



IDENTITY THEFT
RESOURCE CENTER

Identity Theft: The Aftermath 2017



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“The Identity Theft Resource Center was extremely helpful in directing us whom we should contact and what information we should seek. This discovery - that a criminal took our child's identity and Got away with it for twenty years has been heart-sickening. The struggle to bring him to justice has been a difficult one, emotionally - the path of sorrow and heartbreak having to be walked all over again, all these years later. How dare he live his life as our son, claiming us as his parents on Legal documents, having his children bear our name? What a travesty against something so very sacred. Our child deserved to live, but he did not - That we could not change. But to think we were unable to guard his very identity, his name, his birth. The depth of sorrow is unfathomable.”

- ITRC Aftermath Respondent

EXECUTIVE SUMMARY AND HIGHLIGHTS

Identity theft victims often experience a series of unforeseen domino effects in the aftermath of the crime.

Now in its 10th year, the Identity Theft Resource Center's ⁱ *Identity Theft: the Aftermath* survey once again sought answers from victims to determine the short-term and long-term effects of various types of identity theft crimes. The *Aftermath 2017* report is created from voluntary responses by victims who contacted the ITRC for assistance during 2016.

The primary focus of many identity theft surveys is to better understand the financial or criminal aspects of identity theft, which overshadow the long-term toll on victims' sense of trust. Year after year we have found the need for better education and awareness regarding the threat of identity theft and the myriad of ways identity theft can affect victims, their friends and family, their jobs, and other aspects of their lives. The emotional fallout from identity theft includes pain from not being able to reach goals victims had previously set for themselves, hurt caused by an inability to find employment or purchase a home, and many, many other feelings, due to a criminal stealing their identities.

The goal of the ITRC is to be the first source of support and information for victims of identity theft and its related crimes. By being the initial place they turn to, we aim to help victims understand they are not alone in their attempt to resolve their case and they *can* recover from what may be a devastating event. This report is a tool we use to educate industry, law enforcement, and policymakers about the serious impact and consequences identity theft can have on victims. We want to engage industry stakeholders in the hopes that they, too, will work toward reducing the damaging effects on not just the individual victim but on those around them as well.

"Identity theft is not just a statistic; it is important to realize the numbers represent victims, the harm is serious, and it can impact victims' ability to get a job, rent an apartment, or go to college. Consumers are growing weary of the impersonal way businesses handle personally identifying information and their lack of accountability when the information is accessed through a breach. My sincerest hope is that organizations will recognize and address the people behind the data and make the right financial investments to proactively protecting consumer information rather than wait for slow, costly, and potentially ineffective regulation."

Julie Fergerson ⁱⁱ, ITRC Board Chair, Industry Expert

HIGHLIGHTS

- Victims' actions following identity theft included selling possessions to pay for expenses and closing financial and online accounts.
- We continue to see significant negative financial impact on victims as a result of this crime. Victims' relationships with others continue to be impacted by this crime.
- Three-quarters of survey respondents expressed they were severely distressed over the misuse or attempted misuse of their personal information.
- Victims expressed a number of strong emotions and feelings as a result of their victimization.
- Strong physical reactions were also reported as a result of victimization.
- The majority of victim respondents indicated they have yet to clear up their issue and their cases are not resolved.

"The identity theft added a lot of stress in my life. It is very unsettling to know that your personal information is out there for someone else to use. You almost feel like you have been violated. Because of the identity theft , I am very aware of what is going on in my business and personal life."

- ITRC Aftermath respondent

INTRODUCTION AND METHODOLOGY

The purpose of the *Aftermath 2017* report, as with prior *Aftermath* reports, is more than simply uncovering quantitative data relating to identity theft and its related crimes; we want to hear about its impact from the victims themselves. Their insight sheds light on the many facets of this complex crime and helps stakeholders understand how identity theft leaves a lasting impression on its victims.

Though the results are presented in percentages and charts, ITRC recognizes that each statistic represents a person whose life has been altered. It is important to us in our daily work that we address identity theft victims as people with feelings and emotions whose outlook on life and interactions with others may be heavily influenced by the ramifications of this crime.

Methodology

The ITRC staff designed and administered the *Identity Theft: The Aftermath 2017* victim impact survey. This is the 10th time the ITRC has undertaken this project. A select group of independent industry specialists participated in preparing the final summary.

The *Aftermath* is not a census study. This report represents victims who contacted the ITRC during the 2016 calendar year. Mandatory information requested in this year's survey included victims' state of residence, their age when the crime began, their household income level, how they discovered the identity theft, and the amount of time between when the crime started and when they found out they were a victim.

New in the 2017 survey was the addition of "skip this question" as a survey response. These were combined with "none of these apply" responses to determine the percentage of those who were not affected by any given question. Survey instruction for the participants stated: *If these questions do not apply to your case, please check the box for Does not Apply or Skip this question.*

Survey population:

- 176 victims responded from 40 states and the District of Columbia. The top three states in the number of survey participants were California, Florida, and Texas, for the second year in a row. It should be noted the area where the victim lives may not be the same as the location of the crime.
- 5.8 percent of respondents were under the age of 18 when the crime began. Other age categories were as follows: 18-29 (19.8 percent); 30-39 (20.4 percent); 40-49 (19.3 percent); 50-59 (13.1 percent); and 60+ (19.3 percent). 2.2 percent declined to answer.

KEY FINDINGS

A. Victims' actions following identity theft included selling possessions to pay for expenses and closing financial and online accounts. Nearly one-third of respondents had to spend time away from other life experiences, like hobbies or a vacation, and more than 25 percent had to borrow money from family or friends. Taking time off from work and spending time away from family were the second highest responses, both at 22 percent. Relocating or moving and selling possessions were both experienced by 15.3 percent of the respondents. (See Figure 1)

Figure 1: Did you do any of the following as a result of your identity theft case?		
	2015	2016
Borrowed money from family/friends	35.4%	26.0%
Took out a bank loan	3.5%	0.7%
Obtained a payday loan	8.1%	6.7%
Borrowed from retirement accounts	n/a	4.0%
Used an EXISTING credit card for expenses I would not otherwise have had to use	15.7%	12.7%
Requested assistance from a church / faith-based organization	14.1%	7.3%
Relocated or moved	23.2%	15.3%
Sold possessions to pay for expenses	25.3%	15.3%
Applied for government benefits	17.7%	11.3%
Changed jobs	11.1%	8.0%
Took time off from work	28.8%	22.0%
Delayed educational opportunities	16.7%	12.7%
Spent time away from family	26.3%	22.0%
Spent time away from other life experiences, like hobbies or a vacation	39.9%	32.7%
Closed existing financial accounts	34.3%	33.3%
Closed existing online accounts	23.2%	27.3%
Use online accounts less frequently or not at all	33.3%	33.3%
Other (please specify)	22.7%	12.0%
None of the above / Skip this question	n/a	28.6%

“Victims who experience identity theft early in their adult lives may find themselves unable to become independent or realize their full potential. Delayed educational opportunities were reported by 12.7 percent of respondents, creating a negative ripple effect that can potentially affect all areas of their lives. Without the ability to realize their educational goals, victims may miss job opportunities that would set them up for financial stability or further success, which can impact housing and quality of life.”

Eva Velasquezⁱⁱⁱ, ITRC CEO and President

B. We continue to see a significant number of ways that identity theft financially impacts victims.

The ability to obtain credit cards or being denied a credit card continues to be the number one area of impact (38.2 percent), up 6.4 percent over last year’s figures. This was followed by the inability to obtain loans (34.2 percent), also up 6 percent. A new response, being in debt due to identity theft, ranked third at 27.6 percent. Other new responses include the inability to rent an apartment or find housing (15.8 percent) and being forced to declare bankruptcy (3.3 percent). (See Figure 2)

Figure 2: How has your life been impacted by this crime? (Check all that apply)				
	2013	2014	2015	2016
My ability to get credit cards was affected and/or I was denied a credit card	32.4%	32.7%	31.8%	38.2%
My ability to obtain other types of loans was affected and/or I was denied other types of loans (student, mortgage, personal)	32.4%	28.4%	28.0%	34.2%
I was unable to open a checking / savings accounts *	n/a	n/a	n/a	15.8%
The interest rates on my existing credit cards increased	12.9%	14.4%	11.3%	13.8%
Credit cards I had were canceled	13.9%	16.3%	14.6%	12.5%
Collection agencies are still calling me about the fraudulent accounts	22.3%	19.5%	21.3%	21.1%
My ability to get a job has been affected and/or I have been unable to get a job	14.5%	12.1%	15.5%	13.8%
Was forced to declare bankruptcy	n/a	n/a	n/a	3.3%
Unable to rent an apartment or find housing	n/a	n/a	n/a	15.8%
I lost my job due to the identity theft	5.0%	3.5%	9.6%	5.9%
I was unable to pay bills **	n/a	n/a	n/a	19.7%
I am now in debt due to identity theft**	n/a	n/a	n/a	27.6%
Other (please specify)	25.7%	22.2%	24.3%	16.5%
None of the above / skip this question	27.3%	39.7%	38.9%	27.6%
* Was asked differently in previous years				
** These two responses were previously combined				

“The impact of identity theft can be devastating and long-lasting, impacting the victim’s financial wellbeing in many ways, ranging from bad credit to outright bankruptcy. Years of data breaches, culminating in the Equifax breach, have left millions of people exposed to identity theft. Quite simply, it has become one of the most important challenges of our time.”

Matt Cullina^{iv}, ITRC Board of Directors, Industry Expert

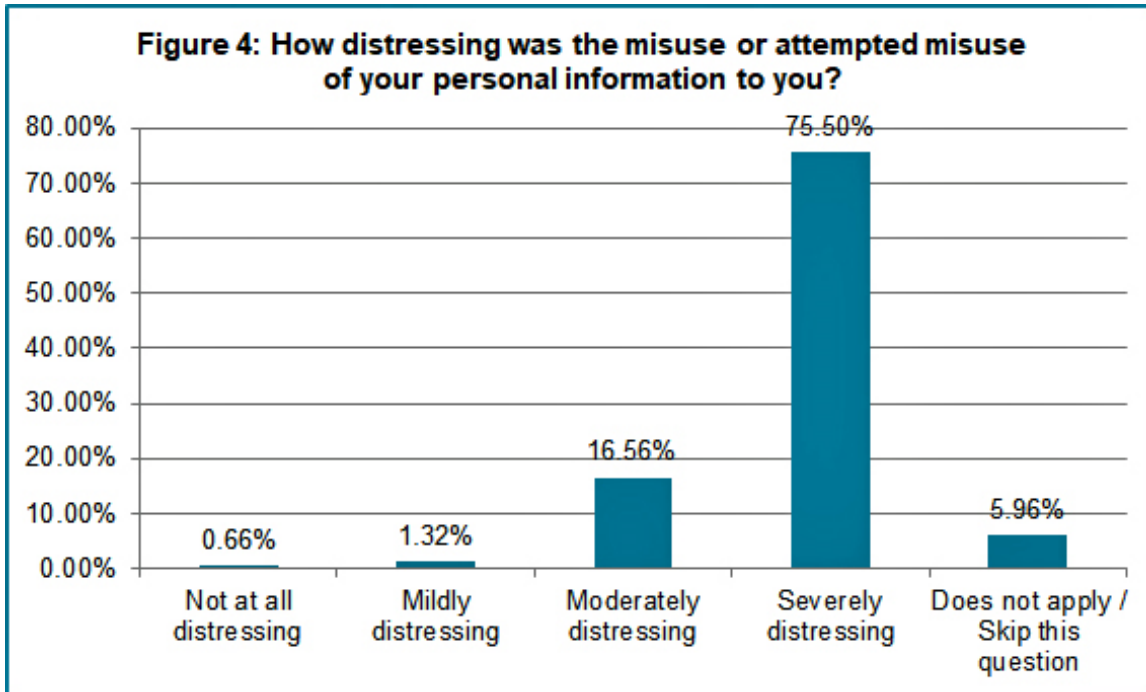
C. Victims’ relationships with others continue to be impacted by identity theft. In a rare, positive reflection on the statistics, the number of respondents who indicated their family life was stressed (15.9 percent) was significantly down from the 31.5 percent reported in 2015, as well as a decrease in those indicating their family was unsupportive (15.2 percent), down from 22.8 percent in 2015. Unfortunately, support from friends dropped to 16.5 percent from 27.8 percent in 2015. (See Figure 3)

Figure 3: Affect on important relationships				
	2013	2014	2015	2016
Friends are not supportive and think I'm over-reacting	8.0%	7.4%	8.3%	6.6%
Friends are supportive	25.4%	21.7%	27.8%	16.6%
Employer is not supportive	4.6%	6.1%	7.9%	6.6%
Employer is supportive	12.1%	9.4%	9.1%	8.6%
Family life is stressed	28.3%	20.1%	31.5%	26.5%
Family/significant other is supportive	24.9%	28.3%	28.6%	23.8%
Family doesn't understand or is unsupportive	19.0%	13.1%	22.8%	15.2%
Relationship has ended or been severely negatively impacted	13.8%	9.0%	17.4%	15.2%
I find myself getting into more arguments with my family members	n/a	n/a	n/a	12.6%
I feel less trusting of my family	n/a	n/a	n/a	15.9%
I find myself getting into more arguments with my friends	n/a	n/a	n/a	6.0%
I feel less trusting of my friends	n/a	n/a	n/a	15.2%
Other	8.1%	11.1%	13.7%	11.9%
None of these apply / Skip this question	32.0%	42.2%	33.6%	36.4%

For me this finding begs the question, who is the perpetrator in the cases where the respondents are less trusting of their family and friends? Seeing that more than a quarter of the respondents expressed that their family life is stressed may also be an indicator that a “loved one” might be involved.”

Karen Barney^v, ITRC Director of Program Support

D. Three-quarters of survey respondents expressed they were severely distressed over the misuse or attempted misuse of their personal information. Less than two percent indicated they were only mildly distressed or not at all distressed. (See Figure 4)



“This year it has become clear to the rest of the nation what ITRC and identity theft victims have known for a long time: identity theft has reached epidemic proportions. It’s no wonder the Aftermath study found that more than 75 percent of the respondents were severely distressed over the misuse or attempted misuse of their personal information. But, knowledge is power. The more information fraudsters have on victims, the more important it is for identity theft victims to have resources like ITRC to help educate the public about how to protect themselves from fraud.”

Terri Beck^{vi}, ITRC Board of Directors, Industry Expert

E. Victims expressed a number of strong emotions as a result of their victimization. The depth and breadth of the emotional toll that identity theft can take on its victims continues to concern us. Nearly 80 percent of survey participants felt annoyed or frustrated, while 56 percent categorized their emotion as anger or rage. Nearly two-thirds of the respondents were afraid for their financial future, and 36.7 percent were afraid of what this incident could do to their family members’ financial security. Two newly-provided responses for this question, feeling violated and feeling vulnerable, yielded high percentages of 66 percent and 58 percent respectively. (See Figure 5)

Nearly one-fourth of survey respondents stated they sought professional help to deal with their emotional response to being victimized. Of the victims who did not seek help, more than 20 percent stated they had a strong support network of friends and family around them who provided assistance. Almost 13 percent of victims responded that they would have sought assistance but were unable to afford it.

Figure 5: Emotions and Feelings

	2013	2014	2015	2016
Rage or anger	65%	62%	58%	56%
Fear regarding my personal financial security	69%	66%	69%	66%
Sense of powerlessness or helplessness	50%	54%	54%	53%
Feelings of betrayal	51%	52%	44%	46%
Denial or disbelief	42%	44%	43%	40%
Loss of ability to trust	46%	44%	51%	44%
Feeling isolated	24%	23%	31%	28%
Misplaced anger /emotional outbursts	27%	20%	19%	19%
Overwhelming sadness	32%	28%	32%	31%
Shame or embarrassment	29.0%	30%	28%	28%
Fear for financial security of family members	31%	36%	43%	37%
Feelings of guilt or that you caused this to happen or did something wrong	21%	22%	24%	27%
Frustration or annoyance	81%	79%	81%	80%
Homicidal thoughts	n/a	n/a	n/a	2%
Anxiety (previously listed under physical)	n/a	n/a	n/a	67%
Vulnerable	n/a	n/a	n/a	58%
Fear for my physical safety	18%	20%	23%	24%
Violated	n/a	n/a	n/a	66%
Feeling Suicidal	6%	4%	8%	7%
Other	4%	8%	11%	5%
None of these apply / Skip this answer	3%	8%	5%	4%

“I hear ITRC advisors give out advice daily on every type of identity theft from the more easily mitigated cases involving new accounts to the often more complex, life-changing cases of government or criminal identity theft. Each caller seeks not only information about how to resolve their issue, but reassurance and encouragement that someone is here to help them. No matter the scope of the impact, victims are frustrated, stressed, and concerned. I am proud to work for an organization that recognizes the emotional impact of identity theft and its related issues and addresses this need daily.”

Mona Terry^{vii}, ITRC Vice President of Operations

F. Strong physical reactions were reported as a result of victimization. Topping this list were stress (64.3 percent), sleep disturbances (48.3 percent), and an inability to concentrate (37 percent) followed by fatigue (35 percent) and headaches (33.6 percent). (See Figure 6) More than 23 percent of respondents had to seek professional medical help for their physical symptoms, and 15.6 percent of those who did not seek help indicated that they would have but could not afford it.

Figure 6: Effects and Physical Reactions				
	2013	2014	2015	2016
An inability to concentrate / lack of focus	28.0%	27.4%	39.0%	37.1%
Start or relapse into unhealthy or addictive behaviors	9.0%	9.1%	15.0%	12.6%
New physical illnesses (aches and pains, heart palpitations, sweating, stomach issues)	n/a	n/a	29.0%	23.1%
Renewed illnesses that were under control	n/a	n/a	16.0%	9.1%
Headaches	n/a	n/a	n/a	33.6%
Fatigue	n/a	n/a	n/a	35.0%
Changes in eating or drinking	n/a	n/a	n/a	18.9%
Panic attacks (racing heartbeat, shallow breathing, etc.)	n/a	n/a	n/a	26.6%
Sleep disturbances (unable to sleep, oversleeping, nightmares)	40.0%	36.1%	42.0%	48.3%
Stress	n/a	n/a	74.0%	64.3%
Loss of appetite	n/a	n/a	21.0%	18.2%
Loss of interest in activities / work	n/a	n/a	25.0%	28.7%
Unable to go to work because of physical symptoms	n/a	n/a	10.0%	28.7%
Other	4.0%	8.0%	7.0%	6.3%
None of these apply / skip this question	3.0%	8.0%	19.0%	27.3%

“It is not surprising that most respondents reported stress, sleep problems, panic attacks, and the feeling of having been “violated” as a result of having their identities stolen. This crime is the ultimate disrespect of an individual, the theft and misuse of their very personal identity.”

Stew Roberts^{viii}, ITRC Board of Directors, Industry Expert

G. The majority of victim respondents indicated they have yet to clear up their issue and their cases are not resolved (61.9 percent). Unfortunately, that represents a 9.2 percent increase over last year. Even more troubling, in 2016 we saw more than a 14 percent increase in the number of victims who were unable to resolve their cases within one year. (See Figure 7)

Figure 7: How long did it take for you to resolve your identity theft issue? If it's ongoing, check "Not yet cleared".				
	2013	2014	2015	2016
Under 6 months	27.5%	29.8%	27.9%	16.8%
7 - 12 months	9.6%	10.5%	9.4%	6.5%
12 -18 months	3.4%	5.4%	2.1%	1.9%
18 - 23 months	3.4%	1.6%	3.3%	1.9%
2 - 5 years	2.2%	2.3%	2.1%	2.6%
More than 5 years	2.8%	0.4%	2.9%	2.6%
Not yet cleared	51.1%	50.0%	52.7%	61.9%

“Identity theft can be a complex and longstanding issue for many of its victims, as highlighted by the Aftermath report’s finding of so many respondents that have yet to get things cleared up. And while unfortunate, it’s not wholly shocking to me because I see on a daily basis how difficult it is for the average person, with so many other things to focus on – work, family needs, medical issues, etc. - to carve out dedicated time day after day to try and get their cases resolved. Dealing with identity theft and fraud can be fatiguing on even the most diligent and seeing these numbers in black and white really underscores the importance of the resolution assistance services that the ITRC provides.”

Paige Schaffer^{ix}, ITRC Board of Directors, Industry Expert

H. When asked what behaviors they currently use to minimize their future risk of once again becoming a victim of identity theft, the responses showed some disappointing downward trends.

There was a drop from last year's figures in the following areas: those who only shop online on websites that are known to them (down 11.3 percent), number of participants who have a locked mail box (down 7.2 percent), and the number of respondents who delete scam emails and text messages (down 5.3 percent). Additionally, there was a drop of 10.5 percent from last year in the number of participants who don't share their Social Security number (SSN) unless it is absolutely necessary. Alarming, 50.7 percent of respondents still carry their SSN on them. (See Figure 8)

Contrary to the information above, respondents are engaging in other best practices. More victims than last year (42.3 percent) indicated they check their credit reports regularly using the free annualcreditreport.com website, 52.8 percent have a security or credit freeze on their credit reports, and 30.3 percent change their online passwords every three months. Respondents also reported regularly checking and setting their privacy settings for social media accounts (31 percent) and setting a PIN and/or a password on their phone or tablet (43.7 percent). (See Figure 8)

"If you look at the trends since 2013, it's not good news. Fewer identity theft victims are taking proactive steps to protect themselves by regularly updating their computer security systems, locking their mailboxes, looking for signs of security on the websites they visit, sharing their Social Security numbers only when necessary, shredding documents that contain their sensitive personal information, using strong passwords, and deleting scam messages and texts without answering them. Perhaps they are suffering from "identity theft fatigue," a sense of hopelessness in the face of so many data breaches, which are beyond their control. Checking your credit report or using a monitoring service can help you detect fraud earlier but it's still after the fact. It's important to emphasize that there are simple things that individuals can do to at least reduce the potential for identity theft. For instance, more victims are placing security freezes on their credit files, and it would be very helpful to make that a free option for everyone, as the Identity Theft Resource Center has called for."

Susan Grant^x, ITRC Board of Directors, Industry Expert

Figure 8: What behaviors do you CURRENTLY use to minimize your future risk of becoming a victim of identity theft again? (Check all that apply)

	2013	2014	2015	2016
I have a locked mailbox	28.5%	22.7%	22.0%	14.8%
I check my credit reports regularly using the free annualcreditreport.com website	46.5%	43.8%	31.5%	42.3%
I check my credit reports regularly using another method and/or website	27.9%	32.3%	34.5%	34.5%
I have a security or credit freeze	42.4%	49.4%	45.7%	52.8%
I use a fee-based credit monitoring service (i.e. only looks at credit reports)	18.6%	17.1%	14.7%	23.2%
I use a fee-based identity monitoring service	18.0%	13.9%	15.9%	14.8%
I shred documents with account information or Social Security numbers on them	62.2%	56.6%	55.6%	55.6%
I sign up for alerts and notifications to stay on top of the latest scams and frauds	n/a	n/a	n/a	38.0%
I delete scam emails and text messages without answering them	77.9%	72.5%	69.4%	64.1%
I have installed and regularly update computer security systems, firewalls, anti-virus software, spyware, etc.	61.6%	51.4%	46.1%	31.0%
I shop online only on websites that are known to me.	49.4%	51.4%	38.8%	27.5%
I always look for the yellow padlock and "https:" in the URL	36.6%	36.7%	30.2%	21.8%
I don't carry my Social Security number with me on a daily basis	59.9%	56.6%	50.4%	50.7%
I don't share my Social Security number unless absolutely necessary	75.0%	71.3%	69.0%	58.5%
I don't carry extra credit cards or my checkbook with me on unless I need them that day	43.0%	37.5%	28.9%	33.8%
I keep my credit cards in sight at all times in restaurants and stores when using them	41.9%	30.7%	28.4%	28.9%
I have a debit card that requires a PIN even when used as a credit card	37.2%	32.7%	32.8%	30.3%
I change the passwords for my online accounts once every 3 months	33.7%	24.3%	26.3%	30.3%
I use numbers and letters in my online passwords and make them at least 8 characters long	64.5%	59.4%	52.2%	48.6%
I am careful not to put personal information on my social networking profiles	59.9%	57.8%	47.0%	47.9%
I don't use public wifi	36.0%	36.7%	36.6%	33.8%
I use a VPN when I am on public wifi	8.7%	5.2%	6.0%	6.3%
I have a wiping program on my smart phone or tablet	11.6%	11.6%	25.4%	9.2%
I have a PIN and/or password on my phone or tablet	43.0%	41.8%	41.8%	43.7%
Other	n/a	n/a	12.1%	9.2%
None of the above / Skip this question	n/a	n/a	n/a	9.9%

I. How Identity Theft Was Discovered

In general, victims find out about identity theft in one of three ways (See Figure 9).

Adversely: Received notification from a collection agency (14.2 percent); denied a job opportunity (8.5 percent); housing application was denied (5.1 percent) or credit score dropped (12.5 percent).

Proactively: Victims noticed unauthorized transactions or money missing from an account (18.2 percent) or they noticed accounts they did not authorize on their credit report (21.6 percent).

Through a Third Party: Victims were contacted by a financial institution; received a notice from a monitoring service (4.6 percent); received notification from law enforcement (5.1 percent), or the Internal Revenue Service (16.5 percent).

Figure 9: I discovered identity theft had occurred when:				
	2013	2014	2015	2016
I was notified by my financial institution (bank, credit union, credit card company, or loan company)	33.3%	28.1%	25.7%	25.6%
I was notified by a collection agency	26.6%	23.6%	24.5%	14.2%
I saw accounts I did not authorize on my credit report	26.6%	29.3%	27.3%	21.6%
I saw unauthorized transactions or money missing from an account	26.0%	19.4%	22.5%	18.2%
I received a notice from my monitoring service	n/a	n/a	n/a	4.6%
I was notified by law enforcement	n/a	n/a	n/a	5.1%
I was told my tax return had been previously filed (or other IRS notification)	19.8%	20.9%	24.1%	16.5%
My utilities were turned off	n/a	n/a	n/a	1.7%
I was declined for credit due to being overextended	17.5%	14.4%	15.7%	4.6%
I received a bill for an account that wasn't mine	29.4%	24.7%	28.5%	15.9%
My housing application was declined	n/a	n/a	9.6%	5.1%
I was unable to fill a prescription	n/a	n/a	3.6%	1.1%
My credit score dropped	n/a	n/a	28.9%	12.5%
I was denied a job opportunity	n/a	n/a	8.8%	8.5%
I was denied a student loan	n/a	n/a	3.6%	3.4%
I was denied government benefits	n/a	n/a	6.4%	3.4%
Other (please specify)	n/a	34.6%	33.3%	24.4%
Does not apply / Skip this question	n/a	n/a	n/a	1.7%

While some victims discovered the crime after finding out their credit scores had dropped, the single most common means of discovery reported continued to be an alert by the victims' financial institutions. We hope this is an indicator of the banking and credit card industries implementing more stringent practices when it comes to spotting suspicious or unauthorized activity.

J. The amount of time between when the crime happened and when the victim found out reflects the need to educate consumers about being more proactive in using available tools to monitor their identity.

We are happy to see that 42.5 percent of respondents found out about their identity theft case within 0 to three months from the time identity theft occurred. Unfortunately, there was a nearly four percent increase in the number of respondents who indicated it took them more than two years to find out about the crime. (See Figure 10)

Figure 10: What was the amount of time between when the crime actually started and when you found out, "the moment of discovery"?

	2013	2014	2015	2016
0-3 months	48.0%	48.5%	45.4%	42.5%
4-6 months	8.3%	8.1%	9.9%	12.1%
7-12 months	10.5%	10.4%	13.7%	13.2%
13-24 months	9.4%	11.2%	8.8%	6.3%
2-3 years	7.7%	6.9%	7.4%	9.8%
More than 3 years	16.0%	15.0%	14.8%	16.1%

“Identity theft isn’t something people think about unless and until it happens to them, therefore they aren’t taking the necessary steps to protect their identity. The survey results reinforce the need for consumers to be more vigilant in this area. Discovering suspicious activity at the onset of occurrence can make a world of difference. Better and more frequent education and awareness about how one can and should proactively manage their identity is absolutely critical.”

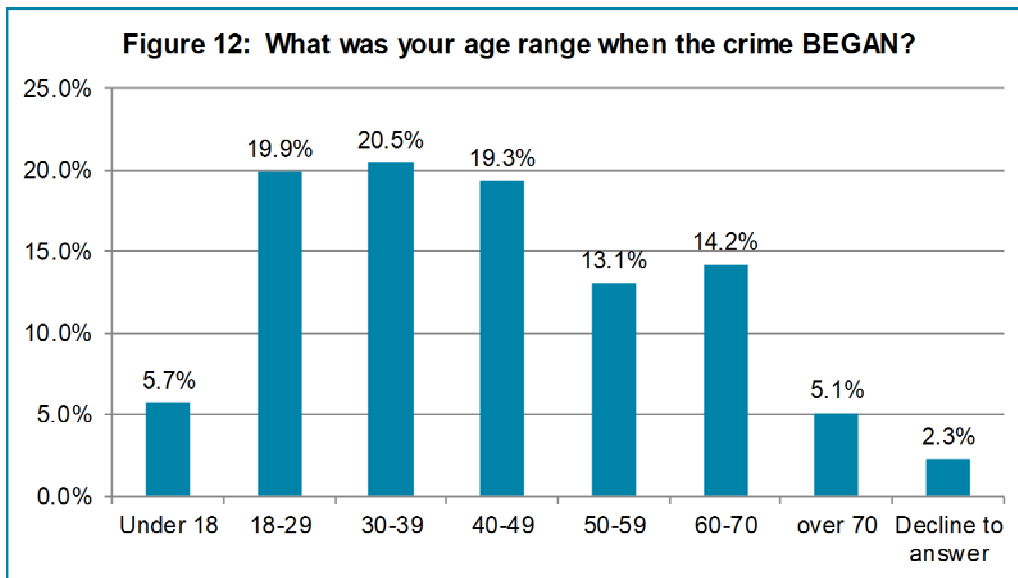
Paul Bond^{xi}, ITRC Board of Directors, Industry Expert

K. Identity theft continues to victimize people of all income levels. More than half of the survey respondents had a household income level of less than \$50,000. (Figure 11) It is disconcerting to see the increase in the number of respondents who fall into the “under \$25,000” income level. Unfortunately, these are the victims who have less financial means to deal with adverse events such as being unable to pay their bills or rent an apartment, that result from this crime.

Figure 11: Family Income Level				
	2013	2014	2015	2016
Under \$25,000	26.9%	25.2%	34%	39.2%
\$25,000 - \$49,999	25.9%	22.7%	18%	18.8%
\$50,000 - \$74,999	15.9%	15.8%	13%	8.0%
\$75,000 - \$99,999	7.5%	11.5%	10%	5.7%
\$100,000 or higher	11.9%	12.4%	13%	17.1%
Decline to respond	11.9%	12.4%	12%	11.1%

L. A respondent’s age has little to do with victimization rates. As can be seen in the chart below, identity theft crimes occur in every age category. (See Figure 12)

Since the very early days of these victim impact studies, the ITRC has always used the term “cradle to grave” when it comes to those who can be victims of this crime. The same holds true to this day. As to the higher number of survey respondents in the 18 to 49 year old categories, one can surmise that this can be attributed to the broad availability of their information in more locations—such as schools, places of employment, and numerous financial institutions. It may also have to do with certain behaviors engaged in by these age groups—like more actively engaged in online shopping and social media activity.



“It is always disquieting to see the poorest among us over-represented in crime statistics. This underscores the need for the services that the ITRC provides, and I am grateful that I can help in some small way. What is new here is the information on the age of the victims. Imagine going for your first loan so you can go to college and you find out that you owe a credit card company thousands of dollars. It is high time that governments, civic organizations and the business community focus on the problem and put a stop to this. We can fix this.”

Matthew Donahue^{xii}, ITRC Board of Directors, Industry Expert

CONCLUSION

It is disheartening to witness the victim impact of identity theft in each report since the ITRC first started this survey in 2003. Year after year, survey respondents have expressed varying consequences resulting from their identity theft experience ranging from emotional and physical impacts to the effect it has had on their relationships and life opportunities. For most victims of this crime, it is not a matter that can be resolved quickly. As seen in this report, nearly 62 percent of the respondents had not yet resolved their identity theft case even after more than five years. The fact that so many victims of identity theft are faced with such a long-term resolution process calls out for the need for providing ongoing, long-term assistance.

This study conveys the emotional and physical impact of identity theft on victims in the hopes that victim assistance providers will recognize the need, and provide the necessary resources and tools, to help victims cope with the aftermath of this crime. For some victims, this may include the inability to obtain employment, secure housing, or even the need to declare bankruptcy. Having to deal with this while you are under stress (64.3 percent) or while experiencing a sense of powerlessness or helplessness (53.1 percent) may be too much for a victim to handle – as reflected in the 7 percent of the respondents who expressed feeling suicidal.

In addition to the emotional and physical impact, it is important to recognize the extra financial burden victims may carry and often have to share with others. Whether borrowing money from family or friends, applying for government benefits, or having to change jobs, victims are not only having money taken from them by a thief, but they are having to spend their own money—and others' money—to regain their footing and return back to a somewhat normal life, pre-identity theft. Identity theft doesn't just impact its victims. Education and awareness of the problem need to be increased because it's important people know they may be inadvertently impacted by someone else's case through no fault of the victim; the hardship is created for all by the thief.

ITRC's efforts to assist victims of this crime and provide consumers with additional education to increase awareness of this crime needs to be further supported by all stakeholders in this space if we truly want to make a difference for victims.

“Industry experts will remember 2016 and 2017 as transformative years when individuals finally started to wake up to how identity theft is impacting their everyday lives and how they as consumers need to become more proactive in making decisive actions to protect themselves and their personal information.”

Robert Siciliano^{xiii}, ITRC Board of Directors, Industry Expert

“This survey was helpful, it really made me feel as if there are people out here that actually care. Being a victim of identity theft is by far the worst thing that ever happened to me in my life. Thanks for the survey.”

- ITRC Aftermath respondent

END NOTES

ⁱ **The Identity Theft Resource Center® (ITRC)**, founded in 1999, is a nationally recognized non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft, data breaches, cybersecurity, scams/fraud, and privacy issues. Through public and private support, the ITRC provides no-cost victim assistance and consumer education through its call center, website, social media channels, live chat feature and ID Theft Help app. For more information, visit: <http://www.idtheftcenter.org>

ⁱⁱ **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.

ⁱⁱⁱ **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.

^{iv} **Matt Cullina**, currently serving as Vice Chair on the Board of Directors for the ITRC, is the Chief Executive Officer of CyberScout. He has more than 16 years of experience in insurance industry management, claims and product development. Cullina as a nationally recognized as a champion on issues related to child identity theft, was recently recognized in Washington, D.C. by Congressman Jim Langevin (D-RI) for his work in helping identity theft victims, and received a Communitas Award for his work in helping protect foster youth from identity theft.

^v **Karen Barney**, the Director of Program Support at the ITRC, is involved with most of the public output of the ITRC and many of the collaborative efforts of the Center. Barney joined the ITRC in 2002 and has since done an extensive amount of research and writing in creating consumer documents for the ITRC website. She oversees the day-to-day updates of the ITRC Breach Report, getting first hand awareness of the data breach activity as it occurs. Barney is committed to public education and often presents to civic and community organizations throughout San Diego County.

^{vi} **Terri Beck**, currently serving as Secretary on the Board of Directors for the ITRC, is the Vice President of Marketing in the Government and Health Care Division at LexisNexis. She is responsible for leading and driving all marketing strategies and plan development for the Government and Health Care markets. Beck oversees 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.

^{vii} **Mona Terry** the Vice President of Operations at the ITRC. Terry previously worked at the Better Business Bureau for ten years. As Director of Operations at the BBB she was responsible for managing and growing the complaint department and worked with military service members and high school students, educating them on

spending wisely, scams, and risk factors for identity theft. Terry has a passion for consumer protection which she cultivated at the BBB and looks forward to growing with the ITRC. She holds a Master's Degree in Business Administration.

^{viii} **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. As a Supervisor in San Diego, he managed the Health Care Fraud Squad, the Applicant and Civil Rights Squad, and the Cyber Squad. He later served as a Unit Chief in the FBI's Cyber Division where he was responsible for the national development of Cyber Task Forces and later investigative support for international cyber investigations. From 2009 to 2013, he served as the FBI's Legal Attaché in Rome coordinating joint operations with Italian and Maltese authorities to counter cyber, national security, and criminal threats.

^{ix} **Paige Schaffer** is President & COO of the Identity and Digital Protection Services Global Unit for Generali Global Assistance. Ms. Schaffer leads sales & marketing strategy and revenue growth initiatives, managing operations as well as global expansion. Schaffer began her tenure with Generali Global Assistance in 2007 and led North America Operations for both the emergent Travel Assistance business and the Medical Claims division, working with insurers, medical providers, and government contractors. Ms. Schaffer is a thought leader on identity theft protection, prevention and victimization, and frequently provides media commentary for insurance, financial, cyber, travel and employee benefits trade publications as well as industry analysts.

^x **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.

^{xi} **Paul Bond** is a partner at Reed Smith LLP, a global law firm. From his Princeton, New Jersey office, Paul helps lead the firm's Information Technology, Privacy & Data Security practice. Reed Smith was named "2015 Firm of the Year in Data Protection and Security" by *Legal 500 United States*. Paul has helped defend clients from more than 75 putative class actions involving privacy and cybersecurity issues. In addition, Paul teaches Information Security Law at Carnegie Mellon University and is a Chair of the Privacy & Cyber Security Committee for the New Jersey Bar Association's Labor and Employment Law Section.

^{xii} **Matthew Donahue** is the Director of Market Planning for the Tax and Revenue business unit at LexisNexis Risk Solutions. His background is consulting for technology, security, privacy, and business strategy with experience in telecommunications, defense, and state government. Mr. Donahue headed successful change management initiatives with federal and state government agencies and he takes great pride in being part of the team that started the ongoing Identity Theft program at the Department of Revenue in the State of Indiana. He served his country as a communicator in the United States Army Special Operations. An Indiana native, Mr. Donahue earned both his MBA and bachelor's degree from Purdue University.

^{xiii} **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.