



IDENTITY THEFT: THE AFTERMATH **2004**

With comparisons to *The Aftermath 2003*ⁱ Survey

Conducted by the Identity Theft Resource Center^{TMii} (ITRC)

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EXECUTIVE SUMMARY

In 2003 and 2004, the Identity Theft Resource Center™ (ITRC) conducted victimization surveys to study identity theft crime impact on its victims. As we went through the 2004 study we also watched for any significant changes since 2003. This report clearly indicates a need for additional research in almost all areas covered by the study. A more comprehensive, scientifically-organized survey is planned for victims that ITRC has worked with during 2005.

ITRC staff designed and administered both surveys and independent specialists in survey analysis, business, psychology and statistics participated in preparing the final summary. The surveys mirrored each other in terms of questions asked in order to more easily compare answers. Forty-six questions were asked and both survey groups had about the same number of respondents. Demographically more people responded to this survey from California, Florida, Texas and New York – all states in the top 7 states listed by the FTC in 2004 in terms of victims per capita. This study reflects only the experiences of confirmed identity theft victims that worked with the ITRC and is not a census or general population-based study. (See Methodology)

It should be noted that reported time periods of continued victimization were given *at the time victims responded to the survey*. It does not distinguish those who are still being affected from those who are not. Thus, certain measures of victimization represent conservative estimates since the assessment was limited to the ending date of the study.

The following are highlights of the 2004 study. ITRC found few major differences between the two studies except in the numbers of hours spent by victims in the recovery process and in some emotional impact areas. Tables and additional data are in the full report.

- **Hours spent by victims:** In 2004, half of the victims spent under 100 hours (median). However, half of the victims spent more than 100 hours. When averaging total hours in repairing the damage done by the thief (without outliers^v), the result is 330 hours (mean). The total reported hours ranged from 3 hours to 5,840 hours. (Table 10)
- **Crime geographics:** Regarding where their personal information was eventually used, almost half (49%) of the respondents noted that it had been used in their home state, about a third (32%) said that it had been used in another state, and 19% said it had been used in both. This has an impact on jurisdictional issues.
- **Uses of victim information:** In 2004, 66% of victims reported that their personal information had been used to open a new credit account in their name and 28% reported the purchase of cellular telephone service. *More than one-third of respondents said that thieves had committed check account fraud.* There are no significant differences between 2003 and 2004 other than a doubling of those reporting that their information was used to purchase cable or utility accounts (from 9% in 2003 to 18% in 2004). (Table 2)

- **Non-financial forms of identity theft:** These categories included warrants being issued in the victim's name, counterfeit driver's licenses and that the victim's real driver's license was obtained and used as the thief's. (Table 4)
- **Time dealing with case:** In both years, 26 to 32% responded that they had spent a period of 4 to 6 months. However, a higher number of respondents in 2003 (23%) as compared to those in 2004 (11%) responded that they had been dealing with their case for a period of seven months to a year. (Tables 11)
- **Moment of discovery:** In 2004, 37.5% of those surveyed reported that they found out within three months, down from 48% in 2003. Of those responding in 2004, 18% said that it took them four years or more to discover that their identities had been misused doubling the 9% from the 2003 sample. (Table 9)
- **Imposter characteristics:** Whereas 87 people were not certain about the offender's characteristics, 57% checked at least one of the options (Tables 8). Of these respondents, 47% responded that the imposter had committed other types of crimes. About 34% said that the offender had a history of needing money to support an addiction caused by narcotics or alcohol use, or a shopping or gambling problem. 28% of the sample responded that the person had done this to other family members as well.
- **Unexpected secondary effects:** Victims reported a number of problems including difficulties in obtaining credit, clearing accounts, obtaining or holding a job, and adverse effects on insurance or credit rates, etc. (Table 12)
- **Business losses:** Per victim estimation, losses increased in 2004 over 2003 by about \$7,500. (\$49,254 and \$41,717 respectively). Forty percent of both sample groups reported business costs that exceeded \$15,000 in their identity theft cases.
- **Imposter relationship to victim:** In 2004, of the 43% who believe they knew their imposter, 14% said that it was an employee of a business who had their information, as compared to about a quarter of respondents in 2003. (Table 7)
- **Child identity theft:** The most common reported perpetrator was a parent of the child.
- **Domestic abuse and identity theft:** 16% of ID theft victims from the sample were also victims of domestic harassment and/or abuse by the imposter. Slightly more than half of them felt that the identity theft perpetrated against them was used as a way to continue this abuse and/or harassment
- **Responsiveness to victims:** In terms of the response to victims by various entities, police departments seem to be more responsive. There was no significant change reported in interactions with financial institutions, businesses and utility companies between 2003 and 2004. The credit reporting agencies improved slightly in terms of making credit reports

easier to understand but still showed difficulties in terms of allowing victims access to any person to assist them from the CRA. (Tables 14, 15, 16, 17)

- **Inability to correct negative reports:** The vast majority of those who answered this question in both samples (70 and 66% in 2004 and 2003 respectively) responded that there was still negative information in their records (see Table 13).
- **Emotional impact:** Few significant positive changes have occurred in the feelings of victims and in terms of reported victim symptomology. As in 2003, this study discovered that that identity theft victims share far more response similarities with ALL victims of crime than previously realized. More than 40% of both samples reported stressed family life, perhaps due to their displaced anger and frustration. Finally, 9% and 16% in the 2004 and 2003 surveys respectively, responded that their relationship was “on the rocks” or ended as a result of their victimization. (Tables 20 and 21)

PRELIMINARY CONCLUSIONS OF THIS STUDY

Decreases in time spent by victims is encouraging however longer periods of engagement with victims is discouraging and may indicate that identity thieves have become more sophisticated in keeping their crimes hidden from their victims and police. Additional studies will be needed to confirm this. Familial identity theft as well as child identity theft was reported more frequently in 2004. These reported criminal patterns appear to be valuable to law enforcement efforts designed to respond to such offenses. The section on identity thief characteristics appears to agree with anecdotal information, especially in the area of organized crime, the link between drugs and id theft and the connection to the business community and information collected there.

This study clearly indicates a need for research on various topics including family identity theft, long-term emotional impacts of this crime on victims, child id theft, domestic abuse and the criminal elements involved in identity theft.

xxx

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Policy makers and law enforcement are hereby permitted to use this survey for legislative and educational purposes.



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1. INTRODUCTION

For the 2004 survey, a total of 197 persons completed the 46 question online survey compared to 180 victims in 2003. All respondents to this survey were confirmed as having true identity theft cases. It is important to remember that this survey is not a census survey but rather reflects the victim pool that responded to the survey. This may skew numbers due to the victim populations that ITRC attracts.

This report, designed to summarize the findings of the survey, is potentially useful for educational outreach, policymaking and enforcement, and ultimately for the ID theft victims and public at large. While other studies look at demographics, definitions of identity theft and other issues, *The Aftermath* focuses on the issues facing victims.

Learning more about ID theft victimization and the experiences of the victims themselves were some of the priorities discussed at a National Institute of Justice, U.S. Department of Justice focus group meeting held in Washington D.C. in January 2005. The two-dozen government officials, law enforcement personnel, academics, business leaders, and private organization experts agreed that victimization issues were an important component to understanding the broad phenomenon of identity theft, and needed to be highlighted in future research. This report compares patterns from the 2003 and 2004 ITRC surveys of identity theft victims to help to understand this phenomenon of identity theft.

2. FINDINGS

A. Victim Location

Victims responded from nearly all 50 states with higher representation in the states noted by FTC studies as higher victim per capita states. In terms of geographic location, almost 19% of the sample resided in California, followed by Florida (9%), Texas (6%), and New York (5 %). These states ranked in the top seven for ID theft complaints received by the FTC in 2004 according to a recent study conducted by Synovate (2005). The other three states in that top group were Nevada, Colorado and Arizona.

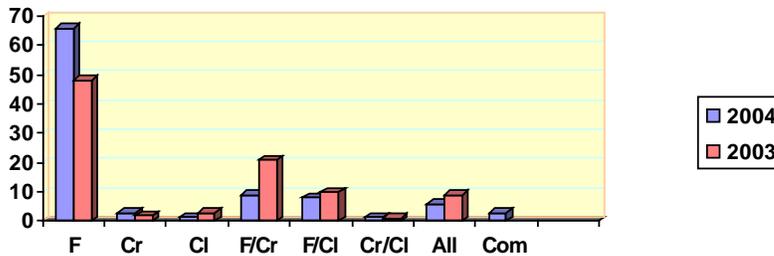
Regarding where their personal information was eventually used, almost half (49%) of the respondents noted that it had been used in their home state, about a third (32%) said that it had been used in another state, and 19% said it had been used in both.

B. Type of Identity Theft

Respondents were asked what types of ID theft they experienced. The vast majority (66%) reported being victimized by financial ID theft only. Nine percent experienced both financial and criminal ID theft. In addition 6% of the victims discovered the thief had committed all three types of identity theft (financial, criminal, and cloning).

Financial identity theft continues to be the most prevalent method utilized by perpetrators of identity theft. Even taking into account the slight difference in the number of victim responses, significant increases were seen in financial only crimes, combination of financial/criminal crimes and crimes that involved incidents that combined financial, criminal and cloning crimes. ITRC added commercial identity theft starting with the 2004 survey- a crime where thieves used a company's information instead of an individual's.

Table 1. Reported Types of Crime.



All numbers are %ages

F= Financial Cr= Criminal Cl= Cloning All= all 3 types involved Com=Commercial

C. Financial ID Theft

Given the nature of identity theft, perpetrators will use/attempt to use the victims' identity in a variety of ways. Respondents were therefore asked to report multiple answers on all the ways in which the identity thief had used their personal data.

In terms of most frequent answers, two-thirds of the 2004 sample (66%) reported that their personal information had been used to open a new credit account in their name, followed by purchasing cellular telephone service (28%), making charges to the victims existing credit card account (27%), making charges over the Internet (22%), obtaining new telephone service (19%), and opening a new cable television or energy utility account (18%).

There are some significant differences between the 2003 and 2004 surveys including the opening of cable or utility service and loans. Approximately 30% of respondents said that thieves had used checks in their names. Almost half of those responding reported that 1-9 checks were passed in their name.

Table 2. Use of Victim's Identity

	2004	2003
<u>USE</u>	<u>% (N)</u>	<u>% (N)</u>
New credit account in victim's name	66.0 (130)	63.5 (115)
Get new cell phone	27.9 (55)	32.0 (58)
Charges on victim's card still in their possession	26.9 (53)	23.2 (42)
Charges over Internet	21.8 (43)	19.9 (36)
New home phone	18.8 (37)	12.7 (23)
Get new cable/utility	18.3 (36)	9.4 (17)
Name/change address on existing credit account	15.2 (30)	N/A

Obtained auto loan/car purchase as victim	12.7 (25)	9.9 (18)
Other Loans	12.7 (25)	17.7 (32)
Open new checking or savings account	11.7 (23)	16.6 (30)
Create checks with false account info	11.7(23)	16.6 (30)
Takeover existing checking via theft/ washing	10.7(21)	16.0 (29)
Got apartment or home as victim	10.7(21)	8.8 (16)
Open internet	9.1(18)	8.3 (15)
Charges made on stolen card	8.1(16)	N/A
Mortgage or 2 nd mortgage as victim	7.1(14)	5.0 (9)
Takeover/add service to existing cellular account	7.1(14)	6.1 (11)
Access victim's online banking account	5.1(10)	4.4 (8)
Takeover/add service to existing cable/utility	3.6(7)	2.2 (4)
Takeover/add service to existing home phone	3.0 (6)	5.0 (9)
Student loan	3.0 (6)	2.2 (4)
Lease car using victim's info	1.5 (3)	N/A
Filed bankruptcy under victim's info	1.0 (2)	3.3 (6)
Business loan	1.0 (2)	6.1 (11)
Other	15.2 (30)	N/A

2004 (N=197) and in 2003 (N=181)

Respondents were also asked if they knew the total number of credit cards that had been fraudulently granted using their personal information. Some victims apparently were not sure of the number of cards (option of “not sure” not provided) or misunderstood the question, given the variance in statistics between Tables 2 and 3.

Of those who knew the number of cards fraudulently obtained, there was an increase of 8.4% in 2004 over 2003 in terms of 1-10 cards issued but a drop in large quantities. Table 3 shows the data for 2003 and 2004.

Table 3. Number of Fraudulent New Credit Cards Issued

	2004	2003
<u>NUMBER OF CARDS</u>	<u>% (N)</u>	<u>% (N)</u>
0	46.2 (91)	48.6 (88)
1-3	27.4 (54)	17.7 (32)
4-6	11.7 (23)	14.9 (27)
7-10	10.2 (20)	8.3 (15)
11-15	2.0 (4)	2.8 (5)
16-20	1.5 (3)	2.2 (4)
21 or more	1.0 (2)	5.5 (10)
Total	100.0 (197)	100.0 (181)

D. Criminal and Cloning Identity Theft

Other forms of identity theft were also reported by respondents. Twelve percent reported that thieves had committed financial crimes that resulted in warrants being issued in the victim's name, followed by 10% who said that a counterfeit driver's license was obtained with their information

and 8% who reported that a real driver's license was obtained. These forms of use and others are reported in Table 4.

Table 4. Other Types of Fraudulent Use (2004)

TYPE	N	%
Warrant in victim's name due to financial crime	24	34
Counterfeit driver's licence	21	30
Driver's licence	16	23
Employment in victim's name	13	25
Medical services	12	23
Tax refund in victim's name	11	21
Government Assistance	6	11
Auto insurance when in accident	2	4

E. Where the Information was Obtained

Table 5 shows reported sources of stolen information. There is little correspondence between the 2004 and 2003 data. Additional research should be done to confirm the reason which might include the ability of victims to obtain application and transaction records, more consumer awareness of this crime or ITRC's ability to help the victim to better understand the situation.

The 2004 data show that about *two-thirds of respondents reported knowing the source of stolen information*. Of these, 39% stated that the culprit is a friend or family member. This was followed by 11% who said that it was taken from their mail, and 26% responded that it was from a source not listed in the survey categories shown in Table 5.

Table 5. Sources of Stolen Information

SOURCE	2004	2003
	%* (N)	%* (N)
Friend or family member	39.4	7.3
Mail	10.6	0.6
Internet	5.3	3.7
Wallet/ palm pilot	4.5	6.1
Home/ car by a thief	3.8	10.4
College records	3.0	2.4
Scam	2.3	0.0
Work	1.5	3.0
Fraudulent address change	1.5	4.3
Trash	0.0	0.6
Other	28.0	61.6**
Total	100.0 (132)	100.0 (164)
Missing/ don't know/ N/A	33.0 (65)	9.4 (17)

*Based on 132 people (67%) in 2004 and the 164 (90%) in 2003 who answered this question. **It is not known why this percentage is so high other than victims felt none of the categories fit their situation. The codes for the 2003 data were labeled 1-10, which corresponds to the 10 categories for 2004.

F. Cost to Business

Identity theft not only impacts the individual victim, it costs businesses and society in general. Respondents were asked to estimate the total value to the business community of all charges on fraudulent accounts in their name.

About three-quarters of respondents in both years offered an estimate of business costs as a result of their identity theft. Removing extreme cases that skew the data, it is estimated that overall business losses reported by respondents in excess of \$40,000, specifically \$49,254 in 2004 compared to \$41,717 in 2003, a difference of approximately \$7,500. Categorizing individual cases based upon the dollar amounts lost by businesses shows that approximately 40% of both samples estimated costs that exceeded \$15,000 associated with their identity theft.

G. About the Identity Thief

Survey respondents provided information regarding their imposter. Amazingly, 90% of victims in the 2004 survey knew the current status of the person who used their information. More than half (51%) of the 2004 survey respondents believed that the offender was not presently active in using their information.

Table 6. Current Status of Imposter

<u>STATUS</u>	<u>2004 % (N)</u>	<u>2003 % (N)</u>
Active	26.4	42.5
Not Active	50.8	42.6
Arrested	4.1	N/A*
Convicted	9.6	N/A*
Missing/Don't Know	9.1	13.8
TOTAL	100.0 (197)	100.0 (181)

*Category not included in 2003 survey

In terms of the relationship of the victim and imposter, the next Table shows a 14% increase in familial or relative identity theft. There was also a marked increase in the use of information of ex-significant others or spouses.

Surprisingly, fewer victims indicated in 2004 that they KNEW the imposter was business related. However, it is important to note that many victims still don't know anything about the imposter which may account for that number.^{vi}

Table 7. Relationship of Imposter to Victim

	2004	2003
<u>IMPOSTER IS</u>	<u>% *(N)</u>	<u>%* (N)</u>
Relative	38.3	23.9
Ex-spouse or significant other	23.4	9.9
Employee of business with their info	14.0	26.8
Friend/Roommate	12.1	19.7
Co-worker	5.6	8.5
Neighbor	2.8	1.4
Caregiver of elder/disable	0.0	2.8
Missing **	11.2 (12)	18.3 (13)
Unknown to victim	45.7	60.8

*Based on 107 respondents (54.3%) in 2004 and 71 (39.2%) in 2003 who did not check ‘unknown’ as their answer. **Refers to people who did not check ANY of the available options (including ‘unknown’).

Another question in the 2004 survey asked respondents to identify only the characteristics of their imposters about which they were certain. Multiple response categories could be chosen. Whereas 87 people were not certain about the offender’s characteristics, 113 (57%) of the 197 respondents checked at least one of the options (Table 8). Victims often reported that their imposters have committed other crimes, experienced financial difficulties, have addictions including drug addiction (well documented in anecdotal studies done in Oregon and Washington), and has committed identity theft against other family members.

These imposter characteristics and understanding the high recidivism rate may be a clue as to policing policies against this crime.

Table 8. Imposter Characteristics as Reported by Victims

<u>IMPOSTER:</u>	<u>N</u>	<u>Percent</u>
Has committed other types of crime	53	46.9
Has a history of needing money due to narcotics, alcohol, shopping or gambling	39	34.5
Steals because wants money, regardless of the means	35	31.0
Has done this to other family members (Family IDT)	32	28.3
Is part of an organized crime unit	11	9.7
Steals because it is fun	11	9.7
Has a history of other crimes, so gives victim’s name instead	10	8.8
Is just doing it to prove that he/she can	9	8.0
Is doing this to hide- i.e. to avoid child support/ arrest	8	7.1
Did this due to a single act of desperation	6	5.3
Other	25	22.1
Total	113	100.0
Missing/ Don’t know/ N/A	84	42.6

* Percentages are based on the 113 people (56.4 %) in the sample who answered this question.

H. Moment of Discovery

Victims find out about a case of identity theft in one of three ways:

- At a critical point in their lives – applying for a job, purchasing of a home or car, or applying for an apartment or credit card
- Via negative notification in the form of credit denial, collection notice, receipt of bills or cards not applied for, failure to get employment or a promotion, or notification by law enforcement or a government agency (either that their information is part of a large case or that they are being arrested).
- By companies or consumers taking a proactive stance. This category needs to be divided again – into notification of existing account takeover and notification of new account activity.

When asked how they first found out that their identity was stolen, the responses varied greatly over more than the two dozen possible answers on the survey. As in 2003, about 85% of the victims found out about the crime in an adverse manner. That means that only about 15% of all identity theft victims found out about the crime due to proactive measures taken by businesses.

One answer comes from the Paul Collins, business consultant: (stated in *The Aftermath* 2003): *Given that credit card companies charge-off bad debt at the 6-month mark, these questions get at the root cause of why card companies underestimate the volume of ID theft in their systems. The time taken to resolve cases is excessive. This presents problems for debt collection agencies often untrained at being able to distinguish a true victim from a debtor and in turn leads to confrontational situations and unnecessary anguish for victims. Creating adequate processes to separate out victims and sizing the problem should be a priority for card issuers.*

It is critical that this 85:15 ratio be reduced drastically and as rapidly as possible. While we cannot completely stop the thieves from gaining access to information, it is possible with business solutions becoming available to stop the damage created to both the business community and the consumer victim by preventing the issuance of credit cards to imposters.^{vii}

Table 9. Time Elapse between First Incident and Discovery by Victims

	2004	2003
<u>MONTHS PASSED</u>	<u>Percent (N)</u>	<u>Percent (N)</u>
0-3	37.5	47.7
4-6	10.9	12.0
7-12	13.5	12.6
13-18	4.2	8.7
19-23	7.8	4.6
2-3 years	8.3	5.2
4 years and more	17.7	9.2
Total	100.0 (192)	100.0 (174)
Missing	2.5 (5)	4.0 (7)

I. Long-Term Cost/Time Victim Impact

Media often ask how much this crime costs a victim. These next few sections should help people understand that there is a difference between what the crime costs _____ the business community and the “cost” paid by victims.

Victims of identity theft experience various costs as a result of the crime. These costs include lost wages or vacation time, diminished work performance, increased medical problems, impact on family and friends, financial and other costs. As a result, it is important to understand these costs or impacts on the victim in more detail. There are also costs in terms of emotional impact and secondary wounding, further explained in this document.

Hours: In 2004, half of the victims spent under 100 hours (the median). However, half of the victims spent more than 100 hours. When averaging total hours in repairing the damage done by the thief (without outliers), the result is 330 hours (mean). The total reported hours ranged from 3 hours to 5,840 hours. The survey groups reported using between 72 and 90 hours of work time due to their victimization, and 53 and 65 hours of lost vacation or personal leave time. This directly correlates to lost productivity.

Costs to Victim: Victims reported lost wages ranging from \$1,820 to \$14,340. The medians were \$3,350 and \$4,000 in 2003 and 2004, respectively. Respondents also reported expenses ranging from \$851 and \$1,378 for such items as phone calls, copies, affidavits, travel, notary fees, court documents, attorney fees and certified mail. The average medical expenses incurred to restore their physical or emotional health were \$810 in the 2003 sample, and \$614 in the 2004 sample.

Table 10. Victim Losses – Hours, Earnings, Vacation, Expenses

	Mean (w/o outlier)	Median	SD (w/o outlier)	Range (w/o outlier)
Hours Spent *				
2004 (N=158)	331 (264.7)	100	708 (402.6)	3-5,840 (2,000)
2003 (N=143)	773 (435.6)	100	3,481 (1,112)	2-38,705 (9,000)
Earnings Lost				
2004 (N=150)	\$1,820	\$4,000	\$68,210	\$0-650,000
2003 (N=138)	\$14,340	\$3,350	\$32,240	\$100-220,000
Work Hours*				
2004 (N=132)	109 (90)	10	340 (264)	0-2560 (1,600)
2003 (N=112)	275 (72)	20	1,535 (230)	0-12,800 (2,080)
Vacation Hours				
2004 (N=119)	64.5	16	167	0-1,000
2003(N=98)	52.5	16	128	0-1,000
Expenses				
2004 (N=149)	\$851	\$100	\$3,109	\$0-25,000
2003 (N=123)	\$1,378	150	\$3,853	0-30,000

Medical Expenses*				
2004 (N=96)	\$1,153 (614)	0	\$3,974 (1,327)	\$0-30,000 (6,000)
2003 (N=68)	\$2,403.5 (810)	\$37.50	\$94 (1,732)	\$0-60,000 (10,000)
Medical Hours*				
2004 (N=92)	46.2	0	151.5	0-1,000
2003 (N=68)	192.5 (46)	1	1,214 (132)	0-10,000 (840)

*Note: Excluded outliers include the following cases: Cases 1 (5,840) and 9 (5,040) in the 2004 data and cases 3 (10,400) and 27 (38,705) in the 2003 data for *Hours Spent*; Cases 9 (2,560) in the 2004 and 3 (10,000) and 34 (12,800) in the 2003 data for *Work Hours*; Cases 15 (23,000) and 37 (30,000) in 2004 and cases 162 (75,000) and 81 (60,000) in 2003 for *Medical Expenses*; Case 146 (10,000) in 2003 for *Medical Hours*.

Note: Median = Half of the distribution is above that point and half is below the point. Numerically, half of the scores the survey group will have values that are equal to or larger than the median and half will have values that are equal to or smaller than the median.
Mean = The mean is the average of the scores of the survey group. Numerically, it equals the sum of the scores divided by the number of entries.^{viii}
SD = Standard Deviation (how much each of the values vary from the mean)
Range = The complete set of numbers used including numbers that are “outliers”
Outliers = Numbers so extreme that they would throw off the rest of the statistics.

Extended involvement: In both years, 26 to 32% responded that they had been dealing with their case for a period of 4 to 6 months. About 17% reported spending between 13 and 23 months on the case. However, a higher number of respondents in 2003 (23%) as compared to those in 2004 (11%) responded that they had been dealing with their case for a period of seven months to a year. A higher number of respondents reported spending more than four years on their cases in 2004 compared to those who responded in 2003.

Table 11. Victim’s Time Involvement with Case (2004)

TIME	PERCENT
Not at all	15.2
1-6 months	12.7
7-12 months	9.7
13-18 months	11.2
19-23 months	5.6
2-3 years	6.6
4-5 years	15.7
6-8 years	7.1
9-10 years	3.0
More than 10	6.6
Total	100.0 (184)
Missing / N/A	6.6 (13)

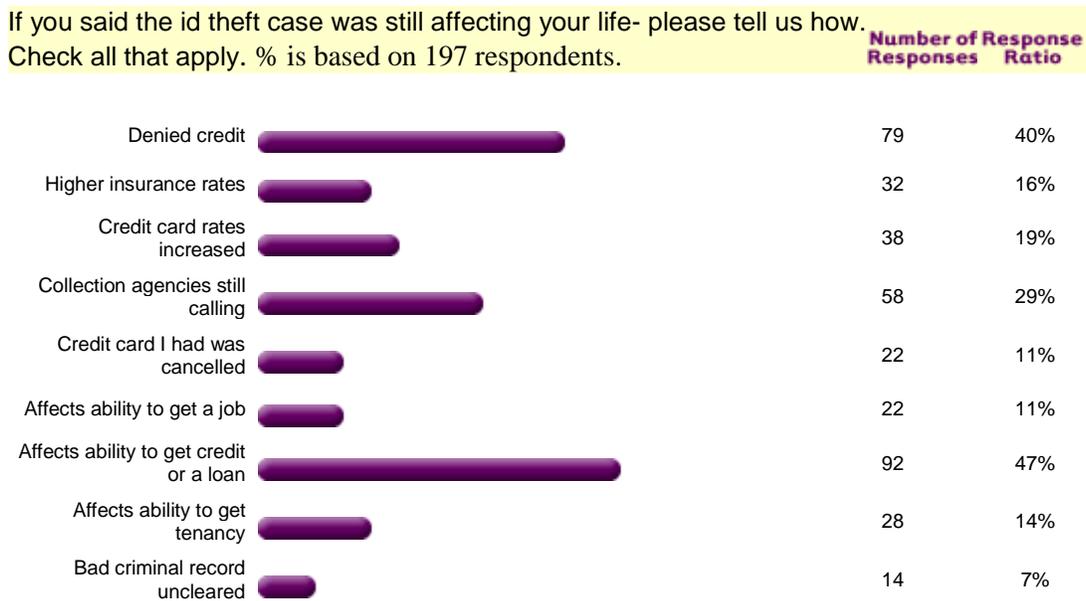
In other words, it appears that most people seem to be able to resolve cases more readily. However, in some cases it took considerably more time to resolve the case (possibly the complex cases or cases where victims have not worked on the case in a methodical and timely manner).

J. Other Effects of the Crime - Secondary Wounding

When understanding victimization, the idea of a first and second wounding often arises. The first or initial wounding refers to the actual victimization. Secondary wounding refers to the treatment received from various public and private agencies with which they must interact. It also occurs because of the extended impact of an artificially altered credit score (due to the id theft) or a criminal history misrepresented as belonging to the victim.

Victims were asked about extended secondary effects of the crime, regardless of whether the case was closed or still open. The intent was to measure non-emotional impacts, such as ability to obtain credit, clear accounts, obtain or hold a job, effects on insurance or credit rates, etc. Fifteen percent of the sample responded that their lives were not affected at all, and another 7% did not respond to the question. Of the remaining 78%, the most frequent responses were 4-5 years (16%), 1-6 months (13%), and 13-18 months (11%). Overall, 22% reported the theft affecting their lives for 1 month to a year, 23% reported effects of 1-3 years, and 32% reported effects of 4 years or more.

Table 12. Unexpected Secondary Effects (2004)



It should also be noted that reported time periods were given *at the time victims responded to the survey*, and thus do not distinguish those who are still being affected from those who are not. Therefore, these responses must be taken as *conservative estimates since the assessment was made at this one point in time*. That is, some proportion of respondents has undoubtedly continued to be affected by their cases after the survey was conducted.

The vast majority of respondents indicated that negative information remained on their records. The reasons individuals reported not being able to clear their records are shown in Table 13.

Respondents were instructed to check all answers that applied to their situation. Nearly two-thirds of victims reported at least one reason. Credit agencies, either by putting negative information back in records (27%), or not removing it in the first place (25%) topped the list of reasons for victims' inability to clear their records. The next most prominent responses included victims' fraud alerts being ignored (19%) and information was sold to collection agencies even though cleared by the original creditor.

Table 13. Reasons for Inability to Clear Negative Record (2004)

REASON	PERCENT
Credit agencies keep putting info back	27.4
Credit agencies will not remove it	24.9
Fraud alerts ignored –imposter active	19.3
Victim gave up	17.8
Gets sold in new agencies –although cleared by creditor	15.2
No proof even with police report	14.2
Victim doesn't know how to remove it	14.2
No police report	11.2
SSN is in other people's files	9.1
Financial IDT: Imposter starts again	8.6
Criminal IDT: victim doesn't know how to	7.6
Offender is family member	7.1
Criminal IDT: state/fed databases not clear	5.6
Civil litigation still on	4.1
Criminal IDT: local jurisdiction will not do it	3.6
There is no fraud alert	3.0
Offender ex-spouse (resolution only in court)	2.5
Victim co-signed for the credit	2.5
Other reason	7.0

K. Victims' Experiences with Organizations – Resolving Residual Effects

The survey asked victims about their experiences with organizations after their initial victimization, regarding the types and levels of services provided to them. For each question they were asked to check all categories that applied to their particular situation. These responses are potentially useful for targeting those areas of consumer services for ID theft victims that need improvement. The results of this survey indicate that victims are generally dissatisfied with most or all of the services they receive following victimization. The tables speak for themselves.

Table 14. Credit Issuers and Financial Institutions*

<u>PERFORMANCE</u>	2004	2003
	<u>% (N)</u>	<u>% (N)</u>
It was easy to find a phone number for them	23.4 (95)	22.7 (27)
A fraud investigator worked with victim	41.9 (52)	47.1 (56)
Victim pleased with level of service	12.9 (16)	16.8 (20)
Less than 3 phone calls to resolve problem	8.9 (11)	12.6 (15)
More than 3 phone calls to resolve problem	48.4 (60)	48.7 (58)
Less than 3 letters to resolve problem	5.6 (7)	13.4 (16)
More than 3 letters to resolve problem	38.7 (48)	33.6 (40)

Most companies required police report	48.4 (60)	54.6 (65)
At least one refuses to clear account even with evidence	43.5 (54)	46.3 (55)
At least one turned account over to a collection agency after clearing victim of responsibility	30.6 (38)	32.8 (39)
At least one promised to clear records but kept notice for more than 2 months	37.9 (47)	47.1 (56)
At least one claimed having lost submitted information	23.4 (29)	31.9 (38)
Total	100.0 (124)	100.0 (114)
Missing/ N/A	37.1 (73)	34.3 (62)

* Based on 124 (62.9%) respondents in 2004 and 114 (65.7%) in 2003 who answered this question.

Table 15. Utility Companies

	2004	2003
<u>PERFORMANCE</u>	<u>%*(N)</u>	<u>%*(N)</u>
It was easy to find a phone number to reach them.	28.4 (21)	21.9 (16)
Victim worked with fraud investigator	28.4 (21)	37.0 (27)
Victim pleased with level of service	13.5 (10)	12.3 (9)
Less than 3 phone calls to resolve problem	14.9 (11)	19.2 (14)
More than 3 phone calls to resolve problem	44.6 (33)	53.4 (39)
Less than 3 letters to resolve problem	2.7 (2)	11.0 (8)
More than 3 letter to resolve problem	33.8 (25)	28.8 (21)
Most companies required police report	37.8 (28)	47.9 (35)
At least one refuses to clear account even with evidence	33.8 (25)	21.9 (16)
At least one turned account over to a collection agency after clearing victim of responsibility	20.3 (15)	27.4 (20)
At least one promised to clear records but kept notice for more than 2 months	23.0 (17)	34.2 (25)
At least one claimed having lost submitted information	28.4 (21)	20.5 (15)
Total Number of Respondents	100.0 (74)	100.0 (73)
Missing/ N/A	62.4 (123)	59.7 (108)
TOTAL N	100.0 (197)	100.0 (181)

*Based on 74 (37.6 %) of respondents in 2004 and 73 (40.3 %) in 2003 who answered this question.

Table 16. Collection Agencies

	2004	2003
<u>PERFORMANCE</u>	<u>%*(N)</u>	<u>%*(N)</u>
It was easy to find a phone number to reach them.	22.7 (27)	24.2 (23)
Victim worked with fraud investigator	37.0 (44)	35.8 (34)
Employee treated victim with respect	13.4 (16)	13.7 (13)
It took more than 3 contacts to clear records	37.8 (45)	38.9 (37)
It took more than 3 months to settle issue	45.4 (54)	51.6 (49)
At least one lost documents sent certified	20.2 (24)	21.1 (20)
At least one promised to clear records but kept notice for more than 2 months	35.3 (42)	46.3 (44)
At least one refuses to clear account even with evidence	51.3 (61)	45.3 (43)
At least one refuses to sent letter of clearance	31.1 (37)	38.9 (86)
Total	100.0(119)	100.0(95)
Missing/ N/A	39.6(78)	47.5(86)

* *Based on 119 (60.4 %) respondents in 2004 and 95 (52.5 %) in 2003 who answered this question.

Credit Reporting Agencies

While the credit reporting agencies (CRAs) have improved an individual's ability to understand a credit report, less than half of the respondents reported that it was easy to understand their credit bureau reports in the format provided.

The remainder of the data closely mirrored the responses from 2003. One-fifth of respondents said it was easy to reach someone from a credit bureau after receiving their report or to obtain accurate information. Nearly 40% of respondents said that they had sent a dispute letter to the bureau, and less than 20% responded that the company had removed misinformation and errors from their report after their first request to do so. About a third of the victims reported that they had to send dispute information repeatedly.

Additional problems have been noted anecdotally but are not part of the survey results. First, if you cannot speak English, you cannot order a credit report either by phone or Internet. The only language available on websites or via the automated phone system is English.

Second, since the FACTA annual credit report program began some of the CRAs are now requiring victims to make two phone calls – one to place the fraud alert and another to order a report. This has prompted some victims to simply pay for credit reports in order to speed up the process. The other problem is that the time delay allows thieves a greater period of time to steal before the discovery and assessment of the crime.

Police

Responses from Table 17 indicate that while some law enforcement agencies are more sensitized to this crime, many agencies still have a long way to go. Multiple answers were acceptable. In some cases, victims may never have contacted a police department at the time of the survey.

Table 17. Police - Victim Interaction

	2004	2003
I contacted the police where I live	135	141
They took a report during my 1 st contact	95	82
I had to contact them more than once to get a report taken	38	33
They never took a report	28	42
I received a written copy of the report	58	46
A detective was assigned to my case	71	63
I contacted more than one police department about my case	66	87
I felt bounced from one agency to another- no one willing to help	77	89

*Based on 197 respondents in 2004 and 181 in 2003

Section Conclusion: Examining the findings in this section demonstrates there is still a need for improving interactions between victims and law enforcement agencies, credit reporting agencies, collection agencies, utility companies, financial institutions, and other credit granting institutions. While in some situations, the respondents in the 2004 survey had more positive feedback, there is still a need for greater consistency.

L. Special Cases

There are special circumstances that are becoming more evident in identity theft cases. These special circumstances can create additional problems for the victims and for the prosecution. In some cases, prosecution may not be sought because of a family member's involvement in the identity theft. In addition, because the level of trust and emotion involved, victims may have a more difficult time of overcoming the trauma associated with identity theft. The first of these special circumstances to examine is Child ID Theft.

Child ID Theft

Thirty-three respondents (17%) reported the theft of a child's identity. The average age of the victims when the crime began was 10 years old and 18 years old when the theft was discovered. In addition, the average age was slightly over 20 at the time the respondents answered the survey.

One of the most alarming figures in this study pertains to the perpetrators in child identity theft cases. Examining those cases in which the victims were under the age of 18, it is evident that in 82% of the cases, the imposter is one of the victims' parents (mother 45.5 %, father 36.4%). For those child ID theft victims currently over eighteen, it was determined that over 61% of the imposters were reported as being a parent. Additionally, victims reported that there was emotional and/or physical abuse in the home.

ITRC is one of the few groups that works extensively with child id theft cases and therefore attracts a higher victim group than may be reflective of the true victim population. More research is needed in order to substantiate the true number of child id theft cases, the identity of the majority of the perpetrators and the motivation of parents who steal the identities of their own children.

In the cases where the child ID victim is now over 18, 47% filed a police report. Almost one-third of the respondents said that they wanted to settle the matter without the police, and 23% reported doing nothing yet. Another 15% reported that they were successful in having creditors clear their names and reports. Unfortunately, some victims allowed family members to pay the debt not understanding that this may not remove the negative information from their credit reports.

Table 18. Resolving the Situation of Child Victims Currently Over 18 Years Old (2004)

REMEDY	N	%*
Filed police report	6	46.2
Want to settle without police	4	30.8
Nothing yet	3	23.1
Reported information removed from report	2	15.4
Family will pay debt owed by imposter	0	0.0
Other	4	30.8

ID Theft as Continued Abuse to Domestic Victims

Another special circumstance addressed in the study was the relationship of ID Theft to domestic violence. A total of 31 persons (15.7%) indicated that they were also victims of domestic harassment and/or abuse by the imposter. Of the 31 people, slightly more than half (51.6%) felt that the ID theft perpetrated against them was used as a way to continue this abuse and/or harassment.

Family Identity Theft

A series of questions were asked regarding the impact of victimization when the imposter was a family member. About a third of the 2004 survey group answered these questions as compared to only a fifth of those in the 2003 group. Respectively 43% of the 2004 study and slightly more than one-half of the 2003 sampling said that the imposter had a history of needing money due to narcotics, gambling, alcohol or shopping. In the 2004 survey about half responded that the person had committed other crimes, as compared to over three-quarters in 2003.

Victims also reported that the imposter had done this to other family members as well (51% in 2004 and 38% in 2003). While a significant number of respondents said that they felt torn about what to do (36% in 2004 and 24% in 2003) more victims, 27% in 2004 and 14% in 2003, responded that they didn't feel right about reporting the theft to police.

Table 19. Family Identity Theft

	2004	2003
	%*(N)	%*(N)
Imposter is an addict	43.3 (29)	51.4 (19)
Imposter has committed other types of crime	55.2 (37)	78.4 (29)
Imposter has done this to other family members	50.7 (34)	37.8 (14)
Victim torn about what to do	35.8 (24)	24.3 (9)
Victim doesn't feel right filling police report	26.9 (18)	13.5 (5)
Family tells the victim to drop the case	12.5 (4)	13.5 (5)
Family is torn	15.6 (5)	21.6 (8)
Family supports victim in trying to force responsibility on thief	65.6 (21)	10.8 (4)
Family is in denial	31.1 (21)	21.6 (8)
Family will turn against the victim if action taken	19.4 (13)	13.5 (5)
Imposter used IDT to destroy victim's reputation	38.8 (26)	54.1 (20)
Missing/ N/A	66.0 (130)	79.6 (144)

* Based on 67 (34%) respondents in 2004 and 37 (20.4%) respondents in 2003 who answered the question.

M. Emotional Impact on Victims

In 2003, ITRC was the first organization to study the emotional impact of identity theft on its victims. Dr. Charles Nelson, a psychologist who specializes in crime victimization and crisis intervention, stated the following after seeing the results of the 2003 study. Due to the lack of significant change we must come to the same conclusions as those drawn in 2003.

Identity theft has been classified in many realms as a victimless crime. This survey was designed to test the emotional impact of identity theft and to discover if sufferers of this crime exhibit similar responses as those of more commonly recognized victims including rape, repeated abuse, and violent assault victims. Many of the listed symptoms are classic examples of Post Traumatic Stress Disorder and secondary PTSD (from secondary wounding).

Upon examination of these results, this study clearly proves that the impact of identity theft on its victims leaves similar scars and long-term impact as demonstrated by victims of violent crime. This comes as no surprise to victims of identity theft. Although there is no direct physical injury in this crime, identity theft victims know all too well the psychological, emotional, and social destructive swath of pain that has been cut through their lives.

Furthermore, it is clear that this crime has a ripple effect on the relationships in the victims' lives. This study found that numerous victims of this crime suffered a significant strain in the relationship with their significant other.

In family identity theft, some of the victims have gone through a process that resembles the struggle felt by those who are physically and repeatedly abused by family members. The conflicts are classic: We hear, "Any parent is better than no parent" and "I would be a bad person if I turned a relative over to the police." In this situation, those individuals who are struggling with such decisions have put their own safety and self-esteem second to a perpetrator who doesn't care about hurting the victim. This conflict has the potential to impact the victim's ability to build loving and enduring relationships. Therapy is indicated in most of these cases.

Finally, I feel a need to comment on the number of victims who report feeling "dirty or defiled, guilty, ashamed or embarrassed, being an outcast, undeserving of assistance or having brought this crime upon myself." I believe this to be a myth similar to the ones we saw after an extensive media information campaign on rape and sexual assault prevention. Consumers are being told that they are the responsible party, if a crime occurs. "Top ten lists" of how to avoid victimization add to this perception.

*For the self-blaming response to stop, victims need to learn that they are not the responsible party for this crime. There are commonalities within the victimization responses found in each category of crime victims. **This study discovered that there are also far more response similarities that identity theft victims share with ALL victims than previously realized.**^{ix}*

Dr. Pontell further commented: *In terms of how this crime affected the victims, 43% of those questioned in 2003 and 2004 responded that it had created a stressed family life, perhaps due to their displaced anger and frustration. A quarter of both samples responded that it had affected their*

children who were aware of the situation, and about the same number replied that they felt betrayed by those close to them who didn't want to understand their feelings. Less than 17 % in both groups responded that their "significant other took over many of the tasks to clear up this mess." Sadly, 9 % and 16% in the 2004 and 2003 surveys respectively, responded that their relationship was "on the rocks" or ended as a result of their victimization.

Few significant changes have occurred in the emotional impact of this crime between 2003 and 2004. The main exception is that more felt supported and fewer victims are feeling guilty. It is important to study the reason for this reaction – is it due to changes in attitudes of companies and the police, changes in the law that assist in victim recovery (FCRA 609e) or the intervention of the ITRC staff?

Table 20. Victim Relationship Impact with Others

	2004	2003
	% (N)	% (N)
Relationship on the rocks/ended	8.7 (17)	16.0 (29)
Family doesn't understand	23.9 (47)	27.1 (49)
Family is supportive	39.6 (78)	N/A*
Significant other is helpful	16.8 (33)	13.8 (25)
Family life stressed	42.6 (84)	42.5 (77)
Feels betrayed by unsupportive family members and friends	26.4 (52)	28.7 (52)
Children affected	25.4 (50)	25.4 (46)
N/A	19.3 (38)	34.0 (18.8)

*The question was worded: My family is NOT supportive. Thus, this category cannot be compared to the 2004 category.

Victims were asked to report on their emotional state as a result of the crime. Two questions were asked that were intended to measure general feelings, versus longer lasting symptoms of two months or more, or ones that caused them concern because of their severity. The results are shown in Table 21. The most frequent categories chosen were anger, feeling betrayed, feeling unprotected by police or by the laws, deep fears regarding personal financial security, having a sense of powerlessness or helplessness, and experiencing sleep disturbances.

Table 21. Emotional Impact- Short Term (ST) and Long Term (LT)

	2004		2003	
	ST %	LT %	ST %	LT %
Denial or disbelief	42.1	10.8	45.9	13.8
Feeling defiled	39.6	14.4	46.4	12.7
Rage or anger	83.2	41.0	85.1	39.8
Isolation	34.5	16.4	39.8	17.7
Betrayed	57.9	30.8	54.7	29.3
Guilt	29.4	9.2	26.0	8.8
Unprotected by police	53.8	33.8	61.3	34.8
Shame/embarrassment	29.4	10.8	33.7	17.1
Personal financial fears	62.4	36.9	71.8	37.6
Physical safety fears	22.8	12.3	28.2	16.0
Financial safety of family fears	50.3	24.6	42.0	21.5
Inability to trust people	42.1	21.0	42.5	21.0
Loss of Innocence	31.0	13.8	30.9	10.5
Sense of Powerless	74.1	31.3	72.4	27.6
Overwhelming sadness	42.1	18.5	35.4	13.8
Loss of humor	28.4	12.3	25.4	9.9
Inability to Concentrate	35.5	17.4	38.1	16.6
Misplaced anger	40.6	15.9	39.2	14.9
Withdrawal	29.9	15.4	27.6	14.9
Start or restart unhealthy habits	22.3	11.8	21.0	8.8
Sense you were grieving	22.3	10.8	28.2	9.4
New or renewed illness	20.3	12.8	23.2	14.9
Sleep disturbances	54.8	27.2	51.4	24.9
Sense of being an Outcast	*	*	17.1	8.3
Being undeserving of help	17.3	7.7	18.2	8.3
Other	4.1	*	*	*

- Category not included in the 2003 data set.

Other included suicidal, feelings of being captive, uncontrollable anger, utter and complete frustration, abused by law enforcement, scoffed at, and ridiculed.

3. FINAL WORDS

It is clear that additional research needs to be done in many areas. This study was meant to help policy makers, the media, consumers, victims, advocates and businesses better understand the world of an identity theft victim.

With that in mind, as in the 2003 report, ITRC is allowing the participating victims to be the final commentary. 129 people responded to the final question – to give advice, to state an opinion or to clarify an answer. With all they have gone through, we respect their right to be heard and invite you to read their comments. These comments have not been edited or changed.

If you wish- please provide ONE BRIEF POSITIVE suggestion you might make in regards to identity theft. It can be to the police, credit issuers, other business groups, an idea for a law or advice to other victims. Please keep your answer to 3 or 4 sentences maximum.

#	Response
1	Law to regulate financial usage of SSN's in commercial sector requiring that commerce cannot use an SSN for a person other than WHOM it is intended. A law that credit bureaus be required to maintain SSN's as UNIQUE consumer identifiers.(FCRA AMENDMENT) FCRA AMENDMENT requiring credit bureaus, furnishers, and resellers to PURGE fraudulent data after being notified and provided identity information. That failure to comply carry a \$25,000 statutory penalty and be eligible for punitive damages.
2	Spend some time understanding your rights. This will make the collection agencies less apt to try to deceive you with deliberate misinformation. Gather as much information as possible so you can put a step by step plan into action.
3	AFTER A FRAUD RESOLUTION, HOW CAN AN INDIVIDUAL GET THERE MONEY BACK FROM THE CREDITORS?
4	When I first discovered I was a victim of ID theft the police depts in both jurisdictions seemed unwilling to handle the case. After a month's time, I was able to educate my local police officer and develop a strong working and educational relationship with regards to ID theft with this police department. In the end, they were extremely helpful. I believe this was attributed to the knowledge they gained through my stolen identity. Restored my faith in the system.
5	One thing that will help reduce the prevalence of ID Theft significantly is that businesses are careful about who they grant credit to by checking personal information, which is what they should be doing in the first place. Businesses are the first line of defense in this.
6	businesses need to have video of people opening accts in stores - that are not erased after a week and make them available to police with little problems.
7	Give Law enforcement more teeth to fight this crime. They try very hard, but are sometimes handicapped by the permissiveness of the law and the attitude of the credit grantors.
8	I just think that if someone is the victim of ID theft they should be able to easily get a new ss # without it being connected to the old one. I think that the chances of it happening twice with two different #'s is unlikely. This should be a service that is provided to poor people like me who barely have enough money to feed their child and themselves and this should be something that the people who issue the credit cards and utilities opr apartments to were really the people they said they were, then ID theft wouldn't occur. I also think that I should not have to pay for my credit report when denied credit because my adress isn't the same as the thieves adress on the report. I send in copy anfer copy of my DL, my bills, etc and get no report. I finally pay for one online and only had 30 days to access it. That is unfair! That 7 dollars is dinner for night in my family because we have to pay for everything, we have NO credit. Everything I own has been completely out of pocket for me.
9	The police in my jurisdiction and Fleet bank were very supportive and helpful, despite the fact that there was little they could do to track down the person responsible.
10	When consumers open up a credit card or credit account somewhere, I believe that the credit issuer needs to get a copy of drivers license, social security card AND birth certificate. Credit card companies SHOULD not allow users to apply for credit cards by phone nor internet, only by mail and the consumer will HAVE to send in a copy of their drivers license, social security card and their birth certificate and this will remain on file with their credit card account. I would like department stores, credit card companies and all other places where credit is used to do this system, as I think it will help stop ID theft by ATLEAST 40-60%. It will be much harder for the suspect to use other people's credit and their ID.
11	i believe my son is being used but i dont know how to find out!!!!!!!
12	So far Do Not waste your time with Gov. agency also Police have other matters,Plus find out Identity theft is Federal crime or State? Then search for help.
13	please make sure of the person you are giving credit to. the mother used the my daughters ss# and dob with the wrong year making my daughter look like she was over 18
14	Businesses should take another 2 minutes to verify the persons identity. If someone had just bothered to look at the picture ID in my case this would not have happened.
15	Stop using SS # for identification & Mother's Maiden Name as password. Our perpetrator somehow obtained that & was able to add his/her name to our accounts.
16	all organizations involved with an identy theft victim must take it seriously, most specifically, the credit bureaus, and you should be abe to talk to them prior to report. Nothing is worse than having to wait a month to begin to clear up your report and you still have never talked ot anyone.
17	Police do not take this seriously. When I filed a report in Milwaukee, the detective told me he had 1,000's of more cases before me, so my case was tossed into a pile. I spoke to Brookfield police, who spoke to the store and they said I let her purchase items, then told me I was harrassing her. The best way I found to solve this, isnt through law enforcement but getting a good private detective. I basically built a case on her. showing her past

- which helped me to get my money.
- 18 Help the victim on the first call instead of having the emotional frustration amplified by transferring the call or referring to another agency. This is also not fair to the person answering the call if the victim is angry because someone they called earlier couldn't handle the complaint or wouldn't. I stopped trying to resolve it because of being referred to so many other numbers or people.
- 19 Credit Issuers.... There are many signs that should've been caught by the the credit issuers. Most ID theft perpetrators us FAKE IDs. They should check that the information is all accurate before giving credit.
- 20 If Sear's hadn't noticed the sudden expenses and called us, it could have been even worse.
- 21 My police Dept had no idea how to deal with minor id theft, they need better training. they refused to help me.
- 22 it would be helpful and less stressful if law enforcement would take each case seriously and listen and stop just accusing people of being guilty, what ever happened to innocent until proven guilty.
- 23 Statute of limitations should be longer than three years
- 24 The steps to take by a victim of ID theft should be clear, concise, and simple enough for the general population to understand & respond to. Therefore, all categories of ID theft should have a protocol set in place to properly address each unique ID theft crime.
- 25 There needs to be some law enforcement agency technically savvy enough to hunt these thieves down.
- 26 To other single mothers - if the father of your child(ren) is a dead beat dad who does not pay his child support, and his emotionally or physically abusive - be prepared for him to use your kids for identity theft, and don't give him any info about their social security #'s. If you already have, get them changed!
- 27 We are a victim and the police don't understand. Creditors make it difficult to clear it up.
- 28 It took Earthlink months to post warnings about the phishing attempts being made in their name. They would better serve all of us (Public, credit agencies, support agencies, etc) if they let people know as soon as this activity is detected.
- 29 Please check the fraud alerts on peoples credit reports before extending credit! come on, they are there for a reason, READ THEM!
- 30 To the large creditors, don't treat victims as though they are the culprits. We are having a difficult enough time without having to suffer more run-around. Hire people who do nothing but deal with these issues. Additionally, the government needs to get on the ball to eradicate the overuse of our SSN. In CA, there is a law (the repeal of which won't go into affect until 2008) that SSN MUST appear on paystubs. WHAT?
- 31 To credit issuers. Please keep your records do not destroy them because criminals will get away with their crimes if you don't keep records.
- 32 Disabled adults under age 50 need representation and protection as badly as the elderly and children, but we're generally ignored by society.
- 33 I contacted my State Rep and he was wonderful in helping resolve the issue.
- 34 the only people that should have access to a SSN are: employers and tax preparators. NOT universities, doctors, utility companies, creditors, banks, etc. USE SEPARATE NUMBERS AND THIS WOULD NOT HAPPEN SO EASILY.
- 35 Make sure people who are victims know to contact the police (we didn't)
- 36 Federal legislation should be enacted to assist identity theft victims. I found it very disconcerting that although there are many laws to assist corporations who are financially affected by this rampant crime, there is no such legislation to assist crime victims with the restoration of their credit or personal information as victims of this crime. Companies are not the only victims!
- 37 I feel ill the whole time about my ID theft my criminal record it show a felony
- 38 Severe penalties for those convicted, every financial institution should have a dept to deal with id theft. Most are clueless or blame victims.
- 39 I couldn't have cleaned my name without my lawyer working pro bono for me. More lawyers need to understand the crime and be willing to help young people in this situation.
- 40 IF YOU GO THROUGH IT YOU LEARN SOMETHING NEW.
- 41 TransUnion-very fast in response and helpful. Equifax-over 6 weeks to get report. Others-OK. When requesting Credit Reports contact EACH company...do not rely on them to share (as they say they will)
- 42 Make the thief pay the victim back if they have the means.
- 43 i want to press charges against my sister,she is in las vegas,nv and i am in mn.the police here in mn,will do nothing to help me.i am working now with records and fingerprints in las vegas,nv and am still trying to resolve this issue
- 44 CreditReportingAgency'sCust.serv.reps were not adequately educated on child ID theft. Their standard response doesn't apply. They repeatedly gave me bad info/lead me in the wrong direction/wasted time. Told ME to call credit issuers myself,but they couldn't provide me with needed info because credit report was not in my name. They didn't know how to handle it.Hard for me to resolve because I didn't have a hard copy of a credit report(in perpetrator's name)to go by.

- 45 PLEASE don't require a police report for family-related identity theft. It has stopped me from pursuing my case, and has left me stuck with this debt and credit blemish. There needs to be another option for those of us who cannot bear to have a relative arrested.
- 46 Take ID theft seriously! And treat it as the crime it is, not as something to be forgotten or forgiven. It is a serious and emotionally draining crime that needs to be stopped. It is time to make ANYONE guilty of this crime accountable.
- 47 This is the first place I have found that deals with a criminal using my name, I have asked many and sent to more. I have a big list that help credit card fraud, this is a first for criminal.
- 48 For Internet Fraud Victims: If it sounds too good to be true...it is. I would thank my friend David for...well...being there.
- 49 If a criminal admits to stealing someone's identity and then lies and says that her "lawyer" told her not to come to the station, go to her house and arrest her. Don't let them get away because you're too busy.
- 50 Police should be required to take a report
- 51 To the companies that issue phone service or cellular service online: you are being foolish to grant services to people without checking their ID!
- 52 ITRC really got me headed in the right direction with the info needed to fight this.
- 53 A positive suggestion that I have is that once Identity Theft is proven that the victim is no longer identified just by his or her original social security number. That there is some other number or identifying factor in place which is only given to the victim, or that the social security number is frozen or something. Social security numbers are being overused and it's too easy for someone else to use it and just ruin your life and your spouse's, children's etc. lives because their social security numbers can be easily looked up once the thief has yours.
- 54 The company where the account was opened is very unwilling to provide me a copy of the initial application that was made. It seems to me that it was opened over the phone without a lot of back up. For example I don't believe that they had a lot of information about me other than my SS #
- 55 It is too hard to reconstruct things several years after the fact
- 56 My daughter's identity was stolen by her own mother. Since discovering the crime, I have been trying to get sole custody of my child. The theft is a committed felon and I believe my daughter is better off with me. Her mother has been arrested for retail theft several times and she's obviously not a good role model for a 12 year old. I wish a law will be passed that will extend the statutes of limitations of prosecution when it involves a child.
- 57 The credit card company that contacted me because they suspected id theft was the most helpful. The person assigned to the case helped me and worked with the credit bureau to set up the fraud alerts, etc. They had a program in place which spelled out what and who I should contact.
- 58 The police need to recognize that identity theft can occur amongst estranged spouses and help the victim instead of turning them away because a divorce was not legal.
- 59 Keep all "wallet" information in a safe place so that you have quick access to it in the event of identity theft; Check your credit report and watch your statements closely.
- 60 When the police gather information and they know the creep is doing the crime, they can't use their "gathered" information to file charges. That needs to change and the DA of our county needs to take the case, even though it's uncharted territory.
- 61 ALWAYS save credit card receipts and reconcile them with your credit card statement EVERY MONTH.
- 62 The credit users should give their customer service reps better training, this would prevent cards from being reissued.
- 63 the police report is important!
- 64 My advice to other victims of family identity theft is to fill out a police report as soon as you know about the theft. It will really help you to clear your name. I wish I had done it.
- 65 Credit issuers need to check all information on credit report especially address & phone # and call if difference.
- 66 We need to find a way to encourage attorneys to take on ID Theft cases involving family members. If we can find the courage to request their help--we shouldn't be turned away because they don't want to be involved with "emotional" cases! They have no problem representing us for a theft by a non-relative.
- 67 It would be helpful if one could be sure that person who attempted to use SSN could be stopped. Proof could not be established so there was no arrest.
- 68 Realize that WE are the "victim" of a crime - repeatedly I was told by police that I was not the victim because in the end I would suffer no harm
- 69 CRAs need to provide assistance FREE of charge for identity theft victims paid for by creditors to assist victims from first notification of fraud, to dissolution. One place for victims to report all fraudulent accounts and credit reporting to be disseminated to all the CRAs.
- 70 To law enforcement, no matter how minimal the actual damage is, ALWAYS try to prosecute these people. I believe if the police or district attorney had actively pursued my case it the id cloning would never have occurred after the theft as we quickly determined how to locate the theft. She still lives 2 towns away from me and has never even been questioned.

- 71 This crime needs to be taken seriously. My life has been impacted negatively forever. I've been discriminated against. My family relationships have been destroyed forever.
- 72 creditcard companies must be forced to change the way they do business. The current system is a accident waiting to happen, and the creditors have no compassion to identity theft,occurring from their own system.
- 73 everyone must check ID and make a private password or pin to use with credit cards
- 74 credit issuers need to be held more responsible
- 75 Financial institutions and other companies (auto dealers, etc.) need to be accountable for opening fraudulent accounts and there needs to be a law enforcement agency to enforce law that is in place. Right now (unless prop 64- California- passed) my only option for justice was to sue these companies at my expense.
- 76 Start all procedures immediately and keep good records of correspondence, telephone calls (get names) etc
- 77 driver's license fraud IS identity theft, i was told many times it was not. That was very frustrating. They were only using my DL#, but it can still has the same effect on your life as other forms of id theft.
- 78 GO TO THE FDIC IMMEDIATELY
- 79 It helps you to be more careful , if you were not before the id theft incident occurred.
- 80 The Police needs to receive better training in understanding the victims situation and help the victim instead of putting up walls.
- 81 Law enforcement need to take this crime more seriously and the punishment should be more severe.
- 82 BECAUSE MY WIFE AND I WERE MARRIED WHEN SHE USED MY NAME AND SSN THE POLICE WILL NOT DO ANYTHING, THEY FEEL IT IS A CIVIL MATTER. BUT ID THEFT IS ID THEFT.
- 83 To finanacial institutions-Having a fraud department that is willing to communicate with the victim.
- 84 In my state ID theft is considered a misdemeanor, it should be a felony, SSI office needs policies on ID theft, my only answer from them was to get a new social and deal with that mess. This person is out of jail and has not paid us back for financial loses, even though he was ordered to do so. We don't know how many states he has used my identity in and have not been allowed to research any state but Texas.
- 85 reporting agencies should make it easier for the victims to access information once theft of ID has been establish beyond reasonable doubt.
- 86 Police could have found an 18 Wheeler on a desert highway within a few hours of it's theft. It was never looked for and never followed up on.
- 87 I think the police officers should help to catch the person who doing fraud and not let the case blank.
- 88 There needs to be a federal nation-wide way to deal with this problem.
- 89 The IRTC gave valuable advice about contacting the IRS, and requesting W-2 transcripts. This allows an individual to check on any unusual activity, regarding reported wages earned, and withholdings that may be done fraudently. As a result, you can protect yourself from the stressors related to also being caught up in fraudelent based, back taxes due. W-2 transcripts can be ordered, free to charge, through the IRS, after Aug. 1st of each year.
- 90 Do not victimize the victim any further.
- 91 Please have another way to identify people than with their SS#
- 92 Protect MY identity, NOT the criminal! Its time to get the local Police inter-connecting with each other.
- 93 Banks should contact debit card holders immediately when "out of the ordinary" activity begins occurring in bank accounts (especially if such activity depletes entire checking & savings accounts in one day!). Businesses on the internet must be informed that authorization of a debit/credit card (via use of CCV # on card) is not absolute verification that the card is being used by the cardholder.
- 94 Credit card/utility companies should be required to reimburse ID theft victims monetarily. This would encourage them to be more diligent in issuing credit and confirming an individual's identity before playing fast and loose with someone else's credit history. I felt credit card/utility companies didn't care about me as the victim and considered the loss from ID theft just a normal cost of doing business for them. There's no incentive for them to step up their security checks.
- 95 There are now safe guards in place by the credit companies...but is is like locking the barn door after the horse is gone..
- 96 Please follow through and complete investigations and police reports. This crime impacts our entire economy significantly. Federal legislation to 1. ban use of SS numbers for ID. 2. make it a crime to not shred personal identifying information 3. require footprints of all WHO accesses all databases within healthcare and other companies.4. require 24 hours for the granting of 'instant' credit and that people truly CHECK out all info prior to granting 'instatn' credit.
- 97 Please check the information that is given to you thoroughly. There may be evidence that it is fraudulent.
- 98 Remember that when you contact said institutions, you have to prove YOUR identity. A fake name from the internet applications will have more rights than you! Act dumb. OH! You mean this check is free! Take it from their. Pay attention to what the other doesn't say when answering your statements of facts sounding like questions. Get it? Kids that answer the calls are very helpful don't yell at them! Save that for an arrogant adult

- when you nailed them.
- 99 Take it seriously.
- 100 The local police were willing to take a statement and assist, though across state lines, they are powerless to assist with a conclusion in my still on-going case.
- 101 Immediately stop issuing credit cards to third parties. If they don't live where I live and have my signature...don't issue. That simple...
- 102 Make credit issuers see an identity of the person making the charge, or adding someone onto their account
- 103 Have a unique pin number assigned to credit reports just like with an atm card, which must be furnished to the creditor before a request for credit be made. Have a police unit in each major city that deals exclusively with identity theft. Also, make it possible for people to file police reports in another state when identity theft is in a different state of residence!
- 104 A new credit granter MUST call and verify that you are the actual person applying for credit. A new credit account should never be issued to an address not listed on your credit file.
- 105 Make the FCC and Equifax work harder at helping victims. They take reports and DO NOTHING.
- 106 Do NOT keep your Social Security Number in your wallet or purse. Look at your medical insurance card and driver's license and make sure it's not on them. Write "See ID" on every credit/debit card in your possession.
- 107 don't let this control your life. I know it is a struggle, but enjoy the good times and remember there is always the future.
- 108 Verify the credit application has the correct information before issuing credit cards. Such as: the SSN matches the name correctly.
- 109 I can't think of a POSITIVE SUGGESTION, only one overriding complaint about the system in general. My ex-wife has nearly bankrupted me with credit card debt obtained in my name, but neither the family court, police, or credit card companies could care less. To them it is my problem/a civil matter.
- 110 we need to talk to more live people at the credit Bureaus.
- 111 make the credit reporting agencies abide by the law and don't make the victim have to retain legal help at their expense
- 112 More focus on check identity theft - it seems more of a problem than credit card theft. More precautions for the whole system. More training for store clerks accepting checks.
- 113 these people need to be prosecuted. The law says this crime is just a white collar crime, that's BS.....
- 114 It should be mandatory that credit issuers abide by fraud alert. And everyone should check credit report once a year at least.
- 115 When the charges are made on id theft with credit cards, the items purchased for her business scrubs would show that she is a liar and a thief. How can I benefit from \$18,000.00 worth of hospital scrubs.
- 116 The local police were helpful in taking down the information but police where the crime was committed were unresponsive when I tried to contact them about one of their citizens whose name and address I had as a co-applicant from an application
- 117 Police need to be given guidelines to follow with ID theft. Perhaps a checklist officers can use to investigate and inform the victim. Keep pursuing law that a report MUST BE FILED!
- 118 I didn't know where to go until I talked to the police department, and they gave me some numbers, that is how I located you
- 119 videotaping caught my thief
- 120 REPORT and REQUEST CANCELLATION of a stolen or lost driver's license. Do not make the mistake of just having it replaced. I paid dearly for this thoughtless mistake
- 121 The police were pretty good. They revised the information for me so that it would be more acceptable. I was happy with that.
- 122 The laws need to change. The Credit Reporting agencies(CRA's) need to be accountable. The CRA's and companies should not be allowed to supercede a court order. U.S Post Office needs to prosecute when used in this crime.
- 123 As a victim, you'll get a better response from police if you do most of the legwork yourself. Talk to merchants that issued credit in your name, get descriptions, receipts, and video. Document information you gather in a spreadsheet. Large chains will only give their video to police but small stores like gas station mini-marts may let you look at the video. You might see a license plate number or other identifying clue that the police otherwise wouldn't have had time to seek out. Police take a more active role once enough evidence is handed to them.
- 124 Each agency I contacted informed me that MBNA was not allowed to take funds from my account without my permission or a court order. No one was able to tell me how to get them to stop. I gave my checking account info for a valid account and it was used for the fraud accounts and then was the foundation for MBNA to deny my claim. Then they continued for 8 months attempting to withdraw funds and lied to the OCC about doing so.
- 125 credit issuers CHECK ID

- 126 It must be treated more harshly and looked at more seriously by law enforcement in order to eliminate it.
- 127 It's important that your credit card company protect after theft - mine did not and has not after many years of being their customer
- 128 please be persistent w/ law enforcement, especially when it involves a family member. they tend to blow you off.
- 129 Advice to other victims is to not panic (too much) and take action immediately. Find out the circumstance and prove your innocence. Seek out resources such as this online aid. Police and courts were very troublesome and did not care about you, assuming your guilt regardless of the evidence and that is troublesome but thanks to outside resources such as the Identity Theft Resource Center ...who guided in me in what to do.....it was a BIG help!

4. METHODOLOGY

For the 2004 survey, ITRC emailed about 2000 identity theft victims who had contacted the organization between August, 2003 through October, 2004, by either email or telephone. Thirty-four (2.5 %) responded that they could not complete the survey due to the emotional impact of their victimization. Approximately one-fourth of the emails came back undeliverable, approximately the same number as in 2003. In 2004 a total of 197 persons completed the online survey representing about a 14% response rate, slightly higher than the 2003 study which had a 12% response rate.

ITRC only sent survey invitations to true victims of identity theft. This gives the results more credibility despite some of the unanswerable questions regarding how representative the sample actually is of all identity theft victims.

The survey was designed to obtain information regarding the experiences of identity theft victims, and covers a broad array of areas. The goal was to create a baseline from which trends and patterns could be discerned in future studies. Another major strength of the survey is that by focusing solely on victims, more specific information regarding the effects of victimization can be ascertained. Numerous recent studies cite the difficulties that complicate the measurement of identity theft, and its reporting to law enforcement agencies, banks and credit card companies, and government and private organizations.

ⁱ See www.idtheftcenter.org- "What's New" for 2003 study

ⁱⁱ The Identity Theft Resource Center (ITRC) is a nonprofit, grant and donation funded program that focuses exclusively on the identity theft. www.idtheftcenter.org. Email: itrc@idtheftcenter.org, 858-693-7935

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^v An outlier is a statistic that falls significantly higher or lower than the norm and would skew the survey results.

^{vi} The question was confusing to some respondents, as some answered affirmatively, yet also checked unknown, since they may not have known the specific identity of the person who stole their information, but only that the person was "an employee," for example. Percentages were based on those who answered affirmatively, even if they had also checked the unknown category.

^{vii} From Identity Theft: *The Aftermath* 2003, comment made by business analyst Paul Collins

^{viii} Definitions provided by: <http://www.animatedsoftware.com/statglos/statglos.htm>

^{ix} Dr. Charles Nelson, Ph.D. is licensed psychologist, the Director of the Crime and Trauma Recovery Program and Founder and Director of the Family Treatment Institute. Dr. Nelson is a nationally respected authority on crime victims, having furnished expert court qualified testimony on murder, domestic violence, post-traumatic stress disorder, and Rape Trauma Syndrome cases since 1971. Besides his work with clients, Dr. Nelson has trained law enforcement, victim assistance counselors, clinical practitioners and graduate students in the area of crime victim trauma since 1976. One of his research projects involved studying the nation's 400 largest police sex crime units and community based victim assistance centers regarding their attitudes and sensitivity toward victims. (1973-1974). He has published numerous works on the impact of crime on individuals and trained as a NOVA trained crisis intervention specialist.