



THE  
**AFTERMATH®:**

THE NON-ECONOMIC  
IMPACTS OF  
IDENTITY THEFT

2018



IDENTITY THEFT  
RESOURCE CENTER

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The year 2017 presented some significant challenges to consumers in keeping their identities and personal data safe. In the wake of such major data breaches and data misuse as Equifax, Verizon, Uber, Dunn & Bradstreet, Chipotle and Microsoft's Xbox gaming platform – to name a few, the Identity Theft Resource Center continues to be the voice for consumers struggling with the long-term, downstream effects of their misappropriated personally identifiable information (PII) being used for nefarious activities.

Since 2003, the Identity Theft Resource Center has surveyed self-identified identity theft victims, who have utilized its remediation services. The survey gauged the impact to these victim's lives over the course of the year since they spoke with one of its identity theft advisors. The financial and economic impacts of identity theft has been well documented by numerous organizations while the emotional, physiological and socio-economic impacts victims face are often over-looked, despite their having significant long-term repercussions. The purpose of The Aftermath® survey is to understand the effects of identity theft on victims beyond the known financial threats. The Identity Theft Resource Center understands that though the emotional, socio-economic and physiological effects may be harder to quantify than financial costs, they can be more significant as they have very real impacts on how a victim relates to and is able to resolve his/her situation as much (if not more) than a monetary figure.



## EXECUTIVE SUMMARY

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This year the Identity Theft Resource Center gathered information from victims in a different manner than in previous years. ITRC's contact methodology moved to a rolling calendar year rather than contacting all victims from the prior year at the same time, which allowed the organization to ensure one year had passed for all victims who initially contacted ITRC. This allowed its staff to reach out monthly to provide follow-up services where needed.



Due to the change in its data gathering method, the ITRC decided to provide stakeholders a trend analysis as a progress report in the same month it typically had delivered its full report. The full report will be made available in the second quarter of 2019.

As with other victim-centric services, finding participants to complete the survey was difficult due, in part, to concerns from victims about the method of contact. The cautious nature of the victims means that they took to heart the risk minimization advice ITRC's advisors provided regarding clicking links and sharing personal information, but it worked against the organization when it came time to gather the data needed to inform this trend analysis. In addition to the emailed survey, ITRC employed personal contact from advisors to engage victims who had not initially elected to provide their input.

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“NO OTHER CRIME REQUIRES A VICTIM TO REPORT IT, TELL THEIR STORY, AND KEEP TRACK OF A MULTITUDE OF DIFFERENT ORGANIZATIONS THAT ARE HANDLING THE DIFFERENT OCCURRENCES. WE CAN'T IMAGINE TREATING VICTIMS OF VIOLENT CRIME IN THIS MANNER, BUT WE DO IT TO CYBERCRIME AND IDENTITY CRIME VICTIMS AS A NORMAL PART OF PROCESS.” - EVA VELASQUEZ

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Identity crime mars the lives of those impacted with long-term burdens that may never be fully resolved. For this reason, ITRC likens identity theft to a persistent disease; it may go into remission, but one may never be cured. The issues may appear to be resolved for a period of time only to reemerge in different areas, such as with different institutions or on different platforms than the original crime, creating a new series of concerns to be resolved.



Eva Velasquez, president and CEO of the Identity Theft Resource Center notes that “of the victims that responded, 21 percent stated they had previous incidences of identity theft,” stated. “That means that almost one-quarter of our victims have been through this before. Victimization continues to happen over the course



of months or years and the person trying to regain their identity – and their dignity – often feels abused by not just the perpetrator, but also the organizations that they have to interact with to resolve the issue. No other crime requires a victim to report it, tell their story, and keep track of a multitude of different organizations that are handling the different occurrences. We can't imagine treating victims of violent crime in this manner, but we do it to cybercrime and identity crime victims as a normal part of process."

As consumers launch head-long into the remediation process with multiple agencies (52 percent have yet to resolve the matter to their satisfaction a year later), Identity Theft Resource Center wants to help industry and key stakeholders understand that the lost opportunity and downstream impacts are significant to individual victims and should not be overlooked.

### KEY FINDING 1:

THE EMOTIONAL RAMIFICATIONS OF IDENTITY CRIMES CONTINUE TO LEAVE VICTIMS NEGATIVELY IMPACTED WELL BEYOND THE INITIAL INCIDENT, IMPACTING HOW THEY MANAGE THEIR DAILY LIVES IN PERPETUITY.

As seen in previous years, the emotional impacts of identity crime have left victims with overwhelmingly negative feelings about their situation. Respondents reported that they felt worried, angry and frustrated (each at 85.71 percent); violated (83.7 percent); that they could not trust others and felt unsafe (both 69.4 percent); a sense of powerlessness or helplessness (67.3 percent); sad or depressed (59.2 percent) and betrayed (55.1 percent).

The negative emotional impacts had very real physical consequences. Of the individuals that have responded, 84.1 percent reported issues with their sleep habits; 77.3 percent reported increased stress levels; 63.6 had problems with their concentration; 56.8 had persistent aches, pains, headaches and/or cramps and the same percentage experienced stomach issues; 54.5 percent had increased fatigue or decreased energy and 50 percent reported that they had lost interest in activities or hobbies they once enjoyed.



What do these preliminary statistics mean for industry stakeholders? This population is already negatively impacted and is looking for additional solutions to what is an overwhelming personal situation. All stakeholders must realize they can have a direct, positive impact when assisting victims of identity crime. The amount of red tape that victims have to cut through to regain their good name – sometimes literally – and resolve their concerns so they can recover their identity is daunting. And of those that have responded, only 31.9 percent sought mental health support. Of those that did not, 44.4 percent did not think that it would help their circumstances – as one respondent commented, there was “...no time to deal with my feelings, I was too busy trying to deal with the situation.”

## KEY FINDING 2:

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VICTIMS ARE DISSATISFIED WITH HOW THE “PROFESSIONALS” ASSIST THEM IN THE REMEDIATION PROCESS THEY HAVE TO UNDERTAKE TO RECOVER THEIR IDENTITY.

As victims navigate all the steps asked by the multitude of agencies and companies they have to contact to remediate their identity theft case, the professionals they encounter seem to fall short in resolving victims’ concerns. Most reported they were dissatisfied with how various agencies responded to their situation.





When discussing their engagement with various agencies, victims expressed the following levels of ambivalence or dissatisfaction:

- » Credit issuers, financial services (banks, credit unions, etc.):
  - 46 percent were somewhat or very dissatisfied
  - 13.2 percent were neither satisfied or dissatisfied
- » Credit reporting agencies:
  - 43.1 percent were somewhat or very dissatisfied
  - 14.1 percent were neither satisfied or dissatisfied
- » Local law enforcement:
  - 36.66 percent were somewhat or very dissatisfied
  - 23.33 percent were neither satisfied or dissatisfied
- » Federal Trade Commission:
  - 42.82 percent were somewhat or very dissatisfied
  - 16.66 percent were neither satisfied or dissatisfied



The ability for victims to engage with the appropriate agency and feel they are having their concerns are addressed with the level of professionalism and the gravity they deserve is paramount to the sense that their issue is being resolved to their satisfaction. When a victim does not feel that their case is being managed appropriately, the feelings of distrust, anger, frustration and helplessness will continue be the hallmark emotions attributed to the remediation process.

Identity Theft Resource Center takes into account that many of the feelings of dissatisfaction may stem from being overwhelmed with retelling their story multiple times with multiple entities, specifically when dealing with an entity where their identity was misused. Representatives may view a victim's concern as a single event for the institution where the fraud occurred, not taking into account the victim may be at the point where this is one of many events needing resolution. ITRC hears first hand of this frustration as its victims will frequently call back to express their frustration with a particular entity. As leaders in all of these organizations come together to understand the needs of the victim, the ITRC can provide solutions and best practices on how to best assist this extremely disenfranchised population to achieve the best possible outcome for all.



### KEY FINDING 3:

IDENTITY CRIME IS A PERVASIVE PROBLEM THAT DOESN'T END WITH THE PERSON THAT HAS HAD THEIR IDENTITY USED FRAUDULENTLY.

The socio-economic impacts go beyond the individual who had their identity misused. There are ripple effects that impact victims' immediate and extended families, friends and other people in their network.

Respondents reported that their interpersonal relationships with both family and friends had similar impacts. Some of those impacts were as follows:

- » Getting into more arguments: 36.4 percent (family); 25.5 percent (friends)
- » Getting into more fights: 15.2 percent (family); 20.0 percent (friends)
- » Not feeling able to trust them: 45.5 percent (family); 55.0 percent (friends)
- » Not feeling close to them: 27.3 percent (family); 45.0 percent (friends)
- » Not receiving support from them: 45.5 percent (family); 65.0 percent (friends)

One respondent shared, "... upset about thinking these people would steal from me, it hurts them as well." An additional impact to family and friends is the monetary impact: 29.8 percent of respondents went to family or friends to ask them for financial assistance while remediating their case. For those that could not find a way to get their other needs met, 37.3 percent went without whatever that need was.

Employment and educational opportunities were negatively impacted by identity theft: 32 percent of respondents identified that the incident caused problems for them at their place of employment (either with their boss or coworkers) and 8 percent identified that it caused them issues at their school (either with school officials or with other students).



Some respondents commented that they lost job opportunities or lost their current employment. Others reported issues with their benefits including pay being withheld or insurance benefits being denied.

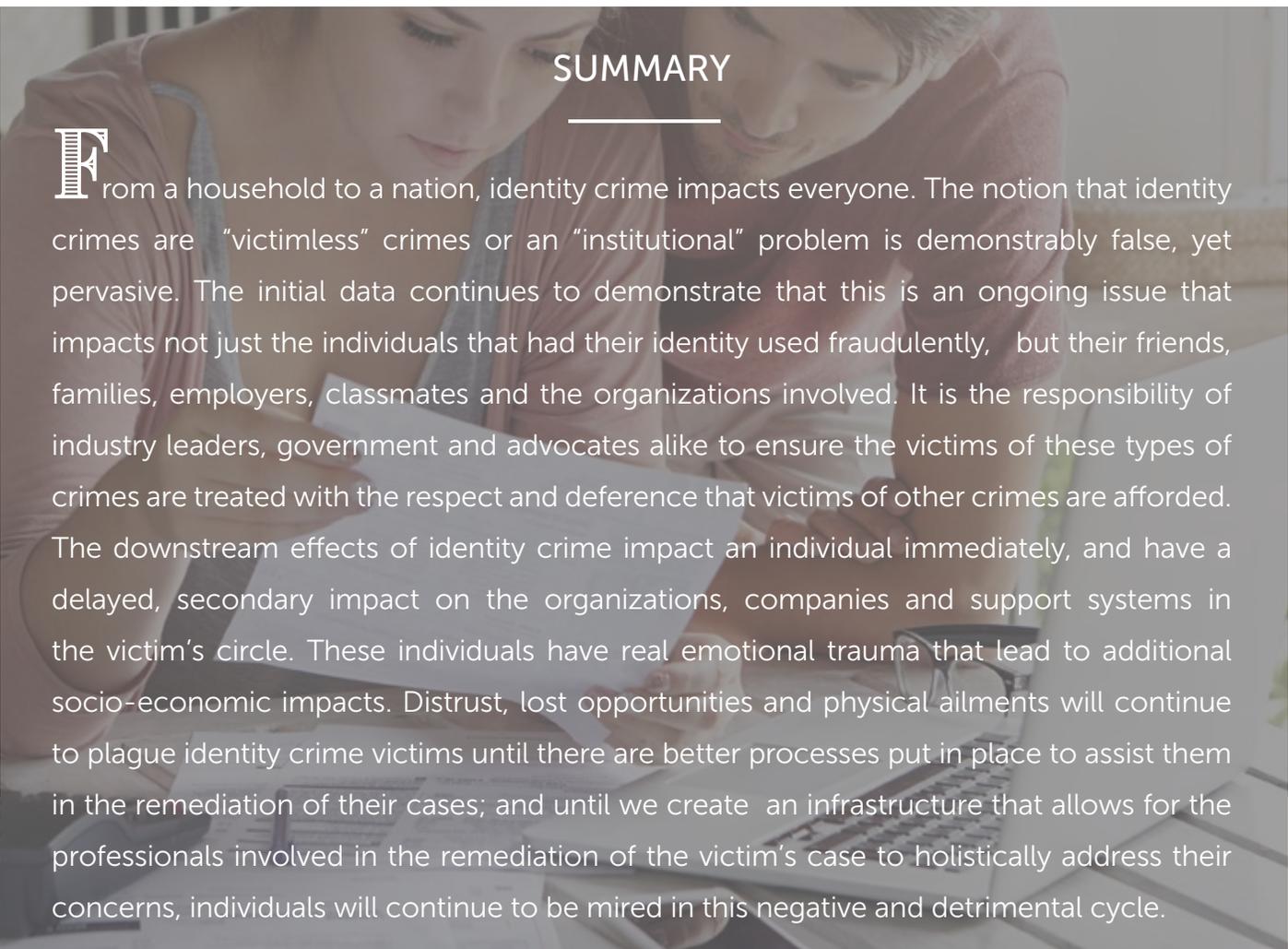
Identity theft also affects the economy. To meet financial needs, 38.89 percent of respondents used their savings to address their needs. One respondent noted that she had to access her retirement accounts during the remediation process. An alarming percent (42.8) of respondents noted that as a result of their identity theft incident they are in debt and 40.5 percent said that they could not pay their bills.





## SUMMARY

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**F**rom a household to a nation, identity crime impacts everyone. The notion that identity crimes are “victimless” crimes or an “institutional” problem is demonstrably false, yet pervasive. The initial data continues to demonstrate that this is an ongoing issue that impacts not just the individuals that had their identity used fraudulently, but their friends, families, employers, classmates and the organizations involved. It is the responsibility of industry leaders, government and advocates alike to ensure the victims of these types of crimes are treated with the respect and deference that victims of other crimes are afforded. The downstream effects of identity crime impact an individual immediately, and have a delayed, secondary impact on the organizations, companies and support systems in the victim’s circle. These individuals have real emotional trauma that lead to additional socio-economic impacts. Distrust, lost opportunities and physical ailments will continue to plague identity crime victims until there are better processes put in place to assist them in the remediation of their cases; and until we create an infrastructure that allows for the professionals involved in the remediation of the victim’s case to holistically address their concerns, individuals will continue to be mired in this negative and detrimental cycle.



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