eight.

- A. **Criminal identity theft was reported by nearly 20 percent of this year's survey respondents.** The consequences of this often more complex type of identity theft are staggering. Fifty-five percent of victims who experienced criminal identity theft issues reported missing time from work, 44 percent reported they lost out on an employment opportunity, and 29 percent reported they had to request government assistance in the form of welfare, EBT, food stamps, etc.
- B. **Victims of all types of identity theft reported that they had to request government assistance as a result this crime.** Overall, nearly 18 percent of the survey participants reported they needed to apply for government benefits. Follow-up activity reported by the survey participants also included: Borrowing money (35 percent), selling possessions (25 percent), relocating or moving (23 percent), and spending time away from other life experiences (39 percent).
- C. **Government-related identity theft was experienced by 44 percent of the survey respondents.** Reported instances of state and federal tax fraud were up 15 percent, resulting in many respondents not receiving their refund as anticipated.
- D. **New account fraud was reported by some 60 percent of this year's survey respondents, up six percent from last year's figures.** Increases were reported in the opening of new credit cards, utility accounts and cellular phone service.
- E. **Fraudulent activity on existing accounts was experienced by nearly 46 percent of this year's participants, causing some respondents to leave their financial institutions.** As a result, many of the respondents incurred additional expenses or disruptions to their lives.
- F. **As in previous years, identity theft took a heavy emotional toll on the majority of the victims surveyed.** More than half of respondents reported feeling a sense of helplessness or powerlessness when faced with an identity theft issue (54 percent). Other fears included fear regarding personal financial safety (69 percent), fear for the financial security of family members (42 percent), and fear for physical safety (23 percent). Eight percent even reported feeling suicidal.
- G. **A wide variety of effects and physical reactions may often manifest themselves in the life of an identity theft victim.** Topping this list are stress (74 percent) and anxiety (60 percent). Survey respondents also reported dealing with an inability to concentrate/lack of focus (39 percent), new physical illness such as aches and pains, heart palpitations, sweating, and stomach issues (29 percent), sleep disturbances (41 percent), and an inability to go to work due to physical symptoms (10 percent).

- H. Victims are not the only ones affected by identity theft; it affects relationships with others as well.** Seventeen percent of the survey respondents reported their relationship with a significant other has ended or been severely negatively impacted due to their identity theft, 22 percent reported their family is unsupportive, and 8 percent reported their friends are not supportive.
- I. Survey participants reported a high level of online account activity (93 percent), ranging from the use of email to using apps to conduct business.** Nearly 42 percent of the respondents indicated they use their cell phone/mobile app more than their desktop. Nearly 1/5 of those who experienced account takeover reported significant repercussions when their online accounts were taken over.

“The identity theft was a bewildering, stressful experience. Since I don’t know who perpetrated the theft, I worry that he/she could use my information to victimize me again. The Identity Theft Resource Center was great and talked me step by step through what I needed to do.”

– ITRC Aftermath Respondent

INTRODUCTION

The ITRC's *Aftermath* studies have long been recognized for their focus on addressing the impact of identity theft on its victims. The *Aftermath 2016* report is the latest in this series of studies, which began in 2003.

Survey results for *Aftermath 2016* indicate that more than half (52 percent) of our survey respondents had household incomes of less than \$50,000 annually, with 33 percent of those respondents reporting household incomes of less than \$25,000. We have long stated that identity theft has a disproportionate effect on low income victims because they simply do not have the resources, financial and otherwise, to make it to the other side of this long ordeal. This crime can lead to a domino effect and have long-lasting effects.

The results were not surprising to us because we hear from victims daily. They share with us what they are feeling, and how this crime has impacted their lives. For those who have not had to deal identity theft, it may be surprising to realize that identity theft crimes – of all types - can have serious financial ramifications and consequences in the lives of victims.

ITRC has compared some of the responses in this year's study to those from past years to identify trends that may have influenced identity theft issues year over year. Statements included in some of the sections below are in the words of the victims themselves, and are extracted from the open commentary section of the *Aftermath* survey. The inclusion of these statements encourages the reader to remember that behind each of the numbers represented in this survey there exists a person whose life has been impacted.

METHODOLOGY

The ITRC staff designed and administered the *Identity Theft: The Aftermath 2015* survey. This is the ninth time the ITRC has undertaken this project. A number of independent industry specialists participated in preparing the final summary.

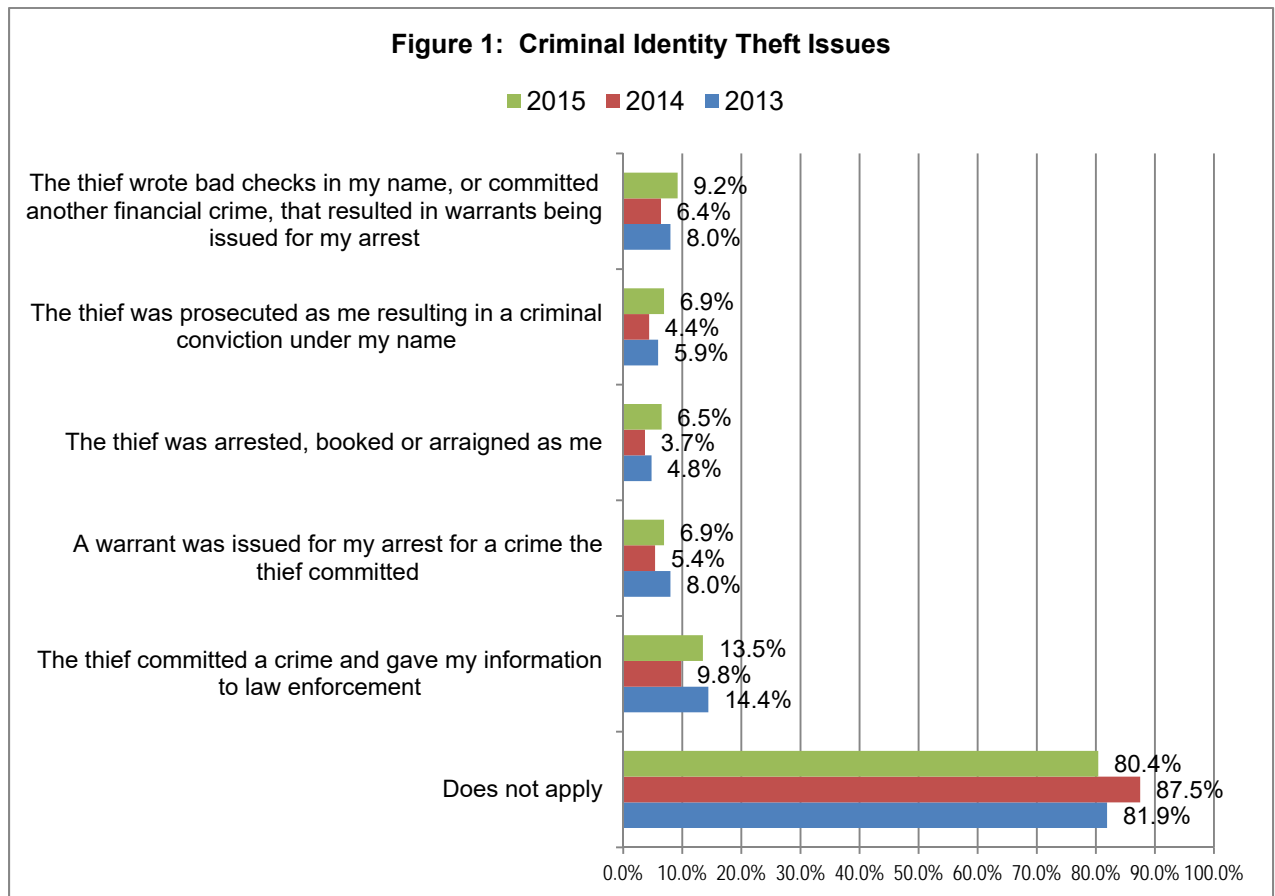
The *2016 Aftermath* study represents victims who contacted the ITRC during the 2015 calendar year. Mandatory information included state of residence, age when crime began, and household income level. These annual surveys provide a snapshot of the victim experience for a given year. This is not a random sample study.

- 300 victims responded from 40 states. The top three states for survey participants were California, Texas and Florida. It should be noted the area where the victim lives may not be the same as the location of the crime.
- Of the 300 respondents, 8.3 percent of victims were under the age of 18 when the crime began. Other age categories were as follows: 18-29 (20.3 percent); 30-39 (13.7 percent); 40-49 (20.3 percent); 50-59 (18.0 percent); and 60+ (19.34 percent).

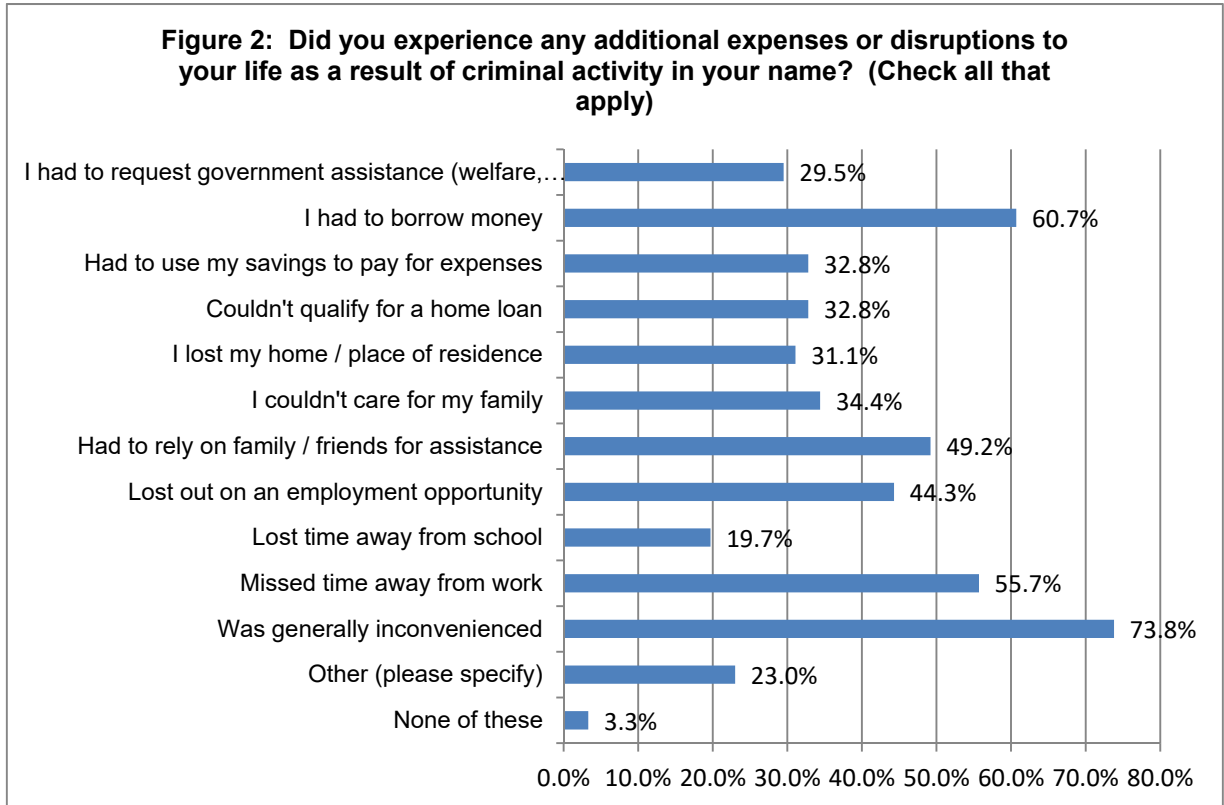
KEY FINDINGS

- A. **Criminal identity theft was reported by nearly 20 percent of this year's survey respondents (Figure 1).** The consequences of this often more complex type of identity theft are staggering.

Criminal identity theft is a specific crime in which the thief provides another's name and identifying documentation to law enforcement for a simple matter like a speeding ticket or a more serious matter like an arrest.



Fifty-five percent of respondents who experienced criminal identity theft issues reported missing time from work, 44 percent reported they lost out on an employment opportunity, and 29 percent reported they requested government assistance in the form of welfare, EBT, food stamps etc. (Figure 2)



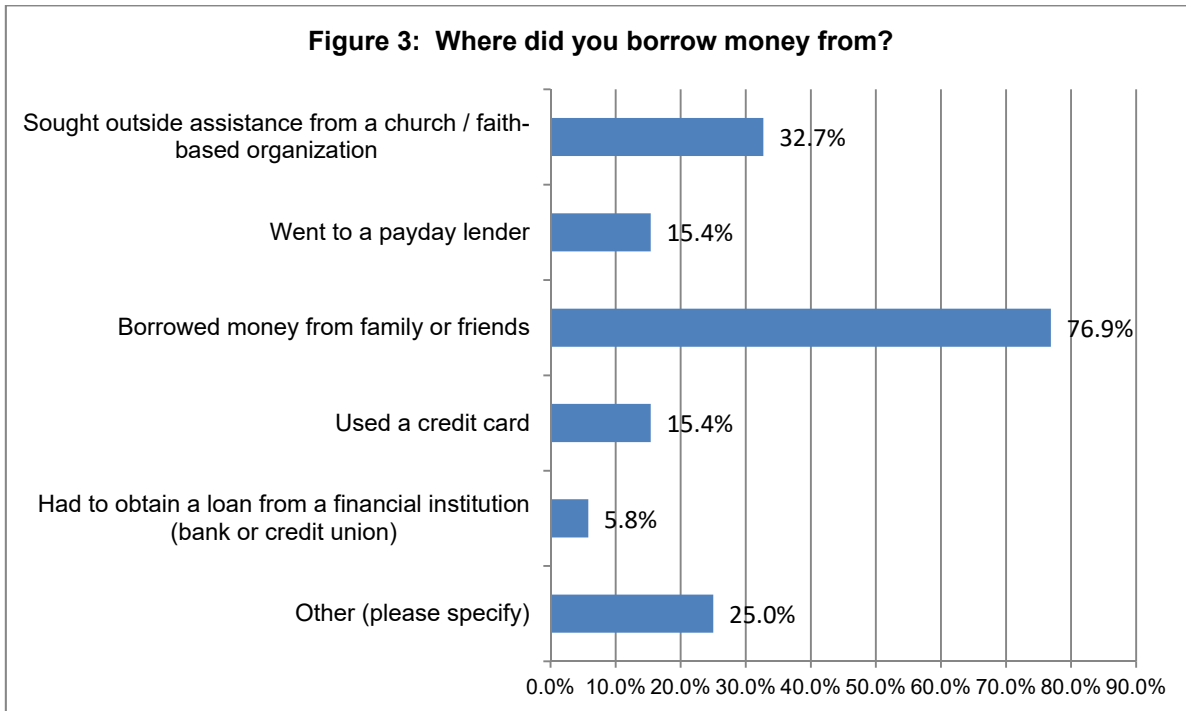
"I cannot drive until this is resolved and I depend upon others for rides."

"Extensive meetings and discussions with the American Embassy (I live abroad)."

"The thief was my landlord and I spent hundreds of dollars in legal paperwork, a mover, and hotel rooms until I could procure another place to rent."

– ITRC Survey Respondents

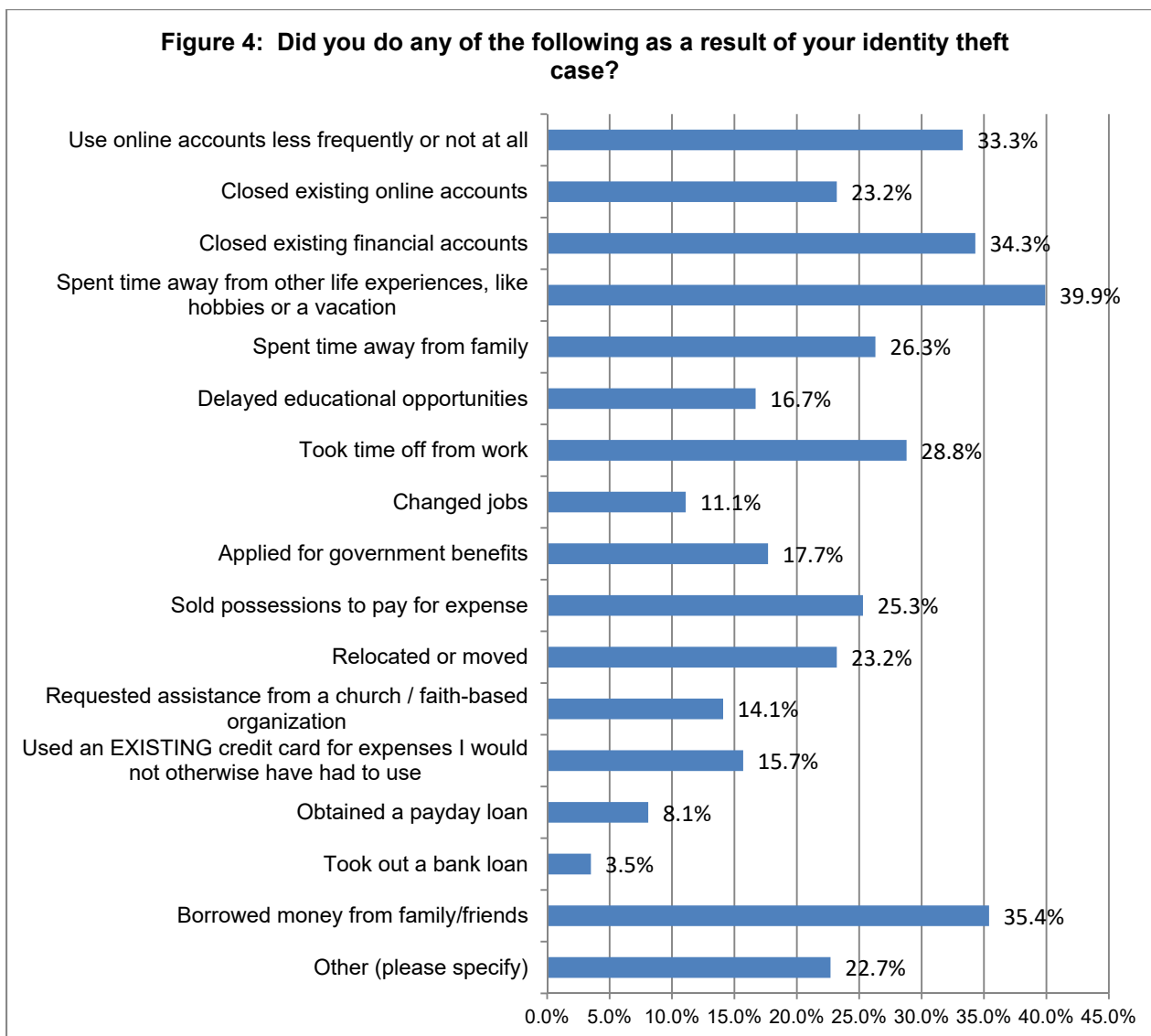
Of those survey respondents who indicated the need to borrow money, 77 percent reported borrowing money from family and friends. (Figure 2)



“Identity theft is often complex and confusing and what’s worse is in addition to that, identity thieves are increasingly wreaking havoc on their victims’ lives and negatively impacting not only their current assets but future assets as well. Victims of criminal identity theft face both financial and reputational damage, which impacts their careers and their livelihood. This serves as a reminder that more needs to be done to avoid this from continually happening to unsuspecting victims. To combat this we need to work together – alongside government officials and key industry leaders – to make this dream of reducing identity theft a reality.”

– Robert Siciliano, ITRC Board of Directors, Industry Expert

B. Victims of all types of identity theft reported that they had to request government assistance as a result this crime (Figure 4). Overall, nearly 18 percent of the survey participants reported they needed to apply for government benefits. Follow-up activity reported by the survey participants also included: Borrowing money (35 percent), selling possessions (25 percent), relocating or moving (23 percent), and spending time away from other life experiences (39 percent).



The ITRC has long suspected that the result of this crime eventually impacts everyone at the state level. Now we have confirmation that government assistance may be the only choice some victims have, particularly low to moderate income victims with limited personal resources, whose family and friends also have limited resources to assist them.

Bridging the financial gap by borrowing money is the most common way to meet the need created by identity theft. Other financial sources - such as engaging with payday lenders (8 percent) or selling possessions – can add to long term effects. Payday loans are short term

loans with high interest rates, which can cause a vicious cycle of debt. If victims anticipate resolution of identity theft will take far less time than it actually takes, they may not be able repay the loan. Sold possessions may have to be replaced later or have emotional value that cannot be recovered.

Other activity reported as a result of their identity theft case included relocating or moving (23.2 percent), and spending time away from other life experiences (39.9 percent). At least two respondents stated that they removed money from their retirement accounts to meet their increased financial needs. This can have an added effect of placing the victim in a higher tax bracket and paying more than they anticipated when filing taxes – yet another vicious cycle.

“I have been forced to do my income tax separate from my spouse at a higher bracket.”

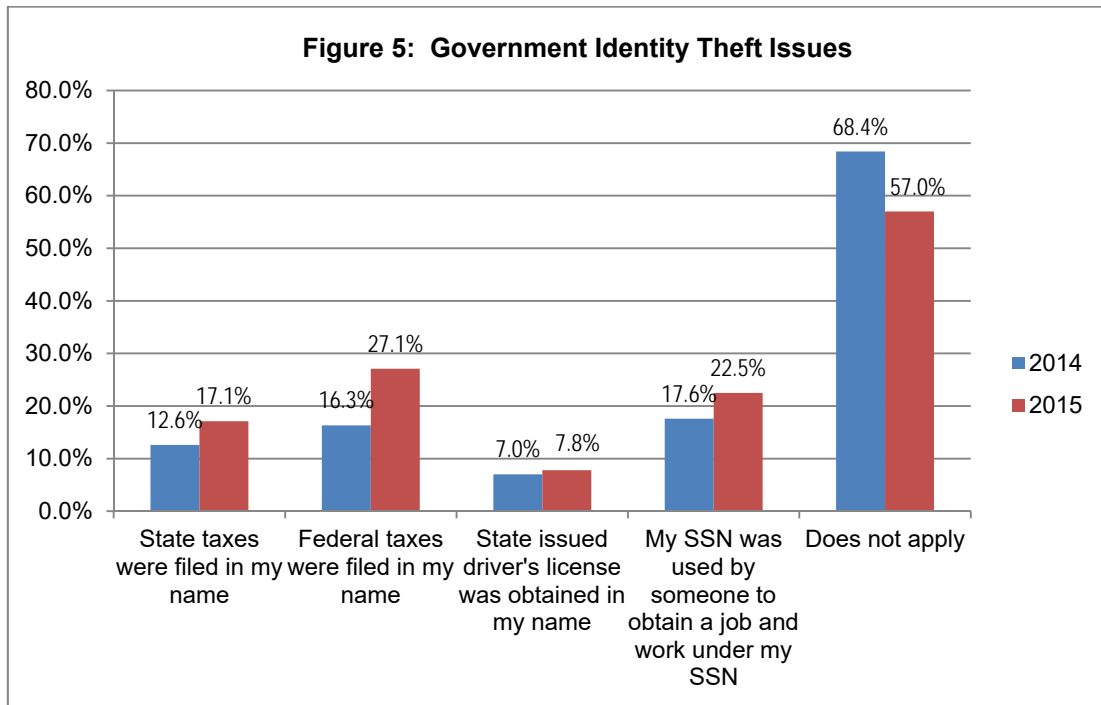
“The thief was my landlord; hence I had to go to the sheriff’s office to get assistance in gaining access to what was left of my personal property. I spent hundreds of dollars in legal paperwork, a mover, hotel rooms I had to live in until procuring another placed to rent.”

– ITRC Aftermath Respondents

“As if being a victim of identity theft wasn’t detrimental enough, many victims must go to extremes to overcome the financial burden elicited by this crime. In a majority of instances, supplementing finances comes in the form of seeking assistance from others – family, friends, and/or the government -- which grows the reach of the after-effects from one person to many, for each instance of identity theft crime. It’s important for identity theft stakeholders to realize that the theft of one identity impacts more than just that one person, it affects their entire network.”

– Matt Cullina, ITRC Board of Directors, Industry Expert

C. **Government related identity theft was experienced by 43 of the survey respondents (Figure 5).** Government identity theft is a specific crime in which an identity thief provides a victim’s information for tax return fraud, employment fraud, or benefits fraud. Reported instances of state and federal tax fraud among respondents were up 15 percent over 2014 survey responses.



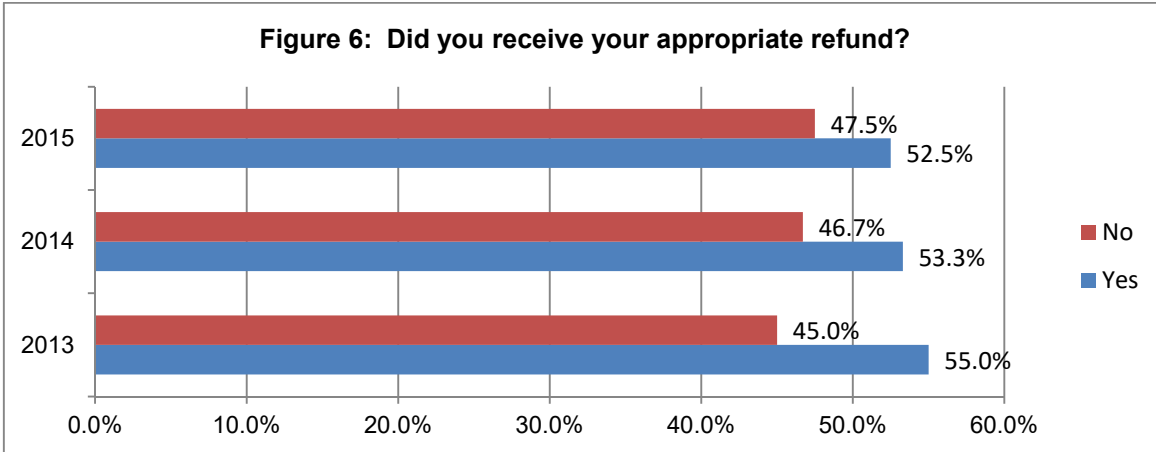
“One of the worst ways identity theft has affected me is the ongoing feeling of persecution. Not being able to trust ANYONE and being borderline paranoid when anyone asks for ANY personal information for any reason even when it is business related. Feeling “exposed” and unsafe doesn’t just go away. And this feeling is exacerbated when January hits because my usual routine of doing my taxes the first week of March has been ruined. Now I HAVE to do them immediately for fear the person who used my name and SSN to file taxes may again do so. This means I have to get mine done earlier than I am comfortable doing. This whole thing has made me paranoid.”

– ITRC Aftermath Respondent

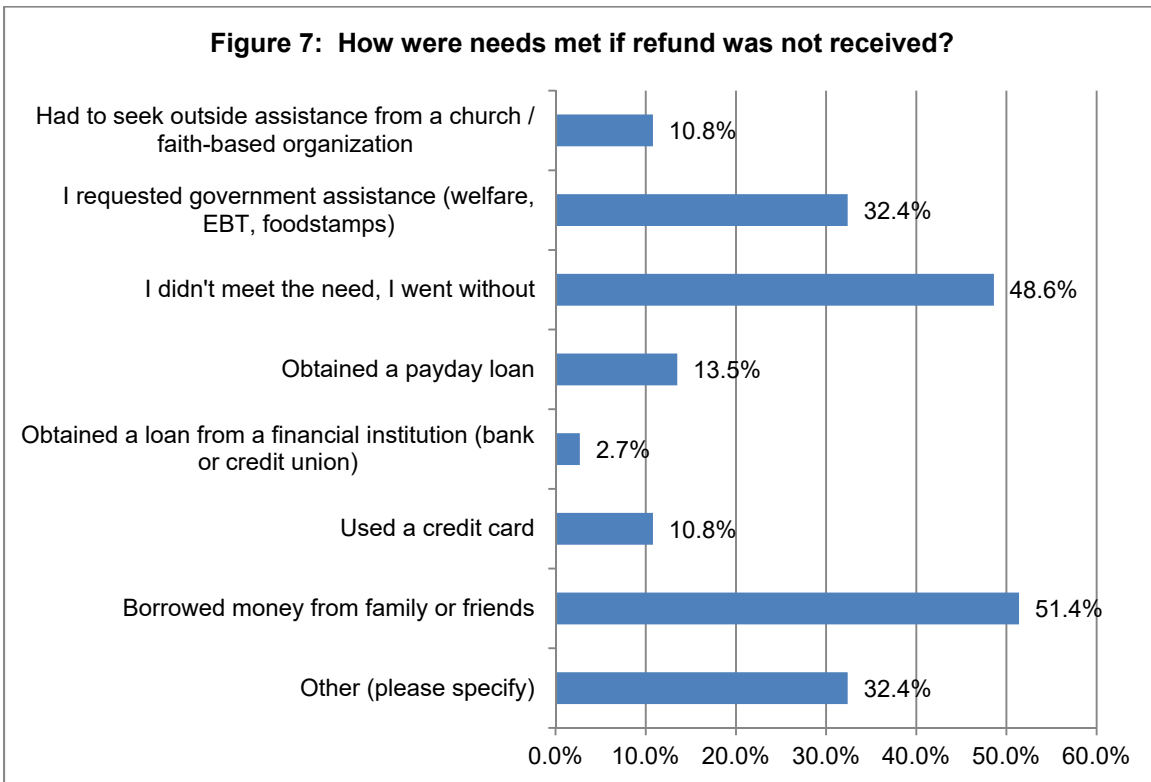
“Despite the best efforts of the federal government to protect our PII, to build secure systems, and to ferret out fraud, it is disheartening to see yet another increase in government related identity theft. Citizens who provide personal information to the government and to others online need to be alert to the possibility their good names and identities will be stolen for someone else’s financial benefit. It is all the time more important for us to work together to secure PII and to assist identity theft victims.”

– Stew Roberts, ITRC Board of Directors, Industry Expert

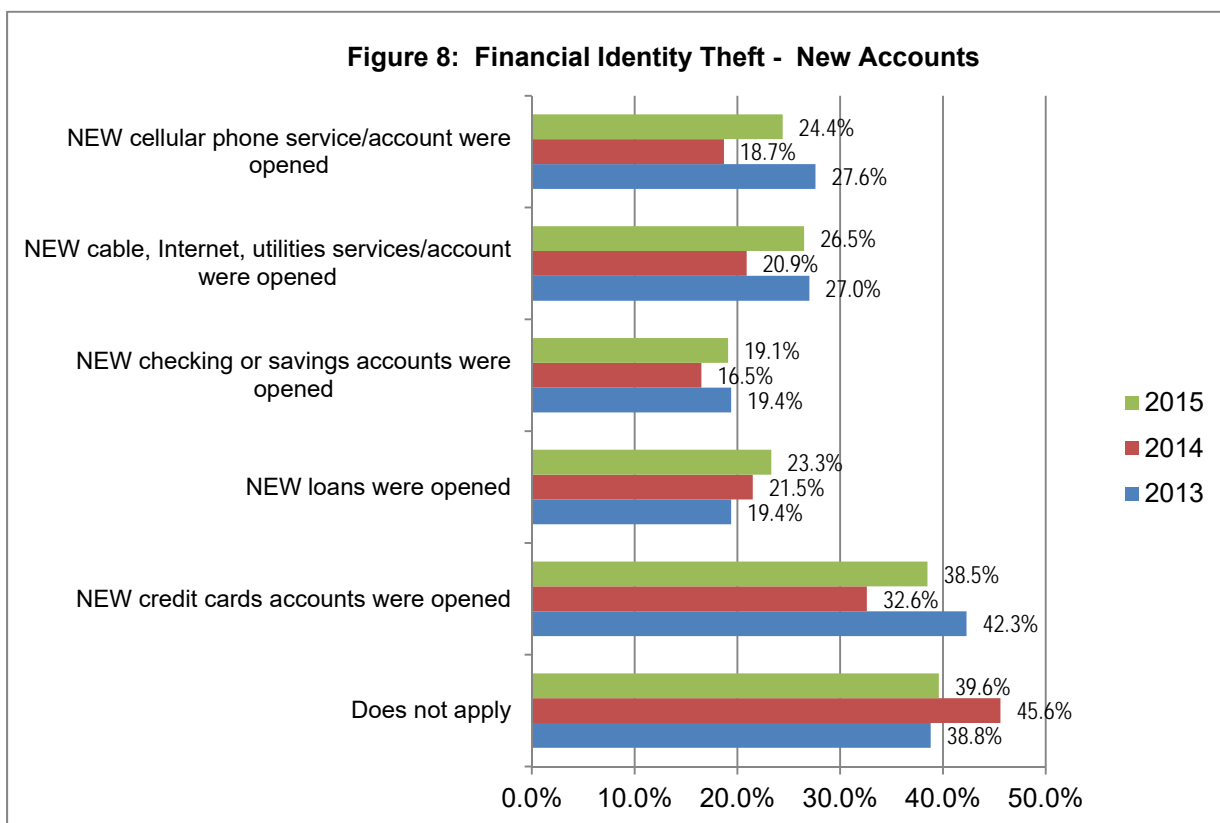
Many survey respondents experienced delays in receiving their tax refunds due to tax return fraud. The IRS is working to alter the process by which previous victims of identity theft receive their returns; the delay is necessary to ensure the return is genuine and not the work of a thief. Until those changes take effect, victims may continue to have lengthy delays in receiving their refunds.



Taxpayers often rely on their tax refunds for everything from luxury items to making ends meet. For some survey participants, a delayed tax refund meant having to resort to other avenues to secure necessary funds.



D. **New account fraud was reported by some 60 percent of this year’s survey respondents, up six percent from last year’s figures (Figure 8).** Increases were reported in the opening of all of new account categories, including new credit cards, utility accounts and cellular phone service. The types of new loans which were opened included, but were not limited to, mortgages, personal loans and car loans.

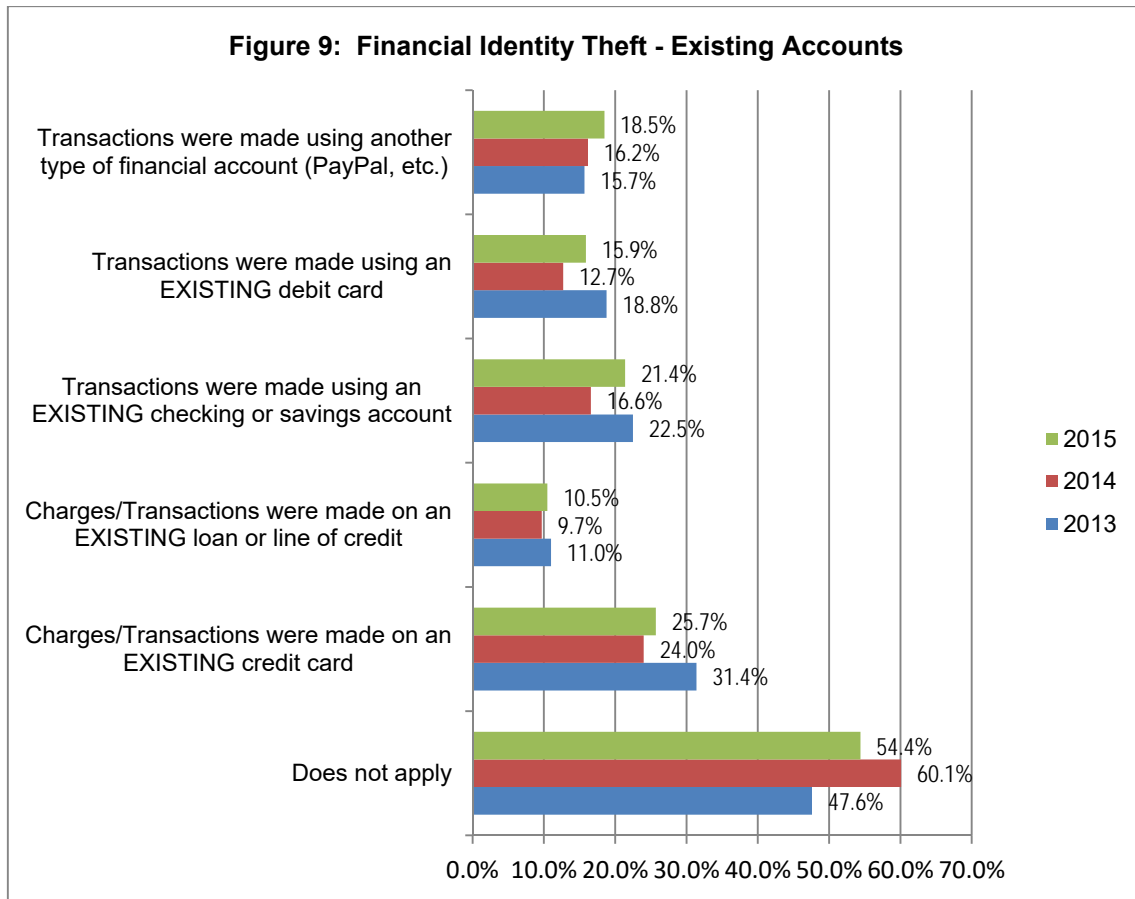


There are several factors which may have come into play regarding the rise in new account fraud among survey respondents during 2015 such as the introduction of EMV-chip-enabled cards in the U.S. and the vast number of Social Security numbers which were breached during 2015. EMV cards make it much more difficult for identity thieves to commit counterfeit card fraud (a form of existing credit card fraud) making new account fraud much more appealing as the lowest hanging fruit. Combine that with more than 165 million compromised Social Security numbers during 2015 due to high profile breaches and you have a perfect storm for the growth of new account fraud.

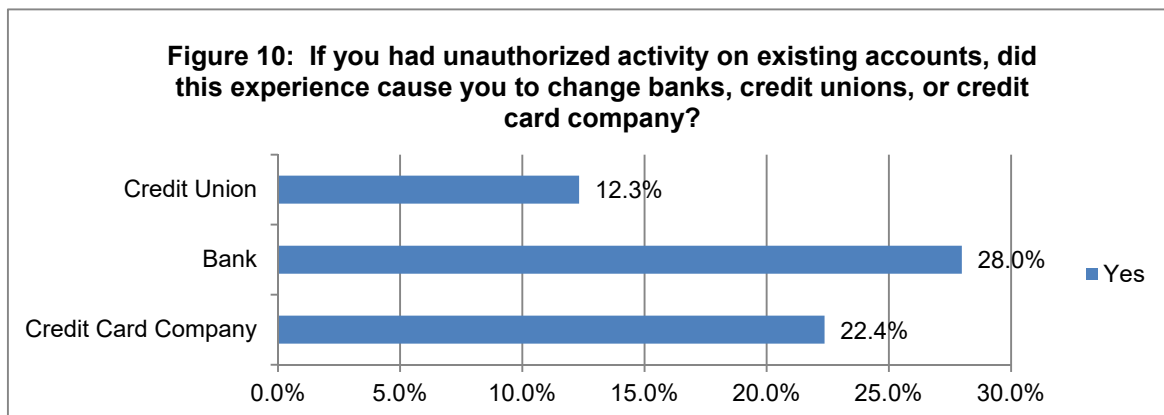
“Imitation isn’t always the highest form of flattery. In this case, it’s clear that victims are no longer content with taking over existing accounts, but will do what it takes to impersonate someone else for financial gain. Given this harsh reality, it’s absolutely crucial we equip consumers with the tools they need to take a proactive approach when it comes to their accounts and empower them to better comprehend fraud, how to detect it and most importantly understand the steps to mitigate should they become a victim.”

– Terri Beck, ITRC Board of Director, Industry Expert

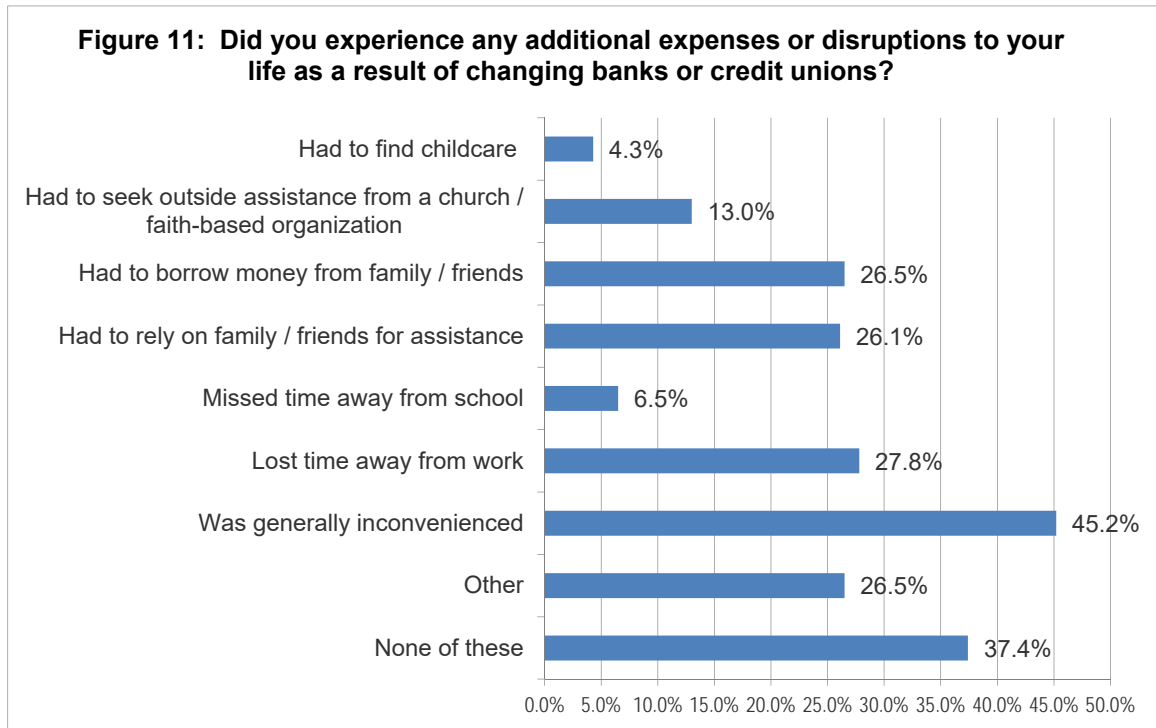
E. **Fraudulent activity on existing accounts was experienced by nearly 46 percent of this year’s participants (Figure 9), causing some respondents to leave their financial institution (Figure 10).**



In this year’s survey, respondents were able to say “yes” or “no” to each individual entity in Figure 10.



Of those participants who said “yes” to changing credit unions or banks, many of the respondents incurred additional expenses or disruptions to their lives. The most common disruptions were feeling generally inconvenienced (45 percent) and losing time away from work (27.8 percent). (Figure 11)



“What’s particularly interesting about this year’s survey is the fact that the questions got to the heart of the issue and, in this case, captured the repercussions of fraudulent activity on existing accounts. It might not seem like a big deal, but when you look at the numbers as actual victims, many of whom had household incomes of less than \$50,000, you realize how serious this crime actually is and that’s what really pulls at my heart strings. Incurring additional expenses and losing time away from work could mean the victims involved couldn’t bridge the financial gap which not only impacts the victim but impacts their family, friends, their community, and their workplace.”

– Julie Ferguson, ITRC Board Chair, Industry Expert

- F. **As in previous years, identity theft took a heavy emotional toll on the majority of the victims surveyed.** More than half of respondents reported feeling a sense of helplessness or powerlessness when faced with an identity theft issue (54 percent). Other fears included fear regarding personal financial safety (69 percent), fear for the financial security of family members (42 percent), and fear for physical safety (23 percent). Eight percent even reported feeling suicidal. (Figure 12)

Figure 12: Emotions and Feelings	2015	2014	2013	2009	2008	2007
Denial or disbelief	43%	44%	42%	49%	31%	34%
Frustration or annoyance	81%	79%	81%			
Frustration				74%	68%	74%
Annoyance				67%	64%	66%
Rage or anger	58%	62%	65%	78%	65%	80%
Isolation	31%	23%	24%	24%	27%	24%
Feelings of betrayal	44%	52%	50%	49%	60%	48%
Feelings of guilt or that you caused this to happen or did something wrong	24%	22%	21%	24%	22%	27%
Shame or embarrassment	28%	30%	29%	27%	24%	29%
Fear regarding my personal financial security	69%	66%	69%	57%	52%	56%
Fear for financial security of family members	43%	36%	31%	33%	32%	33%
Fear for my physical safety	23%	20%	18%	16%	14%	14%
Loss of ability to trust	51%	44%	46%	29%	31%	28%
Sense of powerlessness or helplessness	54%	54%	50%	63%	63%	57%
Overwhelming sadness	32%	28%	32%	36%	32%	29%
Feeling suicidal	8%	4%	6%	8%	4%	6%
Other	11%	8%	3%			
None of these apply	5%	8%	3%			

“Honestly, this situation has ruined my stellar reputation and ALL my financial resources are completely gone. After working for 25 years and saving money for retirement, I find myself struggling to make ends meet. I have never felt so powerless and like I had lost control of my life. Horrible devastating experience and banks etc. make me feel like I'm to blame for this crime/financial mess.”

“I am always in fear about what will happen next, and who my information will get sold to.”

“It is a constant worry that someone may still use my information. I put a freeze on my accounts at the credit reporting agencies and any time I do anything requiring my score I have to unfreeze my information for release.”

– ITRC Aftermath Respondents

“As the Aftermath report demonstrates, in extreme cases identity theft can be a matter of life and death. For households that are financially fragile, or individuals already under stress, identity theft means further loss of control. As the report shows, the whole identity theft victim – as a person – has to be understood and considered to craft practical policies and provide effective help

– Paul Bond, ITRC Board of Directors, Industry Expert

G. A wide variety of effects and physical reactions may often manifest themselves in the life of an identity theft (Figure 13). Topping this list are stress (74 percent) and anxiety (60 percent). Survey respondents also reported dealing with an inability to concentrate/lack of focus (39 percent), new physical illness such as aches and pains, heart palpitations, sweating, and stomach issues (29 percent), sleep disturbances (41 percent), and an inability to go to work due to physical symptoms (10 percent).

Figure 13: Effects and Physical Reactions	2015	2014	2013	2009	2008	2007
An inability to concentrate / lack of focus	39%	27%	28%	29%	27%	30%
Start or relapse into unhealthy or addictive behaviors	15%	9%	9%	9%	12%	12%
New physical illnesses (aches and pains, heart palpitations, sweating, stomach issues)	29%	These responses were combined in earlier studies				
Renewed illnesses that were under control	16%					
Sleep disturbances (unable to sleep, oversleeping, nightmares)	42%	36%	40%	43%	40%	47%
Stress	74%					
Anxiety	60%					
Loss of appetite	21%					
Loss of interest in activities / work	25%					
Unable to go to work because of physical symptoms	10%					
None of these apply	19%	8%	3%	Not included in earlier studies		
Other	7%	8%	4%			

“As the Aftermath study shows, identity theft can affect victims financially, emotionally, and even physically. By documenting not only the types of fraud that result from identity theft but its impact on the individuals who experience it, the Identity Theft Resource Center helps us understand the full scope of the problem and think more holistically about how to respond to it.”

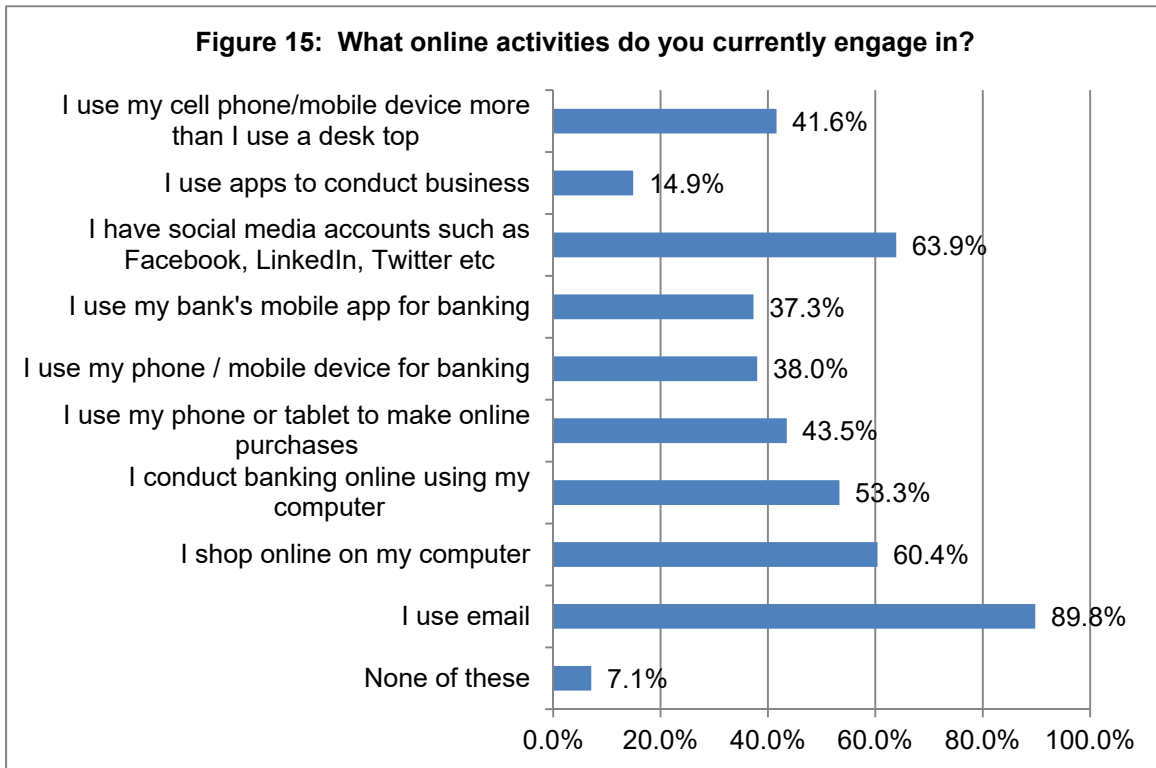
– Susan Grant, ITRC Board of Directors, Industry Expert

H. Victims are not the only ones affected by identity theft; it affects relationships with others as well (Figure 14). Seventeen percent of the survey respondents reported their relationship with a significant other has ended or been severely negatively impacted due to their identity theft, 22 percent reported family is unsupportive, and 8 percent reported their friends are not supportive.

Only nine percent of respondents report that their employer is supportive. Efforts to heighten employers' awareness about the impact of identity theft need to be strengthened so workplaces can offer support to victims. As a country, we need to realize that this crime has a direct impact on our workforce, and individual employers can play a bigger role in both being supportive, providing resources in severely impactful cases, and providing training and education to their workforce on ways to minimize risk.

Figure 14: Effect on important relationships	2015	2014	2013	2009	2008	2007
Friends are not supportive and think I'm over-reacting	8%	7%	8%	9%		
Friends are supportive	28%	22%	25%	44%		
Employer is not supportive	8%	6%	5%	3%		
Employer is supportive	9%	9%	12%	18%		
Family life is stressed	32%	20%	28%	37%		
Family/significant other is supportive	29%	28%	25%	43%	42%	51%
Family doesn't understand or is unsupportive	23%	13%	19%	asked separately		
Relationship has ended or been severely negatively impacted*	17%	9%	14%	13%	12%	12%
Other	14%	11%	8%			
None of these apply	34%	42%	32%			

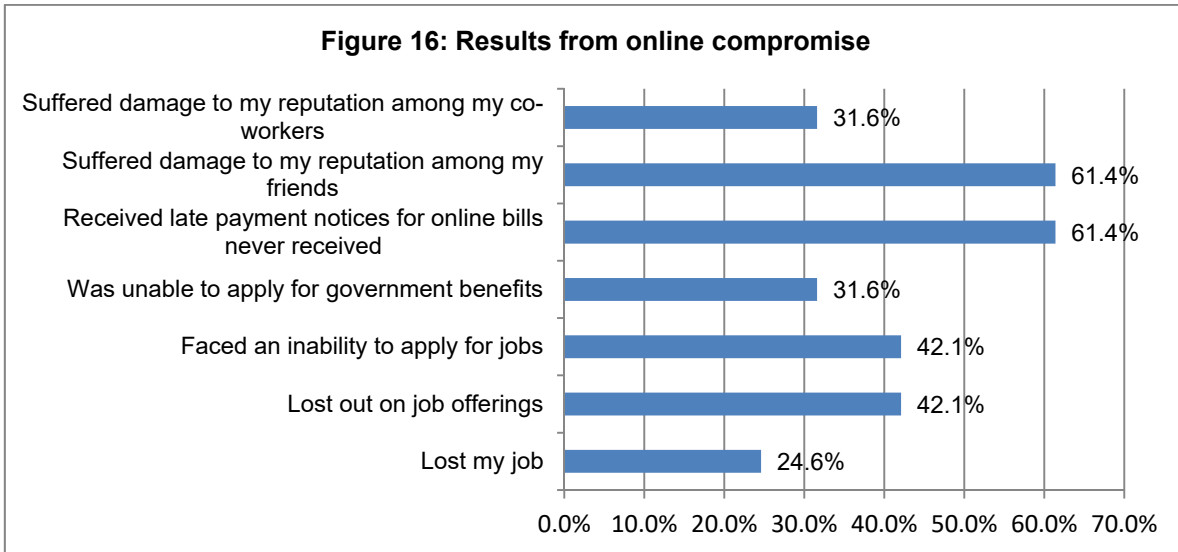
- I. **Survey participants reported a high level of online account activity ranging from the use of email to using apps to conduct business (Figure 15).** Nearly 42 percent of the respondents indicated they use their cell phone/mobile app more than their desktop.



“With the ever increasing usage of cell phones and tablets, we need to pause and think: are our devices safe? In a world where fraudsters will stop at nothing to gain access to your PII (Personal Identifying Information) and your accounts, we need to arm the public with the knowledge they need to be smarter and safer about how they use their devices. We can’t prevent identity theft from taking place but we can build awareness around ways to reduce it from happening to individuals, their families and their communities.”

– Mike Cook, ITRC Board of Directors, Industry Expert

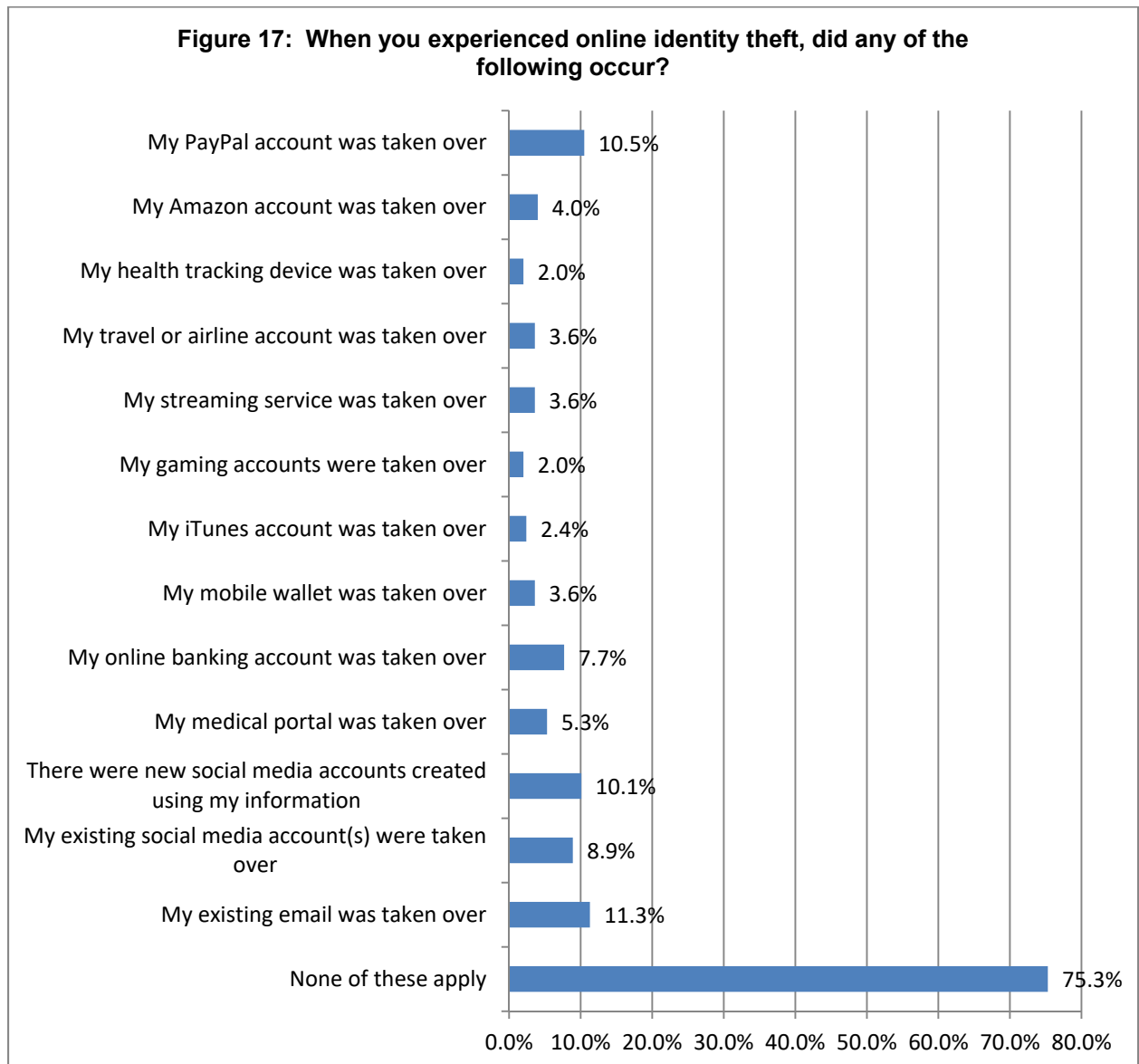
Nearly 1/5 of this year's survey respondents reported significant repercussions when their online accounts were taken over (Figure 16). Of those survey participants who indicated their accounts were taken over fraudulently, the consequences included job loss (24 percent) and reputational damage among friends (61 percent) and colleagues (31 percent).



“When an identity thief has access to a legitimate online account, not only does the individual not have access to their account, the thief can operate as the victim and cause reputational damage that is hard to undo. Unfortunately in this world of soundbites, once something tawdry is seen or read online, it’s often very hard to get our employers, friends, and community to “unsee” it and realize that this was NOT something that the individual actually said or did. I have personally spoken to victims that had accounts taken over and paid a price for the words and actions of someone else. They were unable to get friends and employers to understand this was not something they were responsible for. Even when an employer acknowledges that a crime occurred, the victim’s situation may be viewed as a liability which makes it easier for the employer to simply move on and hire another employee, rather than explain the situations to any that inquire.”

– Eva Velasquez, ITRC President and CEO

The types of online accounts that are taken over by thieves vary. Most common include email accounts (11 percent), PayPal (10 percent), social media (9 percent), and online banking (8 percent). Health trackers (2 percent), online medical portals (5 percent), and gaming accounts (2 percent) were not immune. (Figure 17)



The reason it is important to highlight all of the different types of accounts that are taken over is it demonstrates several things: Many of us have a number of online accounts, personal profiles, etc. that have significant reach outside of our circle of friends or community. Thieves find these accounts valuable. We need to break out of the mindset that specific and more narrowly used accounts have no value except to the owner of the account. Thieves find multiple ways to monetize our data, accounts, and identities, and we need to acknowledge this and start thinking in the same terms that the thieves do. Every tidbit of data has value and can likely be monetized or used for the personal gain of another. This way of thinking is paramount to our addressing this problem.

CONCLUSION

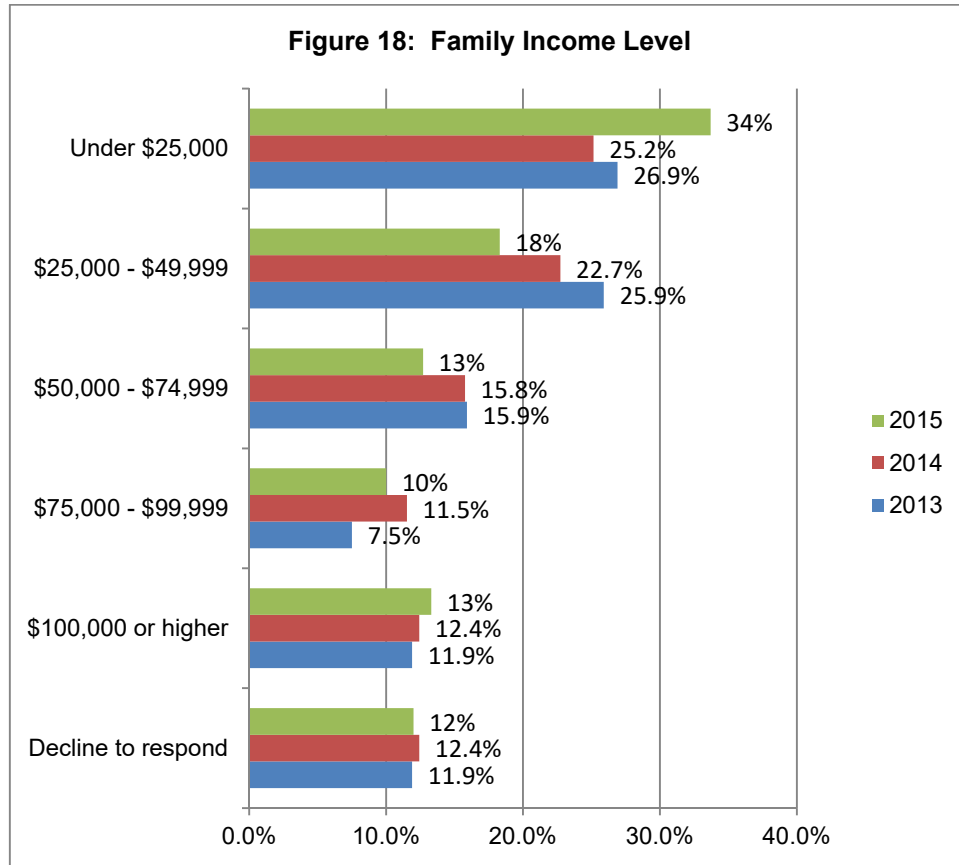
The fact that many of the survey respondents had to rely on government assistance in order to meet their needs post victimization should be a huge wake up call for anyone who thinks this crime exists in specific circles and doesn't affect society as a whole. This survey highlights the fact that that identity theft victimization has an extreme and adverse effect on each individual as well as all of the support systems and people associated with the individual.

"It is incredibly important for us to remember the human pain and suffering that identity theft can cause to our friends, neighbors, and family. We need coordinated action and awareness to counter this scourge and -just as critically- to create processes to help the victims. The Aftermath Studies and Victim Impact Survey will help us measure the effects of both the crime and our defenses. The world is complex and scary enough without us punishing the good to oppose the bad."

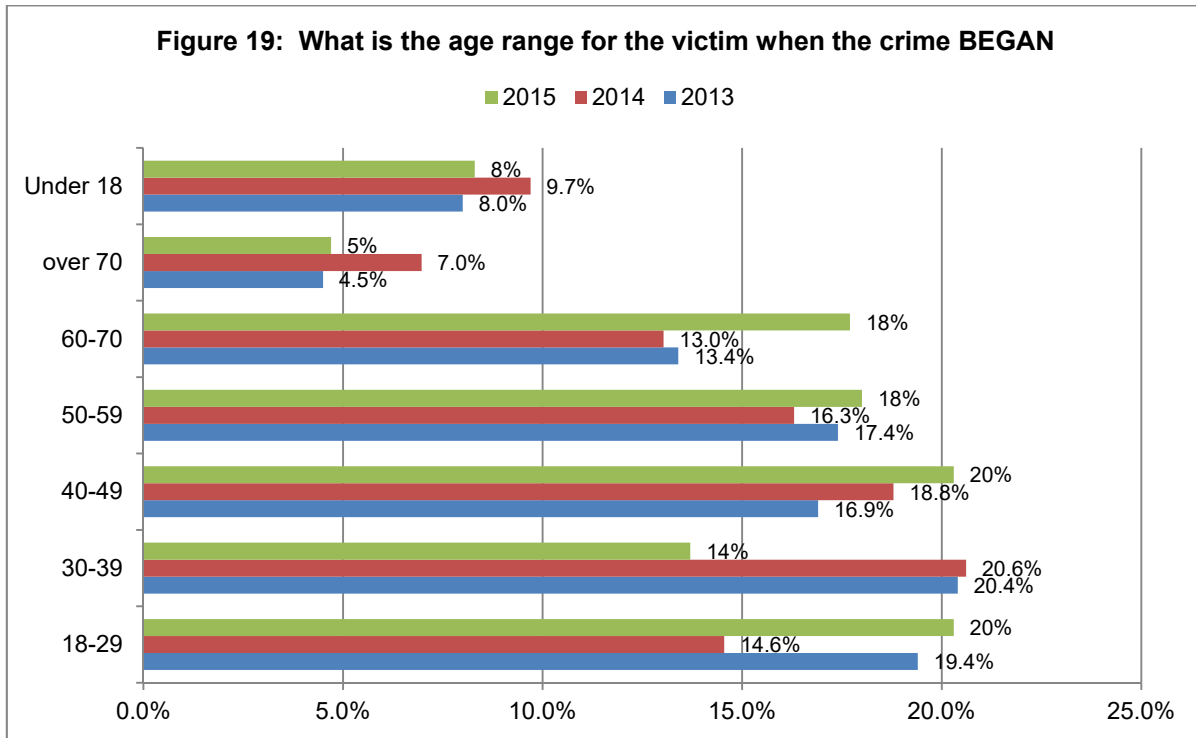
– Matthew Donahue, ITRC Board of Directors, Industry Expert

Appendix A – Other Findings

The majority of victims surveyed continue to fall into the low to moderate income categories. Survey results for the *Aftermath 2016* indicate that more than half of our survey respondents had household incomes of \$50,000 or less with 33.7 percent of the participants reporting household incomes of less than \$25,000. This represents an increase of 8.5 percent in this income category and clearly indicates a need for the ITRC to work with advocates to reach lower income consumers with further education and prevention tips.



The age of victimization of respondents varied. It's important to note that the survey asked the victims when the crime began, rather than when they first discovered the crime.



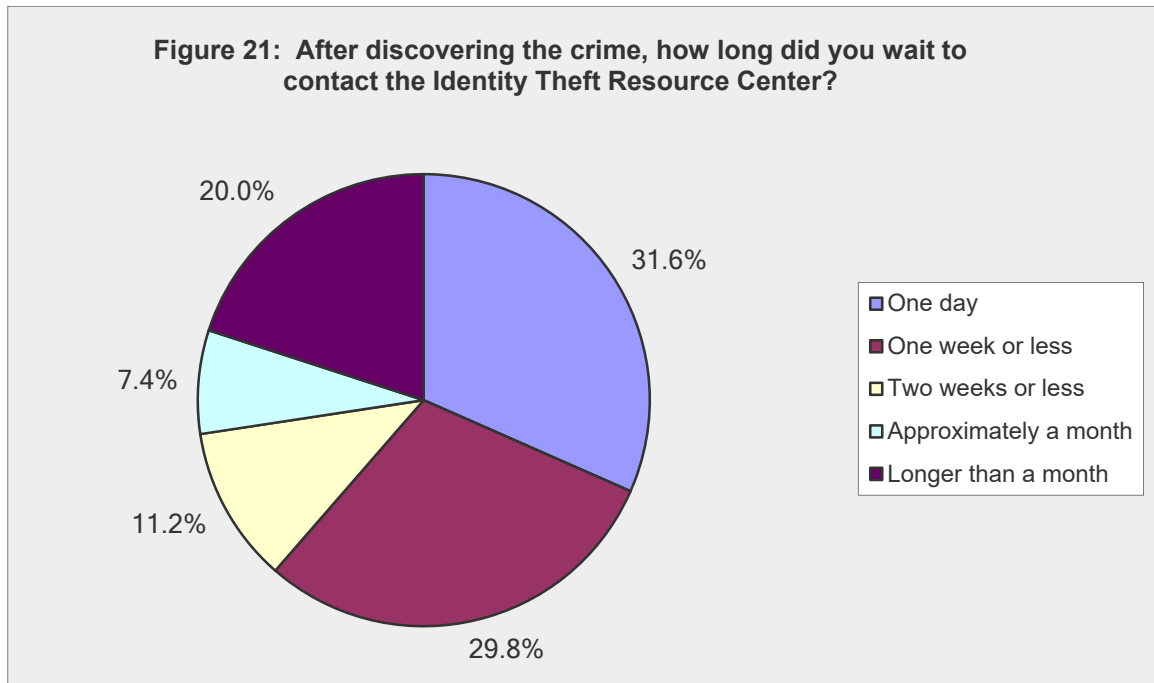
In the following question, victims were asked to note the amount of time that had passed between the commencement of the crime and its discovery. All too often, survey participants report that their identities were stolen quite some time before they actually discovered the crime.

Figure 20: What was the amount of time between when the crime actually started and when you found out, "the moment of discovery"?						
MONTHS PASSED	2015	2014	2013	2009	2008	2007
0-3	45.4%	48.5%	48.1%	45.0%	47.0%	42.0%
4-6	9.9%	8.1%	8.3%	11.0%	10.0%	11.0%
7-12	13.7%	10.4%	10.5%	10.0%	14.0%	11.0%
13 - 24	8.8%	11.2%	9.4%	10.0%	8.0%	17.0%
2-3 years	7.4%	6.9%	7.7%	9.0%	8.0%	9.0%
More than 3 years	14.8%	15.0%	16.0%	14.0%	12.0%	11.0%

“The thief had a driver’s license made with my information and her picture. She had my address and SSN. She walked into stores and received instant store credit--hit more than 10 stores in 3 days (until I discovered and put fraud alert on my credit. In just those three days she obtained a lot of goods. It took a long time before I learned of all the stores she hit--months...I was stressed out; put in a lot of time, lost sleep; experience intense emotions; affected work--had to take time off to act quickly; law enforcement created more stress as they were unwilling to help--lack of resources I suppose. I did not lose any cards; or driver’s license or anything so it is unknown how she obtained information--I suspect a data breach somewhere. I was afraid to use credit or open any new accounts. My excellent credit rating was impacted a little. I am still cleaning things up and feel vulnerable to a degree.”

– ITRC Aftermath Respondent

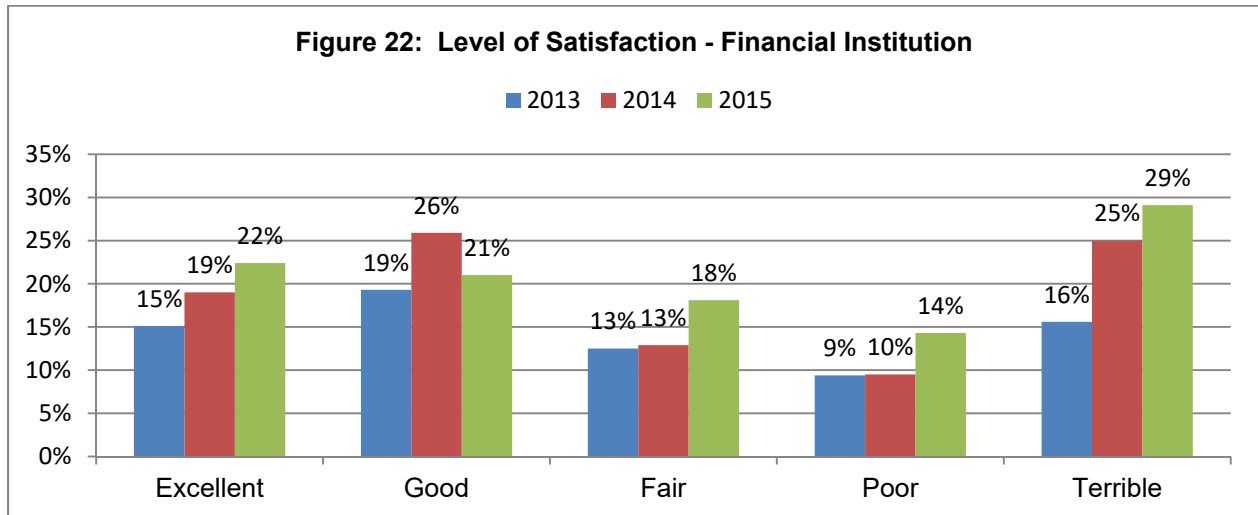
For too many of the survey participants, discovery of the crime didn't lead immediately to a call for help. This is the case when victims don't know about the services that advocates can provide, and it means there is much work to be done in arming the public with the right knowledge.



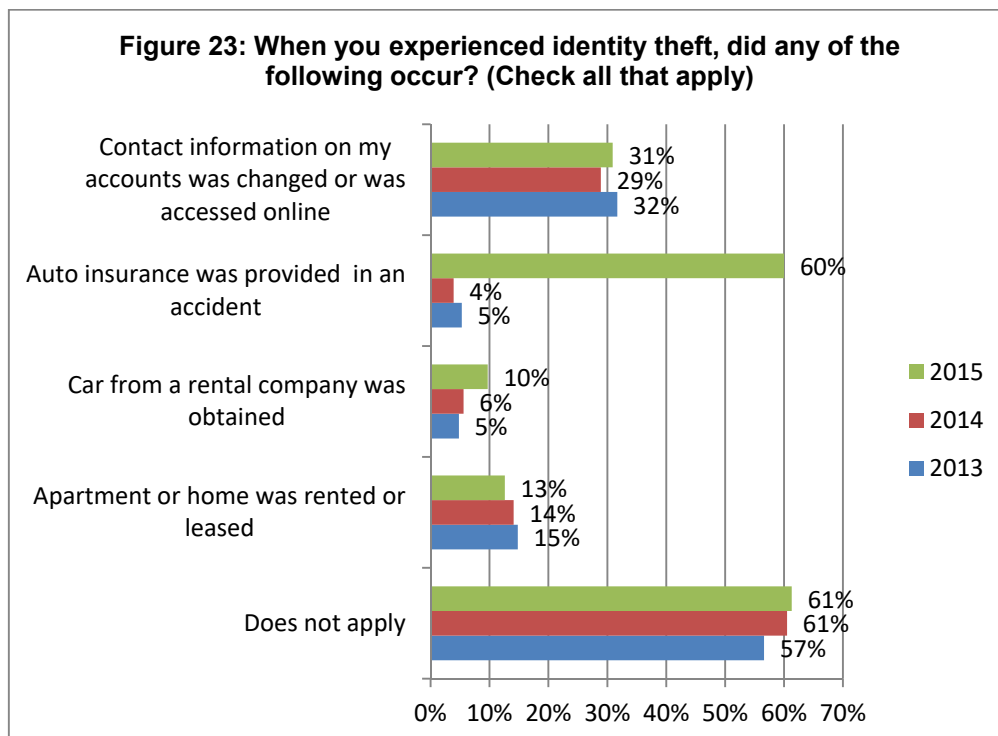
“The ITRC was a lifesaver! I got personal advice from a knowledgeable person. I didn't have to wait on hold forever like I did with all of the financial places and then you sent me an email with all of the information so that I had it! And the services were free. I couldn't believe it. Some of the information was things that I had already learned by doing online research but it was great to know that I was on the right track. The ITRC gave me a list of step by step things to do which was really helpful because it can feel overwhelming.”

– ITRC Aftermath Respondents

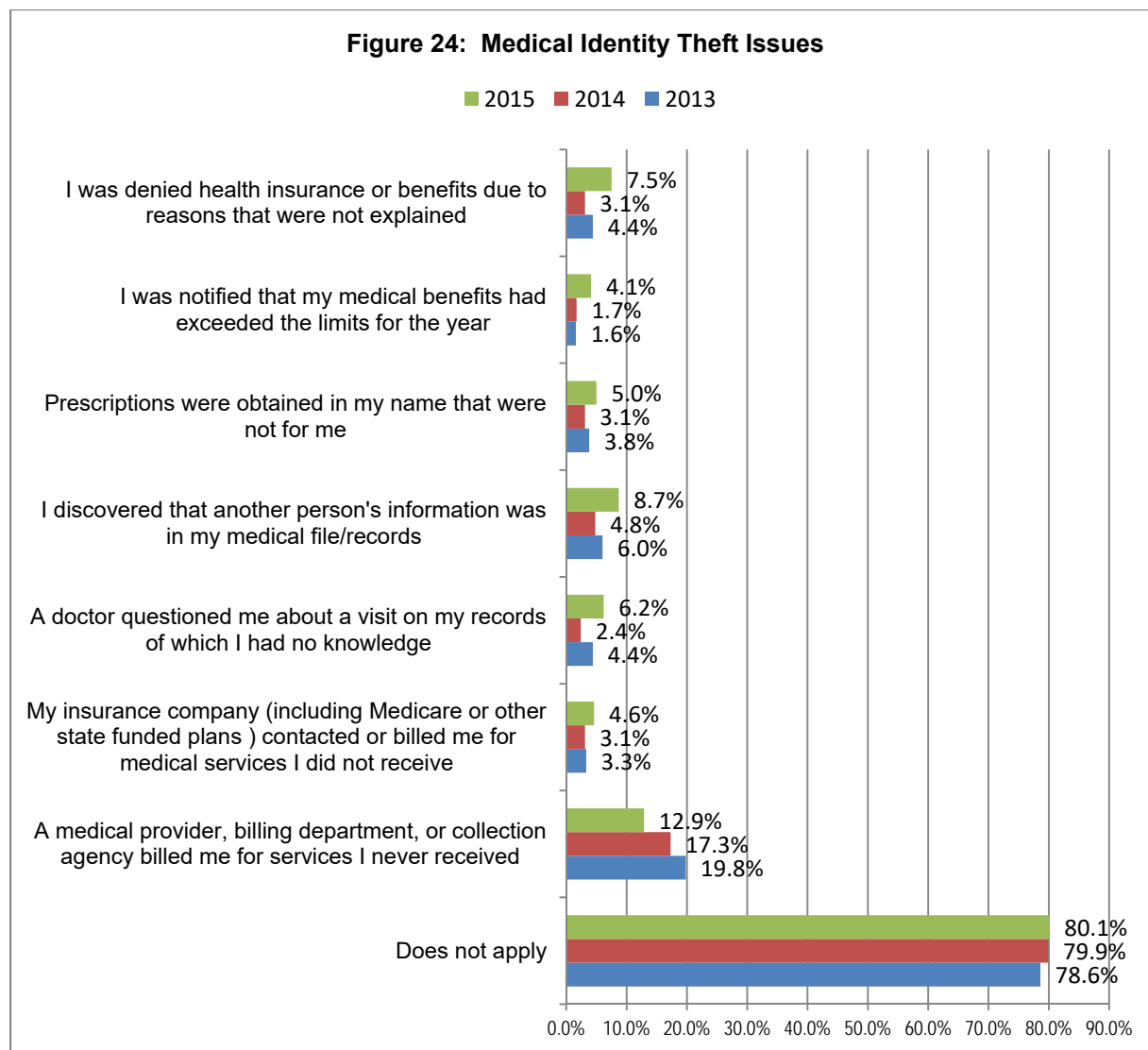
When rating the level of satisfaction with their financial institution, there was equal distribution with 43.4 percent indicating excellent or good and 43 percent responding poor or terrible. This could be explained by the steps that different institutions have taken towards creating identity theft and fraud detection divisions. When financial institutions are prepared to help their customers face identity theft head on, the difference is noticeable.



Identity theft manifests in different ways, with differing levels of severity. From a simple password change to taking over of someone’s life, survey respondents reported having different levels of involvement from their thieves.



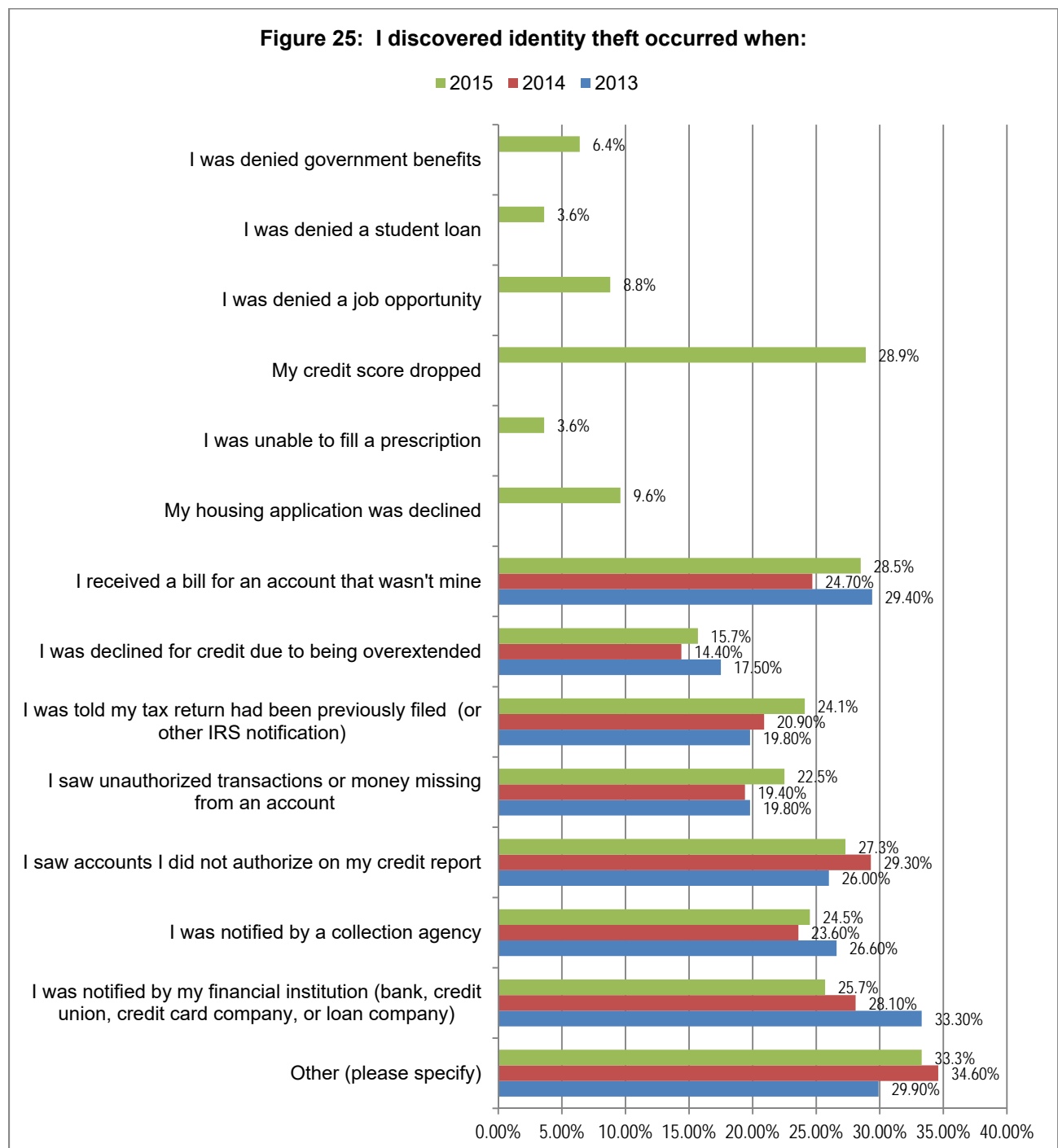
One of the most serious types of identity theft is medical identity theft. This crime occurs when someone’s identity is used fraudulently to receive medical care, prescription medications, or other related services, and can leave a lasting impact on the victim’s own medical records.



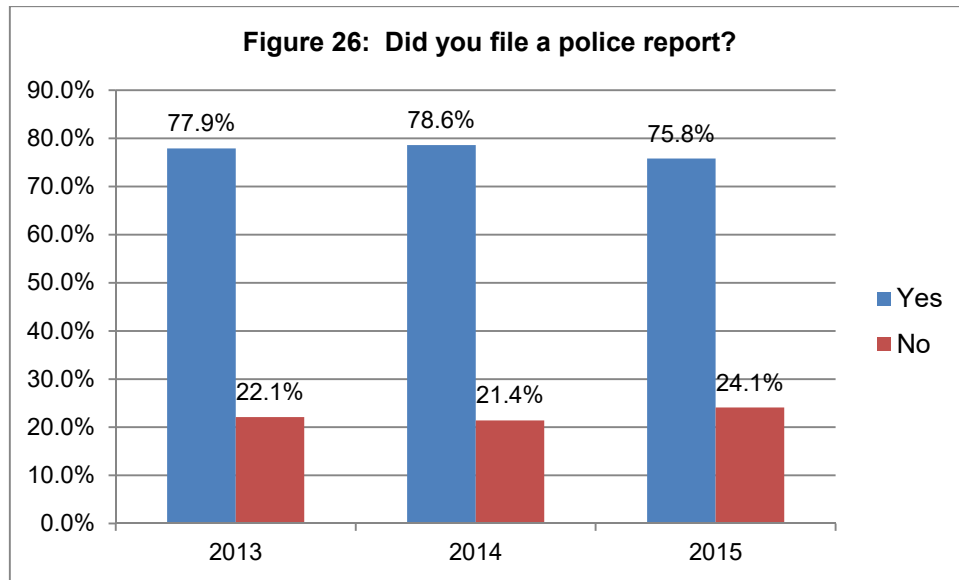
“Used my name & SS# for DL, work, medical treatment. I was assessed with unpaid taxes, medical bills and my medical record corrupted. I have yet to be able to get her information off my medical records.”

– ITRC Aftermath Respondent

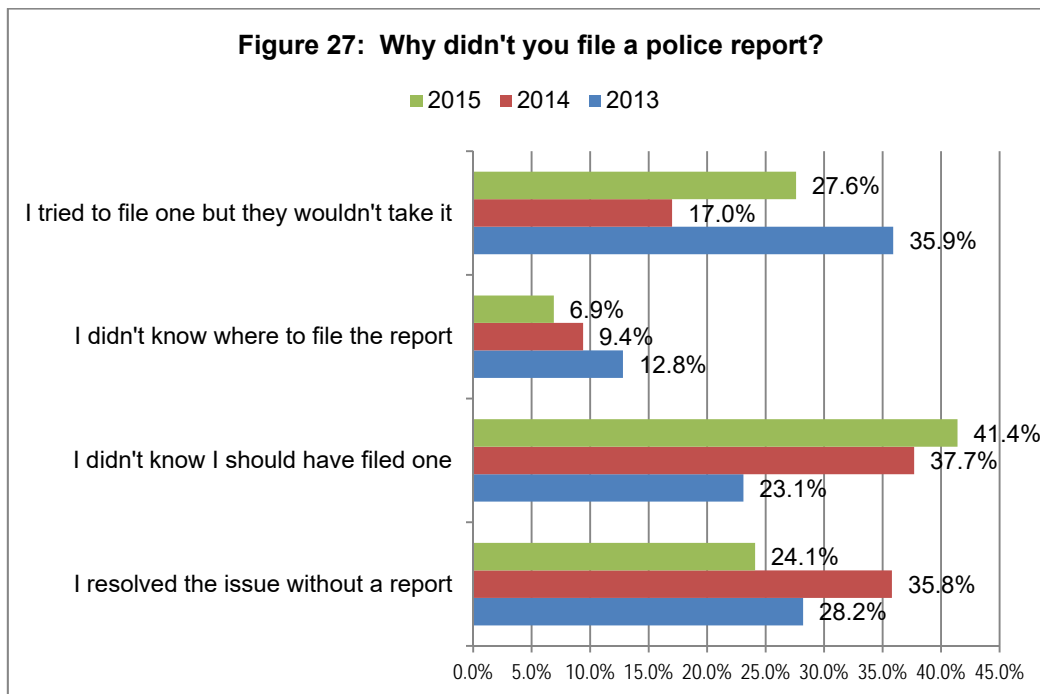
The means by which victims learn their information was used fraudulently varies among the survey respondents. Some victims reported fraud alerts from their financial institutions and others reported calls from debt collectors. When contemplating the effect of those who were denied a student loan (3.6 percent), we know anecdotally that delayed educational opportunities can have a tremendous impact on not just the individual, but on society as a whole. A well educated work force is important for the health of our economy and when individuals must delay educational opportunities it affects us all.



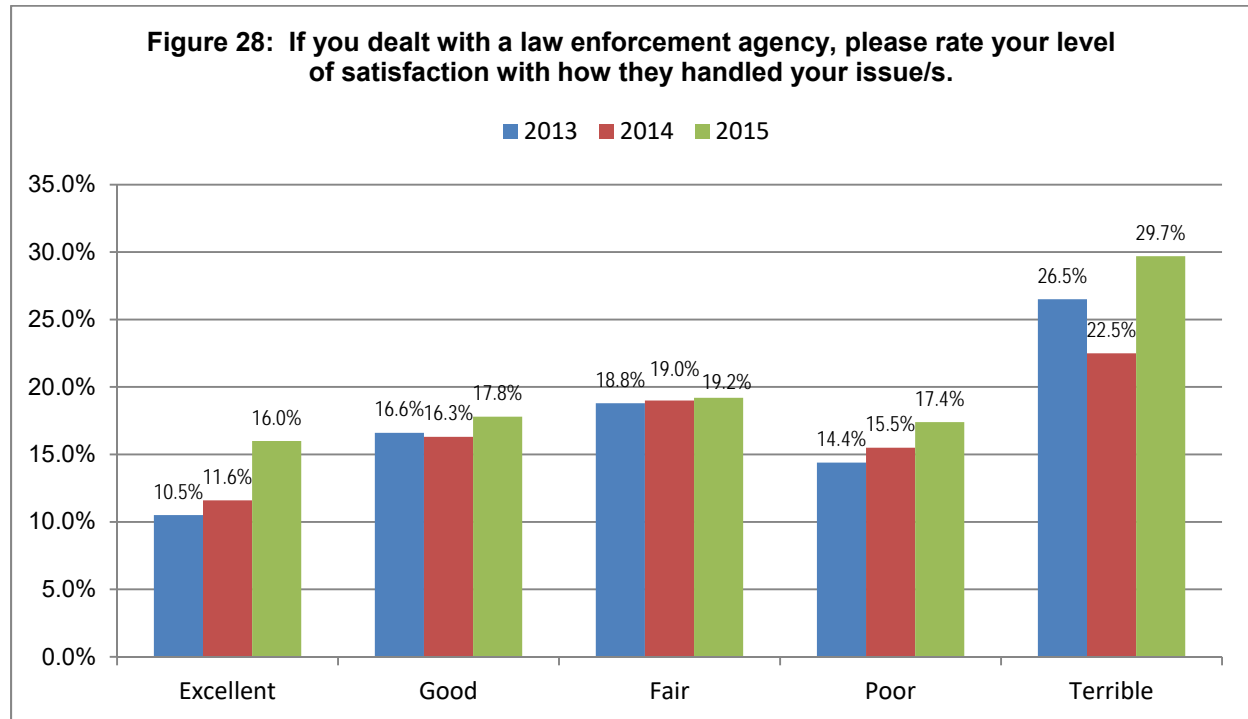
More than 75 percent of the respondents filed a police report. Victim responses in this area have not changed significantly from one year to the next. A greater understanding of the need to file a police report will help victims as they are mitigating their case.



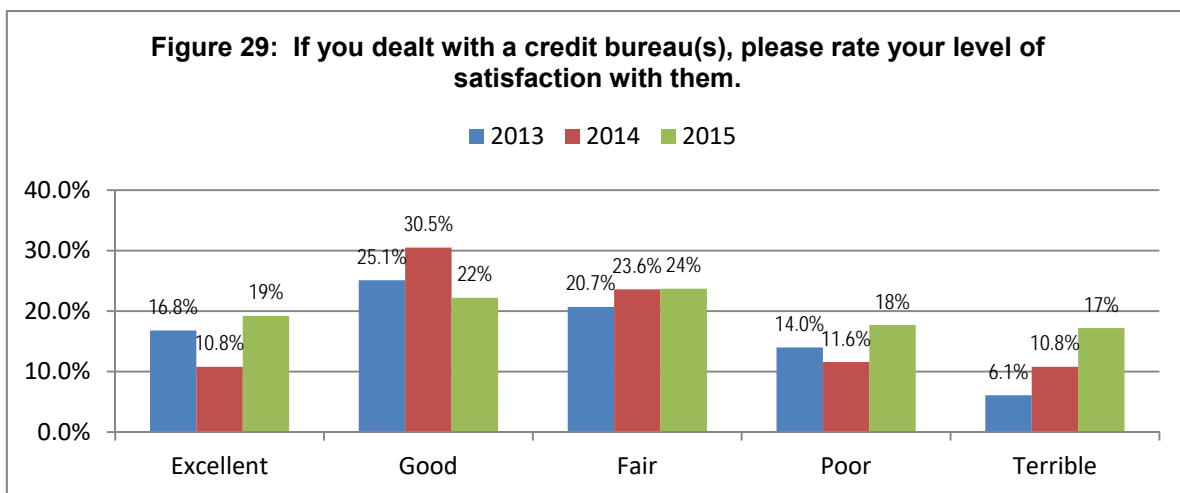
Of those who didn't file a police report, there were multiple reasons for choosing not to do so.



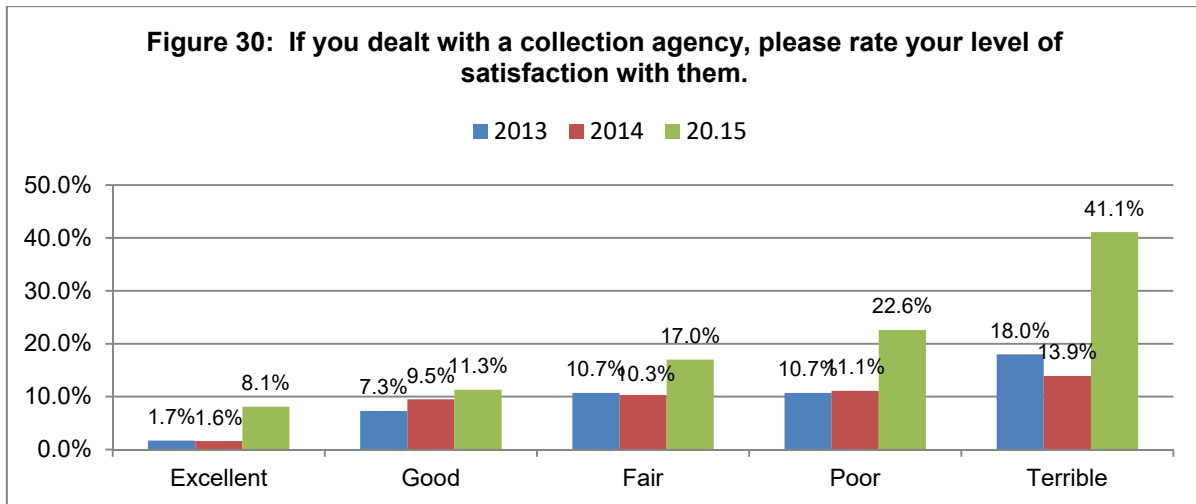
Victims who reached out to law enforcement for help reported a variety of satisfaction levels. Many of the victim respondents had a negative perception of the help they received, possibly stemming from a lack of adequate support and response. Since identity theft is still a difficult crime to investigate and the laws vary from one state to another, the different experiences are expected.



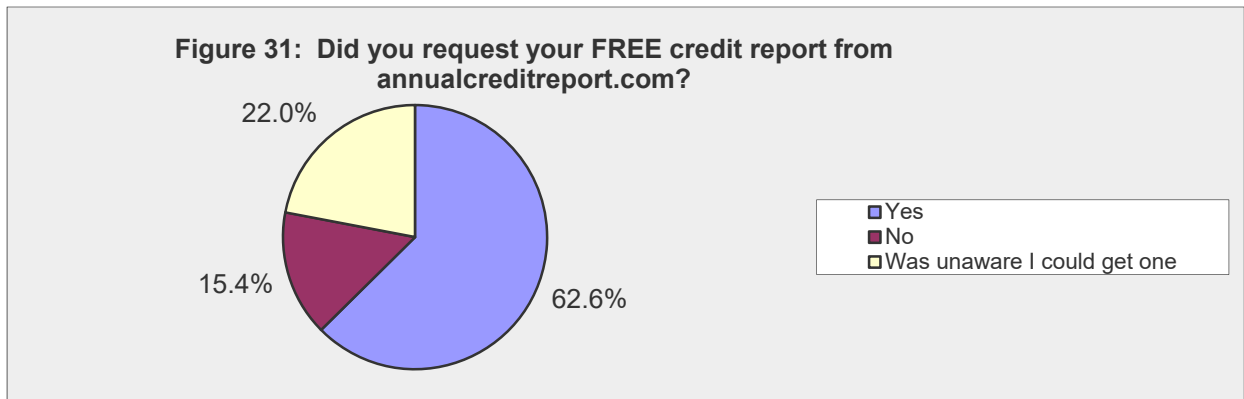
Survey respondents experienced different levels of satisfaction with credit reporting agencies following the crime.



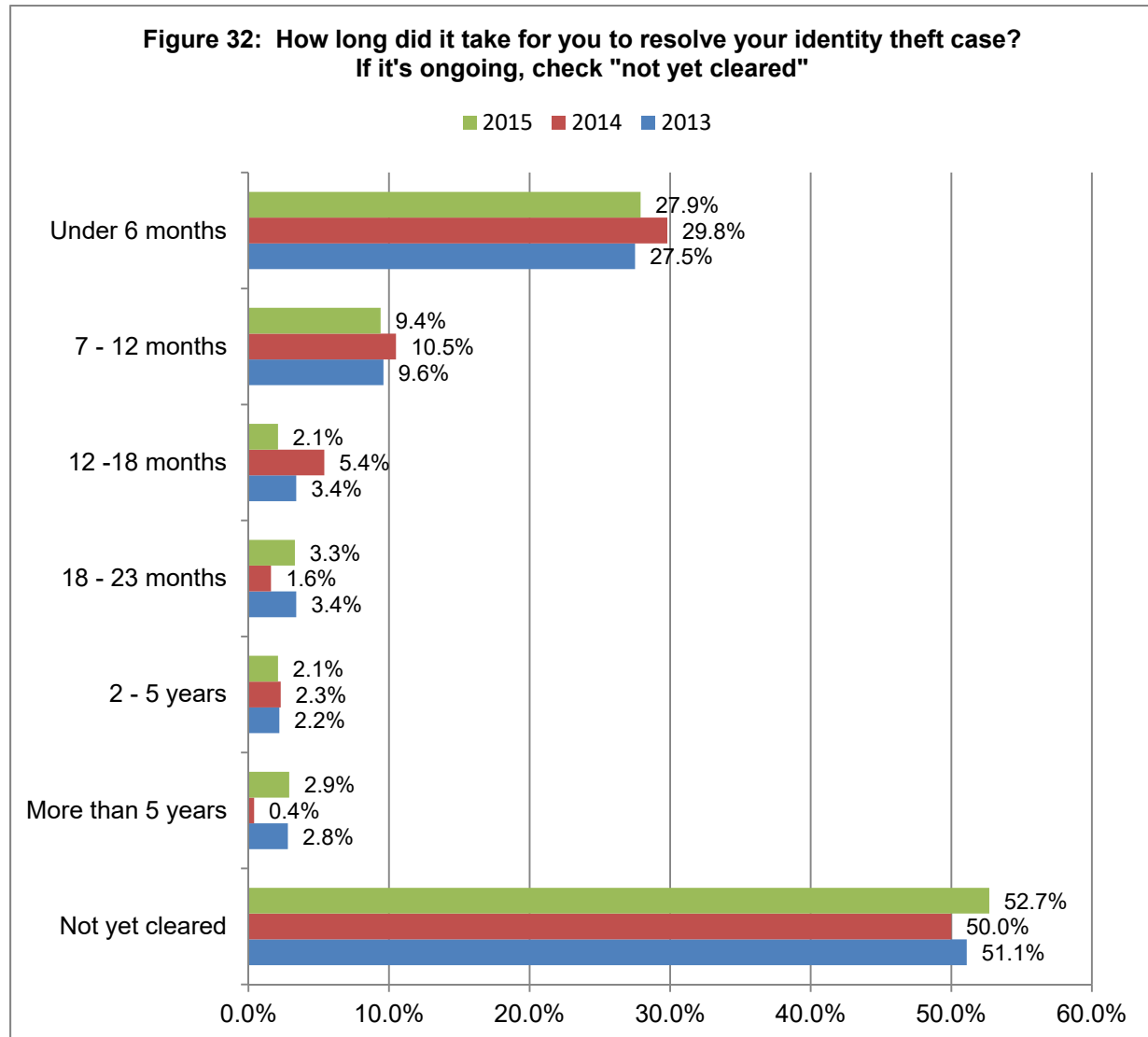
Not all survey respondents had to interact with a collection agency as part of the aftermath of this crime, but those who did reported predominantly negative experiences. Unfortunately, this response is increasing year-over-year.



Survey participants who reported ordering a free credit report—something all consumers are entitled to from each agency once per year—were in the majority. This positive response is heartening. Education and awareness efforts need to be strengthened to reach those who were unaware they can get a free credit report.



Survey participants were asked to provide an approximation of how long it took them to resolve their cases; if the case was not yet resolved, they were asked to indicate it as such. Sadly, there has been no significant change in the responses for this question from previous years, which means there is still a lot of work to be done in assisting victims with the aftermath of identity theft.

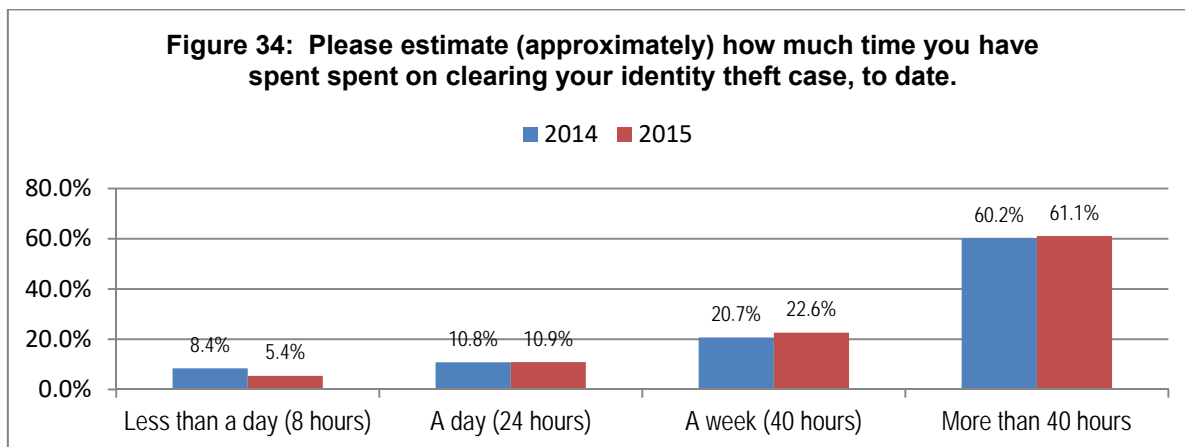


Oftentimes survey respondents indicate a number of reasons why they were unable to correct or remove negative information following their identity theft case. The respondents in the *Aftermath 2016* survey reported slightly higher incidence rates for not knowing how to clear their reports, not being able to prove their innocence even with a police report and credit agencies not removing it.

Figure 33: Listed below are some reasons why you may not have been able to eliminate or correct negative information. (check all that apply)

REASON	2015	2014	2013	2009	2008	2007
Because it was a member of my family, I do not wish to proceed	2.1%	2.8%	1.1%	4.0%	10.0%	7.0%
I clean my report only to have imposter start again	8.3%	8.0%	10.7%	7.0%	13.0%	16.0%
I don't know how to clear my report	17.1%	15.1%	22.6%	25.0%	23.0%	16.0%
Civil litigation still on	5.8%	6.8%	6.8%	14.0%	15.0%	21.0%
My accounts keep getting sold to new collection agencies – although cleared by creditor	12.5%	13.1%	13.6%	14.0%	28.0%	22.0%
I could not prove my innocence even with a police report.	12.5%	9.6%	12.4%	20.0%	27.0%	26.0%
Could not prove my innocence - I could not get a police report	5.8%	6.0%	7.9%	12.0%	18.0%	19.0%
My SSN is in other people's files	11.3%	8.8%	12.4%	18.0%	18.0%	22.0%
Credit agencies will not remove it	19.2%	16.3%	18.6%	29.0%	N/A	32.0%
Credit agencies keep putting incorrect information back on my credit reports	16.7%	16.7%	14.7%	29.0%	30.0%	31.0%
I gave up	15.4%	12.4%	12.4%	27.0%	20.0%	25.0%
I do not have a fraud alert and the imposter is active	4.6%	6.0%	3.4%	16.0%	8.0%	6.0%
Fraud alerts ignored – imposter is active	16.3%	16.7%	20.9%	20.0%	23.0%	19.0%
Offender is an ex-spouse, I have to go back to court to fix this	2.9%	3.6%	3.4%	4.0%	2.0%	6.0%
None of these apply	45.4%	49%	47%			

One interesting survey finding is there has been no significant change in how much of the victim's active time was spent clearing up the case.



As referenced many times throughout this report, identity theft impacts the lives of victims in many different ways. Increases were reported in the area of impact to employment – either losing a job or unable to get a job.

Figure 35: How has your life been impacted by this crime (Check all that apply)

	2015	2014	2013	2009	2008	2007
My ability to get credit cards was affected and/or I was denied a credit card	31.8%	32.7%	32.4%	53.0%	45.0%	52.0%
Ability to obtain other types of loans was affected and/or I was denied other types of loans	28.0%	28.4%	32.4%	40.0%		
Ability to obtain other financial accounts (such as checking or savings) was affected and/or I was unable to open other financial accounts	18.0%	16.7%	22.9%	this answer was not provided		
Interest rates on existing credit cards increased	11.3%	14.4%	12.9%	21.0%	33.0%	36.0%
Credit card/s I had was cancelled	14.6%	16.3%	13.9%	29.0%	34.0%	27.0%
Collection agencies still calling	21.3%	19.5%	22.3%	47.0%	39.0%	53.0%
My ability to get a job has been affected and/or I have been unable to get a job	15.5%	12.1%	14.5%	14.0%	23.0%	18.0%
Lost my job	9.6%	3.5%	5.0%	3.0%	5.0%	N/A
Unable to pay bills	17.6%	15.2%	17.9%	23.0%	28.0%	N/A
None of these apply	38.9%	39.7%	27.3%	this answer was not provided		
Other	24.3%	22%	25.7%	this answer was not provided		

"It's affected my life that someone can assume my identity and take what I worked hard to attain in a blink of an eye. I can't buy a car for no one will give me a loan even though I had a 816 credit score. But what has been reassuring as I go through this as I'm not alone and the people that I reached out to have been so very helpful in helping me lock down my credit so that it can't be used to taint my name. Sadly though I don't trust anyone and am leery of letting anyone know anything but superficial facts about me."

"I was forced to declare bankruptcy"

"I was unable to get housing due to identity theft"

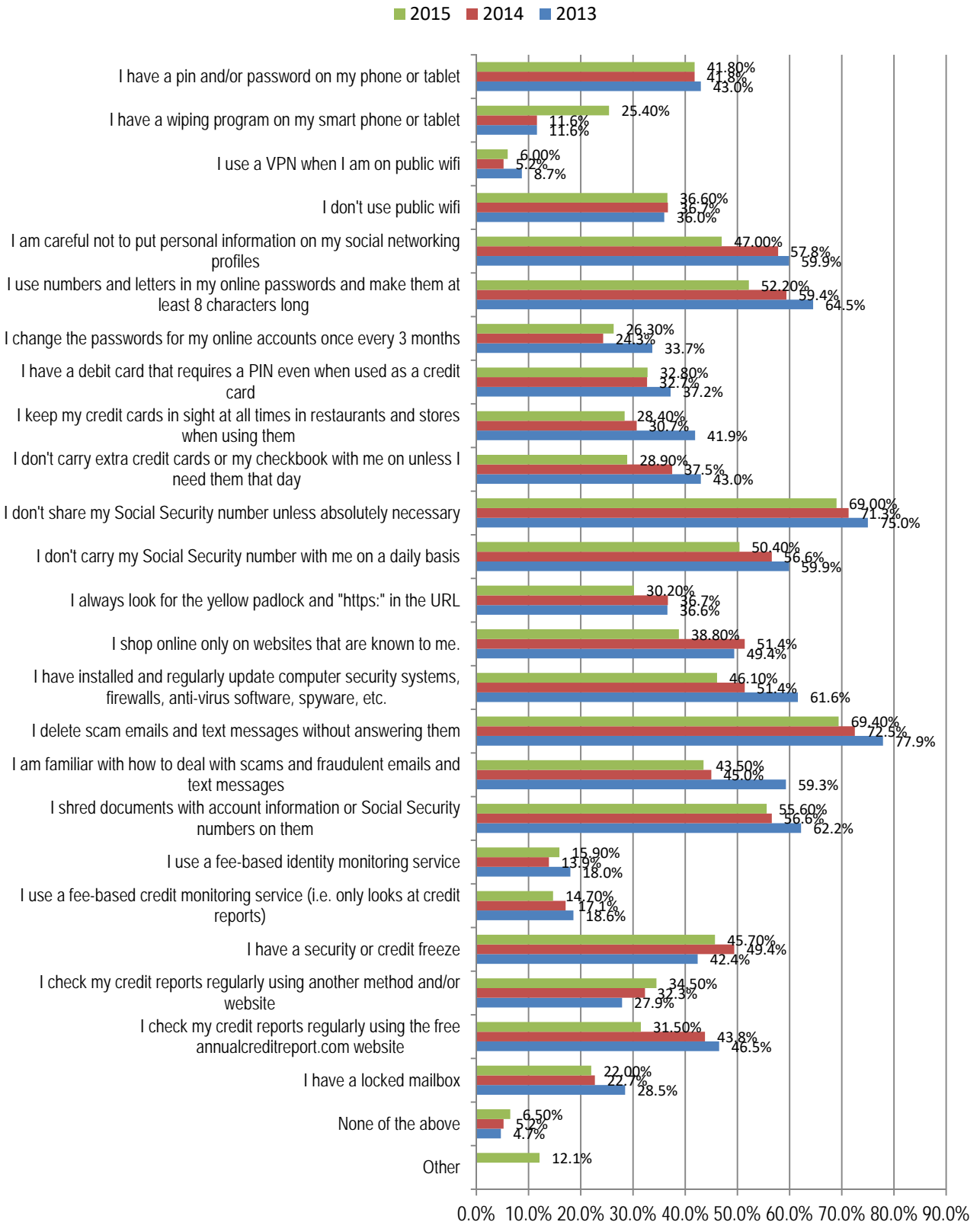
"Unable to get an apartment now I'm homeless"

"My housing is in jeopardy due to unexplained income on my SS#"

"I have a security alert on all credit inquiries and this makes it very difficult when conducting normal business."

– ITRC Aftermath Respondents

Figure 36: What behaviors do you CURRENTLY use to minimize your future risk of becoming a victim of identity theft again? (Check all that apply)



End Notes

ⁱ The Identity Theft Resource Center (ITRC) is a nonprofit, grant and donation funded organization that focuses exclusively on the issues surrounding identity theft and in providing assistance to victims without charge, from the moment of discovery through final resolution. www.idtheftcenter.org. Email: itrc@idtheftcenter.org, Phone: 858-693-7935, Victim Hotline: 888-400-5530.

ⁱⁱ **Robert Siciliano** is the Chief Executive Officer of IDTheftSecurity.com. With more than 30 years of experience in this field, Siciliano's media credentials include contributions to *TIME*, *The New York Times*, *The Washington Post*, *The Wall Street Journal*, *USA Today* and *Forbes*, among others.

ⁱⁱⁱ **Matt Cullina**, currently serving as Secretary on the Board of Directors for the ITRC, has more than 15 years of insurance industry management, claims and product development experience. He spearheaded MetLife Auto & Home Insurance Co.'s personal product development initiatives, managed complex claims litigation and served as a corporate witness for Travelers Insurance and the Fireman's Fund Insurance Co.

^{iv} **Stew Roberts** is the Vice President of Global Security for Qualcomm and manages the company's brand protection and global security programs. Prior to Qualcomm, he was a Special Agent with the FBI for 27 years spending 20 years of his career in the San Diego Field Office where he specialized in White Collar Crime investigations.

^v **Eva Velasquez**, currently the President and CEO of the Identity Theft Resource Center, is a driven leader with more than 25 years of experience serving the community and assisting victims of crime. Ms. Velasquez most recently served as the Vice President of Operations for the San Diego Better Business Bureau, where she managed the Bureau's department that supplies the core services of dispute resolution, arbitration, and pre-purchase information to the public. Prior to that appointment, Ms. Velasquez spent 21 years at the San Diego District Attorney's Office, with the last 11 of those years spent investigating and assisting in the prosecution of economic/financial crimes, with a focus on consumer protection issues. In addition, she served as the Chairman of the Consumer Fraud Task Force for 13 years, and was a past Vice President of the California Consumer Affairs Association.

^{vi} **Julie Ferguson**, currently serving as Board Chair, is the Vice President of Emerging Technologies at Ethoca and one of the industry's foremost experts on internet payments fraud. Ferguson has more than 20 years of experience in the online payments and fraud management industry and holds patents for secure transaction order management processing and preventing fraudulent electronic transactions. She joined Ethoca in 2010 to help drive adoption of its collaborative ecommerce fraud prevention platform. Before joining Ethoca, Ferguson was Vice President of Emerging Technologies at Debix and Co-Founder and Vice President of Emerging Technologies at ClearCommerce.

^{vii} **Paul Bond** is a leading U.S. attorney in data security compliance and partner with Reed Smith, LLP. Bond has counseled a broad swath of clients in more than 200 data security breach situations and has helped defend more than 60 such privacy-related class actions. He is a member of the Global Regulatory Enforcement Group and the International Association of Privacy Professionals, and was selected as one of four "Rising Stars" in Privacy and Consumer Protection Law by Law 360.

^{viii} **Susan Grant** is the Director of Consumer Protection with the Consumer Federation of America where she focuses on the issues of privacy, identity theft, telemarketing and other general consumer protection issues. Ms. Grant heads CFA's Consumer Protection Institute, conducts CFA's annual Consumer Complaint Survey, and is a recognized authority on combating consumer fraud and deception. Grant started her career in 1976 in the Consumer Protection Division of the Northwestern Massachusetts District Attorney's Office and subsequently held positions at the National Association of Consumer Agency Administrators and National Consumers League before joining the CFA staff in 2008.

^{ix} **Mike Cook** is the Founder and Chief Executive Officer and of XOR Data Exchange and has more than 25 years of experience building data sharing solutions for risk, operational efficiencies and compliance. In 2002, Cook co-founded ID Analytics, building it from concept stage into a high-growth,

profitable company serving more than 280 enterprise clients, including five million consumers. He was also a member of the executive team which developed Consumer Credit Associates (now Innovis) into the “fourth national credit bureau” and he has held senior management roles with Experian, Early Warning Services and American Express.

^x **Terri Beck** is the Chief Marketing Officer for LexisNexis responsible for leading and driving all marketing strategies and plan development for the Government and Health Care markets. Accountability includes brand awareness, thought leadership, integrated marketing campaigns, market research, events leadership, sales/marketing/market planning alignment, budgetary responsibility, PR and analyst relations, social media, relationship development with strategic organizations, and elevating the customer experience.

^{xi} **Matthew Donahue** is a strategy consultant with roots in the telecommunications and defense industries. He headed successful change management initiatives with federal and state government agencies. The latest was with the Indiana Department of Revenue where Mr. Donahue helped the Department save more than \$200 million and notify thousands of identity theft victims. He is currently working with Intuit and Oliver Wyman to assist them in tackling identity theft and other large systemic issues within the entire taxation ecosystem. Mr. Donahue also supports the IRS Security Summit process. He served his country as a communicator in United States Army Special Operations. An Indiana native, Mr. Donahue earned both his MBA and bachelor’s degree from Purdue University.