



# **Identity Theft:** *The Aftermath 2007*

Conducted by the Identity Theft Resource Center® (ITRC)

**With comparisons to**  
*The Aftermath 2003, 2004, 2005, 2006 Surveys*

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

This project was supported by Grant No. 2007-VF-GX-K038 awarded by the Office for Victims of Crime, Office of Justice Programs, U.S. Department of Justice. Points of view in this document are those of the ITRC and do not necessarily represent the official position or policies of the U.S. Department of Justice



**Identity Theft: *The Aftermath 2007***  
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.<sup>iii</sup> The primary purpose of these studies is to identify what the impact of identity theft is to the victim. This year, now that we have five years of information, we are able to analyze the data, draw some conclusions, map trends and itemize areas for further research. While the numbers are expressed as percentages, it is critical that we remember these numbers are people. These are people with lives that have been interrupted, altered, torn apart and/or impacted for years to come. They are people with feelings and emotions whose outlook on life and interactions with others may change due to the invasive nature of this crime.

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. 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 2007* study. Tables and additional data can be found in the full report, where indicated.

- **Prevalence of Types of Identity Theft Crimes:** The “unlawful use of personal identifying information” for only financial identity theft crimes was reported by 78% of the respondents. 2% reported criminal cases only, and 2% reported governmental issues only. The rest were combination cases: financial and criminal (7%), financial and governmental (9%), and a combination of all three types were reported by 3% of those surveyed. (Tables 1A and 1B)
- **Uses of victim information:** More than one-half (57%) of the 2007 sample reported their personal information had been used to open a new line of credit in their name. 13% of all respondents noted their information was used for obtaining new cable and/or utility services. (Table 2) Additionally, check fraud and debit card fraud is increasing. While this may indicate changes due to the sampling taken, for two years ITRC has predicted that criminals will turn to other types of identity theft when it becomes more difficult to open new lines of credit. After *The Aftermath 2008*, ITRC will be able to draw more definitive conclusions about new trends.
- **Non-financial forms of identity theft:** In 2007, 62% of respondents reported thieves had committed financial crimes that resulted in warrants being issued in the victim’s name, more than 2 ½ times higher than in 2006 and double the amount from 2004. All areas of criminal identity theft combined with other issues increased between 2006 and 2007. It should be noted that identity thieves continued to obtain government assistance and benefits using the victim’s information. (Table 4)

- **Sources of Stolen Information:** With a five-year history to study, it is clear that according to the respondents about 1/3 of cases were started by a person known to the victim. The next highest category of identity theft originated from a lost/ stolen wallet or PDA. Scams became more of a problem for victims in 2007 than previous years. Identity theft due to mail theft and theft of information from a burglary of car or home has dropped in the past few years. (Table 5)
- **Moment of Discovery:** In 2007, 82% of victims found out about the identity theft through an adverse action compared to 76% in 2006. Ways listed included: creditor demanded payment on a late bill, contacted by collection agency, noticed missing funds from bank account, denied credit or a loan, law enforcement notification, someone I know saw bills or other evidence of a crime. Only 10% of respondents found out about the crime due to proactive measures taken by businesses and 8% saw something unusual on their credit report. 42% reported that they found out within the first three months of the crime. One analyst believes that people found out more quickly because of the more aggressive nature of collection efforts and the tightening of the credit market. (Table 8)
- **Costs to Victim:** Respondents in 2007 spent an average of \$550.39 dollars in out-of-pocket expenses for damage done to an *existing* account. These expenses include: postage, photocopying, purchasing police reports, travel, buying court records, and childcare. In reference to *new accounts*, respondents spent an average of \$1,865.27 compared to \$1,342 in 2006.
- **Cost to Business:** In 2007, the average loss in goods and services to businesses, as reported by survey respondents, was \$48,941.11 compared to \$87,303 in 2006. Six individuals exceeded \$100,000, with one in excess of \$700,000. This study only includes respondents who contacted the ITRC in 2007 and is not necessarily indicative of a national business loss average.
- **Victim Hours Repairing Damage:** In *The Aftermath 2007*, victims reported spending an average of 116 hours repairing the damage done by identity theft to an *existing account* used or taken over by the thief. Answers included 6,000, 8,640, and 5 years of time (outliers). In cases where a *new account* was created, respondents reported an average of 157.87 hours to clean up the mess with outliers of “endless” and “too many to count.”
- **Extended involvement:** In 2007, 70% of victims indicated that it took up to 12 months to clear issues of all misinformation, compared to 50% in 2006. A moderate amount of victims (12%) stated one to two years. Unfortunately, another 19% indicated that it took two or more years to resolve their case. In studying the four year history it appears to be that identity theft victims are resolving cases faster and may be spending less periods of time to become whole again. (Table 9)
- **Response by Creditors, Utilities and Collection Agencies:** As in previous years, credit issuers, utility companies and collection agencies continue to rate poorly in their handling of identity theft victims.
- **Inability to Clear Negative Records:** Credit agencies, either by putting negative information back in records (31%) or not removing it in the first place (32%), 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 (22%) and victims’ fraud alerts ignored (19%). An increase was also seen in the sale of credit accounts even though the fraudulent account was cleared by the creditor and the inability to get proof even with a police report. (Table 11)

- **Unexpected secondary effects:** Victims reported a number of additional problems including: higher insurance rates, current credit card interest rate increased and criminal records not cleared. The inability to get credit resonated with the majority of respondents (64%). In addition, 36% reported an increase in credit card rates, 53% have collection agencies still calling, 27% had credit cards cancelled (even though the accounts were being properly maintained), 18% said it affected their ability to get a job, and 14% reported tenancy issues. (Table 10)
- **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)
- **Child Identity Theft:** In 2007, 47% of this special case group reported that one, both, or a step parent was the thief. Another 12% reported that it was another family member. 18% said that the person had access to information but is not related and 24% did not know how the case first began. (Question 26) The age of the victim when the crime FIRST began varied with 18% under five years old. It should be noted that the crime may have been discovered years later.
- **Victim Response to Family or Child Identity Theft:** Throughout the five year range, we have seen spikes in categories such as family supports victim in trying to force responsibility on the thief (2004). In addition, “the family will turn against the victim if action taken” noticeably decreased from 15% (2005) to 6% (2006) and then increased to 18% in 2007. Family support does appear to be increasing, yet some families are torn or still in denial or want the victim to drop the case. Victims are also torn about filing a police report. Since respondents could answer multiple times, it appears that family support is critical to the outcome of the case. (Table 16)
- **Emotional Impact:** Few significant positive changes have occurred in the feelings of victims and in terms of reported victim symptomology. More than 49% of the respondents reported stressed family life, 22% felt betrayed by unsupportive family members and friends, and 23% 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, an inability to trust people, and the desire to give up and stop fighting the system. ITRC long term emotional responses included: 8% felt suicidal, 19% feeling captive, 29% ready to give up and 10% felt that they have lost everything. (Table 18)

## **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.

# Identity Theft: *The Aftermath* 2007

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## **1. INTRODUCTION**

All respondents to this survey were confirmed as identity theft victims by ITRC victim advisors. It is important to remember that this survey is not a census survey; rather it reflects the victim pool that responded to the survey invitation. 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 are priorities of the U.S. Department of Justice, legislators and business associations. All agree that victimization issues are an important component to understanding the broad phenomenon of identity theft. In addition, consumer response to those who fail to authenticate identities (giving thieves credit using the victim's info) is becoming ever stronger. Victim resolution and consumer trust are concerns since they affect the economy and the well-being of our citizens. This report compares patterns from the 2003 through 2007 ITRC *Aftermath Surveys* of identity theft victims to help readers understand identity theft.

According to James Lee, Founder and Principal of C2M2 Associates, a business consulting group: *“While the general trends show reason for optimism, such as the drop in the average cost per person and the increase in how soon victims learn of a theft, there are still many opportunities for improvement.*

*The data also reflects the trends noted elsewhere in that identity criminals are a crafty lot who tend to shift their tactics in response to new or improved protections adopted by people and businesses. The increase in the number of verified crimes attributable to the Internet and workplace are perfect illustrations of this fact. As businesses hardened access to their networks, ID criminals shifted to the use of on-line phishing and pharming scams to gather the information they needed to commit their crime of choice. Workplace theft also reflects this trend as most insiders realize the value of the information to which they have ready access.”*

Finally, while the numbers are in terms of percentages in most cases, it is crucial to remember these reflect people: People with lives that have been interrupted, altered, torn apart and/or impacted for years to come. They are people with feelings and emotions whose outlook on life and interactions with others may change due to the nature of this crime.

## **2. FINDINGS**

### **A. Population of Respondents: Crime Location and Age when Crime First Began**

Victims responded from approximately 70% of the 50 states, plus the District of Columbia and U.S. territories. They represented the victim population that contacted the ITRC during the 2007 calendar year. The area the victim lives in 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.

The age range of the victim when the crime first began: under 18 (4%), between 18-29 (28%), 30-39 (26%), 40-49 (24%), 50-60 (11%), and 61+ (7%). These numbers are similar with FTC complaint report.

Additionally, two people were deceased when the crime began (reported by executor of estate or loved one), 8 became a victim due to a scam, 45 strongly believed their case started due to a security breach, 17 people tied their case to a lost or stolen wallet, and 44 victims personally knew the imposter.

**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. (Table 1B)

**Financial:** Creating *new* accounts which may include credit, utilities, checking accounts, as well as account takeover. Financial situations also included debit cards, utilities and/or collection issues.

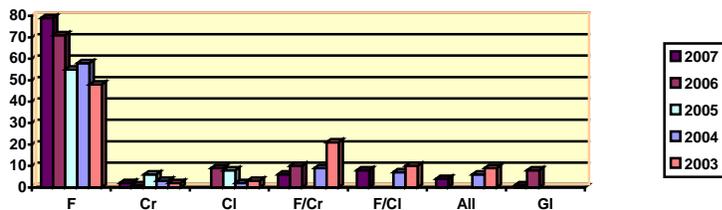
**Criminal:** Providing someone else’s name to law enforcement to avoid arrest or tickets in the criminal’s own true name.

**Governmental:** Includes getting employment, IRS, driver’s license, welfare and other government benefits.

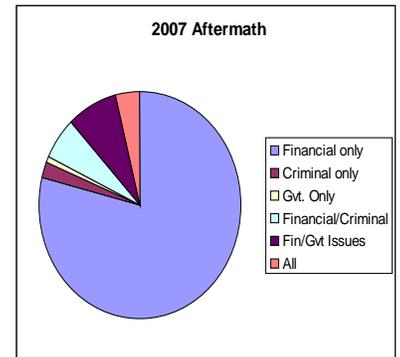
The “unlawful use of personal identifying information” for only financial identity theft crimes was reported by 78% of the respondents. Criminal cases only represent 2%, and another 2% reported governmental issues only. The rest were combination cases: financial and criminal (7%), financial and governmental (9%), and a combination of all three types were reported by 3% of those surveyed.

It is clear that thieves are using a combination of crimes to commit identity theft. An example would be the theft or creation of a birth certificate, obtain a job, and open credit cards all by using the Social Security Number of the victim. Part of this may be due to the fact that credit issuers and employers are beginning to ask to see authentication documents, forcing imposters to create, buy, or steal identifying documents.

**Table 1A. Reported Types of Crime**



**Table 1B. 2007 only**



*All numbers are percentages*

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 1A. Therefore, you will see no statistical data for financial/cloning or “all” reported for 2006 or 2007. Governmental Issues (GI) was a new category added in 2006.

### **C. Financial Identity Theft**

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

More than one-half (57%) of the 2007 sample reported their personal information had been used to open a new line credit in their name. 13% of all respondents reported their information was used for obtaining new cable and/or utility services. These numbers along with those for new cellular service, obtaining loans, renting an apartment or buying home, and car notes have decreased in the last several years. (Table 2)

Consistently over the last few years it appears that there are more charges made on credit or debit cards in the victim's possession than on stolen cards. This may be due to the fact that a consumer is not aware the card was skimmed until the monthly statement arrives.

Categories which showed distinct increases include:

- Changing names/addresses on existing credit accounts
- Opening new checking or savings accounts
- Takeover of existing checking accounts via theft or check washing
- Opening new Internet service
- Obtaining a student loan
- Accessing the victim's online banking account

While mortgage fraud is not highly reported on the *ITRC 2007 Aftermath*, according to the FBI's 2007 Mortgage Fraud Report (2008), this type of crime is on the rise, increasing 176%.<sup>iv</sup>

These are two conclusions that can be made with this information:

1. The areas where the numbers have decreased are those with beefed up authentication and security protocols.
2. Areas where increases have occurred could indicate that criminals are turning to these areas as being more lucrative, or that these industries may not yet have put into action strict enough protocols to prevent such occurrences.

Increases in criminal activity also were noted.

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

USE	2007	2006	2005	2004	2003
New credit account in victim's name	57%	60%	59%	66%	63.50%
Get new cell phone	16%	30%	NA	27.90%	32.0%
Charges on a stolen credit card/debit card without PINS	15%**	16%	13%	8.1%	
Charges on victim's card still in their possession	22%	27.0%	26.0%	26.9%	23.2%

Charges over Internet	25%	28.0%	15.0%	21.8%	19.9%
New home phone	*	29.0%	NA	18.8%	12.7%
Get new cable/utility	13%	29.0%	26.0%	18.3%	9.4%
Name/change address on existing credit account	29%	18.0%	14.0%	15.2%	N/A
Obtained auto loan/car purchase as victim	4%	8.0%	7.0%	12.7%	9.9%
Other Loans	15%	17.0%	6.0%	12.7%	17.7%
Open new checking or savings account	16%	12.0%	7.0%	11.7%	16.6%
Create checks with false account info	12%	12.0%	14.0%	11.7%	16.6%
Takeover existing checking via theft/washing	12%	9.0%	12.0%	10.7%	16.0%
Got apartment or home as victim	8%	11.0%	13.0%	10.7%	8.8%
Open internet	10%	7.0%	5.0%	9.1%	8.3%
Charges made on stolen card/debit cards without PINS	15% **	16.0%	13.0%	8.1%	N/A
Mortgage or 2 <sup>nd</sup> mortgage as victim	5%	3.0%	5.0%	7.1%	5.0%
Takeover/add service to existing cellular account	4%	8.0%	NA	7.1%	6.1%
Access victim's online banking account	11%	9.0%	11.0%	5.1%	4.4%
Takeover/add service to existing cable/utility	5%	7.0%	4.0%	3.6%	2.2%
Takeover/add service to existing home phone	*	7.0%	NA	3.0%	5.0%
Student loan	15%	N/A	2.0%	3.0%	2.2%
Rent/Lease car using victim's info	2%	8.0%	NA	1.5%	N/A
Filed bankruptcy under victim's info	0%	2.0%	3.0%	1.0%	3.3%
Business loan	N/A	N/A	1.0%	1.0%	6.1%
Other	N/A	N/A	25.0%	15.2%	N/A

\* home phone was combined with energy or utility in 2007

\*\* Debit cards without PINS added -2007

Analyst James Lee noted: “The gaping hole in the safety net continues to be the credit granting process where ID thieves are still able in significant numbers to by-pass internal corporate safeguards and external measures such as credit alerts placed by individuals to fraudulently obtain legitimate credit in the names of unsuspecting people.

*This comes despite sizable investments by the business community to improve their products, processes and procedures to make it more difficult for personal information to fall into the hands of criminals or other people who would misuse the most precious possession a person has – their good name.*

*It is clear that credit alerts are not always an effective deterrent to ID crimes. However, it will be interesting to see in future years the impact of credit freezes on the ability of criminals to open new credit accounts. Research and experience by other organizations indicate a relatively low level of acceptance and understanding of the benefits of a freeze by individuals. This is an area ripe for exploration by progressive financial service providers and the consumer reporting agencies.”*

**Credit Cards:**

Victims who reported fraudulent new credit cards were asked if they knew the total number of credit cards granted using their personal information (Table 3). In 2007, 55% of the respondents reported that 1 – 3 cards were opened fraudulently, a significant increase from 29% in *The Aftermath 2006*. This category has remained the highest ranking category for the past 3 years. There was a slight increase in the prevention of new credit cards being issued in 2007, still representing a significant decrease from 2004 and 2003.

It is not known why imposters seem to stop at 3 credit cards, nor why so many people still have cards opened fraudulently using their personal information. ITRC could speculate that perhaps the fraud alerts were not observed, had expired, or that the fraud alerts were not in place yet due to the fact that the victim did not know of any identity theft activity until much later.

**Table 3. Number of Fraudulent New Credit Cards Issued**

NUMBER OF CARDS	2007*	2006	2005	2004	2003
0	18%	15.0%	N/A	46.2%	48.6%
1-3	55%	29.0%	66.0%	27.4%	17.7%
4-6	16%	20.0%	20.0%	11.7%	14.9%
7-10	7%	4.0%	6.0%	10.2%	8.3%
11-15	1%	0.0%	2.0%	2.0%	2.8%
16-20	0%	0.0%	0.0%	1.5%	2.2%
21 or more	0%	0.0%	4.0%	1.0%	5.5%

\* two people responded in a way that could not be counted

## **Check Fraud:**

In terms of check fraud, the survey produced the following results:

- 54% of fraudulent checks were passed in only one county, leaving 46% of fraudulent checks passed in multiple counties.
- 27% of the checks were stolen and signatures were forged, 58% contained part of the victims information and part synthetic, and 15% of the checks passed were both the victims' own checks and synthetically produced checks.
- The average number of checks that were written or fraudulently created was 44.57 checks per person\*, with a range from 1 to 7,600 checks.
- The majority of the changes made to existing accounts, that had been tampered with, include original address change. Ranking second was added personal identifying information and third was the addition of new addresses.

\* The outlier of 7,600 checks was not included when averaging this total

## **D. Criminal, Governmental Issues and Cloning Identity Theft**

Other forms of identity theft were also reported. In 2007, 62% of respondents reported thieves had committed financial crimes that resulted in warrants being issued in the victim's name, more than 2 ½ times higher than in 2006 and double the amount from 2004. All areas of criminal identity theft combined with other issues increased between 2006 and 2007. (Table 4)

It should be noted that identity thieves continue to obtain government assistance and benefits using victim's information. This is an issue that governmental agencies need to address. Affected government agencies should recommend and support pending legislation that will remove the Social Security Number from military identification cards and Medicare cards.

James Lee added: *“Government also has the opportunity to improve its performance in preventing ID crimes. As shown in Table 4, various levels of government unknowingly (presumably) facilitated the commission of ID crimes at a rate that jumped by double digits in 2007, sometimes by a five-fold increase as in the case of fraudulent tax refunds.*

*This is an area that requires more study, but presumably at some level it is due to the ease by which legitimate, yet fraudulent ID documents can be obtained. A lack of a universal mechanism for government agency to verify ID documents contributes and/or exacerbates the issue. This is an area of intense focus by the Identity Theft Standards Panel of the American National Standards Institute (ANSI) as well as the federal government.*

*Irrespective of who addresses the issue, it is an area of growing concern because of the dramatic impact it can have on individuals as it can involve not only the loss of financial resources, but also the loss of liberty for those persons wrongly arrested.”*

**Table 4. Criminal, Governmental and Cloning**

TYPE	2007	2006	2004
Warrant in victim's name due to financial crime	62%	24.0%	34.0%
Counterfeit driver's license	32%	21.0%	30.0%
Driver's license	32%	16.0%	23.0%
Employment in victim's name	41%	13.0%	25.0%
Medical services	5%	12.0%	23.0%
Tax refund in victim's name	59%	11.0%	21.0%
Government Assistance	27%	6.0%	11.0%
Auto insurance when in accident	2%	2.0%	4.0%

**E. Sources of Stolen Information**

Table 5 summarizes sources of stolen information. Respondents were only to answer *if they were certain*. With a five-year history to study, it is clear that according to the respondents about 1/3 of cases were started by a person known to the victim. The next highest category of identity theft originated from a lost/ stolen wallet or PDA. Scams became more of a problem for victims in 2007 than in previous years. Identity theft due to mail theft and theft of information from a burglary of car or home has dropped in the past few years.

This study represents the opinions of the respondents. Many do not know how the theft first started and may be providing a best guess for this question. They were also given the opportunity to not answer the question if they did not know. ITRC strongly advocates the implementation of best information handling practices for all businesses in regards to protecting personal identifying information. The *ITRC Breach Report* ([www.idtheftcenter.org](http://www.idtheftcenter.org)) clearly shows businesses, educational institutes and governmental agencies/military continue to rank high in terms of data breach risk. Additionally, 21% of respondents said their case started with a breach. ITRC did not include that number in the table because it is difficult to confirm that a breach is actually the source of a particular identity theft.

Further education in this area is especially important for small businesses because they may lack the resources or knowledge for establishing such information handling policies.

**Table 5. Sources of Stolen Information**

SOURCE	2007	2006	2004	2003
Friend or family member	31%	41.0%	39.4%	7.3%
Mail	8%	7.0%	10.6%	0.6%
Internet	5%	7.0%	5.3%	3.7%
Wallet/ PDA/planner**	14%*	8.0%	4.5%	6.1%
Home/ car by a thief	3%	8.0%	3.8%	10.4%
College records	0%	0.0%	3.0%	2.4%
Scam	7%	5.0%	2.3%	0.0%
Work	3%	12.0%	1.5%	3.0%
Fraudulent address change	5%	4.0%	1.5%	4.3%
Trash	2%	1.0%	0.0%	0.6%

\*\* lost or stolen

\*Respondents may have selected more than one answer

## **F. About the Identity Thief**

The respondents were asked to discuss the behaviors of their imposters, *only if they were certain*. Multiple response categories could be chosen. 53% said they didn't know the imposter or could not answer the question with certainty.

Victims often reported that their imposters have committed other crimes, experienced financial difficulties, have addictions including drug addiction<sup>v</sup>, and may have committed identity theft against other family members. The largest group, 57%, claimed that the impostor was a bad financial manager or a person who "wants things, regardless of the means." In other words, this is a person with a sense of entitlement. Additionally, about 4% of the victims believed that an illegal immigrant used their information.

In 2007, victims expressed more confidence in their knowledge about the imposter, as noted by the increases in percentages in the first five responses. We cannot draw general conclusions from this data, but it does offer an insight into interesting areas for further research. (Table 6)

Knowing how the imposters behave, and understanding the high recidivism rate of this crime, would be helpful in developing law enforcement strategies against this crime. This speaks to the immediate need for research, education, and increased collaboration at all levels of law enforcement. All jurisdictions should

develop 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, now drawing the interest of entities involved with national security.

**Table 6. Imposter Behaviors as Reported by Victims**

<b>IMPOSTER:</b>	<b>2007</b>	<b>2006</b>	<b>2004</b>
Has committed other types of crime	52%	42.0%	46.9%
Has a history of needing money due to narcotics, alcohol, shopping or gambling	43%	42.0%	34.5%
Steals because wants money, regardless of the means, “bad financial manager”	57%	34.0%	31.0%
Has done this to other family members (Family IDT)	34%	20.0%	28.3%
Is part of an organized crime unit	12%	10.0%	9.7%
Steals because it is fun	14%	14.0%	9.7%
Has a history of other crimes, so gives victim’s name instead	12%	10.0%	8.8%
Is just doing it to prove that he/she can	7%	12.0%	8.0%
Is doing this to hide- i.e. to avoid child support/ arrest	7%	7.0%	7.1%
Did this due to a single act of desperation	5%	2.0%	5.3%
Missing/ Don’t know/ N/A	N/A	N/A	42.6%

Table 7 illustrates the relationship between the victim and imposter. There was some degree of decrease in all categories except ex-spouses or significant others and neighbors between previous years and 2007.

**Table 7. Relationship of Imposter to Victim**

<b>IMPOSTER IS</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
Relative	19%	20.0%	23.0%	38.3%	23.9%
Ex-spouse or significant other	11%	9.0%	11.0%	23.4%	9.9%
Employee of business with their info	5%	15.0%	13.0%	14.0%	26.8%
Friend/Roommate	7%	9.0%	13.0%	12.1%	19.7%

Co-worker	2%	5.0%	3.0%	5.6%	8.5%
Neighbor	3%	2.0%	3.0%	2.8%	1.4%
Caregiver of elder/disable	0%	0.0%	1.0%	0.0%	2.8%

### **G. Moment of Discovery**

As in prior studies, the 2007 study confirmed that 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 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

When asked how they first found out that their identity was stolen, respondents were invited to check all applicable categories. In 2007, 82% of victims found out about the identity theft through an adverse action compared to 76% in 2006. Ways listed included:

- Creditor demanded payment on late bill
- Contacted by collection agency
- Noticed missing funds from bank account
- Denied credit or a loan
- Law enforcement notification
- Someone I know saw bills or other evidence of a crime

Only 10% of respondents found out about the crime due to proactive measures taken by businesses and 8% saw something unusual on their credit report.

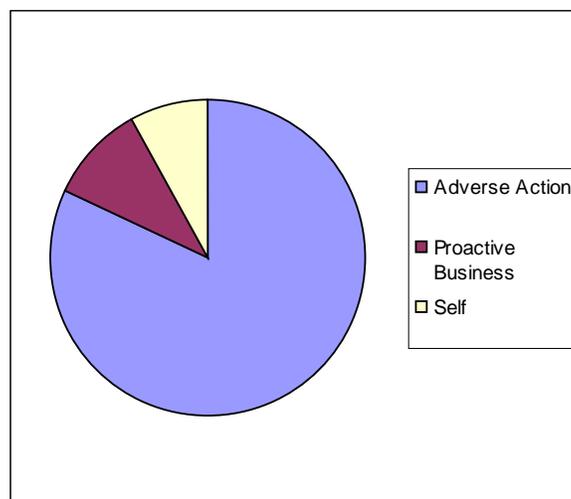


Table 8 reflects the elapsed time between the incident and moment of discovery. In 2007, there was an increase to 42% from 33% in 2006. Another 22% discovered the crime between four to 12 months. There is an unexplained spike in the 13-18 month zone. Unfortunately, in 2007, it took more than two years to discover the crime for 20% of the respondents.

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

<u>MONTHS PASSED</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
0-3	42%	33.0%	46.0%	37.5%	47.7%
4-6	11%	16.0%	11.0%	10.9%	12.0%
7-12	11%	13.0%	7.0%	13.5%	12.6%
13-18	13%	5.0%	12.0%	4.2%	8.7%
19-23	4%	8.0%	6.0%	7.8%	4.6%
2-3 years	9%	8.0%	5.0%	8.3%	5.2%
3 years and more	11%	17.0%	13.0%	17.7%	9.2%
Total	100%	100.0%	100.0%	99.9%	100.0%

Business Analyst James Lee commented: *“Table 8 also correlates, in part, to the health of the macro economy. The 2007 numbers reflect the more aggressive nature of collection efforts and the tightening credit market – e.g. contacting consumers earlier than normal about an unpaid bill or denial of legitimately requested increases in credit limits – and how such actions translate into earlier awareness of an ID crime.*

*Table 8 also demonstrates another phenomenon - the effect of societal awareness on ID crimes. Crime discovery peaked in 2005 and 2007, years marked by significant media, government agency and business community awareness and action.*

*The 2007 data shows only 10 percent of victims learned of the crime committed against them from a business. Improving the rate of individuals who learn of the crime through the action of a company represents a tremendous opportunity for the business community to help victims as well as reduce the effects of ID crimes.”*

## **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 clarify the 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 how they affect the victim in more detail. There are also costs in terms of emotional impact and secondary wounding, later explained in this document. The time required to complete clearance of misinformation is often equated to that of “having a second job” by victims. If the consumer becomes a victim of criminal identity theft, there is the very real possibility of job loss and imprisonment. When this is coupled with the losses previously mentioned, it is difficult to adequately or accurately estimate, in terms of time and money, the value of what was actually lost.

**Hours:** In regards to an *existing* account, 58 victims reported that they spent an average of 116 hours repairing the damage done by identity theft, compared to 97 hours in 2006. Readers must remember that this number is “as reported to date” and may not indicate complete resolution. The time spent ranged from 4 hours to outliers of 6,000, 8,640, 1,008, 3,600 hours, and “5 years of hours.”

This study reflects some improvements. In terms of *new* accounts, criminal identity theft, governmental issues, and medical identity theft, 53 people reported spending an average of 157.87 hours with outliers of 5 years, 10,000 and 3,600 hours. In 2006, the average number of hours reported was 231, and included such answers as “too many to count” and “endless.”

**Cost to Victims:** In 2007, respondents spent an average of \$550.39 dollars in out-of-pocket expenses for damage done to an *existing* account. In 2006, that average was \$1,884. These expenses include: postage, photocopying, childcare, travel, and purchasing police or court records.

In regard to *new* accounts, 45 respondents spent an average of \$1,865.27 compared to \$1,342 in 2006 for out-of-pocket expenses. At least one person reported that this included the fees charged by an attorney.

**Extended Involvement:** In 2007, 70% of victims indicated that it took up to 12 months to clear issues of all misinformation, compared to 50% in 2006. A moderate amount of victims (12%) stated one to two years. Unfortunately, another 19% indicated that it took two or more years to resolve their case. In studying the four year history, it appears that identity theft victims are resolving cases faster and may be spending shorter periods of time to become whole again. (Table 9)

There appears to be an important trend in this data. It would appear that a greater number of cases are reaching resolution in the first 6 months, with about the same rate between 7 months and a year. Incidence of cases requiring over a year is down slightly. However, if a case is not solved in the first year, it would have a significant tendency to be as long as “More than 5 years.”

Sheila Gordon, ITRC Director of Victim Services, observed: *“There might be a correlation between the increase of cases resolved within 6 months and an ‘earlier moment of discovery.’ The cases that are discovered promptly will generally have fewer accounts opened, fewer collection agencies involved, easier authentication of the victim, and less complication of the case. This highlights the need for early detection of identity theft by both business and consumers.”*

**Table 9. Victim’s Time Involvement with Case**

<b>TIME</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>
1-6 months	49%	38.0%	34.0%	12.7%
7-12 months	21%	21.0%	21.0%	9.7%
13-18 months	8%	7.0%	12.0%	11.2%
19-23 months	4%	7.0%	12.0%	5.6%
2-3 years	8%	14.0%	4.0%	6.6%
4-5 years	2%	2.0%	2.0%	15.7%
More than 5 years	9%	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. In the survey instructions, respondents were asked to total the charges on the fraudulent accounts in their name. These amounts were based on how much money victims were billed by creditors, banks, and collection agencies, as well as other related costs.

In 2007, the grand total provided by the 48 people who responded to this question was \$2,349,173 and averaged \$48,941.11. (No numbers were excluded. Six individuals exceeded \$100,000, from \$175,000 up to \$700,000.) In 2006, the average fraud loss was \$87,303. The 2007 sampling reflects a decrease in fraud loss to the business community despite some very large numbers. In comparison, victims reported an estimated business loss of \$49,254 in 2004 compared to \$41,717 in 2003. These studies only include respondents who contacted the ITRC and are not necessarily indicative of a national business loss average.

### **J. Other Effects of the Crime - Secondary Wounding**

When discussing victimization, primary and secondary wounding and the psychological impact on the victim needs to be investigated. The first or initial wounding refers to the actual victimization (the identity theft itself). Secondary wounding refers to the treatment received from various public and private agencies and businesses with which the victim must interact. Secondary wounding 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 (and too often first detected on employment background checks).

Question 20 asked about “my ability to go on with my life.” “Not affected at all” was chosen by only 9% of the respondents, compared to 24% in 2006. The 2007 study also shows that 20% of respondents report their

lives were still being affected 6-12 months later. Nearly 36% indicated it was affecting them in excess of 2 years later, including 5% reporting impact in excess of 10 years.

Those who were affected 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 not to measure the emotional impact, but to determine the effect on such things as ability to obtain credit, clear accounts, obtain or hold a job, and insurance or credit rates, etc. (Table 10)

The inability to get credit resonated with the majority of respondents (64%). In addition, 36% reported an increase in credit card rates, 53% have collection agencies still calling, 27% had credit cards cancelled (even though the issuers were being paid), 18% said it affected their ability to get a job, and 14% reported tenancy issues.

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. The inability to clear fraudulent criminal records is a small percentage, but is most troubling due to the extreme difficulty in getting a final resolution to these types of cases, and the great level of impact these cases tend to have on the individual.

**Table 10. Unexpected Secondary Effects: How is it affecting your life today? (check all that apply)**

	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>
Denied Credit	64%	51.0%	60.0%	59.0%
Higher insurance rates	14%	14.0%	17.0%	24.0%
Credit Card rates increased	36%	22.0%	30.0%	28.0%
Collection agencies still calling	53%	46.0%	47.0%	43.0%
Credit card I had was cancelled	27%	10.0%	19.0%	16.0%
Affects ability to get a job	18%	12.0%	30.0%	16.0%
Affects ability to get credit or a loan	52%	63.0%	55.0%	68.0%
Affects ability to get tenancy	14%	14.0%	17.0%	21.0%
Bad criminal record uncleared	7%	8.0%	19.0%	10.0%

Additionally, in 2007, 35% said it affected their ability to pay bills and 8% lost a job due to the identity theft.

It should 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:** In 2007, 59% of the victims surveyed reported that they have been unable to clear negative information from credit reports (Question 18).

As Table 11 below illustrates, there were a number of reasons respondents provided that may indicate why 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 (31%) or not removing it in the first place (32%), 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 (22%) and victims' fraud alerts are being ignored (19%). Even with Section 609e of the FCRA and various state laws, victims saw increased difficulties in obtaining copies of application and transaction histories for fraudulent accounts even with a police report (no proof). Additionally, increases were seen in the transfer of credit accounts even though the fraudulent account was cleared by the creditor.

**Table 11. Reasons for Inability to Clear Negative Record** (click all that apply)

REASON	2007	2006	2005	2004
Credit agencies keep putting info back	31%	43.0%	39.0%	27.4%
Credit agencies will not remove it	32%	39.0%	45.0%	24.9%
Fraud alerts ignored –imposter active	19%	30.0%	29.0%	19.3%
Victim gave up	25%	22.0%	35.0%	17.8%
Gets sold to new agencies –although cleared by creditor	22%	15.0%	19.0%	15.2%
No proof even with police report	26%	17.0%	23.0%	14.2%
Victim doesn't know how to remove it	16%	22.0%	32.0%	14.2%
No police report	19%	24.0%	16.0%	11.2%
SSN is in other people's files	22%	33.0%	23.0%	9.1%
Financial IDT: Imposter starts again	16%	26.0%	3.0%	8.6%
Criminal IDT: victim doesn't know how to clear the record	12%	24.0%	23.0%	7.6%
Offender is family member	7%	4.0%	3.0%	7.1%
Criminal IDT: state/fed databases not clear	10%	15.0%	16.0%	5.6%
Civil litigation still on	21%	15.0%	3.0%	4.1%
Criminal IDT: local jurisdiction will not do it	6%	17.0%	13.0%	3.6%

There is no fraud alert and the imposter seems to still be active	6%	9.0%	3.0%	3.0%
Offender ex-spouse (resolution only in court)	6%	0.0%	0.0%	2.5%
Victim co-signed for the credit	1%	0.0%	3.0%	2.5%

Julie Fergersen, Co-Founder and Board Emeritus 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.”*<sup>vi</sup>

*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 also 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 2007* 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 that need improvement for identity theft victims.

Responses to the survey indicate problematic 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 2007, credit insurers, utilities and collection agencies did better than in 2006. However, it still took more than 3 phone calls or letters to resolve cases. It should also be noted that there was a sharp increase in victims’ satisfaction with the police. What is troubling, however, is that many still feel stonewalled (40%), or bounced around (21%). This may be significant because identity theft can involve many jurisdictions. Further research is needed regarding reasons for the victims’ inability to get a police report. Tables 12 through 14 support these conclusions.

James Lee commented: *“While the statistics in this survey reflect the improvements the business community has made to prevent ID crimes, the research also shows there is still room for improvement in the response to identity crimes. Section K with Tables 12-14 clearly show that there is much room for improvement with the majority of victims displeased with how they were treated by the various businesses involved in resolving their cases. No responsible consumer focused organization would accept a 2/3 dissatisfaction rate with their goods or services, yet that is precisely what appears to be the case in the instance of financial service*

providers and collection agencies. Only utility providers (cable, telecommunication and energy providers begin to approach a 50 percent satisfaction rate, still unacceptably high for a victim of a crime.

As shown in Table 14, the steady rise in the dissatisfaction rate with collection agency victim support correlates, in part, to the general downturn in the macro economy. Businesses are acting more quickly to collect late or bad debts, which translates into more aggressive in- house and outsourced collection efforts.

**To resolve this customer satisfaction issue, the business community should consider placing the same level of emphasis and resources – human and financial – in improving the response to ID crimes as they have rightfully placed on preventing such crimes.”**

**Credit Issuers and Financial Institutions:**

In 2007, 34% of the respondents were pleased with the level of service received from credit issuers or financial institutions. However, 58% were not pleased with the level of service despite the resolution status of the case. Some may not have responded either way.

Nearly 48% indicated that it took more than three attempts via phone and 35% by letters to resolve the problem regarding the “fraudulent account.” This is a rise between 2005 and 2006 and more on par with the rates from 2004 and 2003. More than 1/3 of the respondents indicated difficulty in resolving their issue, even with evidence of a crime. (Table 12)

**Table 12. Credit Issuers and Financial Institutions (check all that apply)**

PERFORMANCE	2007	2006	2005	2004	2003
Victim pleased with level of service	34%	26.0%	19.0%	12.9%	16.8%
More than 3 phone calls to resolve problem	48%	40.0%	38.0%	48.4%	48.7%
More than 3 letters to resolve problem	35%	29.0%	32.0%	38.7%	33.6%
At least one refuses to clear account even with evidence	35%	24.0%	24.0%	43.5%	46.3%

**Utility Companies – Cellular, Phone, Cable, Energy:**

In 2007, 48% of the respondents were pleased with the level of service received, more than double the percentage since 2006, and higher than in previous years. However, 26% are still unsatisfied with the level of service regardless of resolution of their case.

With that said, it is surprising to see that 37% needed to make more than 3 calls to resolve the case and 11% wrote more than 3 letters. It is important to note, in Table 13, that almost one-quarter of the respondents indicated difficulty in resolving their issue, even with evidence, almost the same as in 2006.

**Table 13. Utility Companies (check all that apply)**

PERFORMANCE	2007	2006	2005	2004	2003
Victim pleased with level of service	48%	23.0%	10.0%	13.5%	12.3%
More than 3 phone calls to resolve problem	37%	34.0%	31.0%	44.6%	53.4%
More than 3 letters to resolve problem	11%	14.0%	24.0%	33.8%	28.8%
At least one refuses to clear account even with evidence	22%	23.0%	21.0%	33.8%	21.9%

**Collection Agencies:**

Collection agencies continue to be a significant problem for victims of identity theft, with 71% of respondents indicating it took more than three contacts to clear fraudulent records (Table 14). This reflects a significant increase over previous years. Some 31% expressed satisfaction with level of service, with 54% expressing discontentment.

It is worth mentioning that 37% of victims who responded in 2007 report at least one collection agency **refused** to clear the account even when presented with evidence of identity theft, a jump of 10% from the previous year. In the questions reflecting displeasure or difficulty with service, the five year evaluation indicates the numbers have increased yearly, with 2007 reaching an all-time high. The only exception is in account clearance with evidence, and those numbers have also increased for the past three years.

**Table 14. Collection Agencies (check all that apply)**

<u>PERFORMANCE</u>	2007	2006	2005	2004	2003
Victim pleased with level of service	31%	27.0%	19.0%	13.4%	13.7%
It took more than 3 contacts to clear records *	71%	67.0%	46.0%	37.8%	38.9%
At least one refuses to clear account even with evidence	37%	27.0%	29.0%	51.3%	45.3%

\* Contacts here reflects a combination of letters and phone calls

**Police:**

When combining the active cases and resolved cases, just under half of the respondents expressed satisfaction with the level of service provided. This is an increase from the one-third of respondents in 2006. The major problems that victims reported were that they felt bounced from one agency to another (21%) or were stonewalled/ not taken seriously (40%). 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 crime resolution as well as 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 2007, 47% of this special case group reported that one, both, or a step parent was the thief. Another 12% reported that it was another family member. 18% said that the person had access to information but is not related and 24% were victimized by an unknown perpetrator. (Question 26)

The age of the victim when the crime FIRST began varied: 18% were under five years old, 27% were 5-10, 18% were 10-14, and 36% were 15-18 years of age. It should be noted that the crime may not have been discovered until years later.

It appears that the perpetrators find it relatively easy to begin the crime earlier in the victim's life. It may be more difficult to detect the crime until later in the victim's life when the victim may be preparing for college or entering the workforce for the first time. No one expects to find a credit file on a 5 year old. ITRC also must beg the question if media publicity, while well-intended, may have now made others (not parents or guardians) aware how easy it is to steal a child's identity.

ITRC is one of the few groups that works extensively with child identity theft cases, therefore attracting a higher number of victims than may be reflected in a census study. 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.

Tables 15 and 16 illustrate the confusion caused by child identity theft and family influences over the decision-making process. In the cases where the child victim is now over 18 years of age, 77% filed a police report, an increase over previous years. This action, while painful for the victim, is encouraging to the ITRC. It reflects an empowerment by former child victims to put themselves and their financial futures ahead of an imposter. Ten percent of the respondents said that they wanted to settle the matter without the police, and 10% reported doing nothing yet.

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

REMEDY	2007	2006	2004
Filed police report	77%	67.0%	46.2%
Want to settle without police	10%	11.0%	30.8%
Nothing yet	10%	11.0%	23.1%
Reported information removed from report	45%	11.0%	15.4%
Family will pay debt owed by imposter	6%	22.0%	0.0%
I am still working on a solution	55%	44.0%	*
I was given the runaround and no one will believe me	19%	67.0%	*
Other	N/A	See *	30.8%

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

### 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 2007* are consistent with previous years. In 2007, 52% of the respondents reported that the imposter was an addict, close to the 55% reported in 2006.

However, in other areas, the numbers between 2007 and 2006 have significantly increased. “The imposter has committed other crimes” increased by 7% and that “they have done this to other family members” increased by 10%.

Throughout the five year range, we have seen positive spikes in categories such as “family supports victim in trying to force responsibility on the thief (2004, 2007).” Family support does appear to be increasing, yet some families are torn, or still in denial, or want the victim to drop the case. Unfortunately, the category of “family will turn against the victim if action taken” noticeably increased again in 2007. Since respondents could answer multiple times, it appears that family support is critical to the victim’s level of attention to their case. (Table 16)

**Table 16. Family Identity Theft**

	2007	2006	2005	2004	2003
Imposter is an addict	52%	55.0%	58.0%	43.3%	51.4%
Imposter has committed other types of crime	52%	45.0%	58.0%	55.2%	78.4%
Imposter has done this to other family members	52%	42.0%	50.0%	50.7%	37.8%
Victim torn about what to do	33%	29.0%	27.0%	35.8%	24.3%
Victim doesn't feel right filing police report	27%	23.0%	27.0%	26.9%	13.5%
Family tells the victim to drop the case	12%	10.0%	12.0%	12.5%	13.5%
Family is torn	21%	19.0%	15.0%	15.6%	21.6%
Family supports victim in trying to force responsibility on thief	42%	19.0%	19.0%	65.6%	10.8%
Family is in denial	30%	26.0%	23.0%	31.1%	21.6%
Family will turn against the victim if action taken	18%	6.0%	15.0%	19.4%	13.5%
Imposter used IDT to destroy victim's reputation	58%	52.0%	42.0%	38.8%	54.1%
Family Encourages Victim to file police report	42%	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/survivors. Dr. Charles Nelson, a psychologist who for the past 32 years has specialized in treating crime victims/survivors, has been following the results of this section of *The Aftermath* since this survey project began.

*“The ITRC’s Aftermath Study is the only study that seeks to understand the emotional impact of identity theft crime. Victims of identity theft have exhibited responses similar to those victims/survivors of crime such as rape, repeated abuse, and violent assault. Many of the listed symptoms are classic examples of Post Traumatic Stress Disorder (PTSD) and secondary PTSD (from secondary wounding). The American Psychiatric Association still has not formally recognized identity theft victimization symptoms as meeting the standards set for PTSD. Whether the emotional impact of identity theft is categorized as Post Traumatic Stress Disorder or not, the table below clearly shows that many victims/survivors of identity theft suffer many of the psychological, behavioral, and emotional symptoms as victims/survivors of violent crimes.*

*For five years now, The Aftermath has clearly proved that the impact of identity theft on its victims/survivors leaves scars and secondary wounding. This comes as no surprise to victims/survivors of identity theft. The*

*psychological trauma caused by this crime is rarely acknowledged by the business community, law enforcement, and governmental agencies. Even family and friends often do not recognize the depth of this problem. This leaves very little in the way of a support system for the victim. It still seems that unless there is physical injury present, that the victim's life can be rather completely destroyed, without much social acknowledgement of emotional trauma. Some victims become exhausted, physically destructive, or consider suicide.*

*In looking at the five-year history of this study, it dismays me to see the numbers have not decreased as education and victim support programs have increased.”*

**Table 17. Victim Relationship Impact with Others**

	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>
Relationship on the rocks/ended	12%	5.0%	9.0%	8.7%	16.0%
Family doesn't understand	23%	32.0%	25.0%	23.9%	27.1%
Family is supportive	51%	51.0%	50.0%	39.6%	N/A*
Significant other is helpful	12%	16.0%	8.0%	16.8%	13.8%
Family life stressed	49%	45.0%	41.0%	42.6%	42.5%
Feels betrayed by unsupportive family members and friends	22%	27.0%	38.0%	26.4%	28.7%
Children affected	22%	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 feelings/emotions
- Longer lasting feelings/emotions of two months or more, or caused concern because of their severity

The most frequent categories chosen were anger, feeling betrayed, feeling unprotected by police, deep fears regarding personal financial security, having a sense of powerlessness or helplessness, experiencing sleep disturbances, frustration, annoyed, exhaustion, and the feeling of 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	2007		2006		2005		2004		2003	
	ST	LT								
Denial or disbelief	34.0%	19.0%	35.0%	24.0%	28.0%	21.0%	42.1%	10.8%	45.9%	13.8%
Feeling defiled	33.0%	15.0%	42.0%	17.0%	36.0%	22.0%	39.6%	14.4%	46.4%	12.7%
Rage or anger	80.0%	45.0%	67.0%	51.0%	68.0%	45.0%	83.2%	41.0%	85.1%	39.8%
Isolation	24.0%	16.0%	23.0%	18.0%	33.0%	19.0%	34.5%	16.4%	39.8%	17.7%
Betrayed	48.0%	34.0%	56.0%	46.0%	47.0%	34.0%	57.9%	30.8%	54.7%	29.3%
Guilt	27.0%	21.0%	31.0%	11.0%	27.0%	19.0%	29.4%	9.2%	26.0%	8.8%
Unprotected by police	42.0%	32.0%	58.0%	49.0%	51.0%	33.0%	53.8%	33.8%	61.3%	34.8%
Shame/embarrassment	29.0%	24.0%	28.0%	13.0%	25.0%	16.0%	29.4%	10.8%	33.7%	17.1%
Personal financial fears	56.0%	50.0%	53.0%	37.0%	52.0%	40.0%	62.4%	36.9%	71.8%	37.6%
Physical safety fears	14.0%	11.0%	21.0%	14.0%	21.0%	21.0%	22.8%	12.3%	28.2%	16.0%
Financial safety of family fears	33.0%	26.0%	32.0%	14.0%	30.0%	21.0%	50.3%	24.6%	42.0%	21.5%
Inability to trust people	28.0%	26.0%	29.0%	24.0%	23.0%	17.0%	42.1%	21.0%	42.5%	21.0%
Loss of Innocence	16.0%	11.0%	20.0%	18.0%	27.0%	19.0%	31.0%	13.8%	30.9%	10.5%
Sense of Powerlessness	57.0%	35.0%	62.0%	31.0%	58.0%	31.0%	74.1%	31.3%	72.4%	27.6%
Overwhelming sadness	29.0%	21.0%	27.0%	18.0%	31.0%	17.0%	42.1%	18.5%	35.4%	13.8%
Loss of humor	17.0%	15.0%	14.0%	14.0%	15.0%	10.0%	28.4%	12.3%	25.4%	9.9%
Inability to Concentrate	30.0%	24.0%	24.0%	23.0%	32.0%	17.0%	35.5%	17.4%	38.1%	16.6%
Misplaced anger	25.0%	21.0%	28.0%	24.0%	27.0%	14.0%	40.6%	15.9%	39.2%	14.9%
Withdrawal	18.0%	21.0%	21.0%	20.0%	20.0%	19.0%	29.9%	15.4%	27.6%	14.9%
Start or restart unhealthy habits	12.0%	15.0%	13.0%	13.0%	12.0%	12.0%	22.3%	11.8%	21.0%	8.8%

Sense you were grieving	17.0%	19.0%	31.0%	14.0%	19.0%	12.0%	22.3%	10.8%	28.2%	9.4%
New or renewed illness	19.0%	21.0%	11.0%	8.0%	9.0%	9.0%	20.3%	12.8%	23.2%	14.9%
Sleep disturbances	47.0%	40.0%	38.0%	23.0%	37.0%	22.0%	54.8%	27.2%	51.4%	24.9%
Sense of being an Outcast	9.0%	13.0%	14.0%	14.0%	10.0%	12.0%	15.0%	12.0%	17.1%	8.3%
Being undeserving of help	10.0%	6.0%	7.0%	11.0%	16.0%	19.0%	17.3%	7.7%	18.2%	8.3%
Feeling Captive	18.0%	19.0%	20.0%	13.0%						
Feeling Suicidal	6.0%	8.0%	8.0%	8.0%						
Frustration	74.0%	63.0%	69.0%	52.0%						
Annoyed	66.0%	58.0%	65.0%	48.0%						
Exhaustion	45.0%	37.0%	41.0%	34.0%						
*Giving up-sick of being suspect or fighting system	31.0%	29.0%	34.0%	34.0%						
I've lost everything	12.0%	10.0%	11.0%	14.0%						

Linda Foley, Founder of the ITRC had the following comments to make regarding the emotional impact tables: *“When I became an identity theft victim in 1997, I felt lost. There was little information or few, if any, laws to help me resolve my situation. Over the years, identity theft consumer advocates have influenced legislation for victim rights and crime resolution. We have seen a tremendous increase in FREE victim assistance programs. It saddens me greatly to see so many people who are giving up, feel ashamed, unworthy of help, isolated, being an outcast, and even suicidal. It also pains me to see that the numbers over the years have not drastically decreased. ITRC will continue to devote itself to changing these numbers so that victims will know that someone cares and is there to provide assistance whenever needed.”*

## **N. Consumer Behaviors**

Some experts have placed the burden of identity theft on consumer behavior or consumers’ failure to take precautions. In both 2007 and 2006, ITRC asked respondents which typical proactive measures they currently take. While ITRC recognizes that victims’ may have a heightened need for security, the results still indicate that certain important measures are lacking while other proactive steps are being taken by the majority of the respondents.

According to a 2008 Javelin study, 35% of consumers still believe that identity theft can be committed via online exchanges, when in reality it only accounts for about 12% of identity theft crime. Consumer confusion and not understanding the nuances of identity theft may account for the decrease in numbers in online shopping/banking.<sup>vii</sup>

According to the Americans' Identity Confidence Index, consumers remain aware that the threat of identity theft is real, with a vast majority (85 percent) of Americans agreeing that identity theft can happen anywhere and at any time. In fact, the feeling of personal vulnerability has increased significantly with nearly two thirds (65 percent) of Americans in 2008 believing they themselves can be a victim of identity theft compared to just 57 percent in 2007 and more Americans recognizing identity theft as a real problem rather than a media hype (60 percent in 2008 vs. 55 percent in 2007).<sup>viii</sup>

*"The threat of identity theft in America is real, and it's encouraging to see so many people taking the crime seriously," said Jamie Fellowes, chairman and CEO of Fellowes, Inc. "This index continues to be an important tool in gauging Americans' perceptions of the crime and enables us to continue to provide consumers with proper education and the best prevention tools."*

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

	2007	2006
I have a locked mailbox	27%	34.0%
I shred documents with account or Social Security numbers on them	76%	82.0%
I am familiar with scams and phishing emails	62%	72.0%
I delete scam emails without answering them	79%	85.0%
I have installed and update regularly computer security systems- firewalls, anti-virus software, spyware, etc.	63%	76.0%
I shop online only on website that are secure and that I know	47%	58.0%
I don't carry my Social Security Number with me on a daily basis	62%	68.0%
I don't share my Social Security Number unless absolutely necessary	72%	83.0%
I don't carry extra credit cards or my checkbook with me on unless I need it that day	44%	46.0%
I keep my credit cards in sight at all times in restaurants and stores when using them	35%	46.0%
I have a debit card that requires a PIN even when used as a credit card	30%	41.0%
I check my credit reports regularly using the "annualcreditreport" system	58%	*
I have a security or credit freeze	50%	*
I use a fee-based credit monitoring service	18%	*
I use a fraud alert system like Debix	10%	*

\*not asked in 2006

Clearly consumer education is still needed, but more importantly, other questions in this study show that the identity theft crime typically did not happen as a result of “lack of individual proactive measures.” In fact, according to a study commissioned by Fellowes, which used the Americans’ Identity Confidence Index, 2/3 of consumers continue to report using proactive measures against identity theft.

### **3. FINAL COMMENTS FROM THE VICTIMS**

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

In keeping with prior years, ITRC invited the participating victims/survivors to have the final commentary. Sixty-three 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 encourage you to read their comments. These comments have not been edited or changed.

42. If you wish- please share a brief comment in regards to identity theft and how this crime impacted you. It can also be about the police, credit issuers, other business groups, or advice to other victims. Please keep your answer to 3 or 4 sentences maximum.

#	Response
1	The police did not seem to think this was important. The officer that took the report definately cared but the detective assigned failed miserably to act. It is clear this is a low importance crime to them.
2	It is sad that a wife or husband can steal your identy and not get punished. Always view your credit reports!
3	Of the people I had contact with at banks, police, and creditors, it seemed as if nobody had any idea just how serious this all was. It wasn't until I contacted the ITRC that I spoke with someone who actually knew where I was coming from. That helped me so much!
4	The most frustrating thing was the local enforcement offered no help since everything was done in California. Some of the credit cardc companies made me feel like the criminal by not giving me information.
5	It was horrible. It's so violating. My case was really minor, except now I live in fear of what could happen in the future since my information is still out there.
6	My mother suffered from depression and an addiction to pills. She took out c.c.'s in my name to support her habit and shopping addiction. My name was eventually cleared (in court) but she committed suicide because of the stress and relationship lost with me. Her family did not support me in this situation and still continues to blame me for what she did to me and in ending her life. Their denial of her mental illnesses is what caused the majority of this situation.
7	I am 25y/o, young and healthy, I should be enjoying my life; but instead I am stressed and paranoid about my finanical status, which was once excellent.
8	This is currently under federal investigation. The victim was able to get a new SSN only because of the hours or work and research and back up and proof we had to submit directly to Social Security. All creditors, credit reporting agencies, police, were completely unhelpful, made things difficult were accusatory, rude and not willing to assist on any level. It was a very disappointing experience. Even with a new SSN the victim still has trouble getting credit, and apartment...
9	I am quite sure the person who opened these fraudulent accounts did not have so many problems opening these accounts as I am having clearing them up

10	My identity theft occurred because of a ministry project I was involved with helping others "get back on their feet". Since I discovered this the outrage sense of betrayal and victimisation has caused my seizure disorder to come back again increasing the emotional strains along with many other things.
11	I haven't been able to do anything else seeing as the crime occurred in Florida by my exspouse and I am in the army stationed in Kansas. So the Police department will not help me.
12	it has been hard i can not trust anyone anymore
13	my problem was with my Capital One Credit card-I noticed charges on my statement i had not made. I went thru the process that Cap One provided twice, i.e., statement of what i thought had happened. Then suddenly the case was resolved but no one had been named as the perpetrator. I suspect it was the credit card company itself. I was pressured to buy their "security" charge that is reflected on my bill every month.
14	My ex-spouse re-opened a credit card in name name after we were divorced and forged my signature. I didn't know that it ever existed. The police said that it is legal for a spouse to forge a signature whether I knew about it or not. there was proof of the forgery. She got away with it. I had no recourse. I had been divorced 2 years at that time.
15	Whatever you do, Never, ever plead guilty to any charge, no matter how minor, if you aren't sure of it's origin. If you plead guilty to something, you are taking responsibility for it, whether or not you did it.
16	It is always ongoing even when you have taken all precautions.
17	Identity theft disrupts people's lives on many levels for extended periods of time. It should be highly punishable by law and creditors should be REQUIRED to respond and provide relief. They are almost worse than the crime itself!!
18	It has taken me more than five years to get this issue resolved and sometimes I feel helpless and frustrated. No one will arrest the criminals.
19	If identity theft occurs while married to the person, the financial institutions will hold you legally responsible even though you did not open accounts, etc. Much of what happened to me occurred because my ex-husband used the computer to do his financial transactions. Even though he used his personal computer and e-mail address, the financial institutions still held me responsible. I have furnished them with copies of the court papers showing the ex is responsible for the accounts, but they still hold me responsible and will not remove the debts from my credit reports.
20	Very stressful, I have been been mentally distracted. Unable to concentrate.
21	It has been a whirlwind 8 months. Legal, both criminal and civil are within sight. My id thief is evading police and his warrant. Some fraud investigators were helpful, others were not and made decisions w/o all information in hand
22	I have spent a year, exploring all avenues, contacting all agencies that are "supposed" to help~ they all end up being nothing more than data collectors. Dead ends.... There is NO help or repercussions for thieves that steal money and identities. How can there be? It's international. I've been passed from organization to organization only to be told to contact SOMEONE ELSE. Futile.....it's hopeless. I sign papers for a loan from the bank this week, to finance the money that was stolen. My taxes on my property are NOT paid, because the bank bounces MY check, and let the international thieves TAKE my money the very same day. I have over 250 international debits on my account. The bank is not standing behind it ~ I have a total loss. The repercussions have only begun ~ one year later. The loan I have to start paying on (the money I had planned on using to pay this debt was stolen) now has to be re-financed. My property has unpaid taxes, and I need to start making payments. I lost my job because of this. I feel like my world has been turned upside down. I am 50.....things should be getting easier. But,,, they're not. The frustration, the stress, anxiety... sigh

	<p>WHO cares? No one seems to be able to do a THING. I listen to all of these candidates that are running for presidential office. NOT one of them mention identity theft. Isn't it a monumental problem in this country? Again, frustration. I've decided that it's just my loss,, my bad luck, my problem.....</p> <p>Oh... one more note. I would be happy to talk to the media. I've thought about taking a billboard and "marching" in front of this financial institution~ but i'd probably get arrested. Please email me before calling. My anxiety is so high, that I don't answer the phone any longer... unless I know who is calling.</p>
23	<p>I had a hard time getting a police report-- took me 3 attempts and the help of one of my City Council members..turns out that the report is rather long and the police does not like to fill them. Suggestion: never go to the station close to shift change!</p>
24	<p>Individual from out of state set up fake company and filed tax return/got rapid refund loan in my name; unsure where they got my SS#; Disappointed how little banks check information before granting loan. Still working to get help from IRS to clear up duplicate tax filing.</p>
25	<p>these people are still passing my private information to their friends and yelling out their window.I am very upset and waiting for someone for three years to steal my money.My life and others lives are threatened on a daily basis.They brag and refuse to quit.the police said they couldn't do anything until money was taken but i started receiving goods in the mail i didn't order and bills i have paid are being turned into bank scams.</p>
26	<p>MY FAMILY TREE, OTHERS WENT AROUND AND BUILT INDISTRY ON AND USED MY LAST NAME WHICH IS DNA COLE, AND FEAR, AND MELLON, AS ADJECTIVE,, THEY HIT DALEY, AND PETERSON, AND BOYER, AND BRANDMEYER, AND MAICKE AND SASSMAN, AND STEWART, AND SWITZER TOO..AND MCCARTY, AND SEELY (THERE WERE CRIMES WITH IN THE FAMILY) NOW HURDS JUMP UP FROM BUSINESS TO DO ILLEGAL NAMING PRINT WORK, ITS ALL CALLED ACTIONS AGIANT STATIONARY.....THOSE ARE STATIONARY CRIMES..</p>
27	<p>Police officer indicated that the amount of time needed to pursue case to arrest was excessive compared to the amount of the theft. He further indicated that due to the vast number of ID theft cases where much more money was impacted, his resourses had to be used elsewhere. Because the thief lived in another state, the coordination with the police department in that state further complicated the ability to investigate, arrest and prosecute.</p>
28	<p>ID theft nearly ruined my life. The police will do nothing becasue he was my husband. I am still reeling from the financial losses. I lost my house, my savings and those of my children, good credit record, my marriage. He should be in jail but no onee does anything as he continues to approach others to victimize them!</p>
29	<p>SSN theft is the culprit that has caused years of frustration. Although I have not lost a huge amount of money, I continually have to resolve collection agencies' queries. I'm 62 years of age and do not intend to obtain a new SSN.</p>
30	<p>MY \$200,000 HOME IS IN MY WIFE'S NAME ONLY BECAUSE OF THIS. THE FBI HAVE CAUGHT ONE PERSON AND IS PROSECUTING. MY CREDIT IS BAD</p>
31	<p>NO one wants to help the victim. They don't take the crime seriously and make no effort to help you catch the crooks.</p>
32	<p>As long as the gains of having an open credit system outweigh the losses (for the credit industry), no concerted effort will be taken by them to protect consumers. If the system was closed by default, fraud would be more difficult but credit business seems to ride on convenience. The fact that a whole industry has sprung up to cater to ID theft rather than eliminate it is disturbing. I would gladly trade convenience for security.</p>
33	<p>thanks, there are no words.....</p>
34	<p>I FELT ALONE AND UNPROTECTED SINCE THE POLICE WOULD NOT INVESTIGATE SO THE DA</p>

	COULD NOT PROSECUTE. i LOST MY CREDIT , MY HOUSE TO FORECLOSURE UNABLE TO GET A JOB I AM ABOUT TO GO ON WELFARE
35	This form was VERY long, and had to many pre-set answers. There should be a form field for comments at the end of each section. My case is perhaps not typical and many of these options didn't apply to me. I paid off the fraud bill to avoid having to spend any more time on the issue. It is very difficult to track down who is at fault.
36	i thought that a salesman for insurance had scamed me and was afraid that he would wipe out my bank accountns after giving social #s lucky for me it didnt happen!!!
37	In my case the criminal was caught but received early parole, only to attempt to open another account recently. Police and the Dept of Corrections/Probation never tried to force this individual to turn over documents with my name & ss#. There is not enough emphasis deterrance and enforcing the law; everything you read is about prevention even though a person's ss# and other personal info must be used to frequently to be kept secure indefinitely.
38	The impact of identift has left me homeless and sading that the legal system can,t help or no resource to help.
39	It seems that i am fighting a losing battle. I had a checking acct. with Bank of America and they took offsets out to pay fraudulant charges leaving me with no credit or money
40	My step-father, the perpetrator, has affected my relationship with my family -- my mother feels guilty and doesn't speak about the "incident" often or is very defensive when we speak of it. It was the unravelling of my sanity and temporarily, I felt extremely frustrated and isolated. I have yet to come to a conclusion as to what I should do and it has already been 3 years since I found out about the crime. I still have hope that this issue will be resolved.
41	The Better Business Borough ended up being the biggest help. After I contacted them about Bank of Marin/ Credit One Bank I recieved a phone call from Credit One 3 days later. This was after both Credit One and the collection agency they sent after me refused to return my phone calls. The NYPD was no help. Although they originally assigned my a detective, he would not return phone calls, and could not be contacted when I needed a police report. Other police officers harrassed me. Although the matter is resolved for now, I am terrified it will happen again and do not feel protected.
42	the thief is in prison but I am still involved in ligation because the defendant is denying the restitution damages that I was asked by the cout to present to them. It is very stressful and I am pissed off (for lack of a better explanation)
43	It was most distubing regarding the unwillingness or inability of law enforcement persons to help. They basically shrug their shoulders and tell you there is nothing they can do.
44	The legal system, creditors, and law enforcement does not seem to care or take the crime seriously. My life is ruined beyond repair and there is no help available to fix the problem. I gave up because I am fighting a losing battle that is too time consuming and too expensive. I've watched my credit destroyed after spending years establishing good credit. Now I'm just like the other 70% americans in debt and no way to get out of it.
45	This crime impacted me in many ways. It shows I have unpaid tickets, and insurance companies use that against you, and also back and fourth to court and the fines of the tickets.
46	I was denied access to Canada because of the records in my FBI report. I may now be flagged and will have problems travelling.
47	After being widowed only one year, my son-in-law stole my identity and made two car loans, the last one was still active when I received a credit report. I found out in 2003, confronted him and it was taken care of. I

	recently filed a police report to clear information from my credit report, they have done nothing about it so far.
48	I do not feel that the police are staying on top of the case and doing everything they can to solve it. I wrote a letter to Chase suggesting measures they could take to prevent identity theft. Chase has been horrible, ING Direct has been great. I believe the person stole my identity through the process of me buying an apartment, because they had all of my information (SSN, addresses, phone numbers, etc). How can I push legislators to help prevent this going forward?
49	I am stuck between the IRS and state collection agencies. I feel there are no laws to protect me. Police are unwilling to do anything to help my case. I am a victim of the state and IRS collection agencies, having my check garnished for money I never made.
50	It is so very frustrating to me that someone can so easily pretend to be me without my knowledge, yet it is almost impossible for me to prove I am who I say I am and clear my own good name of their wrongdoing. It has been an exhausting and devastating process to spend my valuable time and hard-earned money to provide police reports and innumerable documents to these credit agencies and collection agencies, just to have them send me running around in circles without ever resolving the problem. Every time I feel like I get close to clearing my name, the debt collection agency either won't respond to my correspondence (even when certified mail, return receipt, for my own proof), or they tell me they still need something more. I feel lost and helpless, and after taking every step recommended to me, I still have not been able to clear my name.
51	I am exhausted with trying to deal with this. I was not helped at all when this first occurred and I feel buried by what has accumulated. I find myself ignoring it because I just can't deal anymore.
52	How is it so easy to get credit in someone's name? It is scary... this person took a whole mortgage out in my name and is still living there while I'm paying a lawyer to straighten it out.
53	I am 54 years old my credit has been ruined don't know how I'm going to be able to buy anything in the future
54	I found the credit agencies to be very difficult to maneuver. Still may have unresolved issues with them but have trouble contacting them and they have been rude and unhelpful when they were contacted.
55	Government agencies do not care about identity theft and ignore you.
56	don't give out your social security number unless you absolutely have to.
57	I had my wallet stolen when in college in the '60's. It is now 40 years later and I cannot put the incident behind me. I continue to get feedback that someone has the same (very uncommon) name (with a slightly different spelling) and has used my credentials to give themselves an entire new identity. Thank God my Social Security information was not impacted but thieves have become more sophisticated in the last 40 years with the advent of the internet. Guard your SS#, keep credit card information on file, always file a police report as soon as you notice something lost or stolen, only carry one charge card at a time. After all these years I would still like to find the person who stole my wallet and send them to jail...I feel like there is still unfinished business.
58	the bitch works for a telemarketer and steals people's information and uses it. Police and FBI do not care someone else's jurisdiction
59	Someone blogged the identity theft at southdakotagov.info. She is still doing identity theft as she is above the law
60	The police aren't doing anything about this. I cannot get any response from them, by phone, mail, or in person. They don't seem to care.
61	Some smaller police departments don't seem to take Identity Theft seriously still. The first police officer I spoke to actually accused me of being "in cahoots" with the thief and just didn't want to pay the bill. Then he told me I shouldn't prosecute my own family member and just pay the bill myself.

62	The credit issuers are holding all the evidence and most of them refuse to give it up. I sent them all requests for info mailed certified return receipt with a letter from law enforcement included over two months ago and I've heard back from one of twelve.
63	The police seemed annoyed with having to deal with our claim. They filed a report but did not offer much help besides that.

#### **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 more than 70% of the United States and the District of Columbia. In terms of age, the respondents were asked to indicate their age when the crime began.

The surveys closely, but not completely, mirrored each other in terms of questions asked in order to more easily compare answers. In 2007, 44 questions were asked. The category of “Other” was removed from the 2006 and 2007 studies to encourage respondents to answer the question in a manner that could be tabulated. Most of the “other” answers from previous studies were incorporated into the 2006 and 2007 studies eliminating the need for “Other.”

For the 2007 survey, IIRC emailed the questionnaire to 1031 identity theft victims who had contacted the IIRC between January 1, 2007 and December 31, 2007, either by email or telephone. 214 returned as “undeliverable,” meaning 817 people received the survey. A total of 117 victims completed the online survey representing about a 14% percent response rate.

It is important to note that the IIRC only sent survey invitations to actual victims of identity theft as recognized by the IIRC 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.

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<sup>i</sup> James Lee is the Founder & Principal of C2M2 Associates, has recently been appointed the Chairman of the Identity Theft Prevention and Identity Management Standards Panel (IDSP) by ANSI, and was the former Senior Vice President and Chief Public & Consumer Affairs Officer for Choicepoint Corporation

<sup>ii</sup> 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.

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<sup>iii</sup> 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](http://www.idtheftcenter.org). Email: [itrc@idtheftcenter.org](mailto:itrc@idtheftcenter.org), 858-693-7935.

<sup>iv</sup> FBI Financial Crimes Report 2007, [http://www.fbi.gov/pressrel/pressrel08/07fcr\\_052208.htm](http://www.fbi.gov/pressrel/pressrel08/07fcr_052208.htm)

Some key findings presented in the report include:

- As of the end of Fiscal Year (FY) 2007, 529 corporate fraud cases were being pursued by the FBI, several of which involve losses to public investors that individually exceed \$1 billion.
- FBI securities and commodities fraud cases increased from 937 in FY 2003 to 1,217 in FY 2007, and resulted in \$24 million in recoveries, \$1.7 billion in restitution orders, and \$202.7 million in fines in FY 2007.
- Through FY 2007, the 2,493 health care fraud cases investigated by the FBI resulted in 839 indictments and 635 convictions of health care fraud criminals.
- The 1,204 pending mortgage fraud cases in FY 2007 resulted in 321 indictments, 206 convictions, \$595.9 million in restitution orders, and \$21.8 million in recoveries.
- The FBI investigated 548 money laundering cases in FY 2007, resulting in 141 indictments, 112 convictions, \$66.9 million in restitution orders, \$2.2 million in recoveries, and \$11.4 million in fines.

<sup>v</sup> Well documented in anecdotal reports from Washington and Oregon (2006)

<sup>vi</sup> See study done by Debix at: [http://www.debix.com/key\\_findings.php](http://www.debix.com/key_findings.php)

<sup>vii</sup> 2008 Javelin Identity Theft Fraud Survey Report

<sup>viii</sup> Americans' Identity Confidence Index, which gauges how consumer perceptions of identity theft and specific preemptive behaviors change over time, used by Fellowes Inc to measure consumer practices.