



Identity Theft: The Aftermath 2008

Conducted by the Identity Theft Resource Center® (ITRC)

**With comparisons to
*The Aftermath Surveys: 2003, 2004, 2005, 2006, 2007***

Original data analyzed by: Linda Foley, Karen Barney, Sheila Gordon, and Jay Foley
Final Summary: Co-written by the ITRC staff
Commentaries: James Lee and Julie Ferguson

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



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EXECUTIVE SUMMARY

Since 2003, the Identity Theft Resource Center® (ITRC) has conducted annual victimization surveys to study the impact of identity theft crimes on its victims.ⁱ The goal of these surveys and reports, now with six years of information, is to view identity theft from the victim's perspective.

ITRC firmly believes that only a collaborative effort that includes identity theft victims, subject matter experts, business, law enforcement and government will provide us with the tools needed to battle identity thieves. Unless we adopt a policy of "it is us" against the criminals, the criminals will continue to win.

While providing a forum for victims to express their experience, ITRC's hope is that *Identity Theft: The Aftermath*, will help in this collaborative effort. Victim of identity theft provide a unique insight into the crime that may not be apparent to other parties. The survey respondents help to explain the gaps they encountered in victim's rights, interactions with various entities, and identity and clarify the needs of victims of identity theft crimes. These are things we can address as a nation and as a collaboration fighting against identity theft. Through this report, readers will become aware of how lives can be interrupted, torn apart, and the emotional and financial impact of being a victim of identity theft, both short term and long term.

This study reflects only the experiences of confirmed identity theft victims who worked with the ITRC in 2008. It is not a national census study of all victims of identity theft. Responses were given at the time victims responded to the survey and may not fully represent the entire experience of the individual. 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 *Identity Theft: The Aftermath 2008* study. Tables and additional data can be found in the full report.

- **Prevalence of types of identity theft crimes:** In 2008, the "unlawful use of personal identifying information" for only financial identity theft crimes was reported by 73% of the respondents, slightly less than in 2007. Criminal cases represented 5% and governmental issues, which may involve employment, benefit fraud, tax fraud or someone using a fraudulent driver's license as an identifier, accounted for 2%. The rest were combination cases: financial and criminal (6%), financial and governmental (9%), and a combination of all three types (5%). (Table 1)
- **Uses of victim information:** For the past six years, opening new lines of credit has remained the most frequently occurring financial crime. In 2008, 67% of the victims were in this category. Charges on stolen credit cards and debit cards without a PIN also ranked high on the list (39%). This is more than double any preceding year. As predicted by ITRC, check fraud grew to 17% in

2008, increasing from the 12% in 2007. Criminals also took out various types of loans using personal identifying information. Mortgages and 2nd mortgages (33%), car loans (22%), personal loans (32%) and business loans (8%) were among those types of loans reported. (Table 2 and 2A)

- **Non-financial forms of identity theft:** In 2008, 56% of respondents reported thieves had committed financial crimes that resulted in warrants being issued in the victim's name. Fraudulent driver's licenses, employment in the victim's name and receiving tax refunds or government assistance also were prominent. It should be noted that identity thieves continued to obtain government assistance and benefits using the victim's information. (Table 4)
- **Medical identity theft:** In 2008, ITRC introduced a set of questions to monitor this issue. More than 2/3 of those responding to these questions reported that medical providers billed for services received by the imposter. Another 56% were contacted by a collection agency or billing department for those services. One-third of the respondents said there is now another person's information on their medical records and 11% were denied health or life insurance due to unexplained reasons. (Table 4A)
- **Moment of discovery:** ITRC noted a significant change in the manner by which the victim discovered the crime in 2008. This year only 34% of respondents found out due to an adverse situation, down from 82% in 2007. Examples of this include: actions taken by the credit and financial industries, job denial, or a negative notification from law enforcement. Increases in both business and victim proactive actions were seen, with a major jump from 8% in 2007 to 45% in 2008, for example monitoring billing statements, noticing funds missing from accounts, and credit report monitoring. (Table 8)
- **Costs to victim:** Respondents in 2008 spent an average of \$739 dollars in out-of-pocket expenses for damage done to an *existing* account indicating an increase from 2007 (\$550). These expenses include: postage, photocopying, purchasing police reports, travel, buying court records, and childcare. In reference to *new accounts*, respondents spent less in 2008 with an average of \$951 compared to \$1865 in 2007. At least one person reported this included fees charged by an attorney.
- **Cost to business:** In 2008, respondents reported an average of \$90,107 in fraudulent loss. In 2007, the average was \$48,941. In 2006, the average fraud loss was \$87,303. These studies only include respondents who contacted the ITRC and are not necessarily indicative of a national business loss average.
- **Victim hours repairing damage:** In *The Aftermath 2008*, victims reported spending an average of 58 hours repairing the damage done by identity theft to an *existing account* used or taken over by the thief. In cases where a *new account* was created, respondents reported an average of 165 hours to clean up the fraud. Note: This information is current only at the time of survey and may not indicate final totals.
- **Extended involvement:** For the past five years, there has been a steady increase in the number of respondents able to clear issues of all misinformation within the first six months. In 2008, 53% reported their time involvement was 1-6 months (Table 10). Nearly 30% reported that it took 7-23 months to resolve their case. The number of respondents needing more than 2 years to clear their name has remained relatively steady for the past two years at nearly 20%.

- **Inability to clear negative records:** In 2008, ITRC categorized the reasons why some victims seemed unable to clear negative records. Many reported that the factors complicating their ability to clear negative records involved issues beyond their control, such as: inability to get a police report, credit accounts being reposted on credit reports, fraud alerts are being ignored, and the inability to prove innocence even with a police report. These factors may indicate system failures by various entities involved in resolving the victim's case. Other situations appeared to be more consumer/victim related such as: I gave up (too many hours), don't know how to clear my report, and family related issues. (Table 12)
- **Secondary effects:** The levels of denied credit and credit card cancellations are at all time high of 70%. However, calls from collection agencies declined in 2008 to 39%, for a five-year low. The ability, or inability, to get a job and increases in insurance and credit card rates are difficult consequences facing many respondents in today's economy. In addition, there were reported difficulties in obtaining new lines of credit or loans by 45% of the survey respondents. (Table 13)
- **Relationship of imposter to victim:** For the 2008 survey, it is readily apparent that the imposter had a strong level of proximity to the victim. In 42% of the cases, victims reported that the imposter was a friend, family member, ex-spouse/partner, or those in close contact with them, such as co-workers. ITRC has often been quoted as saying "identity theft is a crime of opportunity." These results would substantiate that statement. (Table 6)
- **About the imposter:** James Leeⁱⁱ, an industry analyst comments: *The motives for ID crimes fall largely into two categories: crimes of opportunity and crime as a lifestyle. The current economic downturn is driving some people to use ID crimes to generate cash or keep their financial house of cards standing for a while longer. The second category, the career criminal, is a person who has incorporated ID crimes into their way of life.* (Table 7)
- **Child Identity Theft:** In 2008, 10% of the respondents indicated that one, both or a step parent was the thief, down substantially from the 47% reported in 2007. As to the age of the victim when the crime first began, 17% were under 12 months old. This is nearly double the 9% reported in 2007. It should be noted that in many cases child identity theft crimes may not be discovered until years later. (Table 19)
- **Victim Response to Family or Child Identity Theft:** As in previous years, victims are adversely influenced by family and friends when the imposter is known by the family. In 2008, 39% of victims responded that they were torn about what to do, an all-time high. (Table 16)
- **Emotional Impact:** In 2008, ITRC found more victims acknowledging short term feelings of feeling defiled (37%), betrayal (60%), a loss of innocence (21%), and a sense of powerlessness (63%). Long term emotional responses included: 30% felt unable to trust people, 4% felt suicidal, 25% were ready to give up the fight, and 10% believed that they have lost everything. The answer of "family doesn't understand why I'm feeling like I do" is higher than ever reported (33%). Also, 33% reported that those close to them "don't want to understand my feelings." Almost half said family life is stressed and another 21% stated that children are also affected. (Tables 21 and 22)

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1. INTRODUCTION

Identity theft victimization is not a widely studied topic. Most census surveys and reports about identity theft focus primarily on financial identity theft and business losses or deal with data breach information and associated costs. However, in order to understand the total picture of identity theft, we must understand how this crime affects the victim. As evidenced in this study, the impact of identity theft may span over multiple areas of an individual's life. This may include denied credit, inability to secure employment or promotion, warrants for an arrest, or complications with governmental entities due to the inaccuracies on credit and consumer reports.

ITRC conducts this study to open a window for others to see the life of an identity theft victim through all their trials and tribulations. It represents part of the victim's journey through a world they don't understand and don't always know how to navigate. The study shows vignettes of what can be a long process and helps others understand why identity theft is NOT a victimless crime. Identity theft has repercussions that reverberate long after the initial crime began.

As in the past, all respondents to this survey were confirmed as identity theft victims by ITRC victim advisors. It is important to remember that *The Aftermath* studies are not census surveys; rather, reflect the experiences of victims in the given year that they responded to the survey invitation. This may account for the variances in the results, as compared to other studies.

Most agree that victimization issues are an important component to understanding the broad phenomenon of identity theft. In addition, the consumer response to those companies which fail to authenticate identities (giving thieves credit using the victim's info) is becoming ever stronger. Victim resolution and consumer trust are significant issues since they directly and indirectly affect the economy and the well-being of our citizens. This report compares answers from the 2003 through 2008 ITRC's *Identity Theft: The Aftermath* studies, to identify and analyze trends and patterns.

While the results are reported in numerical percentages and formats, ITRC recognizes that each statistic represents a person whose life has been altered. It is important to keep in mind that identity theft victims are people with real feelings and emotions whose outlook on life and interactions with others may be heavily influenced by the ramifications of this crime.

2. FINDINGS

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

The *2008 Aftermath Study* represents victims who contacted the ITRC during the 2008 calendar year.

- Victims responded from 30 states, including the District of Columbia and U.S. territories.
- The area the victim lives in is not to be misconstrued as the location of the crime
- Many victims reported that their case was multi-jurisdictional in nature
- The age range of the victim when the crime first began: under 18 (3%); 18-29 (14%); 30-39 (26%); 40-49 (22%); 50-60 (26%); 61+ (7%); and over 70 (2%).
- Respondents indicated that children under 13 represented 14%, developmentally or physically impaired (18%), limited or non-English speaking (9%), and military (5%). Please note that the military population is at greater risk due to the excessive use of the Social Security number and the difficulties in mitigating identity theft cases due to deployment.

B. Types 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. The following definitions were used when asking this question. (Table 1)

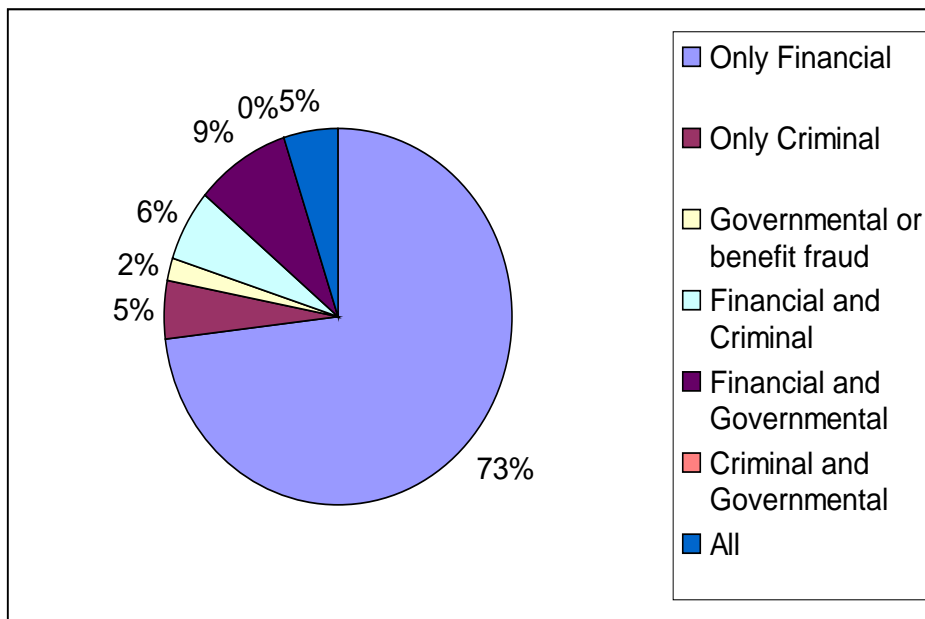
- **Financial:** Information was used in situations involving money, credit, checking, debit, or collection issues.
- **Criminal:** Information was used by an impostor was given a ticket, arrested, arraigned or prosecuted.
- **Governmental or Benefit Fraud:** There are now problems with the IRS, DMV, SSA or other government assistance programs.

Victims could also answer that their case involved a combination of these three categories, as seen in Table 1 below.

The “unlawful use of personal identifying information” for only financial identity theft crimes was reported by 73% of the respondents, a marginal decrease from 2007. Criminal cases represented 5%, a slight increase from the past couple of years. Governmental issues, which may involve employment, benefit fraud, tax fraud or someone using a fraudulent driver’s license as an identifier, accounted for 2%. The rest were combination cases: financial and criminal (6%), financial and governmental (9%), and a combination of all three types (5%).

Once again, this survey shows that identity theft is not just a financial crime. Identity theft criminals continue to improve their skills, become more sophisticated and expand their fraudulent activities. Almost 30% of the respondents experienced either a non-financial crime or a financial crime that was complicated by other issues including false documentation.

Table 1. Reported Types of Crime



C. Financial Identity Theft

Due to the constant availability and exposure of financial account information and Social Security Numbers, it is relatively easy for an identity thief to either open new lines of credit or use/takeover existing accounts. Additionally, credit issuers and financial institutions are often lax in authenticating a consumer's identity. It is because of these situations, financial identity theft continues to be the most pervasive form of identity theft crime.

For the past six years, opening new lines of credit has remained the most frequently occurring financial crime. In 2008, 67% of the victims were in this category. The ability to use a stolen credit card or a debit card that does not require a PIN doesn't take much skill. It should be noted that in 2008, charges on stolen credit cards and debit cards without a PIN also ranked high on the list (39%). This is more than double any preceding year. For this reason, it is imperative that retailers use due diligence in verifying the user of the card at point of purchase.

As predicted by ITRC, check fraud grew to 17% in 2008, increasing from the 12% in 2007. Criminals also took out various types of loans using personal identifying information. Mortgages and 2nd mortgages (33%), car loans (22%), personal loans (32%) and business loans (8%) were among those types of loans reported.

Industry Analyst James Lee:

"It's not surprising that financial fraud, especially involving credit and debit cards, continues to increase. As a general rule, merchants don't verify the person using a card is the person authorized to do so, only that the card has sufficient available credit or cash. The same is true, but to a lesser degree, with other financial instruments such as loans because robust identity verification is not a part of the loan process. If the driver's license, SSN and home address all matches the information on a clear credit report, someone's driving home in a new car and it may not be you.

The economic downturn and credit crisis of late 2008 undoubtedly will have a positive impact on the number of fraudulent credit cards and loans because of the tightening of the criteria to get access to credit. However, that will be a temporary effect unless more stringent identity verification processes are added now. Without better verification, fraud will rise as the flow of credit increases.

The advice of the ITRC to strengthen identity verification at the point of application and/or sale is a simple and effective way to immediately reduce card-based fraud. Matching a photo ID to the name on the card may be inconvenient for a person making the purchase, but it pales in comparison to the inconvenience and consequences of an identity crime. A simple way to verify identity documents used in loan processes is a more intractable problem and will take longer to solve because it requires the private sector – the people who grant credit – and the government to cooperate."

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

USE	2008	2007	2006	2005	2004	2003
New credit account in victim's name	67.0%	57.0%	60.0%	59.0%	66.0%	63.5%
Charges on stolen credit card/debit cards without PINS	39.0%	15% *	16.0%	13.0%	8.1%	NA

Charges on victim's card still in their possession	N/A	12.0%	27.0%	26.0%	26.9%	23.2%
Name/change address on existing credit account	N/A	22.0%	18.0%	14.0%	15.2%	N/A
Open new checking or savings account	15.0%	16.0%	12.0%	7.0%	11.7%	16.6%
Create checks with false account info	17.0%	12.0%	12.0%	14.0%	11.7%	16.6%
Takeover existing checking via theft/washing	N/A	12.0%	9.0%	12.0%	10.7%	16.0%
Filed bankruptcy under victim's info	3.0%	0.0%	2.0%	3.0%	1.0%	3.3%
Other	N/A	N/A	N/A	25.0%	15.2%	N/A
Get new cell phone	***	16.0%	30.0%	NA	27.9%	32.0%
New home phone	***	**	29.0%	NA	18.8%	12.7%
Get new cable/utility	***	13.0%	29.0%	26.0%	18.3%	9.4%
Open internet	***	10.0%	7.0%	5.0%	9.1%	8.3%
Purchase/obtain NEW cable TV, Internet, Home phone, cellular phone or energy/utility account	37.0%					
Takeover/add service to existing cellular account	***	4.0%	8.0%	NA	7.1%	6.1%
Takeover/add service to existing home phone	***	**	7.0%	NA	3.0%	5.0%
Takeover/add service to existing cable/utility	***	5.0%	7.0%	4.0%	3.6%	2.2%
Access victim's online banking account	***	11.0%	9.0%	11.0%	5.1%	4.4%
Charges over Internet	***	25.0%	28.0%	15.0%	21.8%	19.9%
Takeover/add service to an existing cable, Internet, home phone, cellular phone or energy account	9.0%					
Got apartment or home as victim	***	8.0%	11.0%	13.0%	10.7%	8.8%
Rent/Lease car using victim's info	***	2.0%	8.0%	NA	1.5%	N/A
Rent or lease an apartment or house, or purchase or lease a car	17.0%					
Rent a car from a rental company	3.0%					

* Debit cards without PINS added - 2007

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

*** Responses combined in item below the asterisks.

In the 2008 survey, ITRC broke down the category of “loans” into more specific types.

Table 2A. Types of loans obtained using victim’s information

USE	2008	2007	2006	2005	2004	2003
Got apartment or home as victim	***	8.0%	11.0%	13.0%	10.7%	8.8%
Mortgage or 2 nd mortgage	33.0%					
Obtained auto loan/car purchase	***	4.0%	8.0%	7.0%	12.7%	9.9%
Car loan	22.0%					
Business loan	8.0%	N/A	N/A	1.0%	1.0%	6.1%
Student loan	3.0%	15.0%	N/A	2.0%	3.0%	2.2%
Personal loan	32.0%					
Other loans	***	15.0%	17.0%	6.0%	12.7%	17.7%

Credit Cards

Victims who reported fraudulent new credit cards were asked if they knew the total number of credit cards opened using their personal information (Table 3). In 2008, one-half of the respondents reported that 1 – 3 cards were opened fraudulently. Slightly more than a quarter of those surveyed reported 4 - 6 cards had been opened, representing a 10% increase from 2007.

Recent studies have implied that with the growing number of Social Security Numbers (SSN) available for purchase at a relative low cost, thieves are moving from one number to another quickly to avoid detection. Industry specialists agree that thieves are limiting the use of each SSN to a small number of cards and then moving on. ITRC also believes that the increase in the use of fraud alerts has impacted the ability to open new lines of credit easily.

We cannot explain why 9% of the respondents indicated that 21 or more cards had been issued using their SSN. These may be long-term cases, previously noted by ITRC, whereby a perpetrator uses information for a period of time, stops and then begins to re-victimize the person again. Cases of this type are referred to as “assumption of identity.”

Sheila Gordon, ITRC’s Director of Victim Services:

”In order to combat identity theft, we need to understand the workings of identity thieves. Table 3 seems to indicate that thieves know there is an abundance of PII available. This provides an opportunity to use one person’s identity for a limited time as indicated by the fact that they are only opening 1 - 3 accounts. The identity thief is able to remain undetected for a longer period of time. Unfortunately, this means there will be multiple victims per imposter.”

Table 3. Number of Fraudulent New Credit Cards Issued

NUMBER OF CARDS	2008	2007	2006	2005	2004	2003
0	N/A	18.0%	15.0%	N/A	46.2%	48.6%
1-3	50.0%	55.0%	29.0%	66.0%	27.4%	17.7%
4-6	26.0%	16.0%	20.0%	20.0%	11.7%	14.9%
7-10	11.0%	7.0%	4.0%	6.0%	10.2%	8.3%
11-15	0.0%	1.4%	0.0%	2.0%	2.0%	2.8%
16-20	4.0%	0.0%	0.0%	0.0%	1.5%	2.2%
21 or more	9.0%	0.0%	0.0%	4.0%	1.0%	5.5%

Check Fraud

In terms of check fraud, the 2008 *Aftermath* survey indicated the following:

- 35% of the checks were stolen and signatures were forged, up from 27% in 2007
- 25% contained part of the victim’s information and new fraudulent checks were created
- 55% of the respondents noted that checks passed were not even from their own bank or credit union
- The average number of checks that were written or fraudulently created was 24 checks per person* (range: 1 to 130 checks)
- The majority of tampering to existing accounts was added addresses (62%). Ranking second was an address change of the original address, followed by changing the original name and adding other information or names

* Responses of “0” checks were not included when averaging this total

D. Criminal, Governmental Issues and Medical Identity Theft

Often times, victims of identity theft are not just plagued by financial crimes. As seen in Table 4, innocent people have had to prove they were not the person given a ticket, on probation or wanted on a warrant. Often they don’t know about the problem until notified adversely by law enforcement. First awareness could be a denial to get on a plane, a pulled driver’s license, or a knock on the door by law enforcement. You are now guilty until proven innocent. A criminal history on background checks for a job or tenancy may also be the first indication of a problem. This often leads to a resounding “you aren’t the type of person we are looking for” response from a potential employer.

How can this happen? Your imposter gives your name and address when cited for vandalism, speeding or other misdemeanors while claiming not to have any identifying documents. Perhaps a fraudulent driver’s

license is used to cash a bad check. Bad checks are bounced and reported by banks to the District Attorney's bad check division resulting in a warrant for an arrest. Fraudulent documents can be used to get welfare. Anyone knowing your Social Security Number can file a tax return before you do, get your refund, or cause you to pay additional taxes for "your second job."

Table 4. Criminal and Governmental

TYPE	2008	2007	2006	2004
Warrant in victim's name due to financial crime/fraud	56.0%	62.0%	24.0%	34.0%
Created a counterfeit driver's license	47.0%	32.0%	21.0%	30.0%
Obtained a state issued Driver's license	47.0%	32.0%	16.0%	23.0%
Employment in victim's name	47.0%	41.0%	13.0%	25.0%
Medical services - new table in 2008	**	5.0%	12.0%	23.0%
Tax refund in victim's name	29.0%	59.0%	11.0%	21.0%
Government Assistance	29.0%	27.0%	6.0%	11.0%
Auto insurance when in accident	1.0%	2.0%	2.0%	4.0%
Committed a non-financial crime and gave my information to the arresting officer	33%			
Was arrested, booked or arraigned as me (all types of identity theft)	56%			
Was prosecuted as me, resulting in a criminal record in my name	33%			

* items listed under a different question in 2008's study

** see new table 4A (q15)

In 2008, ITRC introduced a separate set of questions pertaining to Medical Identity Theft in order to monitor this evolving crime. As noted in Table 4A, there are financial, mixed records and loss of benefits problems tied to this crime.

Linda Foley and Sheila Gordon, who work with medical identity theft victims:

"Medical identity theft is a complex issue but not a new form of identity theft. It encompasses financial identity theft, insurance fraud, benefits fraud and it can create mixed medical files," says Linda Foley.

"Along with these very real problems, the needs of victims are not addressed by today's laws. Some laws are often a hindrance, and are at times used as an excuse, in denying victims help in their attempts to correct medical records that may reflect both the victim's medical issues and those of the imposter," explains Sheila Gordon.

Table 4A. Medical Identity Theft

SITUATION	2008
A medical provider billed me for services I never received	67%
A collection agency or billing department contacted me about medical services rendered	56%
A doctor questioned me about a visit on my records of which I have no knowledge	11%
I found out there is another person's information on my medical records	33%
Medical services or prescriptions were obtained with my insurance information or name	0%
I was notified that my medical benefits have been exceeded for the year when that should not be the case	0%
I was denied health or life insurance due to unexplained reasons	11%

E. Sources of Stolen Information

Table 5 summarizes sources of stolen information. Respondents were only to answer *if they were certain*.

As indicated in the chart, there were reported increases in mail theft, scams and theft from the workplace. There was a substantial decrease in the number of cases reported due to a lost wallet/PDA. ITRC believes this decrease may be attributed to the ever-increasing use of its website, which contains the most up-to-date information available about this situation.

As to the increase in reported mail theft cases, this may be due to a heightened level of activity by the U.S. Postal Inspection Service in notifying individuals of compromised mail situations. Theft of information via scams (11%) and the internet (9%) are at an all-time high. This may be an indicator of the criminals growing levels of sophistication in imitating legitimate e-mail requests as well as their ability to take advantage of insufficient computer security. Respondents reporting workplace as the source of stolen information jumped substantially over 2007 figures. It is important to note that these are strictly the opinions of the respondents. In actuality, many respondents do not know how the theft first started and they may be providing a best guess for this question.

Julie Fergusonⁱⁱⁱ, Subject Matter Expert:

“The Point of Compromise is very difficult to ascertain by the consumer, the only way to effectively do this is to catch the thief and determine how they obtained the consumers information. The chart really is an indication of how consumers are having their information lost and typically, the most recent event of their PII being lost, is tied to the identity theft incident. I believe a large portion of identity theft occurs from people the victim knows either personally, friends and family members, or from organizations the consumer does business with, such as work, or banks and this chart continually supports that theory.”

Table 5. Sources of Stolen Information (only if you know, check all that apply)

SOURCE**	2008	2007	2006	2004	2003
Friend or family member	32.0%	31.0%	41.0%	39.4%	7.3%
Mail	11.0%	8.0%	7.0%	10.6%	0.6%
Internet	9.0%	5.0%	7.0%	5.3%	3.7%
Lost or stolen: Wallet / PDA / planner	1.0%	14%	8.0%	4.5%	6.1%
Home / car by a thief	3.0%	3.0%	8.0%	3.8%	10.4%
College records	0.0%	0.0%	0.0%	3.0%	2.4%
Scam	11.0%	7.0%	5.0%	2.3%	0.0%
Work	12.0%	3.0%	12.0%	1.5%	3.0%
Fraudulent address change	6.0%	5.0%	4.0%	1.5%	4.3%
Trash	1.0%	2.0%	1.0%	0.0%	0.6%
Breach	13.0%	21.0%			

F. About the Identity Thief

In order to understand more about the crime of identity theft, it is important to look at the imposters. In Table 6, it is readily apparent that the imposter has a strong level of proximity to the victim in 42% of the cases from the survey. ITRC has often been quoted as saying “identity theft is a crime of opportunity.” These results would substantiate that statement.

Table 6. Relationship of Imposter to Victim

WHO DO YOU BELIEVE THE IMPOSTER IS?	2008	2007	2006	2005	2004	2003
Relative	19.0%	19.0%	20.0%	23.0%	38.3%	23.9%
Neighbor	1.0%	3.0%	2.0%	3.0%	2.8%	1.4%
Co-worker	4.0%	2.0%	5.0%	3.0%	5.6%	8.5%
Friend/Roommate	14.0%	7.0%	9.0%	13.0%	12.1%	19.7%

Caregiver of elder/disabled person	0.0%	0.0%	0.0%	1.0%	0.0%	2.8%
Ex-spouse or significant other	4.0%	11.0%	9.0%	11.0%	23.4%	9.9%
Workplace: Employee of business with their information	14.0%	5.0%	15.0%	13.0%	14.0%	26.8%
I don't know	43.0%					

“Unfortunately these numbers reflect a sad reality that we cannot always trust those that are closest to us,” says Sheila Gordon, ITRC Director of Victim Services. “Not only have these people become victims of identity theft, they are victims of personal betrayal by someone close to them. This often presents a great burden to the victim. They must jeopardize the relationship with a family member or someone close, or choose not take the necessary steps to remedy the identity theft.

In regard to the workplace, where you are required to give your information to your employer or place of business, and your identity is stolen as a result of lax security measures, it is more than betrayal, it is criminal. It is an undermining of your trust in all of your future employers and business relationships.”

Industry Analyst James Lee:

“While not an exhaustive list, the chart below suggests that the motives for identity crimes fall largely into two categories: crimes of opportunity and crime as a lifestyle. The current economic downturn is driving some people to use identity crimes to generate cash or keep their financial house of cards standing for a while longer. They may have an addiction. These crimes are actually trending downward year over year because these criminals do not tend to be sophisticated or very good at what they do. Tight credit does not favor their success.

The second category, the career criminal, is a person who has incorporated identity crimes into their way of life. For someone who knows what to do and how to do it, an identity crime is low risk and high reward as evidenced by media accounts of highly organized crime rings engaging in various forms of fraud linked to stolen identity information.”

Table 7 examines some of the behaviors of the imposter, as perceived by the victim/respondent. It is important to note that this is not an all inclusive list but rather a sampling of known characteristics that ITRC has tracked over the years.

Table 7. Imposter Behaviors as Reported by Victims

IMPOSTER:	2008	2007	2006	2004
Has a history of needing money due to narcotics, alcohol, shopping or gambling	33.0%	43.0%	42.0%	34.5%
Has committed other types of crime	56.0%	52.0%	42.0%	46.9%
Is doing this to hide - i.e. to avoid child support / arrest	14.0%	7.0%	7.0%	7.1%
Bad financial manager, lives beyond his/her means	41.0%	57.0%	34.0%	31.0%

Has done this to other family members (Family IDT)	17.0%	34.0%	20.0%	28.3%
Is part of an organized crime unit	9.0%	12.0%	10.0%	9.7%
Did this due to a single act of desperation	13.0%	5.0%	2.0%	5.3%
Is just doing it to prove that he/she can	13.0%	7.0%	12.0%	8.0%
Has a history of other crimes, so gives victim's name instead	13.0%	12.0%	10.0%	8.8%
Steals because it is a game	13.0%	14.0%	14.0%	9.7%
Missing/ Don't know/ N/A	N/A	N/A	N/A	42.6%
Steals because they want money, no matter how they get it	50.0%	57.0%	34.0%	N/A

Expert, W. Steve Albrecht associate dean at the Marriott School of Management at Brigham Young University, further explains *"People commit fraud because of three factors: financial pressure, the perception of an opportunity, and rationalizing it as O.K. This is the fraud triangle... All three of these elements have been increasing. Being at the down part of an economic cycle exacerbates the problem."*

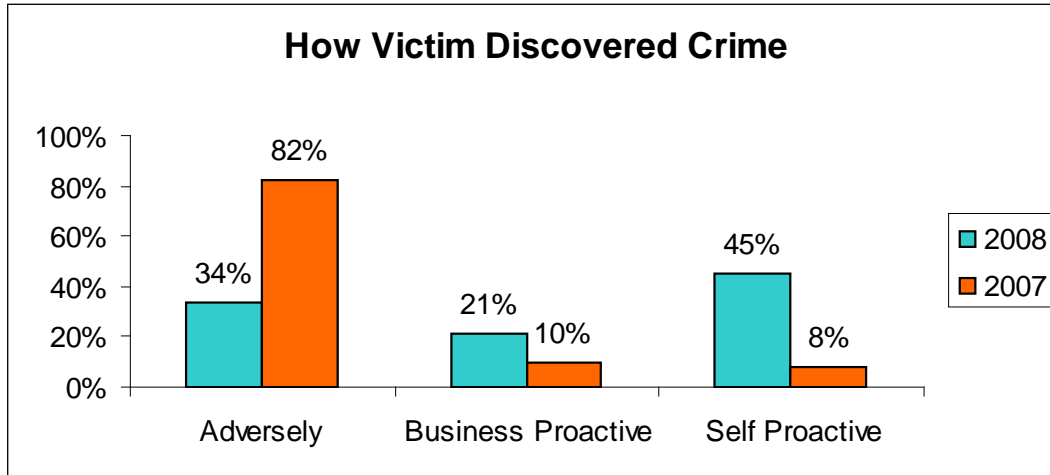
G. Moment of Discovery

As in prior studies, the 2008 study confirmed that victims find out about a case of identity theft in one of three ways:

- Adversely: A creditor or collection agency called to demand payment on a late bill or returned check; automobile insurance rates increased; job denial or promotion; denied ability to open a bank account; notified about a warrant for an arrest; someone else saw bills, account notices or other information and told me.
- Business Proactive: I was contacted by a creditor about a change in my account, a new address, or suspicious activity; a government agency notified me (law enforcement, Social Security Administration, IRS, Postal Service, etc.).
- Self Proactive: I noticed unauthorized charges on my credit card bill; new credit cards or checks were not received; I received credit cards I did not order; I noticed funds missing from my bank account; my mail, phone or other utility service was disrupted; I got credit cards/bills for another person at my address; I noticed some unusual on my credit report.

Consumers seem to be more proactive, possibly due to educational outreach programs. The business community still needs to find additional proactive measures to detect identity theft and fraud, and better means to inform their customers. Table 8 below reflects some distinct changes in how the victim discovered the crime.

Table 8. How Victim Discovered Crime



It is noteworthy that we see a significant drop in the number of victims being adversely notified of their identity theft, and an increase in both businesses and individuals being proactively involved in discovering cases of identity theft. The ITRC believes that this indicates better business and consumer education about the crime and the necessity of action to avoid victimization. Early awareness and detection is good for both businesses and consumers, and often results in the reduction of long-term impact.

Industry Analyst James Lee:

“Consumers get it. The fact that the number of people who discovered they were a victim because of their own efforts grew year over year by nearly a factor of five is a great indicator that consumers are not waiting on other institutions – businesses, non-profits, or government – to inform them of problems. This is backed by a more than a 50% drop in the number of people who learned of a crime against them from an adverse action.”

More research is needed, but if this same level of consumer action were dedicated to preventing identity crimes, we would see a significant drop in victimization.

It’s good to see the number of businesses who informed victims directly double year over year. There is still a lot of room, though, for businesses to strengthen their brands and relationships with people by being more transparent about identity crimes and data losses.”

Time Elapsed Between First Incident and Discovery by Victims

In 2008, 47% of the respondents discovered the crime within the first three months, up 5% over 2007 (Table 9 below). This early detection may have been facilitated by the proactive measures taken by consumers and the business community, as reflected in Table 8 above. Unfortunately, 20% of those who responded continue to find out more than two years after the crime began.

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

MONTHS PASSED	2008	2007	2006	2005	2004	2003
0-3	47.0%	42.0%	33.0%	46.0%	37.5%	47.7%
4-6	10.0%	11.0%	16.0%	11.0%	10.9%	12.0%
7-12	14.0%	11.0%	13.0%	7.0%	13.5%	12.6%
13-18	2.0%	13.0%	5.0%	12.0%	4.2%	8.7%
19-23	6.0%	4.0%	8.0%	6.0%	7.8%	4.6%
2-3 years	8.0%	9.0%	8.0%	5.0%	8.3%	5.2%
More than 3 years	12.0%	11.0%	17.0%	13.0%	17.7%	9.2%

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 considering identity theft loss and how it affects society at large, we must consider higher prices in retail costs, service fees, and extra taxes. Regarding the victims however, most people only think of their monetary loss and fail completely to realize the huge cost in time and effort needed to resolve the situation.

Victims of identity theft experience various “costs” as a result of this crime. The effort required to complete clearance of misinformation is often equated by victims to that of having a second job. 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. 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. If the consumer becomes a victim of criminal identity theft, there is the very real possibility of job loss and imprisonment. When all these “costs” are combined, 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*, in 2008 victims reported they spent an average of 58 hours repairing the damage done by identity theft, compared to the 116 hours in 2007. The time spent ranged from 2 hours to 300 hours. (Outliers of 2,000 and 3,000 hours were not included in this average.) Readers must note that this number is “as reported to date” and may not indicate complete resolution. Although this reflects a very positive decrease in the number of hours spent, we must remember that 58 hours is 1.5 weeks of full time effort, often drawn out over a period of months.

This study reflects some improvements in victim resolution time most likely due to new laws, ITRC intervention, assistance from various entities involved, or a combination of these items. In terms of *new accounts*, criminal identity theft, and governmental issues, respondents for 2008 spent an average of 165

hours, just slightly higher than the 158 hours reported in 2007. Hours ranged from 1 hour to 1,200 hours, with only three exceeding 200 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 2008, out-of pocket expenses for fraud done to an *existing account* cost an average of \$739 compared to \$550 dollars in 2007. About 75% of the respondents spent \$400 or less. Two outliers (\$20,000 and \$40,000) were not included in the 2008 average. In 2006, the reported average was \$1,884. These expenses include: postage, photocopying, childcare, travel, and purchasing police or court records.

In regards to *new accounts*, expenses averaged \$951 compared to \$1,865 in 2007 and \$1,342 in 2006. Two outliers (\$20,000 and \$40,000) were not included. At least one person reported that this included the fees charged by an attorney.

Extended Involvement: For the past five years, there has been a steady increase in the number of respondents able to clear issues of all misinformation within the first six months. In 2008, 53% reported their time involvement was 1-6 months (Table 10). Nearly 30% reported that it took 7-23 months to resolve their case. For this question, respondents were asked answer ONLY if their name had been cleared.

The number of respondents needing more than 2 years to clear their name has remained relatively steady for the past two years at nearly 20%. It is disturbing that some victims still need such an extended amount of time to clear their records. This could indicate continued fraudulent activity by the imposter or that this is a more severe case such as criminal identity theft which often requires multiple steps to erase all records from local to national crime databases.

As to the 53% who were able to clear their records effectively, it is unclear whether new state and federal laws, intervention by the ITRC, cooperative efforts on behalf of law enforcement and the credit industry, or other factors played a facilitating role in this increase. Further study would be necessary to find out what course of action each person used in their case and which entities they encountered along the way.

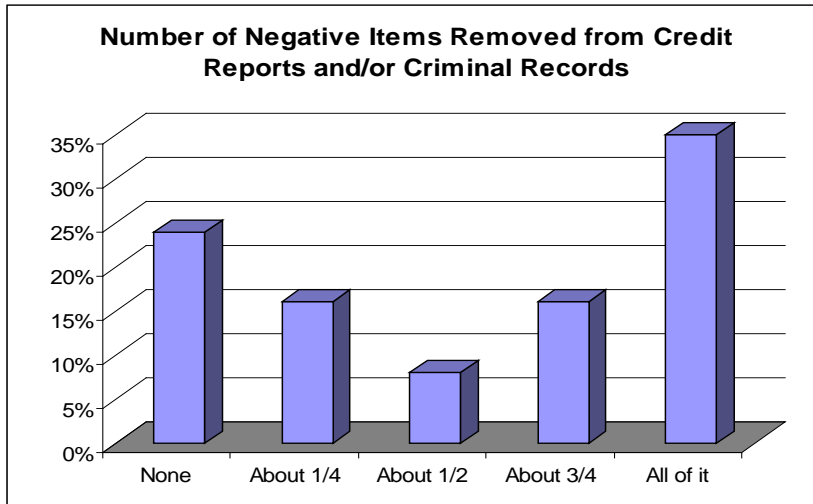
Table 10. Victim’s Time Involvement with Case

TIME	2008	2007	2006	2005	2004
1-6 months	53.0%	49.0%	38.0%	34.0%	12.7%
7-12 months	15.0%	21.0%	21.0%	21.0%	9.7%
13-18 months	12.0%	8.0%	7.0%	12.0%	11.2%
19-23 months	2.0%	4.0%	7.0%	12.0%	5.6%
2 to 5 years	10.0%	10.0%	16.0%	6.0%	22.3%
More than 5 years	8.0%	9.0%	11.0%	8.0%	16.7%

I. Inability to Clear Records

In the 2008 survey, respondents were asked the percentage of negative items they were able to remove from credit reports and/or criminal records. We did not qualify if the case was closed, so this information is applicable only to the date they answered the question and may not reflect the final outcome of the case. Table 11 is a record of their responses.

Table 11. Number of Negative Items Removed from Credit Reports and/or Criminal Records



In 2008, ITRC offered respondents a range of responses on the number of negative items removed from their credit reports. Therefore, a direct comparison cannot be made with 2007.

Table 12 below illustrates various reasons why the respondents believed they were unable to clear negative records from their files. Respondents were requested to check all categories that applied to their case. Some victims reported that the factors complicating their ability to clear negative records involved issues beyond their control, such as: inability to get a police report, credit accounts being reposted on credit reports, fraud alerts are being ignored, and the inability to prove innocence even with a police report. These factors may indicate system failures by various entities involved in resolving the victim's case.

Other situations appeared to be more consumer/victim related such as: I gave up (too many hours), don't know how to clear my report, and family related issues.

Julie Ferguson, Subject Matter Expert:

"The failure of fraud alerts is a three-pronged problem. 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. The second problem is that not all creditors place phone calls to consumers but use challenge questions at the point of sale. Unfortunately, the thief might know that information and when consumers do not receive a phone call they may perceive the alert is ignored.

I also believe a fundamental problem is not being addressed, the fact that businesses write off the losses instead of prosecuting the suspect, which allows the criminals to continue to use the stolen information even after the consumer has cleaned it up. There ramifications for an identity thief are minimal and the odds of getting caught, arrested and prosecuted, I liken to winning the lottery or being struck by lightning."

Table 12. Reasons for Inability to Clear Negative Record (check all that apply)

REASON	2008	2007	2006	2005	2004
My imposter is still active – fraud alerts are being ignored	23.0%	19.0%	30.0%	29.0%	19.3%
My imposter is active – I do not have a fraud alert	8.0%	6.0%	9.0%	3.0%	3.0%
I gave up – too many hours involved to do the job	20.0%	25.0%	22.0%	35.0%	17.8%
Credit agencies keep putting incorrect information back on my reports	30.0%	31.0%	43.0%	39.0%	27.4%
My SSN is in other people’s credit report files (mixed files)	18.0%	22.0%	33.0%	23.0%	9.1%
I could not prove my innocence - I could not get a police report	18.0%	19.0%	24.0%	16.0%	11.2%
I could not prove my innocence even with a police report	27.0%	26.0%	17.0%	23.0%	14.2%
My accounts keep getting sold to new collection agencies even though they have been cleared	28.0%	22.0%	15.0%	19.0%	15.2%
Credit agencies will not remove it	N/A	32.0%	39.0%	45.0%	24.9%
I am still involved in civil litigation	15.0%	21.0%	15.0%	3.0%	4.1%
I don't know how to clear my report	23.0%	16.0%	22.0%	32.0%	14.2%
Financial: I clean my report only to have the thief start again	13.0%	16.0%	26.0%	3.0%	8.6%
Financial: Because I co-signed for the credit, I am considered equally responsible	0.0%	1.0%	0.0%	3.0%	2.5%
Financial: Because it was a member of my family I do not wish to proceed	10.0%	7.0%	4.0%	3.0%	7.1%
Financial: Because it was an ex-spouse I have to go back to court to fix this	2.0%	6.0%	0.0%	0.0%	2.5%
Criminal IDT: I don’t know how to start to repair the damage	8.0%	12.0%	24.0%	23.0%	7.6%
Criminal IDT: local jurisdiction won’t clear my record	10.0%	6.0%	17.0%	13.0%	3.6%
Criminal IDT: state/federal databases are not cleared up	13.0%	10.0%	15.0%	16.0%	5.6%

J. Cost to Business

Identity theft is, at the very least, a dual-victim crime. The individual whose identity was assumed and the business or governmental agency who has lost revenue due to the fraudulent acts of the criminals. In the survey instructions, respondents were asked to total the amount of the charges on the fraudulent accounts opened in their name. These amounts were based on how much money victims were billed by creditors, banks, and/or collection agencies, as well as any costs they were told the company was “absorbing.”

In 2008, the respondents reported an average of \$90,107 in fraudulent loss. In 2007, the average was \$48,941. In 2006, the average fraud loss was \$87,303. These studies only include respondents who contacted the ITRC and are not necessarily indicative of a national business loss average.

Industry Analyst James Lee:

“The numbers reported in the chart above are stark reminders that there are more effects to identity crimes than just clearing up fraudulent credit card charges. While there are positive trends – being denied housing because of identity crime related issues or being unable to clear erroneous criminal records continues to drop - the double whammy of a down economy, tight credit markets, shrinking jobs and being the victim of an identity crime makes for extra tough times.

Businesses that might have been more tolerant in the past are being very aggressive in increasing rates and fees. In addition, victims whose credit scores dip (due to identity theft) or appear more risky are “fired” or dropped as customers, in business efforts to reduce risk and financial exposure. This is essentially what happens when good drivers get their auto insurance cancelled or premiums adjusted upward, all due to the criminal actions of an imposter.

Identity crime victims are caught in the crosscurrents between the consumer position of “It’s not me” and the business position of “We have to reduce our exposure.” You see this not only in the year over year increases in certain categories, but also in the addition of new secondary impacts.”

K. Other Effects of the Crime - Secondary Wounding

When discussing victimization, ITRC divides the effect of the crime on the victim into two categories: primary and secondary wounding. The primary or initial wounding refers to the actual victimization (the identity theft itself).

The secondary wounding refers to the continued interactions with various entities involved in the case. It could also be caused by direct and indirect effects generated by the fraudulent activities that alter financial and criminal histories of the victims. Respondents were asked “how is it (identity theft) affecting your life today?” They could check all responses that apply.

Table 13. Secondary Effects: How is it affecting your life today? (check all that apply)

	2008	2007	2006	2005	2004
Denied credit	70.0%	64.0%	51.0%	60.0%	59.0%
Higher insurance rates	20.0%	14.0%	14.0%	17.0%	24.0%
Credit card rates increased	33.0%	36.0%	22.0%	30.0%	28.0%
Collection agencies still calling	39.0%	53.0%	46.0%	47.0%	43.0%
Credit card I had was cancelled	34.0%	27.0%	10.0%	19.0%	16.0%
Affects ability to get a job	23.0%	18.0%	12.0%	30.0%	16.0%
Unable to pay bills *	28.0%				
Lost my job *	5.0%				
Affects ability to get credit or a loan	45.0%	52.0%	63.0%	55.0%	68.0%
Affects ability to get tenancy	8.0%	14.0%	14.0%	17.0%	21.0%
Bad criminal record not cleared	6.0%	7.0%	8.0%	19.0%	10.0%

* new categories for 2008

As illustrated in the chart, denied credit and credit card cancellation are at all time high. On the other hand, calls from collection agencies declined in 2008 to 39%, for a five-year low. The ability, or inability, to get a job and increases in insurance and credit cards rates are difficult consequences facing many of the respondents in today’s economy. In addition, there were reported difficulties in obtaining new lines of credit or loans by 45% of the survey respondents.

Note: these reported issues were provided *at the time victims took 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.

Jay Foley, ITRC Executive Director further comments:

“There is an incredible financial burden being picked up by the taxpayer which also must be considered: Social Security fraud, welfare fraud, tax fraud, unemployment fraud, as well as law enforcement investigative time, effort and energy and judicial costs that are not being recouped.”

L. Victims' Experiences with Organizations – Resolving Residual Effects

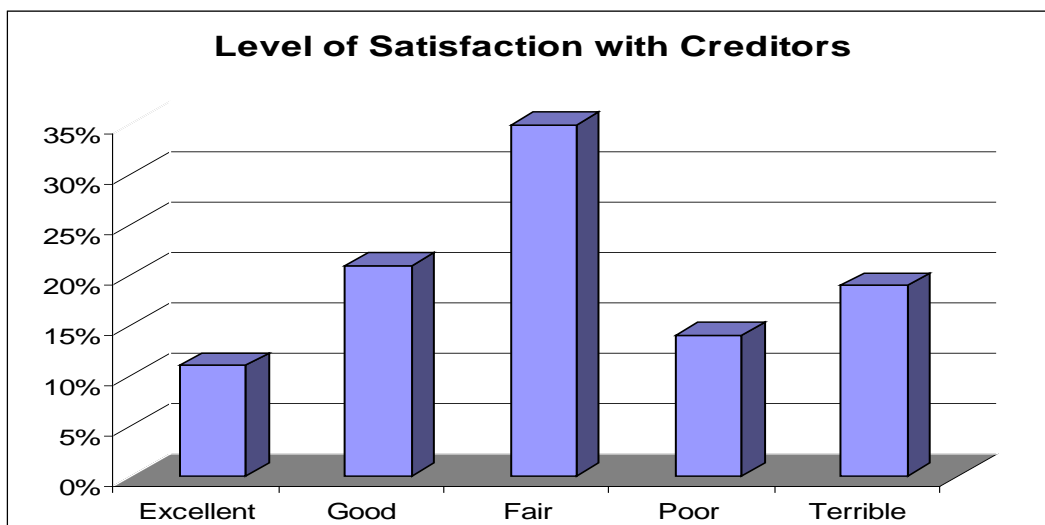
The 2008 *Aftermath* survey asked victims about their experiences with organizations after their initial victimization, regarding the types and levels of services provided to them. They were asked to comment on all categories that applied to their particular situation. These categories include Creditors, Financial Institutions, Utility Companies, Collection Agencies and Law Enforcement.

For the first time, respondents were given a range of responses from Terrible to Excellent. These responses vary from the previous years' method of surveying the victims' responses. The victims' responses are potentially useful for targeting those areas of consumer services that need improvement for identity theft victims.

Credit Issuers

In 2008, the question was asked: "Regarding the majority of creditors, please rate your level of satisfaction with your interactions with these companies to date"

Table 14. Level of Satisfaction with Credit Issuers

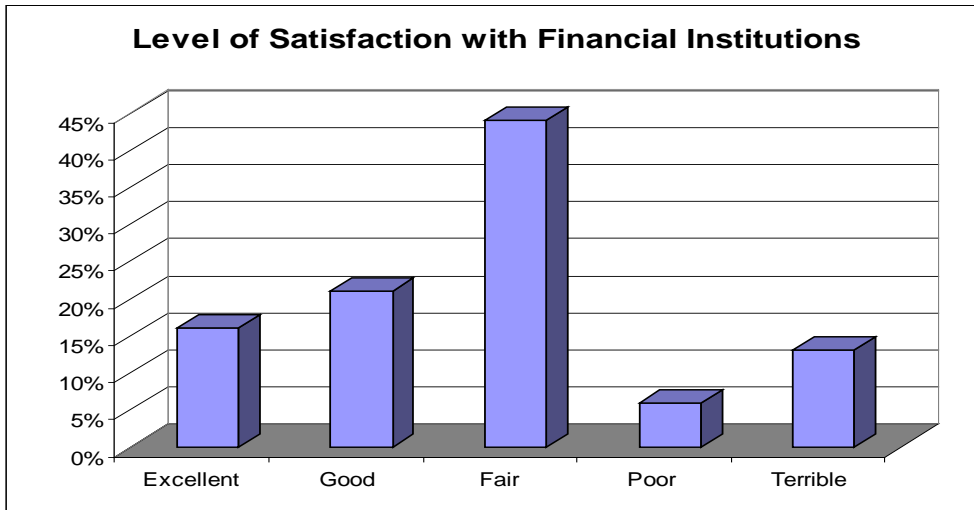


While the "Fair Response" for Creditors represent 35% of the responses, there was an equal 33% on either side of the scale – Excellent to Good (favorable) and Poor to terrible (unfavorable). While the favorable responses reflect no significant change from the number reported in 2007, the 33% unfavorable responses are down significantly from the 58% displeased in 2007.

Financial Institutions

As to the level of satisfaction with Financial Institutions (Table 15), a fair response was reported by 44% of the respondents. A favorable level of satisfaction was reported by 38% with only 19% reporting disfavorably, down significantly from the 45% who were dissatisfied in 2007.

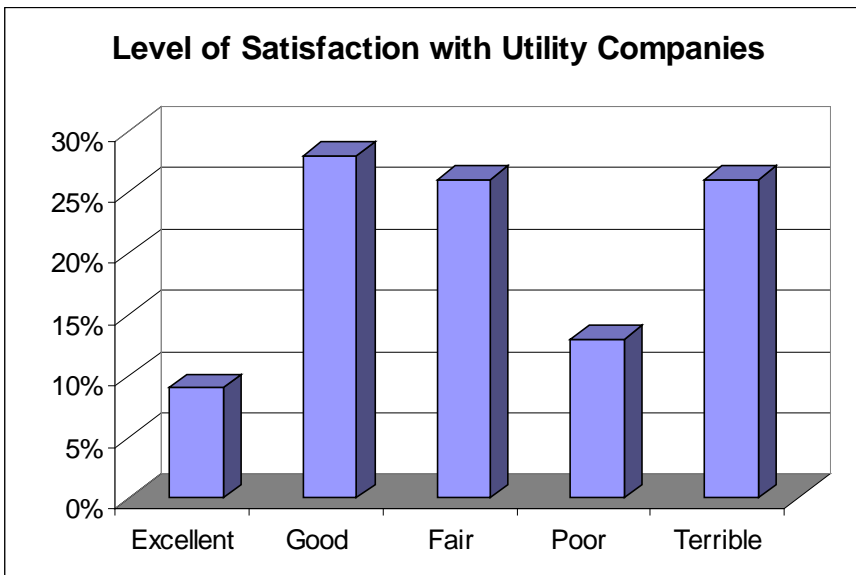
Table 15. Level of Satisfaction with Financial Institutions



Utility Companies (Cellular, Phone, Cable, Energy)

When asked to rate their level of satisfaction in their interactions with utility companies in clearing their names or records, 26% of the survey respondents in 2008 indicated “terrible”. This figure, combined with the 13% who said “poor”, brings the total to 39% for the number of respondents having a negative level of satisfaction. This is a substantial increase over the 26% in 2007 who were not pleased with the level of service addressing the identity theft issue.

Table 16. Level of Satisfaction with Utility Companies



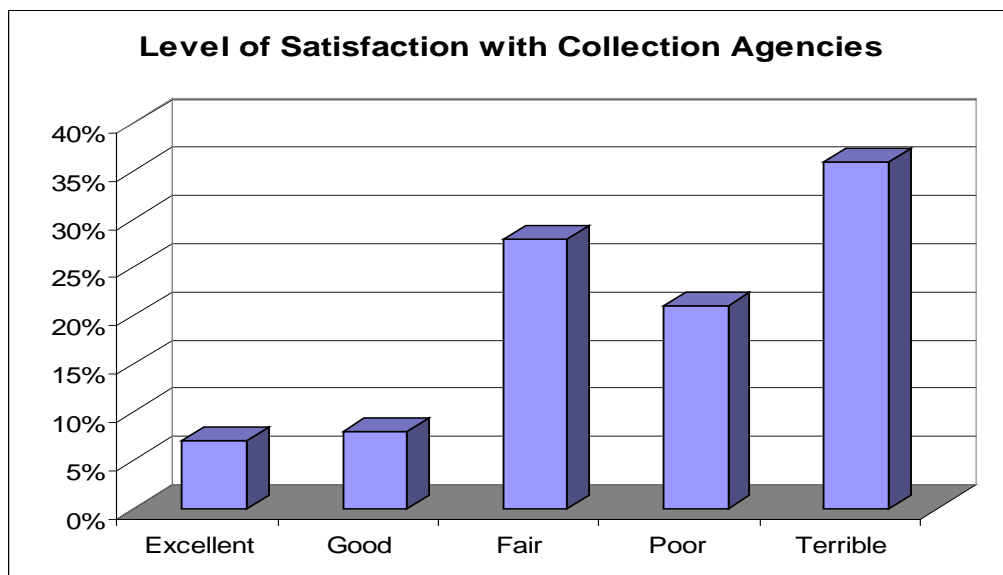
Not only was there an increase in the number of respondents who were not satisfied, there was a significant decrease in the number of victims who were satisfied with the interactions with utility companies, 37% in 2008 down from 48% in 2007. In summary, there was a huge swing in the direction of dissatisfaction with Utility Companies during 2008.

Collection Agencies

Collection agencies continue to be an obstacle for identity theft victims. Unfortunately, many victims do not know their rights under the Fair Debt and Collections Practices Act (FDCPA) and it has not yet been updated to include fraudulent cases. Many times, a collection agency call is the first indication of an identity theft case. And all the help they give is, “send us the money and we can make this go away.”

Collection agencies need to enlist the services of an identity theft fraud specialist within their organization to work with consumers. Awareness training needs to be conducted with all customer service representatives so that when a person states this is a case of fraud, they can respond appropriately. As noted in the table below a significant number of people (57%) rated the level of satisfaction with their interactions with collection agencies as “poor” or “terrible.” Only 15% had an “excellent” or “good” experience with collection agencies, down from 31% in 2007.

Table 17. Level of Satisfaction with Collection Agencies

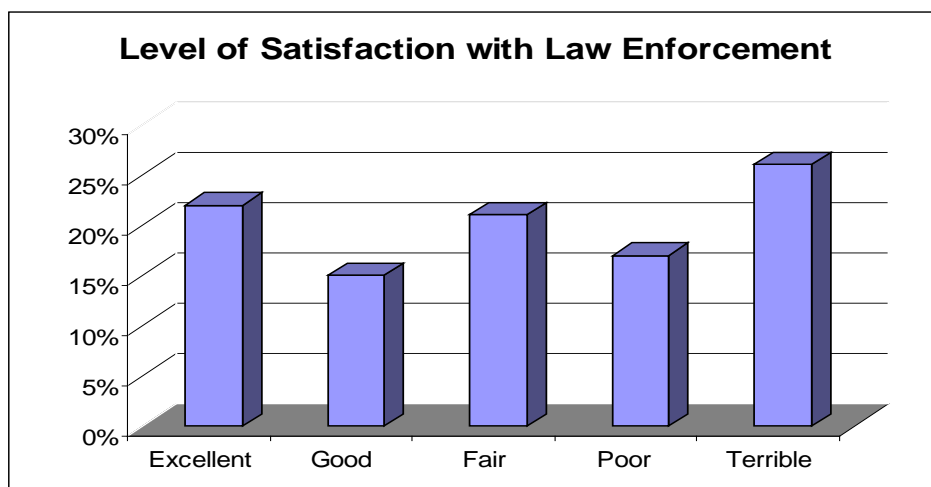


Law Enforcement

In rating satisfaction levels with law enforcement, 37% responded that the interactions were “good” or “excellent” (Table 18 below). Another 21% responded with a rating of “fair.” Unfortunately, 43% had a negative experience with law enforcement. In 2008, the ITRC did not ask why respondents chose a certain satisfaction rating. In the past, some of the major problems reported were victims being stonewalled or not taken seriously, and that they felt bounced from one agency to another,

Anecdotally, ITRC has seen an increase in law enforcement’s efforts in identity theft crime resolution. There is additional interest in increasing their abilities and budgets to assist victims. The ITRC has already noted an increase in training, the setting up and expanding of victim advocacy programs, and referring victims to resources that can provide help. Unfortunately, ITRC still documents cases where the victim has still had to ask multiple times to even have a police report taken.

Table 18. Level of Satisfaction with Law Enforcement



ITRC Executive Director Jay Foley

“For more than eight years, ITRC has focused on increasing and improving communications between law enforcement and victims. Victims sometimes believe that law enforcement is not working on their case. In reality, the victim does not understand the steps, processes and procedures that law enforcement must follow before an arrest can be made. Unfortunately, most cases will not result in an arrest and that is not the answer victims want to hear. They blame law enforcement for the lack of arrests without realizing the amount of evidence required to present a case to the District Attorney or State’s prosecuting attorney. It is a recognized fact that most identity theft criminals do not leave an easy trail to follow, if they even leave a trail.

To address the issues created by identity theft cases, it’s going to require newer and more advanced interagency cooperation and communication. So long as law enforcement has to span various jurisdictional issues that come into play, they will continuously find themselves at a disadvantage to the thieves.”

M. Special Identity Theft Cases

Special identity theft cases are defined as those with special circumstances, i.e. child and family identity theft. These cases may create additional problems for the victims and in the prosecution of the criminal. The first of these special circumstances is Child Identity Theft.

Child Identity Theft

ITRC is one of the few groups that work extensively with child identity theft cases. 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.

Three questions were asked about child identity theft. Respondents were either parents answering for their minor children or adults who had their identity stolen prior to their 18th birthday. In 2008, 10% of the respondents indicated that one, both or a step parent was the thief, down substantially from the 47% reported in 2007. On the other hand, the category of “unknown” doubled in 2008, up to 48%. Other categories included: another family member, a friend of the family, a person who had access to the information but was unrelated, and information stolen from the workplace.

As to the age of the victim when the crime first began, 17% were under 12 months old. This nearly doubles the 9% reported in 2007. All of the other reported cases began before the 17th birthday of the child. It should be noted that in many cases child identity theft crimes may not be discovered until years later.

Today’s thief knows how easy it is to fraudulently use and abuse a child’s Social Security Number. Unfortunately, there is an 18-year window of opportunity until most cases are discovered. Credit card issuers do not have the ability to verify the age of a credit applicant thereby unwittingly allowing this crime to occur.

Table 19 reflects some of the choices or steps which have been taken to remedy the situation. Respondents could check all that apply. Police reports were filed by 70% of the respondents, and for the first time, zero respondents wanted to settle without police involvement. This means that more victims are taking action against the perpetrator rather than just letting it go unaddressed. However, 52% were still working on a solution at the time they responded to the survey.

Table 19. Resolving the Situation of Child Victims Currently Over 18 Years Old
(check all that apply)

REMEDY	2008	2007	2006	2004
Filed police report	70.0%	77.0%	67.0%	46.2%
Nothing yet	6.0%	10.0%	11.0%	23.1%
Want to settle without police	0.0%	10.0%	11.0%	30.8%
Reported fraudulent information removed from report	39.0%	45.0%	11.0%	15.4%
Family will pay debt owed by imposter	3.0%	6.0%	22.0%	0.0%
I am still working on a solution	52.0%	55.0%	44.0%	N/A
I was given the runaround and no one will believe me	30.0%	19.0%	67.0%	N/A

Mark Hollis, Compliance Manager of the Data Privacy and Identity Theft Program at a major utility company comments on what he is seeing regarding family and child identity theft:

“Identity theft among family members has become commonplace. One of the major underlying issues is the inability of businesses to help fight this battle among family members. The credit bureaus maintain files for people who have credit history, but not for those who do not - which should be every child. The void of a credible nationally recognized data source to validate minors’ credentials leaves businesses blind to the facts. This void means businesses may not be able to deny credit or services under many very complicated regulations without reasonable information that the identity is fraudulent. Without a data source confirming the identity credentials belong to a minor, many businesses simply create an account and require a security deposit.

Frequently, parents committing identity theft are not discovered until the child is 18 years of age and begins to establish their own actual credit. When those parents are confronted by the child or others, many excuses are used such as:

- *Why is it illegal? I am the legal guardian.*
- *My child’s identity allowed us to have electricity!*
- *All the bills were paid, what is the harm?*
- *That is what family’s do!*

Unfortunately, the truth, in the overwhelming majority of these cases, is that the abusive parent has abandoned their responsibility for other outstanding debts they have accumulated with their own identity. They simply resorted to and rationalized the use of their child’s identity instead of facing the consequences of their own deficiencies.” (Addendum A)

Family Identity Theft:

Several questions were asked regarding cases in which the *imposter is a family member*. The questions asked included the actions of the imposter, emotions of the victim, as well as the attitudes presented by the family about how to deal with this crime. It is important to remember that these are the respondent’s answers at the time the survey was taken.

Known imposters have addiction issues, have stolen identities from other family members and have committed other types of crimes. In spite of this, 39% of victims responded that they were torn about what to do. Table 10 illustrates some of the issues that family identity theft victims face as they consider their response to this crime. Family support or the lack thereof, plays a role in the victim’s decision. For the first time since 2004, fewer respondents are feeling negative about filing a police report despite the lack of family support (32% in 2008 down from 42% in 2007). In addition, there are fewer families in denial of the crime than ever before, with an all time low of 11%.

Taking action in a “family identity theft case” is different for the victim than if it was an unknown perpetrator. Victims know that filing a police report could result in an arrest and possible prosecution. These victims face additional emotional burdens. On one hand: Do they absorb the loss? Permit the thief to continue stealing? Live with the bad credit or criminal record? On the other hand: Can they live with the understanding that they were instrumental in the possible incarceration of a relative?

Table 20. Family Identity Theft

	2008	2007	2006	2005	2004	2003
Imposter is an addict	43.0%	52.0%	55.0%	58.0%	43.3%	51.4%
Imposter has committed other types of crime	54.0%	52.0%	45.0%	58.0%	55.2%	78.4%
Imposter has done this to other family members	32.0%	52.0%	42.0%	50.0%	50.7%	37.8%
I am torn about what to do	39.0%	33.0%	29.0%	27.0%	35.8%	24.3%
I don't feel right filling police report	14.0%	27.0%	23.0%	27.0%	26.9%	13.5%
Family supports me in trying to force responsibility on thief	29.0%	42.0%	19.0%	19.0%	65.6%	10.8%
Family encourages me to file police report	32.0%	42.0%	35.0%	31.0%	35.0%	N/A
Family tells me to drop the case	11.0%	12.0%	10.0%	12.0%	12.5%	13.5%
Family is torn	21.0%	21.0%	19.0%	15.0%	15.6%	21.6%
Family is in denial	11.0%	30.0%	26.0%	23.0%	31.1%	21.6%
Family will turn against me if action taken	7.0%	18.0%	6.0%	15.0%	19.4%	13.5%
Imposter used identity theft to destroy my reputation	46.0%	58.0%	52.0%	42.0%	38.8%	54.1%

Comment by ITRC Founder Linda Foley:

“As to the children of identity theft, I assure you that the ITRC will strive to find a way to end this cycle, and help you start life with a clean credit history. The ITRC will continue to search, review and analyze the elements of child identity theft until we can come up with a solution that will protect the youth of our great nation. The theft and use of an innocent child’s identity for fraudulent purposes is exploitive and cruel. Victims of identity theft need to be able to count on the family members for support. Enabling criminals or covering up their misdeeds due to embarrassment is not acceptable. The embarrassment is turning your back on an innocent family member who may pay for this crime the rest of his/her life.”

N. Emotional Impact on Victims

In 2003, ITRC became the first organization to collect data about the emotional impact of identity theft on its victims / survivors. Using this information, ITRC has fine-tuned its victim services so that they are based on an understanding of the vulnerabilities or triggers of trauma survivors. While some medical associations do not recognize that identity theft can be a significant trauma, the tables below illuminate some of the feelings, needs, and emotional consequences of identity theft.

The following information is a summary of victim needs from the National Center for Trauma-Informed Care ^{iv} website:

- The victims’ need to be validated, informed, reassured, connected, and hopeful regarding their own recovery
- To be acknowledged as a victim and not the cause of the crime
- The interrelation between trauma and symptoms of trauma (e.g. substance abuse, eating disorders, depression, anxiety, etc.)
- The need to be empowered

Table 21. Victim - Relationship Impact with Others

	2008	2007	2006	2005	2004	2003
Relationship on the rocks/ended	12%	12%	5.0%	9.0%	8.7%	16.0%
Family doesn’t understand why I’m feeling like I do	33%	23%	32.0%	25.0%	23.9%	27.1%
Significant other/family is emotionally supportive	42%	51%	51.0%	50.0%	39.6%	N/A*
Family is not supportive	13%					
Significant other took over many of the tasks to clear up this mess	18%	12%	16.0%	8.0%	16.8%	13.8%
Family life stressed	48%	49%	45.0%	41.0%	42.6%	42.5%
Feels betrayed by those close to me who don’t want to understand my feelings	33%	22%	27.0%	38.0%	26.4%	28.7%
Children affected	21%	22%	28.0%	23.0%	25.4%	25.4%

2008 added: Family is not supportive

Emotional Impact of Identity Theft

A vital part of this survey is to monitor the emotional impact of identity theft. This is not a victimless crime and all crime victims will go through a recovery period, varying in time and intensity.

Dr. Charles Nelson, ^v a licensed psychologist and the Founder and Director of the Crime and Trauma Recovery Program and the Family Treatment Institute, shares some insights:

“Many individuals victimized by identity theft want to learn more about how to recover emotionally from this crime. Victims of identity theft need to know that they are not alone. Through my evaluation of the ITRC studies about the emotional impact of this crime, and my knowledge of the impact of many types of crimes, I know there are victims of identity theft whose lives have been traumatized by the severe impact of this crime who are suffering in silence. Through my work with the ITRC, I know there are people out there who are not recovered enough from this crime to simply and comfortably go outside and enjoy the weather. I know that some identity theft victims are overwhelmed by the situation and feel incapable of

sitting back in their easy chairs with their loved ones where they can laugh, and love, and reminisce over a delicious meal.

Most people out there in the world have never been a victim of identity theft. Many people out there have never had a loved one who was traumatized by the impact of this crime. Those not touched by it likely have one thing in common...they have become desensitized to identity theft crime statistics. When these crime statistics are not in their face, they become uncaring to what happens to victims and their families.”

Table 22 below illustrates victims’ responses regarding their emotional state as a result of this crime. The first question addressed short term feelings/emotions (ST) while the second question referred to feelings/emotions lasting longer than three months (LT), or which caused concern because of their severity.

The most frequent responses were anger, feelings of betrayal, deep fears regarding personal financial security, a sense of powerlessness or helplessness, frustration, annoyed, and exhaustion. These feelings can fuel victims into action and allow them to express the emotions brought up by this crime rather than internalizing them into further self-victimization. The 2008 survey, while still indicating a problem in these areas, clearly showed a decrease in negative attitudes about themselves (internal) such as: guilt, shame, undeserving of help, feeling captive, or suicidal. ITRC takes these feelings seriously. Our call center victim advisors actively listen for various emotions and strong negative feelings so they can suggest counseling or medical assistance.

Table 22. Emotional Impact of Victimization
Short Term (ST) Left Column; Long Term (LT) Right Column

FEELING	2008		2007		2006		2005		2004	
	ST	LT	ST	LT	ST	LT	ST	LT	ST	LT
Denial or disbelief	31.0%	16.0%	34.0%	19.0%	35.0%	24.0%	28.0%	21.0%	42.1%	10.8%
Feeling defiled	37.0%	22.0%	33.0%	15.0%	42.0%	17.0%	36.0%	22.0%	39.6%	14.4%
Rage or anger	65.0%	33.0%	80.0%	45.0%	67.0%	51.0%	68.0%	45.0%	83.2%	41.0%
Isolation	27.0%	14.0%	24.0%	16.0%	23.0%	18.0%	33.0%	19.0%	34.5%	16.4%
Betrayed	60.0%	41.0%	48.0%	34.0%	56.0%	46.0%	47.0%	34.0%	57.9%	30.8%
Guilt	22.0%	16.0%	27.0%	21.0%	31.0%	11.0%	27.0%	19.0%	29.4%	9.2%
Unprotected by police	33.0%	24.0%	42.0%	32.0%	58.0%	49.0%	51.0%	33.0%	53.8%	33.8%
Shame/embarrassment	24.0%	11.0%	29.0%	24.0%	28.0%	13.0%	25.0%	16.0%	29.4%	10.8%
Personal financial fears	52.0%	51.0%	56.0%	50.0%	53.0%	37.0%	52.0%	40.0%	62.4%	36.9%
Physical safety fears	14.0%	14.0%	14.0%	11.0%	21.0%	14.0%	21.0%	21.0%	22.8%	12.3%

Financial safety of family fears	32.0%	30.0%	33.0%	26.0%	32.0%	14.0%	30.0%	21.0%	50.3%	24.6%
Inability to trust people	31.0%	30.0%	28.0%	26.0%	29.0%	24.0%	23.0%	17.0%	42.1%	21.0%
Loss of Innocence	21.0%	10.0%	16.0%	11.0%	20.0%	18.0%	27.0%	19.0%	31.0%	13.8%
Sense of Powerlessness	63.0%	37.0%	57.0%	35.0%	62.0%	31.0%	58.0%	31.0%	74.1%	31.3%
Overwhelming sadness	32.0%	19.0%	29.0%	21.0%	27.0%	18.0%	31.0%	17.0%	42.1%	18.5%
Loss of humor	18.0%	10.0%	17.0%	15.0%	14.0%	14.0%	15.0%	10.0%	28.4%	12.3%
Inability to Concentrate	27.0%	17.0%	30.0%	24.0%	24.0%	23.0%	32.0%	17.0%	35.5%	17.4%
Misplaced anger	23.0%	22.0%	25.0%	21.0%	28.0%	24.0%	27.0%	14.0%	40.6%	15.9%
Withdrawal	18.0%	16.0%	18.0%	21.0%	21.0%	20.0%	20.0%	19.0%	29.9%	15.4%
Start or restart unhealthy habits	12.0%	11.0%	12.0%	15.0%	13.0%	13.0%	12.0%	12.0%	22.3%	11.8%
Sense you were grieving	15.0%	14.0%	17.0%	19.0%	31.0%	14.0%	19.0%	12.0%	22.3%	10.8%
New or renewed illness	9.0%	11.0%	19.0%	21.0%	11.0%	8.0%	9.0%	9.0%	20.3%	12.8%
Sleep disturbances	40.0%	24.0%	47.0%	40.0%	38.0%	23.0%	37.0%	22.0%	54.8%	27.2%
Sense of being an Outcast	4.0%	5.0%	9.0%	13.0%	14.0%	14.0%	10.0%	12.0%	15.0%	12.0%
Sense of being undeserving of help	7.0%	6.0%	10.0%	6.0%	7.0%	11.0%	16.0%	19.0%	17.3%	7.7%
Feeling Captive	16.0%	14.0%	18.0%	19.0%	20.0%	13.0%				
Feeling Suicidal	4.0%	2.0%	6.0%	8.0%	8.0%	8.0%				
Frustration	68.0%	49.0%	74.0%	63.0%	69.0%	52.0%				
Annoyed	64.0%	49.0%	66.0%	58.0%	65.0%	48.0%				
Exhaustion	41.0%	30.0%	45.0%	37.0%	41.0%	34.0%				
*Giving up-sick of being suspect or fighting system	31.0%	25.0%	31.0%	29.0%	34.0%	34.0%				
I've lost everything	12.0%	10.0%	12.0%	10.0%	11.0%	14.0%				

In 2006, the ITRC removed the response “other” and added many of the additional feelings previously listed under “other.”

Linda Foley:

“Each year I dread my first glance at the answers to the emotional impact questions above. The number of people feeling isolated, a loss of innocence, powerlessness, feeling unable to trust anyone ever again, and a sense of grieving for something they could not describe, resonate inside of me as I was an identity theft victim myself. I am encouraged to see victims taking possession of their feelings of anger, frustration and powerlessness. I am encouraged that many victims see a light at the end of the tunnel.

However, while the percentages of potentially self-defeating feelings have decreased, there are still people who feel guilty, shame or embarrassment, an ongoing sense of powerlessness, sadness, undeserving of help or an outcast. Even if you fell for a scam or lost an important paper, you do not commit a crime, the imposter did. Why are 25% of respondents still feeling suspect and fighting the system? That is not acceptable. It is time for each of us, including all businesses and governmental officials, to listen and provide assistance, not resistance.”

O. Consumer Behaviors

For respondents in the 2008 survey, there seems to be a strong trend in taking pro-active measures. Many of these measures reflect best practices for consumers that the ITRC promotes on its website, through the call center advisors, presentations and news releases.

The fact that people shop on-line only on a secure website, have stopped carrying their Social Security Number on a daily basis and check their free credit reports are positive steps in the right direction. Clearly consumers are taking more responsibility of protecting their personal and financial information.

Table 23. What behaviors do you normally use to avoid identity theft? (Check all that apply)

	2008	2007	2006
I have a locked mailbox	32.0%	27.0%	34.0%
I check my credit reports regularly using the "annualcreditreport.com" system	69.0%	58.0%	N/A
I have a security or credit freeze	53.0%	50.0%	N/A
I use a fee-based credit monitoring service	21.0%	18.0%	N/A
I use a fraud alert system like Debix	12.0%	10.0%	N/A
I shred documents with account or Social Security numbers on them	72.0%	76.0%	82.0%
I am familiar with scams and phishing emails	64.0%	62.0%	72.0%
I delete scam emails without answering them	80.0%	79.0%	85.0%

I have installed and update regularly computer security systems- firewalls, anti-virus software, spyware, etc.	63.0%	63.0%	76.0%
I shop online only on website that are secure and that I know	56.0%	47.0%	58.0%
I don't carry my Social Security Number with me on a daily basis	67.0%	62.0%	68.0%
I don't share my Social Security Number unless absolutely necessary	79.0%	72.0%	83.0%
I don't carry extra credit cards or my checkbook with me on unless I need it that day	50.0%	44.0%	46.0%
I keep my credit cards in sight at all times in restaurants and stores when using them	44.0%	35.0%	46.0%
I have a debit card that requires a PIN even when used as a credit card	41.0%	30.0%	41.0%

3. FINAL COMMENTS FROM THE VICTIMS

ITRC firmly believes that the victims need to be heard and has provided this forum for them to do so. In keeping with prior years, ITRC invited participating victims/survivors to share a brief comment in regards to identity theft and how this crime impacted them. We encourage you to read all 61 comments which have not been edited or changed.

Dr. Charles Nelson's final thoughts resonate with those of the ITRC's staff and many victims:

Most people truly don't understand how long it takes to emotionally recover from the life changing events that take place following identity theft.

*Psychological and emotional recovery is a LONG process,
longer than many of victims' loved ones had expected...
longer than their employers had expected...
longer than health insurance or workers comp carriers expect,
longer than their landlord or mortgage company expected,
longer than almost everyone expected....
except other people whose lives had been so traumatized by identity theft.*

44. If you wish - please share a brief comment in regards to identity theft and how this crime impacted you.

1	The bank takes no responsibility for not checking the identification of the thief. The bank has not performed their fiduciary duty, they have violated my trust at my financial expense.
2	The police allowed the criminal to use my soc # and name without verification. now they say the records aren't mine so I can't clear them even though my name and soc were used.
3	I didn't know that I could have reported this crime to the police. In fact I didn't know much about anything having to do with identity theft. I have to say that it made me glad I didn't have much money in my checking account that is what alerted the bank and I was informed right away. But there is so much I don't know about how to protect myself and I want to learn more. I didn't even know about your web site. I am shocked at how easy it is for public information to be out on the internet so easy.
4	I am the aunt who helped my nephew who was the victim. My nephew's mother died when he was 15 and the father had started the fraud using my nephew's SSN and name when my nephew was around ten. The police would not file a report, said call FBI, FBI said call police. NO one believed it and even with proof and inches high of paperwork would they do anything. Social Security finally changed his SSN - but, no one ever prosecuted the father - even with over \$300,000 in fraudulent loans and over \$125,000 delinquent. I did all of the work myself with very little help from anyone! and the predator paid nothing for his crime. and in fact is now using his real name with great credit obtained a new home loan with the same company he foreclosed on when using fraudulent SSN. the mortgage company was also notified and they also did not press charges. My nephew has had tough times very lost still.
5	Someone made ATM withdrawals using a Macys Visa Card in my name. After no response from Macys in almost 2 years I sued them in small claims court and won. It was the most difficult 2 years of my life!
6	Somebody filed a tax return and received my refund from the IRS. The IRS was not helpful and did not do anything to help me in a timely manner. They referred me to a taxpayer advocate who has NOT been an advocate! I have gotten the "run around" and I'm still going in circles!
7	My credit card account contact information including my listed phone number and address were changed by the thieves. A voicemail was set up using my name in another state. I made a police report, had an address and phone number for the perpetrators but the detective couldn't prosecute over state lines. This needs to be fixed.
8	I notified the card company the night before that I thought someone used my credit card. I wish they would have canceled the old card that very day.
9	The police did nothing and I had the information to catch the person but no one cared.
10	The help I received was perfect. I was able to clear up the damage. I would say that the effort involved was significant (lets say 40-80 hours). I would also say the expertise required to construct a good defense is significant, I prepared 4 affidavits a police report and a very strong covering letter. In general if one is proactive and positive these matters can be resolved, I suspect the biggest issues are the huge effort and the high levels of expertise required.
11	If you found out you are a victim of identity theft, call your creditor and report the fraud to your local police department immediately.
12	Identity theft is a crime which should be punishable by the law.
13	The Police in Marshall County, Ky. were able to remove data from my credit report on the second car loan. The first still appears on my credit report. The betrayal of a family member (son-in-law), now ex-son-in-law

	still haunts me. I was so good to him in so many ways. I have forgiven him, he has to live with it, I don't.
14	This crime was committed by a former co-worker against my then 7 month old daughter. A fellow co-worker tipped me off on the real reason she "resigned" having to do with misusing financial information. The information was given to an undocumented immigrant family member to obtain work, an apartment and utilities. Friends at the IRS and one who is a Private Investigator have helped me with documentation and finding the perpetrator to stop this. My daughter's age helps prove the fraud because she could not believably be using her own information to do any of this, though it is still difficult to get people to listen initially. We have applied for a new social security number for her.
15	We were lucky we caught it early and pretty much nipped it in the bud.
16	this has toltally destroyed my life, my faith in the justice system and after the trouble with itrc my faith in anyone being able to help or listen
17	Police ignored when I first proved who had and used my ID. Now thief is in las Vegas and has changed every info related to me. Cops totally worthless!
18	Having your identity stolen knocks you off your feet. It takes hours and hours of work to clear up the mess of a thief.
19	I can not say enough good things about Wilam which was the rep @ itrc & also my local police dept was vety helpful. With out the assist from both parties I do not of know were to start.
20	I am dealing with criminal identity COMPROMISE- there are others with names similar to my own, my name is Rhonda E. Jones, however there are other Rhonda Jones' that have committed crimes in the State of Florida, and because our names are similar, there is erroneous criminal information attached to my name, and according to the state of florida, which keeps the records, there is no crime... and I have to carry a letter attesting to my innocence.
21	Being a victime of personal data theft to credit card fraud, the biggest impact is that I feel others should not go through this and had an oppportunity to sell Identity Theft Shield by Kroll Background America, gives me the satisfaction that no one else has to suffer the way I'm suffering. How am I suffering, no job and my life is bombarded with strange emails from all over the world. Personal data theft is dangerous for you don't know what else they'd do to you and when or why they are doing it. The end results of being victimized some articles say, is death to the victim, to assume identity so this is hard on me too. So vigilantly I fight back to win forever and always advise others to do the same to proactively protect themselves and their families forever(hoping for stiffer penalties to the death penalty for they did the crime to assume identity by murder).
22	The problem lies with our banking system. I'm currently attending school in Europe, and the banking system is downright paranoid. It is difficult and time-consuming for me to prove that I'm me, and an imposter would have absolutely no chance. Also, the laws back home give the power to the banks as to whether or not they want to accept my innocence. They don't seem to have anything to lose by upholding my guilt and then selling the bad account to a collection agency.
23	I originally tried to file a report with the Modesto, CA police, who would not allow me to file a report. Riverbank CA police took me seriously and caught some of the bad guys.
24	Thanks to Kat, I was able to start a long, dreaded journey of trying to rectify thie problem. She was extremely knowledgeable and helpful. I feel very comforted at a terrible, horrendous time in my life. Thanks again, Kat. Your advice was very valuable and has helped me quite a bit. Still a ways to go, but without your help, I would be nowhere. Kat, I have additional information to offer ITRC, ideas to help deter ID theft. I will email it to you today. We need to get better laws on the books to help victims like us.

25	No one cares about this type crime.
26	I was able to stop it in time. I filed a police report and I still have to apply for a new credit card.
27	American express was most helpful, and responded me faster than anybody.
28	I would like to commend Butts County Police for all their help. Of all those I spoke with in Michigan (where crime happened)there was only one willing to help me. I appreciate greatly all that ITRC did to make the resolution a little easier.
29	I have been very blessed in that most organizations (including ITRC) and the police have helped me considerably. However, Bank of America has been a terrible help, rude, and unprofessional from the 1st call. Very poor service if you can call it that. They are a huge reason in why this is not yet finished!
30	This crime impacted me because i was being rejected by potential employers because of my credit reports, receiving letters from them and not understanding why until i get a copy of my credit report and found out there was credit card accounts that i never opened linked to my credit report
31	foreign police are unwilling to help mand couldnt care less about the theft.
32	In my case the Wells Fargo credit card div has been horrible no receipts or proof that these were my charges or authorize by me, constant calling with the fraud resolution dept, the collection dept the recovery dept and the executive offices in Oregon. All the parties who supervise or over see like the Mn AG office, office of Comptroller could care less about my case.
33	local police were not at all helpful. They said the fraud ocured outside their jurisdiction and they couldn't help much.
34	I have had to purchase a P.O. box and do not get mail at my house anymore. This means I have to go out of my way to go to the post office to get my mail and pay for a P.O. Box. My credit card was stolen from my mail but I don't know if it was stolen from my house or from the post office before it was delivered or if it was mis-delivered to someone elses house and they used it. The police did not believe it was important enough to review store video tapes where the card was used and that was frustrating. The police said the credit card company would investigate and did not help at all. I am worried that the people who come around and put fliers on doors may have been the ones who stole my mail but don't know who did it or how it was done. The credit card company was great. They notified me right away that my card was being used.
35	should i still get a police report after this long
36	There should be a way to report collection agencies that violate federal debt collection laws. I'm tired of the obscenities, threats and flat-out harassment.
37	I am so sick of all the people who don't see that this has occurred.
38	My problem lies with the States Atty office, they blow off my type of identity theft (former girlfriend stole identity) saying that it will become he said/she said in court therefore they will not prosecute. They believe ex will say she had my permission to use my personal information because we once dated - HOW UNFAIR. Also it is my experience do to the relationship I had with the thief they have not taken my case seriously.
39	I am still waiting for my situation to be resolved but feel much better with the help of Kat at ITRC
40	It has made me be more aware of ways it can make you more vulnerable for this to happen. I hated dealing with the credit card companies because they gave me the run around and acted like they didn't care.
41	There should be much more information about how easily it is for thieves to access credit information at

	the credit bureaus. I wish I had known this and would have already put in a freeze or fraud alert with them so that they wouldn't grant credit unless personally verifying my identity. Also, the counter staff at Macy's didn't even check the correct birthdate and granted credit to thieves without checking. Almost anyone can access my accounts without a freeze or fraud alert, and this should be public knowledge.
42	It's close to impossible without everyone wanting MONEY to help you.
43	it very time consuming to clear my name. it always in back of my mind that someone is using my id. i am afraid to seek credit.
44	It's like a Long and painful nightmare,and you are not sure wher it ends?
45	The person is still using my identity to work in the US and I cannot stop her. I have been denied credit and new services because of this even though I have a very good credit score. I don't think the police are capable of finding her or solving this case. I have a lot of anxiety and fears as a result of my identity theft.
46	This crime was done to me by an line in boyfriend, and I detected things were wrong late in the relationship. It was a nightmare,I had to quit my job for safety reasons and move back to family, police didn't seem to be too understanding and explained to me it will be a long haul until everything gets resolve. It is difficult to prove, this person who did this to me turned out to be a professional. My counslor called him a prof. sociopath. I was scared for my life and took me a long time to resolve everything. And I had to declared bankruptcy, and now I wish I would not had to do this. The person only spend 3 weeks in jail and the police let him out and explained to me it is his word agains mine, because we were living together. This was a very unprofessional procedure from the system. This person is now out and can not have contact with me, but I am afraid he will just keep on doing this to someonelse. I don't have the energy and the money to hire a detective to sort it all out. So for now I am getting my life togehter, and work but still this changed my life forever. And I am so glad to have found your website, and now read about your stories and that helped me to realize that I am not the only one. Thank you ITRC
47	The other way this affected me is that the catalog company continues to send me catalogs, and although their products are appealing and I would like to buy from them, I don't because I am worried my information will get mishandled. This is a shame because in reality, theirs is the company that actually spotted the problem and prevented my loss. But somehow I just cringe when I get their catalogs and am too nervous to buy from them.
48	well, I was a victim of another crime, so most of my negative feelings except for the one not feeling safe to do on-line finance or being protectec by the law is probably from those.
49	I feel that the police don't do enough. Who do you turn to when you have information on this person. You don't get any answers.
50	No responce from multiple contacts to law enforcement. Credit card companies in complete violation of FCRA, but they know I have no recourse. My credit rating destroyed probably for 7 years. I divorced my theiving spouce and am now basically insolvent.
51	When I first learned about my ID theft, I took a bunch of (time consuming) steps to resolve the immediate issue with the fraudulent account. What bothers me now is that I just don't know if there were/are/will be other fraudulent activity, and the time it's taking me just to add a password (so my SS# isn't enough) to all my actual accounts is overwhelming. I still feel very vulnerable.
52	The victim has to do all the work. You think because you have evidence, a filed police report, and an investigator that things will be resolved for you quickly. This is not the case. The victim has to do all the calling, protecting, monitoring, and be very patient waiting for supoenas to go through.

53	Mail was stolen out of our mail box. ITRC was very helpful in how to proceed. Turned out we had no problems. Someone also used our address and phone number at the clinic got that resolved too. Thanks
54	I am still concerned because as far as I know my personal info is still out there. There needs to be better laws and methods to help victims have more of a sense of closure.
55	This is absolutely the worst thing that has ever happened to me!
56	It is horrible how companies can keep selling fraudulent mortgages. This creates an endless cycle of a victim trying to "re-prove" innocence and clear name and credit records. Also, law enforcement at all levels (local, FBI, etc.) does not seem to take ID Theft seriously. ITRC was great help.
57	The person that stole my identity was never prosecuted. The US attorney does not care as they are too busy. The person is still doing it. southdaktoagov.info
58	mOST PROBLEMS ARE WITH COLLECTION AGENCIES. TOO MANY WALK A FINE LINE BETWEEN BUSINESS AND OUT AND OUT HARRASSMENT
59	Help I got from your website was the most helpful with complete practical assistance and support throughout entire process, not mentioning that all this you provided to me at no cost. I learned from Victim Resources section what I should do step by step, and followed your advise from start to end. Your letter templates are priceless! And you saved me from making common mistakes people usually do in this situation – I was ready to pay, just to avoid calls from the bank; however that would be a mistake, since I didn't make these charges. Also, following your advice I filed a Police report, and this helped a lot as well. Thank you so much for helping me!
60	Identity theft is devastating both financially and emotionally. I had no idea how to combat it. It took me 2.5 years to deal with my emotions and denial before I could find action. After finding your website, it gave me the tools and information to combat the student loan frauds on my credit. I had collector's harassing me at work everyday for a 1.5 years. I worked diligently for 6 months to attempt to clear my name of fraud and thousands of dollars. One credit bureau contacted me but not the others. I still need to contact the bureaus as I have had to freeze my credit for 7 years as my info is still out there. I can't THANK YOU enough for providing the information needed to prove my innocence!!!
61	Identity theft is a very isolating crime. You feel like no one understands or could. Some people say it is a victimless crime. I am a victim! I want people to know that!

METHODOLOGY

ITRC staff designed and administered this survey. Independent specialists, in survey analysis, business, and statistics participated in preparing the final summary.

Respondents to this survey were all assisted by the ITRC during calendar year 2008. These respondents 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.

Victims responded from 30 states, including the District of Columbia. Regarding where their personal information was eventually used, many victims reported that their case was multi-jurisdictional in nature, crossing county and state lines. In terms of age, 62% were between the ages of 18 and 49, with 33% over the age of 50.

The annual surveys closely, but not completely, have mirrored each other in terms of questions asked in order to more easily compare answers. In 2008, 42 questions were asked. Questions regarding medical identity theft were added for the first time. Additionally, changes were made to the way respondents could answer Level of Satisfaction with the various entities involved with their case.

The response 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.”

ITRC emailed invitations, to participate in the 2008 survey, to 1,554 individuals. A total of 100 victims completed the online (web-based) survey representing a response rate of 6.4%.

The survey was designed to obtain information regarding the experiences of identity theft victims and covers a variety of areas. A major strength of the survey is that by focusing solely on victims, more specific information regarding the effects of victimization can be ascertained.

Addendum A:

Full quote from Mark Hollis, Compliance Manager of the Data Privacy and Identity Theft Program at a major utility company:

Identity theft among family members has become commonplace. For years, children have become victims of their parents, the elderly have become victims of their children, and roommates, girlfriends, boyfriends, brothers, sisters, cousins, aunts and uncles have all become victims of those who they believe they could trust the most – family and close friends.

The logic of “it is all in the family” is a problem for many unsuspecting victims and all too often those victims are children.

Children trust their parents. Unfortunately, many parents are abusing that innocent trust and committing identity theft against their own children. In most cases, children are incapable of comprehending identity theft and the damage it may cause them. If they are old enough to understand, what do they do about it? What would you do if you were thirteen and just learned you have defaulted on several loans or already have an alleged criminal record?

One of the major underlying issues is the inability of businesses to help fight this battle among family members. The credit bureaus maintain files for people who have credit history, but not for those who do not - which should be every child. The void of a credible nationally recognized data source to validate minors’ credentials leaves businesses blind to the facts. This void means businesses may not be able to deny credit or services under many very complicated regulations without reasonable information that the identity is fraudulent. Without a data source confirming the identity credentials belong to a minor, many businesses simply create an account and require a security deposit.

Frequently, abusive parents committing identity theft are not discovered until the child is 18 years of age and begins to establish their own actual credit. When those parents are confronted by the child or others to confirm the true identity, many excuses are used such as:

- *Why is it illegal? I am the legal guardian.*
- *My child’s identity allowed us to have electricity!*
- *All the bills were paid, what is the harm?*
- *That is what family’s do!*

Unfortunately, the truth, in the overwhelming majority of these cases, is that the abusive parent has abandoned their responsibility for other outstanding debts they have accumulated with their own identity. They simply resorted to and rationalized the use of their child’s identity instead of facing the consequences of their own deficiencies.

Ultimately that “all in the family” includes the irreparable damages.

Note: “all in the family” credited to Linda Foley, Founder of the Identity Theft Resource Center

ⁱ The Identity Theft Resource Center (ITRC) is a nonprofit, grant and donation funded organization that focuses exclusively on the issues surrounding identity theft and in providing assistance to victims without charge, from the moment of discovery through final resolution. www.idtheftcenter.org. Email: itrc@idtheftcenter.org, 858-693-7935. Victim Hotline: 888-400-5530

ⁱⁱ James E. Lee is the Founder & Principal of C2M2 Associates. James serves as Chairman of the Identity Theft Prevention and Identity Management Standards Panel (IDSP) of ANSI. He is a former Senior Vice President and Chief Public & Consumer Affairs Officer for Choicepoint. Learn more at <http://www.c2m2a.com>.

ⁱⁱⁱ Julie Ferguson is a Council Member of the ANSI Identity Theft Standards Panel, a co-founder of the Merchant Risk Council, and the VP of Emerging Technologies with Debix. She is considered a national subject matter expert in the identity theft field.

^{iv} National Center for Trauma-Informed Care. CMHS's National Center for Trauma-Informed Care (NCTIC) is a technical assistance center dedicated to building awareness of trauma-informed care and promoting the implementation of trauma-informed practices in programs and services. <http://mentalhealth.samhsa.gov/nctic/>

^v 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.