



Identity Theft: *The Aftermath 2006*

Conducted by the Identity Theft Resource Center® (ITRC)

With comparisons to *The Aftermath 2003, 2004, 2005 Surveys*

Original data analyzed by: Linda Foley, Sheila Gordon, Karen Barney, and Kimberly Rice
Final Summary: Co-written by the ITRC staff and Dr. Charles Nelson

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



Identity Theft: *The Aftermath 2006*
With comparisons to *The Aftermath 2003, 2004, 2005 and 2006* studies

EXECUTIVE SUMMARY

Since 2003, the Identity Theft Resource Center® (ITRC) has conducted annual victimization surveys to study the impact of identity theft crimes on its victims.ⁱ The purpose of these studies is to primarily identify what the impact of identity theft is to the victim. Furthermore, the studies monitor any significant changes from year to year. *The Aftermath 2006* clearly indicates a need for additional research in almost all areas covered by the study. It also shows trends, both positive and negative.

This study reflects only the experiences of confirmed identity theft victims who worked with the ITRC, and is not a census or general population-based study. (See Methodology)

It should be noted the responses were given *at the time victims responded to the survey*. Therefore, it does not distinguish between 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 Aftermath 2006* study. Tables and additional data can be found in the full report, where indicated.

- **Sources of Stolen Information:** Between 2004 and 2006, there was a significant increase in theft via the Internet, lost and/or stolen wallets, and home/car robberies. The most extreme rise was in the workplace, which rose from 1.5% in 2004 to 12% in 2006. (Table 5)
- **Relationship of Imposter to Victim:** It is important to note that a large percentage of respondents seem to have been victimized by those who may have easy access to personal identifying information including friends, family members, ex-spouses/significant other, or those in close contact with the victim, such as co-workers. (Table 7)
- **About the Imposter:** Of those respondents who knew something about their imposter, many reported their thief has committed other crimes, experienced financial difficulties, have or are dealing with addictions, and may have committed identity theft against other family members. (Table 6)
- **Uses of victim information:** Nearly two-thirds of the 2006 sample reported that their personal information had been used to open a new credit line in their name, 29% reported their information was used for obtaining new cable/utility, and another 27% reported the imposter made charges to the victims' existing credit card accounts. (Table 2) These are fairly consistent with the percentages reported in 2005. Ideally, this number should be decreasing if

fraud alerts, freezes and monitoring services were preventing the opening accounts and credit issuers were authenticating identity prior to issuing credit.

- **Use of the Internet:** Significant changes were seen in charges made over the Internet which increased dramatically from 15% in 2005 to 28 % in 2006. (Table 2) This is consistent with other studies done by organizations studying cyber-crime.
- **Inability to Clear Negative Records:** There were a number of reasons provided by respondents which indicated negative information remained on their reports. The top four answers were: Credit Reporting Agencies (CRAs) kept putting inaccurate information back on the report (43%), credit agencies refuse to remove it (39%), Social Security Number tied to another person's file (33%) and fraud alerts were ignored (30%). (Table 11)
- **Child Identity Theft:** Of those respondents who reported child identity theft, 69% said the thief was one or both parents or a step parent. Sadly, 54% reveal that the crime first began between birth and five years of age.
- **Victim Response to Family or Child Identity Theft:** In these types of cases, 29% of respondents are still torn on how to resolve the case, indicating an unwillingness to participate in prosecuting a family member. In terms of the family's response, victims reported a combined total of 51% in the following categories: the family is torn, the family is in denial or the family will turn against the victim if action is taken. (Table 16)
- **Costs to Victim:** Respondents in 2006 spent an average of \$1,884 dollars in out-of-pocket expenses for damage done to an *existing account only*. These expenses include: postage, photocopying, childcare, travel, purchasing police or court records. In reference to *new accounts*, respondents spent an average of \$1,342 for out-of-pocket expenses which included: postage, photocopying, childcare, travel, purchasing records, legal help and investigators.
- **Cost to Business:** In 2006, the average loss in goods and services to businesses, as reported by survey respondents, was \$87,303. Estimates ranged from \$50 to \$500,000. This reflects an increase of 78% from 2004 to 2006. By comparison, victims reported an estimated business loss of \$49,254 in 2004 compared to \$41,717 in 2003. *This study only includes respondents who contacted the ITRC in 2006 and is not necessarily indicative of a national business loss average.*
- **Victim Hours Repairing Damage:** In *The Aftermath 2006*, victims spent an average of 97 hours repairing the damage done by identity theft to an *existing account* used or taken over by the thief. Answers included as little as six hours up to as many as 144,000 hours (outlier). Several respondents indicated the time frame in "hundreds" or in "weeks."

In cases where a *new account* was created, respondents in the 2006 study reported an average of 231 hours to clean up the mess. In some cases, respondents used such expressions "eight years and still working on it," "too many to count" or "endless."

- **Extended involvement:** In 2006, the majority of respondents indicated that it took up to 12 months to clear issues of *all* misinformation (59%). A moderate amount of victims (14%) stated one to two years. Unfortunately, another 27% indicated that it took two or more years to

resolve their case. The inference here is that identity theft victims are not resolving cases any faster and may be spending longer periods of time to gain complete clearance. (Table 9)

- **Emotional Impact:** Few significant positive changes have occurred in the feelings of victims and in terms of reported victim symptomology. Two questions were asked: How did you feel at the beginning of the case (short term) and were there any symptoms that lasted more than three months or were so severe that you were concerned (long term). More than 45% of the 2006 respondents reported stressed family life, 27% felt betrayed by unsupportive family members and friends, and 34% said their family didn't understand. (Table 17)

The strongest feelings expressed were: rage or anger, betrayal, unprotected by police, personal financial fears, sense of powerlessness, sense they were grieving, annoyed, frustrated, exhausted, sleep disturbances, and the desire to give up and stop fighting the system. A reported 8% felt suicidal, with 13% feeling captive over a lengthy period of time. Unfortunately, in the short term, 28% felt shame or embarrassment, 29% felt an inability to trust people and 27% felt an overwhelming sadness. (Table 18)

- **Non-financial forms of identity theft:** Other forms of identity theft were also reported by respondents. Twenty-four percent reported that thieves had committed financial crimes that resulted in warrants being issued in the victim's name, down from 34% in 2004. All areas of reported criminal identity theft dropped from 2004, including getting a counterfeit driver's license. (Table 4) It should also be noted that identity thieves continued to obtain government assistance and benefits using the victim's information. Although there was a decrease between 2004 and 2006, it does merit further attention
- **Moment of discovery:** In 2006, 33% responded that they found out about the crime within three months of the beginning of the case. Another 30% discovered the crime between four to 12 months. Unfortunately, in 2006, it took more than two years to discover the crime for 25% of the respondents. (Table 8) Slightly more than 75% of victims usually found out about the identity theft through an adverse action.
- **Unexpected secondary effects:** Victims reported a number of problems including: difficulties in obtaining credit, higher insurance rates, current credit card interest rate increased and collection agencies still calling. (Table 10)
- **Consumer Behaviors:** New in *The Aftermath 2006* study, was the question "What behaviors do you normally use to avoid identity theft?" Just over 80% of the respondents shred documents with account or Social Security Numbers on them and 85% delete scam emails without answering them. Unfortunately, only one-third of the respondents use locked mail boxes (Table 19).

PRELIMINARY CONCLUSIONS OF THIS STUDY

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 identity theft, and the criminal elements involved in identity theft.

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1. INTRODUCTION

All respondents to this survey were confirmed as identity theft cases, as verified by ITRC victim advisors. 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 results due to the populations that ITRC serves.

This report, designed to summarize the findings of the survey, is potentially useful for educational outreach, policymakers and law enforcement, and ultimately for identity theft victims and the 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 identity 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, 2004, and 2005 ITRC *Aftermath Surveys* of identity theft victims to help to understand this phenomenon of identity theft.

2. FINDINGS

A. Victim/Crime Location

Victims responded from approximately 60% of the 50 states and represented the victim population that had contacted the ITRC during the 2006 calendar year. This is not to be misconstrued as the location of the crime. Regarding where their personal information was eventually used, many victims reported that their case was multi-jurisdictional in nature, crossing county and state lines.

B. Type of Identity Theft

Respondents were asked what types of identity theft they experienced. Financial identity theft continues to be the most prevalent form 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 which combined financial, criminal and cloning crimes (Table 1).

Financial: Creating *new* accounts which may include credit, utilities, checking accounts, as well as account takeover

Criminal: Providing someone else's name to law enforcement to avoid arrest or tickets in the criminal's own true name

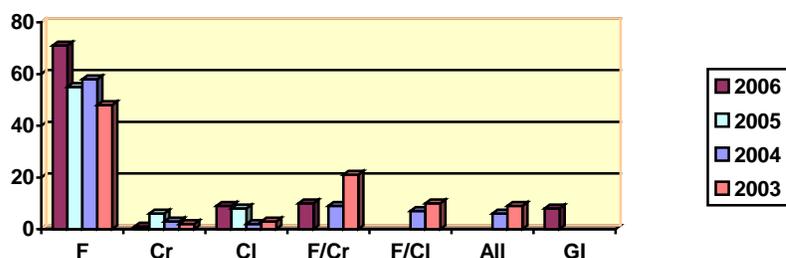
Governmental: May include getting employment, IRS, driver's license, welfare and other government benefits

Cloning: Cloning is a most serious identity theft and is almost always a combination the main types of identity theft. It is incredibly difficult to define due to the wide ranging variables involved.

“Unlawful use of personal identifying information,” for only financial identity theft crimes, was reported by 71% of the respondents. Situations included credit, banking, debit cards, utilities or collection issues. Respondents reporting a combination of financial and criminal were a small, but still alarming, 10%. In the *Aftermath 2004*, 66% reported being victimized by financial identity theft only; indicating a slight increase in 2006.

Governmental or benefit identity theft was reported by 8% of the respondents, a small percentage but one worth noting. In these cases, the imposter was able to gain governmental services or benefits.ⁱⁱ

Table 1. Reported Types of Crime



All numbers are %ages

F= Financial Cr= Criminal Cl= Cloning GI= Governmental Issues All = all types involved

In previous years, the ITRC used different definitions for some of elements used in this table.

Therefore, you will see no statistical data for financial/cloning or “all” reported for 2006.

Governmental Issues (GI) is a new category added in 2006. These elements will be further refined in the 2007 study.

C. Financial Identity Theft

Given the nature of identity theft, it makes it easy for perpetrators to use/attempt to use the victims’ identity in a variety of ways. Respondents were therefore asked the ways in which the identity thief had used their personal data.

Nearly two-thirds of the 2006 sample reported that their personal information had been used to open a new credit line in their name, with 29% reporting their information was used for obtaining new cable and/or utility services. Ideally, these numbers should be decreasing if fraud alerts, freezes and monitoring services were preventing the opening accounts and credit issuers were authenticating identity prior to issuing credit. Another 27% reported the imposter made charges to the victims’ existing credit card accounts (Table 2). These results are fairly consistent with the percentages reported in 2005.

Significant changes were seen in charges made over the Internet which increased dramatically from 18% in 2005 to 28% in 2006. A new trend shows identity thieves are resorting to criminal activity on

the Internet as opposed to the more traditional forms of fraud listed below. This is consistent with other studies done by organizations studying cyber-crime.

Other major changes include: obtaining new home phone service (29% up from 19% in 2004) and opening a new cable television or energy utility account (29% compared to 18% in 2004).

Table 2. Use of Victim's Identity (choose all that apply)

USE	2006	2005	2004	2003
New credit account in victim's name	60%	59%	66%	63.50%
Get new cell phone	30%	NA	27.90%	32.0%
Charges on victim's card still in their possession	27.0%	26.0%	26.9%	23.2%
Charges over Internet	28.0%	15.0%	21.8%	19.9%
New home phone	29.0%	NA	18.8%	12.7%
Get new cable/utility	29.0%	26.0%	18.3%	9.4%
Name/change address on existing credit account	18.0%	14.0%	15.2%	N/A
Obtained auto loan/car purchase as victim	8.0%	7.0%	12.7%	9.9%
Other Loans	17.0%	6.0%	12.7%	17.7%
Open new checking or savings account	12.0%	7.0%	11.7%	16.6%
Create checks with false account info	12.0%	14.0%	11.7%	16.6%
Takeover existing checking via theft/washing	9.0%	12.0%	10.7%	16.0%
Got apartment or home as victim	11.0%	13.0%	10.7%	8.8%
Open internet	7.0%	5.0%	9.1%	8.3%
Charges made on stolen card	16.0%	13.0%	8.1%	N/A
Mortgage or 2 nd mortgage as victim	3.0%	5.0%	7.1%	5.0%
Takeover/add service to existing cellular account	8.0%	NA	7.1%	6.1%
Access victim's online banking account	9.0%	11.0%	5.1%	4.4%
Takeover/add service to existing cable/utility	7.0%	4.0%	3.6%	2.2%
Takeover/add service to existing home phone	7.0%	NA	3.0%	5.0%
Student loan	N/A	2.0%	3.0%	2.2%
Lease car using victim's info	8.0%	NA	1.5%	N/A
Filed bankruptcy under victim's info	2.0%	3.0%	1.0%	3.3%
Business loan	N/A	1.0%	1.0%	6.1%
Other	N/A	25.0%	15.2%	N/A

Credit Cards:

Of those victims who reported fraudulent cards were opened, they were asked if they knew the total number of credit cards that had been granted using their personal information. (Table 3) In 2006, 29% reported having 1 – 3 cards fraudulently opened, down a significant amount from 2005.

Table 3. Number of Fraudulent New Credit Cards Issued

NUMBER OF CARDS	2006	2005	2004	2003
0	15.0%	N/A	46.2%	48.6%
1-3	29.0%	66.0%	27.4%	17.7%
4-6	20.0%	20.0%	11.7%	14.9%
7-10	4.0%	6.0%	10.2%	8.3%
11-15	0.0%	2.0%	2.0%	2.8%
16-20	0.0%	0.0%	1.5%	2.2%
21 or more	0.0%	4.0%	1.0%	5.5%

It should be noted that the highest group was 1-3 new cards, consistent every year since 2003, with 4-6 new cards running a close second.

Checking Fraud:

Of those respondents who reported problems with checking accounts 71% reported that the total checks written were more than \$500. More than half of the respondents with check fraud problems stated the checks were written in more than one county. As to the format of the checks, 48% reported that the checks had been stolen and someone forged their name, 43% said that the checks only used part of the victim's information or were made-up checks. Ten percent responded that the imposter passed checks that were both the victims own checks and made-up checks.

D. Criminal, Governmental Issues and Cloning Identity Theft

Other forms of identity theft were also reported by respondents. Twenty-four percent reported that thieves had committed financial crimes that resulted in warrants being issued in the victim's name, down from 34% in 2004. All areas of reported criminal identity theft dropped from 2004, including getting a counterfeit driver's license. (See Table 4 on the next page)

It should be noted that identity thieves continued to obtain government assistance and benefits using the victim's information. Although there was a decrease between 2004 and 2006, it does merit attention.

Table 4. Criminal, Governmental and Cloning

TYPE	2006	2004
Warrant in victim's name due to financial crime	24.0%	34.0%
Counterfeit driver's licence	21.0%	30.0%
Driver's licence	16.0%	23.0%
Employment in victim's name	13.0%	25.0%
Medical services	12.0%	23.0%
Tax refund in victim's name	11.0%	21.0%
Government Assistance	6.0%	11.0%
Auto insurance when in accident	2.0%	4.0%

E. Sources of Stolen Information

Table 5 (on the next page) illustrates reported sources of stolen information. Respondents were only to answer *if* certain. Between 2004 and 2006, there was a significant increase in theft via the Internet, lost and/or stolen wallets, and home/car robberies. The most extreme rise was in the workplace, which rose from 1.5% in 2004 to 12% in 2006. Additional research should be done to study this increase, as well as in corporate and consumer awareness of these possible criminal patterns.

In addition, the implementation of best business practices for not only financial entities, but for all businesses, should be established in regard to protecting personal identifying information. Education in this area is especially important for small businesses because they may lack the resources or knowledge for establishing such policies. It is also important to note that a large percentage of respondents appear to have been victimized by those who may have easy access to their personal identifying information. These include friends, family members or those in close contact with the victim, such as co-workers. There is a steady increase in these categories from 2003-2006.

Table 5. Sources of Stolen Information

SOURCE*	2006	2004	2003
Friend or family member	41.0%	39.4%	7.3%
Mail	7.0%	10.6%	0.6%
Internet	7.0%	5.3%	3.7%
Wallet/ palm pilot/planner	8.0%	4.5%	6.1%
Home/ car by a thief	8.0%	3.8%	10.4%
College records	0.0%	3.0%	2.4%
Scam	5.0%	2.3%	0.0%
Work	12.0%	1.5%	3.0%
Fraudulent address change	4.0%	1.5%	4.3%
Trash	1.0%	0.0%	0.6%

*Respondents may have selected more than one answer

F. About the Identity Thief

Another survey question asked respondents to identify only the behaviors of their imposters about which they were certain. Multiple response categories could be chosen. Victims often reported that their imposters have committed other crimes, experienced financial difficulties, have addictions including drug addictionⁱⁱⁱ, and may have committed identity theft against other family members.

In 2006, approximately 30 people answered the question regarding knowledge about their imposter. (Table 6 on following page) This is a very small statistical sample. However, due to the extent and length of their cases, they appeared to be more aware of some details regarding their imposter. We cannot draw general conclusions from this data, but it does offer an insight into interesting areas for further research.

These imposter behaviors and understanding the high recidivism rate may be helpful in developing law enforcement strategies against this crime. This speaks to the immediate need for education at all levels of law enforcement. All jurisdictions should have a proactive approach to mitigating this crime. It is important to note that for border-states especially, the issue of identity theft has become a matter of concern drawing the interest of entities involved with national security.

Table 6. Imposter Behaviors as Reported by Victims

IMPOSTER:	2006	2004
Has committed other types of crime	42.0%	46.9%
Has a history of needing money due to narcotics, alcohol, shopping or gambling	42.0%	34.5%
Steals because wants money, regardless of the means	34.0%	31.0%
Has done this to other family members (Family IDT)	20.0%	28.3%
Is part of an organized crime unit	10.0%	9.7%
Steals because it is fun	14.0%	9.7%
Has a history of other crimes, so gives victim's name instead	10.0%	8.8%
Is just doing it to prove that he/she can	12.0%	8.0%
Is doing this to hide- i.e. to avoid child support/ arrest	7.0%	7.1%
Did this due to a single act of desperation	2.0%	5.3%
Missing/ Don't know/ N/A	N/A	42.6%

Table 7 illustrates the relationship between the victim and imposter. There was a slight decrease in relatives and ex-spouses from previous years to 2006. However, there was an increase in information obtained by employees of a business with access to personal information.

Table 7. Relationship of Imposter to Victim

IMPOSTER IS	2006	2005	2004	2003
Relative	20.0%	23.0%	38.3%	23.9%
Ex-spouse or significant other	9.0%	11.0%	23.4%	9.9%
Employee of business with their info	15.0%	13.0%	14.0%	26.8%
Friend/Roommate	9.0%	13.0%	12.1%	19.7%
Co-worker	5.0%	3.0%	5.6%	8.5%
Neighbor	2.0%	3.0%	2.8%	1.4%
Caregiver of elder/disable	0.0%	1.0%	0.0%	2.8%

More victims indicated in 2006 that they knew the imposter was business-related. Note that business-related combines the totals for “employee of business with their info” and “co-worker.” Special attention should be given to the slight, but important, increase in workplace identity theft issues.

G. 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, respondents indicated a variety of more than the two dozen possible answers on the survey. As in previous years, 76% of victims usually found out about the identity theft through an adverse action. That means only about 22% of all identity theft victims found out about the crime due to proactive measures taken by businesses. It is interesting to note that only 10% of victims noticed unusual information on their credit report in 2006.

Table 8 reflects the elapsed time between the incident and moment of discovery. In 2006, 33% responded that they found out about the crime within 3 months of the beginning of the case. Another 30% discovered the crime between four to 12 months. Unfortunately, in 2006, it took more than two years to discover the crime for 25% of the respondents.

Table 8. Time Elapsed between First Incident and Discovery by Victims

<u>MONTHS PASSED</u>	2006	2005	2004	2003
0-3	33.0%	46.0%	37.5%	47.7%
4-6	16.0%	11.0%	10.9%	12.0%
7-12	13.0%	7.0%	13.5%	12.6%
13-18	5.0%	12.0%	4.2%	8.7%
19-23	8.0%	6.0%	7.8%	4.6%
2-3 years	8.0%	5.0%	8.3%	5.2%
3 years and more	17.0%	13.0%	17.7%	9.2%
Total	100.0%	100.0%	99.9%	100.0%

When looking at the big picture, slightly more than the majority of respondents find out after six months. One explanation for this result comes from 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.*^{iv}

H. Long-Term Cost/Time Victim Impact

The question is often asked, how much does identity theft cost the 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. In reality, the loss affects society at large, as we all pay for identity theft in the form of higher prices in retail, services and extra taxes.

Victims of identity theft experience various “costs” as a result of the crime. These costs include lost wages or vacation time, diminished work performance and morale, increased medical problems, impact on family and friends, financial and other costs. As a result, it is important to understand these costs and effects on the victim in more detail. There are also costs in terms of emotional impact and secondary wounding, further explained in this document. The time required to complete clearance of misinformation can often be equated to having a second job for some victims. If the consumer becomes a victim of criminal identity theft, there is the possibility of a job loss. If this is coupled with the losses previously mentioned, it is difficult to adequately or accurately estimate, in terms of time and money, what was actually lost.

Hours: In *The Aftermath 2006*, victims spent an average of 97 hours repairing the damage done by identity theft to an *existing* account used or taken over by the thief. Answers included as little as six hours up to as many as 144,000 hours (outlier). Several respondents indicated the time frame in “hundreds” or in “weeks”.

In cases where a *new* account was created, respondents in the 2006 study reported an average of 231 hours to clean up the mess. In some cases, respondents used such expressions “eight years and still working on it,” “too many to count” or “endless.”

Costs to Victim: *The Aftermath 2006* shows that respondents spent an average of \$1,884 dollars in out-of-pocket expenses for damage done to an *existing* account. These expenses include: postage, photocopying, childcare, travel, purchasing police or court records. In regard to *new* accounts respondents spent an average of \$1,342 for out-of-pocket expenses which included: postage, photocopying, childcare, travel, purchasing records, legal help and investigators.

Extended involvement: In 2006, the majority of victims indicated that it took up to 12 months to clear issues of *all* misinformation (59%). A moderate amount of victims (14%) stated one to two years. Unfortunately, another 27% indicated that it took two or more years to resolve their case. The inference here appears to be that identity theft victims are not resolving cases any faster and may be spending longer periods of time to gain complete clearance. (Table 9)

Table 9. Victim’s Time Involvement with Case

TIME	2006	2005	2004
Not at all	N/A	N/A	15.2%
1-6 months	38.0%	34.0%	12.7%
7-12 months	21.0%	21.0%	9.7%
13-18 months	7.0%	12.0%	11.2%
19-23 months	7.0%	12.0%	5.6%
2-3 years	14.0%	4.0%	6.6%
4-5 years	2.0%	2.0%	15.7%
More than 5 years	11.0%	8.0%	16.7%

* 2006 question is phrased differently: “Answer only if your name has been cleared: How long did it take to totally resolve all the information in your name?”

I. Cost to Business

Identity theft not only impacts the individual victim, it costs businesses as well. Respondents were asked to *estimate* the total value of all charges on fraudulent accounts in their name. These estimates were based on how much money victims were being asked to pay creditors, banks, and collection agencies, just to mention a few.

In 2006, the average loss in goods and services to businesses, as reported by respondents, was \$87,303. Estimates ranged from \$50 to \$500,000. This reflects an increase of 78% from 2004 to 2006. By comparison, victims reported an estimated business loss of \$49,254 in 2004 compared to \$41,717 in 2003. This study only includes respondents who contacted the ITRC in 2006 and is not necessarily indicative of a national business loss average.

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 the victim must interact. It also occurs because of the extended impact of an artificially altered credit score (due to the identity theft) or a criminal history misreported as belonging to the victim.

When questioned about “my ability to go on with my life is still being impacted”, 24% responded that their lives were not affected at all, compared to 15% in 2005. The 2006 study also shows that 12% of respondents report their lives were still being affected 9-12 months later. Nearly 30% indicated it was

affecting them in excess of 2 years later (28%) with 7% reporting in excess of 10 years. “Affecting” was defined as “ability to get credit, a job, tenancy, and higher insurance or credit rates.” It did not include emotional impact.

Of those who were affected, they were asked to further explain the 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. (Table 10)

The ability to get credit or a loan resonated with the majority of respondents (63%). In addition, 51% were denied credit, and 46% report that collection agencies are still calling.

In terms of exactly how identity theft is affecting their lives on a non-emotional level, it appears that higher insurance rates are still an issue indicating a need for further study. Most troubling is the continuing problem of being unable to clear fraudulent criminal records.

Table 10. Unexpected Secondary Effects: How is it affecting your life today?

	2006	2005	2004
Denied Credit	51.0%	60.0%	59.0%
Higher insurance rates	14.0%	17.0%	24.0%
Credit Card rates increased	22.0%	30.0%	28.0%
Collection agencies still calling	46.0%	47.0%	43.0%
Credit card I had was cancelled	10.0%	19.0%	16.0%
Affects ability to get a job	12.0%	30.0%	16.0%
Affects ability to get credit or a loan	63.0%	55.0%	68.0%
Affects ability to get tenancy	14.0%	17.0%	21.0%
Bad criminal record uncleared	8.0%	19.0%	10.0%

It should also be noted that these reported issues were given *at the time victims responded to the survey*, and therefore do not distinguish between 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 undoubtedly continues to be affected by their cases after the survey was concluded.

Inability to Clear Records: As Table 11 below illustrates, there were a number of reasons respondents provided that indicated negative information remained on their records. They were instructed to check all answers that applied to their situation. Credit agencies, either by putting negative information back in records (43%) or not removing it in the first place (39%), topped the list of reasons for victims' inability to clear their records. Other prominent responses include Social Security Number tied to another person's file (33%) and victims' fraud alerts are being ignored (30%).

Table 11. Reasons for Inability to Clear Negative Record

REASON	2006	2005	2004
Credit agencies keep putting info back	43.0%	39.0%	27.4%
Credit agencies will not remove it	39.0%	45.0%	24.9%
Fraud alerts ignored –imposter active	30.0%	29.0%	19.3%
Victim gave up	22.0%	35.0%	17.8%
Debt gets sold to new collection agencies – although cleared by creditor	15.0%	19.0%	15.2%
No proof of case even with police report	17.0%	23.0%	14.2%
Victim doesn't know how to remove negative information	22.0%	32.0%	14.2%
No police report was taken by police	24.0%	16.0%	11.2%
SSN is in other people's files	33.0%	23.0%	9.1%
Financial IDT: Imposter starts again	26.0%	3.0%	8.6%
Criminal IDT: victim doesn't know how to clear the record	24.0%	23.0%	7.6%
Offender is family member	4.0%	3.0%	7.1%
Criminal IDT: state/fed databases not clear	15.0%	16.0%	5.6%
Civil litigation still in progress	15.0%	3.0%	4.1%
Criminal IDT: local jurisdiction will not clear negative record	17.0%	13.0%	3.6%
Victim never placed a fraud alert	9.0%	3.0%	3.0%
Offender is an ex-spouse (resolution only in court)	0.0%	0.0%	2.5%
Victim co-signed for the credit	0.0%	3.0%	2.5%

Julie Fergersen, Co-Founder and Board Member of the Merchant Risk Council explains the failure of fraud alerts as a three-part problem. “*In published research we have seen that when a consumer sets a fraud alert with one bureau, it does not always propagate to the other two bureaus 40% of the time.*”^v

The second problem is that not all creditors are placing fraud alert calls to consumers but using challenge or personal knowledge-based questions at the point of sale to verify the customer. Unfortunately, an identity thief may know or have that information. Additionally, when a consumer is applying for a credit card, the creditor may only ask to see a driver’s license and ask for your Social Security Number. The company at this point has a high degree of certainty that they have verified the consumer’s identity and they have met the requirements of the law. The consumer is not told during this process that his fraud alert is being cleared, did not receive a phone call and therefore may perceive the fraud alert is ignored.”

The ITRC acknowledges that some consumer fraud alerts may be reported as ignored because the consumer failed to renew the 90 day fraud alert when it expired.

K. Victims’ Experiences with Organizations – Resolving Residual Effects

The Aftermath 2006 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 select all categories that applied to their particular situation. These responses are potentially useful for targeting those areas of consumer services for identity theft victims that need improvement.

Responses to the survey indicate issues with consumer credit reporting agencies and law enforcement officials at various levels. As to criminal identity theft, the issues include not being able to clear records at the local, state and federal level, as well as the knowledge needed to perform such tasks.

In 2006, credit agencies did a slightly better job of removing erroneous information than in 2005, however they did not fare as well as in 2004. In addition, credit reporting agencies did not perform well in keeping the information off the consumer’s report. It should be noted that there was a sharp increase in victims (24%) who stated they were unable to get a police report, doubling from 2004. This can be seen as troubling because identity theft can involve many jurisdictions. Further research is needed regarding reasons for the victims’ inability to get a police report.

One question that needs to be asked is how long it will take until the Fair and Accurate Credit Transactions Act will have an effect on victim recovery?

The results of this survey indicate that victims are generally dissatisfied with most or all of the services they receive following victimization. Tables 12 through 14 support these conclusions.

Credit Issuers and Financial Institutions:

In 2006, 26% of the respondents were pleased with the level of service received from credit issuers or financial institutions. (Of these, 20% had achieved a resolution of the situation and 6% were happy with service as their case progressed toward resolution.) It should be noted, that victims were allowed to check more than one response, when necessary.

Nearly 70% indicated that it took more than three attempts via phone and/or letters to resolve the problem regarding the “fraudulent account.” Almost one-quarter of the respondents indicated difficulty in resolving their issue, even with evidence.

Table 12. Credit Issuers and Financial Institutions

PERFORMANCE	2006	2005	2004	2003
Victim pleased with level of service	26.0%	19.0%	12.9%	16.8%
More than 3 phone calls to resolve problem	40.0%	38.0%	48.4%	48.7%
More than 3 letters to resolve problem	29.0%	32.0%	38.7%	33.6%
At least one refuses to clear account even with evidence	24.0%	24.0%	43.5%	46.3%

Utility Companies – Cellular, Phone, Cable, Energy:

In 2006, 23% of the respondents were pleased with the level of service received. (Of these, 17% had achieved a resolution of the situation and 6% were happy with service as their case progressed toward resolution.) With a 13% increase over 2005, it appears as though victims are significantly more satisfied with the level of service received by utility companies. It should be noted that victims were allowed to check more than one response, when necessary.

Nearly half of the respondents indicated that it took more than three attempts via phone and/or letters to resolve the problem regarding the “fraudulent account.” It is important to note in Table 13 that almost one-quarter of the respondents indicated difficulty in resolving their issue, even with evidence.

Table 13. Utility Companies

PERFORMANCE	2006	2005	2004	2003
Victim pleased with level of service	23.0%	10.0%	13.5%	12.3%
More than 3 phone calls to resolve problem	34.0%	31.0%	44.6%	53.4%
More than 3 letters to resolve problem	14.0%	24.0%	33.8%	28.8%
At least one refuses to clear account even with evidence	23.0%	21.0%	33.8%	21.9%

Collection Agencies:

Collection agencies continue to be a significant problem for victims of identity theft, with 67% of respondents indicating it took more than three contacts to clear fraudulent records. This reflects a significant increase over previous years.

It is worth mentioning that 27% of victims who responded in 2006 report at least one collection agency refuses to clear the account even when presented with evidence of identity theft.

Table 14. Collection Agencies

<u>PERFORMANCE</u>	2006	2005	2004	2003
Victim pleased with level of service	27.0%	19.0%	13.4%	13.7%
It took more than 3 contacts to clear records*	67.0%	46.0%	37.8%	38.9%
At least one refuses to clear account even with evidence	27.0%	29.0%	51.3%	45.3%

* Contacts here reflects a combination of letters and phone calls

Police:

Approximately one-third of respondents were pleased with law enforcement’s response and interaction. The major problem that victims reported were that they had difficulty getting a report taken or that they felt bounced from one agency to another. Multiple answers were acceptable. In some cases, victims may not have contacted a police department at the time of the survey.

Anecdotally, ITRC has seen an increase in law enforcement interest in identity theft as well as expressed interest in increasing their abilities and budgets to help victims.

L. Special Identity Theft Cases

There are special circumstances that are becoming more evident in identity theft cases. These special circumstances, i.e. child and family identity theft, can create additional problems for the victims and in prosecuting the criminal. In cases involving family identity theft, prosecution may not be sought by the victim because the thief is a family member. In addition, because of the level of trust and emotion involved, victims may have a more difficult time in overcoming the emotional trauma associated with identity theft. The first of these special circumstances is Child Identity Theft.

Child Identity Theft:

In 2006, 69% of *child identity theft* respondents reported that the identity thief was one or both parents or a step parent. Sadly, 54% of them reveal that the crime *first* began between the ages of birth and five years of age. A moderate amount of these respondents (15%) report the crime began between the ages of 10 and 14, with another 23% reporting that it began between the ages of 15 to 16. The remaining 8% began between the ages of five to 10 years of age. It appears that the perpetrator may find it relatively easy to begin the crime earlier in the victim’s life rather than later, when the victim may be preparing for college or entering the workforce for the first time.

IIRC is one of the few groups that work extensively with child identity theft cases, therefore attracting a higher number of victims than may be reflected in a wider victim population. More research is needed in order to substantiate the true number of: child identity theft cases; the identity of the majority of the perpetrators; and the motivation of parents, step-parents, and other family members who steal the identities of children.

In the cases where the child victim is now over 18, 67% filed a police report. Eleven percent of the respondents said that they wanted to settle the matter without the police, and 11% reported doing nothing yet. The percentage for victims taking no action in child identity theft cases decreased substantially from 23.1% (2004) to 11.0% in 2006. (Table 15 on the following page)

However, the tendency for family members to pay the debt for the perpetrator has gone up dramatically in the last two years. Victims that allow family members to do this do *not* understand that this will prohibit victims from clearing negative information from their credit reports. Fortunately, 11% reported that they were successful in having creditors clear their names and reports. However, in 2006, there was a decrease in the number of victims successful in getting negative information removed from their report.

Table 15. Resolving the Situation of Child Victims Currently Over 18 Years Old
(check all that apply)

REMEDY	2006	2004
Filed police report	67.0%	46.2%
Want to settle without police	11.0%	30.8%
Nothing yet	11.0%	23.1%
Reported information removed from report	11.0%	15.4%
Family will pay debt owed by imposter	22.0%	0.0%
I am still working on a solution	44.0%	*
I was given the runaround and no one will believe me	67.0%	*
Other	See *	30.8%

*In 2004, this table allowed for “Other” responses. In 2006, we itemized those items previously called “other” and included them as individual categories.

Family Identity Theft:

A series of questions were asked regarding the impact of victimization when the *imposter was a family member*. In some categories, the findings from *The Aftermath 2006* and *2005* are consistent with previous years. In 2006, 55% of these victims reported that the imposter was an addict, fairly consistent with the 58% reported in 2005.

In the 2006 survey, 45% of these victims responded that the perpetrator (family member) had committed other crimes, a drop from 2005. Throughout the four year range from 2003 to 2006, we have seen spikes in categories such as family supports victim in trying to force responsibility on the thief (2004). In addition, family will turn against the victim if action taken category (2006) noticeably decreased from 15% to 6%.

These victims also reported that the imposter had done this to other family members as well (42% in 2006 and 50% in 2005). While a significant number of these respondents said that they felt torn about what to do (29% in 2006 and 27% in 2005), fewer victims reporting for the *The Aftermath 2006* responded that they didn't feel right about reporting the theft to police. (Table 16 next page)

Table 16. Family Identity Theft

	2006	2005	2004	2003
Imposter is an addict	55.0%	58.0%	43.3%	51.4%
Imposter has committed other types of crime	45.0%	58.0%	55.2%	78.4%
Imposter has done this to other family members	42.0%	50.0%	50.7%	37.8%
Victim torn about what to do	29.0%	27.0%	35.8%	24.3%
Victim doesn't feel right filling police report	23.0%	27.0%	26.9%	13.5%
Family tells the victim to drop the case	10.0%	12.0%	12.5%	13.5%
Family is torn about what to do	19.0%	15.0%	15.6%	21.6%
Family supports victim in trying to force responsibility on thief	19.0%	19.0%	65.6%	10.8%
Family is in denial	26.0%	23.0%	31.1%	21.6%
Family will turn against the victim if action taken	6.0%	15.0%	19.4%	13.5%
Imposter used IDT to destroy victim's reputation	52.0%	42.0%	38.8%	54.1%
Family Encourages Victim to file police report	35.0%	31.0%	35.0%	N/A

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 victims, has been following the results of this section of *The Aftermath* in the years that followed.

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 of crime 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). However, the American Psychiatric Association has not formally recognized identity theft victimization symptoms as meeting the standards set for PTSD.

In studying the multiple symptoms found in the tables below, it does appear that many victims of identity theft come very close to suffering the criteria set aside for an assessment of PTSD. Since no life/limb-threatening event likely took place in identity theft cases, it seems that the PTSD diagnostic category could be expanded to two types...both of which include traumas that contain the same symptoms, with one reserved for life/limb threatening initial stressors and one reserved for other traumas that severely impact the victims psychosocial well-being.

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, social, and at times physical destructive swath of pain that has been cut through their lives. It is disturbing to see how many people felt exhausted, too tired to continue to fight or even consider suicide instead of standing up for their rights. Therapists that specialize in helping victims in criminal cases must start to work with identity theft victims from the moment that initial symptoms begin before they become long term or severe enough to debilitate their day-to-day functioning.

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 their relationship with their significant other. We know now from several years of studies that identity theft is not a crime that allows a person to quickly resume their "normal lives". Loved ones must be tolerant and understand that the trauma of the crime may cause various personality traits to change.

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 other family members. In this situation, the conflict is classic: self preservation vs. pleasing family members who take the side of the perpetrator. 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." Many consumers are being told that they are the responsible party, if a crime occurs. For the self-blaming response to stop, victims need to learn that they are not the responsible party for this crime.^{vi}

Table 17. Victim Relationship Impact with Others

	2006	2005	2004	2003
Relationship on the rocks/ended	5.0%	9.0%	8.7%	16.0%
Family doesn't understand	32.0%	25.0%	23.9%	27.1%
Family is supportive	51.0%	50.0%	39.6%	N/A*
Significant other is helpful	16.0%	8.0%	16.8%	13.8%
Family life stressed	45.0%	41.0%	42.6%	42.5%
Feels betrayed by unsupportive family members and friends	27.0%	38.0%	26.4%	28.7%
Children affected	28.0%	23.0%	25.4%	25.4%

*The 2003 question was worded: My family is NOT supportive. Thus, the 2003 response cannot be compared to the other years.

Emotional Impact of Identity Theft

Table 18 below illustrates victims' responses regarding their emotional state as a result of this crime.

Two questions were asked that were intended to measure general feelings (short term) versus longer lasting feelings/emotions of two months or more, or ones that caused them concern because of their severity (long term).

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, frustration, annoyed, exhaustion, and a giving up.

In 2003 – 2005, a category of “other” was included in this question. After studying the various responses from previous years, the ITRC in 2006 removed “other” and added many of the additional feelings listed previously under “other”.

Table 18. Emotional Impact of Victimization
Short Term (ST) Left Column; Long Term (LT) Right Column

FEELING	2006		2005		2004		2003	
	ST	LT	ST	LT	ST	LT	ST	LT
Denial or disbelief	35.0%	24.0%	28.0%	21.0%	42.1%	10.8%	45.9%	13.8%
Feeling defiled	42.0%	17.0%	36.0%	22.0%	39.6%	14.4%	46.4%	12.7%
Rage or anger	67.0%	51.0%	68.0%	45.0%	83.2%	41.0%	85.1%	39.8%
Isolation	23.0%	18.0%	33.0%	19.0%	34.5%	16.4%	39.8%	17.7%
Betrayed	56.0%	46.0%	47.0%	34.0%	57.9%	30.8%	54.7%	29.3%
Guilt	31.0%	11.0%	27.0%	19.0%	29.4%	9.2%	26.0%	8.8%
Unprotected by police	58.0%	49.0%	51.0%	33.0%	53.8%	33.8%	61.3%	34.8%
Shame/embarrassment	28.0%	13.0%	25.0%	16.0%	29.4%	10.8%	33.7%	17.1%
Personal financial fears	53.0%	37.0%	52.0%	40.0%	62.4%	36.9%	71.8%	37.6%
Physical safety fears	21.0%	14.0%	21.0%	21.0%	22.8%	12.3%	28.2%	16.0%
Financial safety of family fears	32.0%	14.0%	30.0%	21.0%	50.3%	24.6%	42.0%	21.5%
Inability to trust people	29.0%	24.0%	23.0%	17.0%	42.1%	21.0%	42.5%	21.0%
Loss of Innocence	20.0%	18.0%	27.0%	19.0%	31.0%	13.8%	30.9%	10.5%
Sense of Powerlessness	62.0%	31.0%	58.0%	31.0%	74.1%	31.3%	72.4%	27.6%
Overwhelming sadness	27.0%	18.0%	31.0%	17.0%	42.1%	18.5%	35.4%	13.8%
Loss of humor	14.0%	14.0%	15.0%	10.0%	28.4%	12.3%	25.4%	9.9%
Inability to Concentrate	24.0%	23.0%	32.0%	17.0%	35.5%	17.4%	38.1%	16.6%
Misplaced anger	28.0%	24.0%	27.0%	14.0%	40.6%	15.9%	39.2%	14.9%
Withdrawal	21.0%	20.0%	20.0%	19.0%	29.9%	15.4%	27.6%	14.9%
Start or restart unhealthy habits	13.0%	13.0%	12.0%	12.0%	22.3%	11.8%	21.0%	8.8%
Sense you were grieving	31.0%	14.0%	19.0%	12.0%	22.3%	10.8%	28.2%	9.4%
New or renewed illness	11.0%	8.0%	9.0%	9.0%	20.3%	12.8%	23.2%	14.9%
Sleep disturbances	38.0%	23.0%	37.0%	22.0%	54.8%	27.2%	51.4%	24.9%
Sense of being an Outcast	14.0%	14.0%	10.0%	12.0%	15.0%	12.0%	17.1%	8.3%
Being undeserving of help	7.0%	11.0%	16.0%	19.0%	17.3%	7.7%	18.2%	8.3%
Feeling Captive	20.0%	13.0%						
Feeling Suicidal	8.0%	8.0%						
Frustration	69.0%	52.0%						
Annoyed	65.0%	48.0%						
Exhaustion	41.0%	34.0%						
*Giving up-sick of being suspect or fighting system	34.0%	34.0%						
I've lost everything	11.0%	14.0%						

N. Consumer Behaviors

Some experts have placed the burden of identity theft on consumer behavior or consumers' failure to take precautions. In 2006, ITRC asked respondents which typical proactive measures they currently take.

Table 19. What behaviors do you normally use to avoid identity theft? Check all that apply.

	2006
I have a locked mailbox	34.0%
I shred documents with account or Social Security numbers on them	82.0%
I am familiar with scams and phishing emails	72.0%
I delete scam emails without answering them	85.0%
I have installed and update regularly computer security systems- firewalls, anti-virus software, spyware, etc.	76.0%
I shop online only on website that are secure and that I know	58.0%
I don't carry my Social Security Number with me on a daily basis	68.0%
I don't share my Social Security Number unless absolutely necessary	83.0%
I don't carry extra credit cards or my checkbook with me on unless I need it that day	46.0%
I keep my credit cards in sight at all times in restaurants and stores when using them	46.0%
I have a debit card that requires a PIN even when used as a credit card	41.0%

3. FINAL COMMENTS FROM THE VICTIMS

This study was meant to help those involved in studying the problem of identity theft crimes better understand the world of an identity theft victim. It is clear that additional research needs to be done in many areas.

With that in mind, ITRC is allowing the participating victims to have the final commentary. Fifty-seven people responded to the final question – to give advice, state an opinion or 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.

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

your answer to 3 or 4 sentences maximum.

#	Response
1	The Police was very helpful and sympathetic. The Collection Company cleared my record without too much problems.
2	We should make it easier for identity theft victims to resolve their credit reports if the theft is the result of a close family member. Not many victims are willing to file a police report on their own mother or father. Non-traditional methods must be put in place for minors affected by identity theft via their parents. We cannot always rely on police reports as the sole solution. There has to be a way for noting that a parent, acting in ignorance and w/o the approval of the child, stole the identity of their own child on a credit report. How can a minor get college loans and improve their lives if they are forever marred by ignorant parents?
3	Complaints that I have filed with the IRS and the Postal Inspector were never followed up on and no action was ever taken. I feel that I wasted my time.
4	There needs to be an across the board standard for all agencies to include debit cards and investigation process. Instead of agencies bouncing the victim around to another agency!! Spent alot of bouncing around!!
5	Department of motor vehicles should not give duplicate titles to mobile homes and they should all be inspected BEFORE they give you a title to make sure it's the one represented on it and do away with online service for "hit and run" without a police report no one should get another persons MVD record for any reason showing their address, and Social Security number without the proper documentation from a police officer.
6	The thieves stole my wallet and extra set of keys from a parked car in a very busy neighborhood, then they got into my apartment. Later I have seen repeated car break-ins in same location around the same time of day. I wish police would monitor this particular lot more closely.
7	SAVE your credit card receipts, and ALWAYS check them against your monthly credit card statement. It has always been my habit. If I DIDN'T do that, the ID thief would STILL be using my card. I was able to put a stop to it within WEEKS of the incident occurring, and only ONE fraudulent charge occurred.
8	state and goverment agencies need to be more organized
9	Social Security Alerts
10	The theft occurred in COlorado. Colorado and federal Tax people did not seem to care if he worked on my SS# and the police waited until he skipped town, local officals would not correct the contractor who help him get a license to work on what they knew was an illegal SS# for him.
11	When the credit card companies tried to brush me off, Kat at ITRC gave me great advice and e-mail information...Thank you for all your help.
12	Go to the website.It gave me positive steps to combat the theft and a sense of helplessness and frustration. It enabled me to make a file which I presented to the police showing everything I had done to stop the theft - steps which they would otherwise have had to do.

13	Laws should be enacted that severely punish people who participate in identity theft, and they should be carried out regardless of how much money was lost by the companies. Credit Card companies should not be allowed to accept credit applications via mail.
14	Police need to realize that identity theft by a family member is just as serious as by a stranger, and need to be willing to prosecute.
15	Do not apply for credit online. Use your website, very, very helpful!
16	It keeps you very vigilant with your personal information and about whom you trust.
17	The police, FBI, Postal Service all pass the buck. They will not pursue small claims. Law enforcers should enforce the law. Do we make a law?????
18	Do lots of follow up with everything and keep organized.
19	cross reference for longevity, fingerprints and see if the history of that person is the same. Check also the college records of attendance
20	dont give out personal info dont trust anyone
21	I think that merchants should require all credit card transactions to have a verified signature on paper, not on a machine that is checked against the card.
22	1. Local, state and government laws need to be in place to demand a person show ID when using a credit card. 2. I had to file Chapt 13 and 7 Bankruptcy and lost everything. How can I start over after being on limited income for two years?
23	100% Totally aware of my surroundings.
24	get the laws enforced, don't make the victims go through hell and long drawn out processes that eventually lead them to have lost everything as in my case
25	Get help, don't try to do this alone, it'll take more time. Use the ITRC. They really know what they are talking about.
26	If a police report is filed, the credit bureaus should be able to get that info from the police bureau, and should be required to do so. I still end up with checks bouncing because soem credit bureau or other still has my name/id flagged as a bad-check person.
27	nothing positive came out of my grandson"s i.d. theft.
28	The attorney general assisted me with clearing my credit
29	Not positive perhaps but a question. Is marriage the new slavery? I didn't surrender my name much less my SS# when I said "I do"; ID theft is not a civil matter but a matter of civil rights. He possesses all information necessary to wrong me over and over again. Perhaps it really is "until death us do part".
30	There is more information available
31	I hope that internet scams can be located in a more concise way and that these types of

	criminals can be held liable.
32	Make sure that you take the suggestions of the people at ITRC. What I was told helped me immensely.
33	I decided to change my name (i.e. resume my given name) because I would never feel safe knowing someone had everything they needed to be me, (SS Card, Driv.Lic, where I bank, where I live, etc.)
34	As more and more victims come forward and speak about their stories, I think lawmakers, law enforcement and media are paying more attention to the crime.
35	When it comes to this matter of identity theft and you believe you are a victim of someone you know it is critical to stay calm and avoid talking to other people except the authorities.
36	Businesses that issue credit even with a fraud alert in place should reap serious consequences. I would like to find a group and talk out my frustrations with other victims. My advice would be to stay strong, don't let them win.
37	someone needs to figure out how to prevent this from happening. I don't even know HOW my credit card number was stolen.
38	Keep all personal belongings in a safe a secure place. Make sure the number of cards, ids, etc. are limited to the amount of travel.
39	Citibank credit cards customer service was wonderful
40	Someone needs to set up a general method of helping identity theft victims get back on their feet.
41	I have been in jail, developed a drug/alcohol problem... Everything can be avoided by just taking people seriously... and taking action would make people better citizen not worse
42	Time for the crime.
43	The survey did not allow me to tell about the a close call with a phishing email and a possible security breach at Home Goods store over the holidays. Thanks to your service, I was able to put an alert on my credit report each time. I would not have known I could do this if not for your service. Thank you.
44	I want to help the organization accordingly, not as an act to retaliate.
45	get someone out there to help with these cases we know where this guy is and have his address and all other important info and still can't get anyone to stop him.
46	There should be a list of all who have stolen identities so anyone can access the list.
47	The government should make employers responsible for their knowingly hiring and helping employees obtain work licenses like electrician license with a stolen SS# and have to pay the person whom SS# they certified on the application for all the work performed while their illegal employee was working for them plus fines to the Government and penalties to IRS and State tax agency.

48	DMV to not give out info on drivers licenses unless they have a police report proving they need the information
49	We need better laws to protect the victim. In my case, there seemed to be little incentive to catch the perpetrator.
50	The police have treated us like we did this. I was charged with a felony and it was finally, dropped a day before trial from a forensic handwriting report
51	The police should be required to investigate. In my case the police in my home town refused to make a report. I was forced to drive 50 miles to where the account was opened. The police in the town I live and the town the account was opened claimed that no crime had been committed in their town and that they had limited resources and could not investigate a crime that occurred elsewhere. Identity theft should be treated as what it is, a national crisis. Perhaps a well funded state or federal office should be created that handles only this crime and would serve both as a resource for victims and as a law enforcement agency.
52	Local police should be more helpful than not. The investigator would not even talk to me. She only talked to my ex and her mother and told me that I lied about the case.
53	At our bank there was one person that went out of her way in customer service after the identity theft happen a second time
54	the public and financial institutions are becoming more aware of how pervasive this crime is
55	It would be helpful if the federal government at least cross checked names with ss numbers presented before making government loans of providing benefits
56	It should be simpler to obtain credit records for my 2 minor children. Filing a complaint with law enforcement should not be as difficult as it has been to date although I felt a need to obtain proof prior to filing a complaint. THERE NEEDS TO BE A BETTER PROGRAM FOR OBTAINING EVIDENCE AND PROOF WHEN ONE FIRST DISCOVERS THE PROBLEM.
57	3 credit companies should have immediate availability of live person to contact for guidance.

4. METHODOLOGY

IIRC staff designed and administered all surveys. Independent specialists, in survey analysis, business, and statistics participated in preparing the final summary. Dr. Charles Nelson, a renowned psychologist, has monitored each survey, noting differences found and comparing them to changes in the general victim population. Demographically, the respondents represent nearly 60% of the United States and the District of Columbia. In terms of the age of the respondents, the question was asked to state their age when the crime began. The survey represented all age groups with the highest group between 30-39 years old.

The surveys closely, but not completely, mirrored each other in terms of questions asked in order to more easily compare answers. In 2006, 44 questions were asked. The category of “Other” was

removed from the 2006 study after reviewing former studies. Most of the responses that were not repetitive of items already in the original question were itemized as a possible response in 2006 avoiding the need for the “Other” option.

For the 2006 survey, ITRC emailed the questionnaire to 1,219 identity theft victims who had contacted the ITRC between January 1, 2006 and December 31, 2006, either by email or telephone. A total of 97 victims completed the online survey representing about an eight percent response rate.

It is important to note that the ITRC only sent survey invitations to actual victims of identity theft as recognized by the ITRC victim advisory staff. So while the number of respondents might be small, the answers are based on victim experiences as opposed to random phone calls to national households.

The survey was designed to obtain information regarding the experiences of identity theft victims and covers a broad array of areas. 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 reporting to law enforcement agencies, banks and credit card companies, and government and private organizations.

ⁱ The Identity Theft Resource Center (ITRC) is a nonprofit, grant and donation funded program that focuses exclusively on the crime of identity theft. www.idtheftcenter.org. Email: itrc@idtheftcenter.org, 858-693-7935. Funding for this study was provided by grants from Qualcomm Inc., the Rose Foundation, and the California Consumer Protection Foundation.

ⁱⁱ During 2006, the ITRC redefined the various categories of identity theft which will be reflected in the 2007 study.

ⁱⁱⁱ Well documented in anecdotal reports from Washington and Oregon (2006)

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

^v See study done by Debix at: http://www.debix.com/key_findings.php

^{vi} Dr. Charles Nelson, Ph.D. is licensed psychologist, the Founder and Director of the Crime and Trauma Recovery Program and 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 is trained as a NOVA crisis intervention specialist. Dr. Nelson was chosen by the Governor of California to be the recipient of the Doris Tate Crime Victim Provider of the Year Award.