



# *Identity Theft: The Aftermath 2009*

Conducted by the Identity Theft Resource Center® (ITRC)<sup>i</sup>

**With comparisons to *The Aftermath Surveys: 2007 and 2008***

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

## ***IDENTITY THEFT: The Aftermath 2009***

### **Executive Summary**

For the first time in 7 years, the Identity Theft Resource Center (ITRC) can state that it is encouraged by the findings of the *Identity Theft: The Aftermath 2009*. It is becoming clear that some areas of great distress in the past have become less worrisome for the victims. This is true in terms of victim time involvement, support from friends and family members, level of satisfaction in interactions with law enforcement, and fewer negative consequences.

Unfortunately, the *Aftermath 2009*, once again, shows a number of negative issues that victims continue to encounter. Check fraud is on the increase, along with cases involving governmental and criminal identity theft issues. The moment of discovery of the case continues to be adverse, indicating that the public and business sections have been less successful in proactive measures to stop identity theft crimes before they happen or become complicated. In addition, the victim's inability to easily resolve negative records continues to be a stated point of frustration and source of anger, including short-term and long-term emotional impact.

Since 2003, the ITRC has conducted annual victimization surveys to study the impact of identity theft crimes on its victims. The goal of these surveys and reports is to view identity theft from the victim's perspective. This study is not a census study of the general population, but rather reflects only the experiences of confirmed identity theft victims who worked with the ITRC in 2009. These annual studies provide a snapshot of each victim's case at the time they took the study, and may not fully represent the entire experience of the individual. This is not meant to imply that the victim's situation is static; rather it is changing from day to day as the victim wades through the resolution process. 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 2009* study. Tables and additional data can be found in the full report.

- **Prevalence of types of identity theft crimes:** The “unlawful use of personal identifying information” for only financial identity theft crimes was reported by 74% of the respondents. The remaining 26% reflect cases of criminal identity theft, governmental identity theft, and/or combinations of the above. (Table 1)
- **Uses of victim information:** *Opening new lines of credit* remains the most frequently occurring use for a victim's identity (55%). Ranking second in use of personal information are *charges on stolen credit cards and debit cards* at 34%. *Obtaining utilities* was indicated by 31% percent of the respondents. The use of another's personal information to obtain personal loans and business loans jumped significantly. *Check fraud* continued to reflect an

increase in 2009, with 21% reporting that their personal information was used to access an existing account via theft or the creation of false checks. (Tables 2 and 3)

- **Medical identity theft:** The majority of the respondents found out when a provider or collection agency sent a billing notice. 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 9)
- **How Victim Discovered Crime:** It is disturbing to note that self-proactive measures decreased from 2008, despite growing educational efforts nationwide to enhance consumers' knowledge on this issue. It is equally disturbing that business-proactive measures reflect only a nominal increase, in the view of the fact that it could minimize fraud loss. (Table 13)
- **Costs to victim:** Respondents in 2009 spent an average of \$527 dollars in out-of-pocket expenses for damage done to an *existing* account. In regard to *new accounts, criminal, governmental or a combination of several situations*, respondents spent an average of \$2,104. These expenses include, but are not limited to: postage, photocopying, purchasing police reports, travel, buying court records, and childcare (page 20).
- **Victim hours repairing damage:** Victims reported spending an average of 68 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, criminal, governmental or a combination of several situations were involved*, respondents reported an average of 141 hours to clean up the fraud (page 20).
- **Inability to clear negative records:** Unfortunately, while victim time involvement may have decreased, there continues to be an inability to easily clear negative records. Nearly 1/3 of the respondents were unable to remove any negative items (Table 16). Factors complicating their ability to clear negative records involved many areas beyond their control, such as: credit accounts being reposted on credit reports, fraud alerts being ignored, and the inability to prove innocence even with a police report. Other situations appeared to be more consumer/victim related such as: "I gave up", "I don't know how to clear my report", and family related issues. (Table 17)
- **Relationship of imposter to victim:** 63% of the respondents did not know who their imposter might be. Of the remaining respondents, 24% identified the thief as a relative, friend/roommate, or an ex-spouse/significant other. Victims responded that 10% of their cases related to an employee of a business that had their information. (Table 11)
- **Child Identity Theft:** The responses from the 2009 survey indicate a shift in criminal behavior relating to child identity theft from family members to unknown perpetrators. In terms of age, 30% discovered the crime while the victim was under 5 years old, 50% were between 6-14, and the remaining 20% were 16-17 years old. Of those discovering the crime over the age of 18, the respondents indicated a determination to move forward with the case via the legal system. (Table 24)

- **Emotional Impact:** Dr. Charles Nelson analyzed Table 27, regarding short-term and long-term emotions reported by victims. Some of his conclusions are as follows:
  - Despite media coverage and education about identity theft, the public still believes this happens to someone else. Thus, when this crime touches their lives, disbelief and denial are intensified, followed by anger and rage, similar to the stages of grief.
  - The ITRC is seeing an increase in long term shame, embarrassment, a sense of being an outcast, and undeserving of help. This may be due to strong consumer messaging about protecting yourself from identity theft.
  - Many victims “have on-going symptoms and do indicate that they are wrestling with long term dysfunctional changes in their behavior and thought patterns.”

# *Identity Theft: The Aftermath 2009*

## Table of Contents

	<u>Page</u>
1. Introduction .....	6
2. Findings .....	6
A. Population of Respondents .....	6
B. Type of Identity Theft .....	6
C. Financial Identity Theft .....	8
D. Criminal, Government Issues and Medical Identity Theft .....	12
E. Sources of Stolen Information .....	15
F. About the Identity Thief .....	16
G. Moment of Discovery .....	18
H. Long-Term Cost/Time Victim Impact .....	19
I. Inability to Clear Records .....	21
J. Cost to Business .....	23
K. Other Effects of the Crime - Secondary Wounding .....	23
L. Victims' Experiences with Organizations – Resolving residual effects .....	24
M. Special Identity Theft Cases .....	27
N. Emotional Impact on Victims .....	30
O. Consumer Behaviors .....	34
3. Final Comments - From the Victims .....	36
4. Methodology .....	44
5. Endnotes .....	45

### Tables

Table 1: Reported Types of Crime .....	7
Table 2: Use of Victim's Identity .....	9
Table 3: Types of Loans Obtained Using Victim's Information .....	10
Table 4: Number of Fraudulent New Credit Cards Issued .....	10
Table 5: What Type of Check Fraud Occurred .....	11
Table 6: What Changes Were Made to Your Checking Accounts .....	12
Table 7: Types of Governmental Crimes .....	13
Table 8: Types of Criminal Cases .....	14
Table 9: Medical Identity Theft .....	14
Table 10: How Information Originally Stolen .....	15
Table 11: Relationship of Imposter to Victim .....	16
Table 12: Imposter Behaviors as Reported by Victims .....	17
Table 13: How Victim Discovered Crime .....	18
Table 14: Time Elapsed Between First Incident and Discovery by Victim .....	19
Table 15: Victim's Time Involvement with Case .....	21
Table 16: Number of Negative Items Removed from Credit Reports and/or Criminal Records .....	21
Table 17: Reasons for Inability to Clear Negative Record .....	22
Table 18: Secondary Effects: How is it affecting your life today? .....	23
Table 19: Level of Satisfaction with Credit Issuers .....	24
Table 20: Level of Satisfaction with Financial Institutions .....	25
Table 21: Level of Satisfaction with Utility Companies .....	25
Table 22: Level of Satisfaction with Collection Agencies .....	26
Table 23: Level of Satisfaction with Law Enforcement .....	26
Table 24: Resolving the Situation of Child Victims Currently Over 18 Years Old .....	28
Table 25: Family Identity Theft .....	29
Table 26: Victim – Relationship Impact with Others .....	30
Table 27: Emotional Impact of Victimization .....	32
Table 28: What behaviors do you normally use to avoid identity theft? .....	35

## **1. INTRODUCTION**

The Identity Theft Resource Center® developed *Identity Theft: The Aftermath™* as a means by which researchers, and those interested in identity theft, may view this crime through the eyes of a victim. This is a one-of-a-kind study, with information from prior *Aftermath* studies included.

This study is not a census study. It is based on the experiences of those victims who contacted the ITRC in 2009. While one cannot compare the experiences of the year-to-year respondent pools, one might look for trends which may have influenced identity theft issues throughout the years. These changes may have occurred due to changes in the law, changes in the attitudes of various entities, or assistance provided by the ITRC skilled advisory staff.

*The Aftermath 2009* provides deeper insight into the multitude of issues faced by an identity theft victim. The survey is a view of the victim's disposition taken at one specific moment in the victim's life, a snapshot. At other times, the same victim may have somewhat different answers depending upon the direction of their case.

While the results are reported in numerical percentages and formats, ITRC encourages the reader to remember that each statistic represents a person whose life has been altered.

## **2. FINDINGS**

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

The *2009 Aftermath Study* represents victims who contacted the ITRC during the 2009 calendar year.

- 183 victims responded from 39 states, including the District of Columbia and U.S. territories. It should be noted the area the victim lives in is not to be misconstrued as the location of the crime. Anecdotally, the ITRC continues to note the vast majority of these cases are multi-jurisdictional in nature.
- Of the 183 respondents, 25% were between the ages of 40-49 when the crime first began. Other age categories were as follows: under 18 (8%); 18-29 (20%); 30-39 (15%); 50-60 (20%); and 61+ (13%).
- Of the 156 participants who answered additional demographic questions: 24% believed they knew the imposter; 33% were college graduates; and 7% were Internet-related (not a scam).

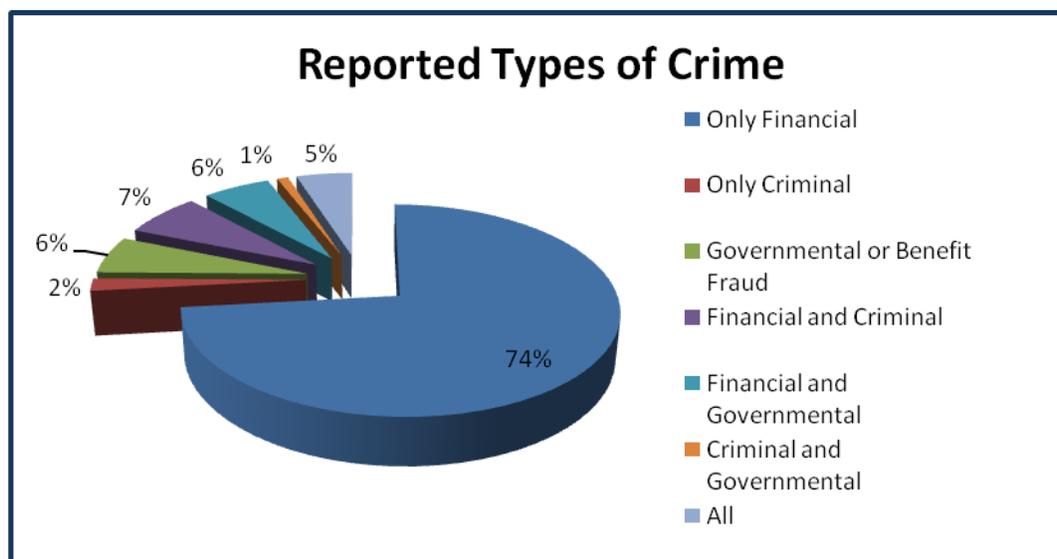
### **B. Types of Identity Theft**

The world of identity theft is quite different than in 2002 when ITRC first started asking questions. Few spoke of criminal identity theft, even fewer understood it. Governmental identity theft and medical identity theft were not even part of the vernacular. As you read through this study, ITRC will endeavor to define some of these terms that may not be familiar to readers.

Respondents are asked to identify what type/s of identity theft crime they experienced. The following definitions were used when asking this question. (Table 1)

- **Financial:** Information was used in situations involving credit, checking, debit, utilities or collection issues.
- **Criminal:** Information was used by an impostor when given a ticket, arrested, arraigned or prosecuted. It may become apparent through a background check.
- **Governmental or Benefit Fraud:** Identity theft problems with the IRS, DMV, SSA or other government assistance programs.

**Table 1. Reported Types of Crime**  
(Q 14: 183 of 183 Respondents, 100%)



The “unlawful use of personal identifying information” for only financial identity theft crimes was reported by 74% of the respondents. The remaining 26% reflect cases of criminal identity theft, governmental identity theft, and/or combinations of the above. Statistically, there were only minor shifts from 2008. Criminal cases represented 2%, down from 5% in 2008. Governmental issues accounted for 6%, an increase over the 2% reported in 2008. The rest were identified as combination cases: financial and criminal (7%), financial and governmental (6%), or a combination of all three types (5%). The *Aftermath Study* continues to illustrate that identity theft is not just a financial crime

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

According to most surveys and studies, financial identity theft continues to be the most prevalent type of this crime. Unfortunately, with the continuing availability of unprotected personal identifying information (PII), the identity thief finds it is relatively easy to either open new lines of credit or takeover existing accounts.

For years, “opening new lines of credit” has remained the most frequently occurring use for a victim’s identity (55%). However, this reflects a 12% decrease from the all-time high of 67%

reported in 2008. Ranking second in use of personal information are “charges on stolen credit cards and debit cards” at 34%; this also reflected a decrease from 2008, down 5%. “Obtaining utilities” was indicated by 31% percent of the respondents, down from the 37% reported in 2008. Due to current economic trends, credit has tightened, which may account for the decrease in new account fraud.

“Check fraud” continued to reflect an increase in 2009, with 21% reporting that their personal information was used to access an existing account via theft or the creation of false checks.

As illustrated 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. Identity theft, and identity theft cases, is not static; it changes from day to day as the victim continues through what might be a lengthy process.

**James Lee, Industry Analyst:**

*The 2009 trends continue to reflect the relative difficulty in obtaining credit as well as the ingenuity and flexibility of identity criminals in finding ways to obtain the personal information necessary to access the financial resources of other people.*

*The absolute number of victims is down in many categories due to a lack of available credit or limited credit. In those categories where credit or other financial resources remain readily available, there is still significant or increasing fraud, as in the case of check fraud and non-mortgage loan fraud.*

*These increases are a direct result of criminals changing their tactics to exploit vulnerabilities in the financial system. They are, to paraphrase Willie Sutton, going where the money is – the checking accounts, auto loans, personal loans, business loans and equity lines of people who are still credit worthy or have liquid resources.*

**Linda Foley, ITRC Founder:**

*The ITRC consistently sees that when one type of financial identity theft is addressed by the business community, by tightening policies and procedures, the thieves move to another form of financial identity theft, thus the increase in check fraud.*

*The sophisticated actions of crime groups today, incorporating computer technology and exploiting computer security weaknesses, clearly demonstrate the growth and complexities of this crime. While we still see cases of single criminals using fraudulently obtained information, the crime groups have grown and continually test for openings in security measures.*

*It is imperative that business, law enforcement, governmental agencies and consumers work collaboratively in this war against highly aggressive thieves.*

**Table 2. Use of Victim's Identity (choose all that apply)**  
 (Q4: 140 of 183 respondents, 77%)

USE	2009	2008	2007
Open NEW credit account(s) or loan in my name	55.0%	67.0%	57.0%
Charges on victim's card still in their possession	N/A	N/A	12.0%
Name/change address on existing credit account	N/A	N/A	22.0%
Make charges or change the information on an EXISTING credit card, debit card or online bank account	34.0%	39.0%	15.0%
Access my EXISTING checking account via theft or creation of false checks	21.0%	17.0%	12.0%
Filed bankruptcy under victim's info	1.0%	3.0%	0.0%
Charges over Internet	*	*	25.0%
Get new cell phone	*	*	16.0%
Get new cable/utility/home phone	*	*	13.0%
Open internet	*	*	10.0%
Purchase/obtain a NEW cable TV, Internet, Home phone, cellular phone or energy/utility account	31.0%	37.0%	N/A
Takeover/add service to existing cellular account	*	*	4.0%
Takeover/add service to existing home phone	*	*	N/A
Takeover/add service to existing cable/utility	*	*	5.0%
Access victim's online banking account	*	*	11.0%
Takeover/add service to an existing cable, Internet, home phone, cellular phone or energy account	9.0%	9.0%	N/A
Got apartment or home as victim	9.0%	*	8.0%
Rent/Lease car using victim's info	4.0%	*	2.0%
Rent or lease an apartment or house, or lease a car	N/A	17.0%	N/A
Rent a car from a rental company	2.0%	3.0%	N/A

N/A - Not asked

\* - Combined into category below

In regard to loans, 34 respondents had one opened in their name or Social Security number. Nearly 60% reported the opening of a personal loan, 15% reported the opening of a mortgage or 2<sup>nd</sup> mortgage, 29% indicated a car loan, and 24% of the participants reported a fraudulent business loan.

**Table 3. Types of Loans Obtained Using Victim’s Information**

*(Q5: 34 of 183 respondents, 19%)*

USE	2009	2008	2007
Mortgage or 2 <sup>nd</sup> mortgage	15.0%	33.0%	N/A
Obtained auto loan/car purchase	29.0%	22.0%	4.0%
Business loan	24.0%	8.0%	N/A
Student loan	6.0%	3.0%	15.0%
Personal loan	59.0%	32.0%	N/A

As indicated in the table above, the use of another’s personal information to obtain personal loans and business loans jumped significantly. While the ITRC is hearing more about mortgage and second mortgage fraud, ITRC has not yet seen significant data to clearly identify the effects of this issue for victims. While it appears that thieves have become bolder in trying to obtain car loans over the past two years, this issue has yet to be clearly identified as a potential “trend”.

### Credit Cards

The most popular use of a fraudulently obtained Social Security number is to open a new line of credit or to obtain credit cards.

**Table 4. Number of Fraudulent New Credit Cards Issued**

*(Q6: 74 of 183 respondents, 40%)*

NUMBER OF CARDS	2009	2008	2007
1-3	65.0%	50.0%	55.0%
4-6	15.0%	26.0%	16.0%
7-10	11.0%	11.0%	7.0%
11-15	4.0%	0.0%	1.4%
16-20	1.0%	4.0%	0.0%
21 or more	4.0%	9.0%	0.0%

Of the 74 respondents, nearly two-thirds (65%) indicated “1-3” new credit cards were issued fraudulently. This reflects a 15% increase over 2008. A decrease in the “4-6” category was noted from 2008, but this category has historically ranged from 12% to 26%. Therefore this may not indicate a trend. Another decrease was indicated in the categories of “16-20” and “21 or more.” These categories reflected a combined decrease of 8% from 2008.

**Matt Sarrel, Industry Expert:**

*Personally Identifying Information (PII) continues to be readily available to identity thieves. We see this by the decrease in the number of fraudulent accounts opened by identity thieves per incident (identity). Increasingly, identity thieves only use a stolen identity to obtain 1-3 new credit cards while the number of incidents involving more than 4 new credit cards has decreased. This shows that identity thieves have learned to take advantage of stolen PII quickly and then move on to the next victim before they can be caught. It is most likely the ease with which PII can be obtained that leads thieves to conclude that it is easier to avoid capture simply by moving on to the next victim.*

**Check Fraud**

As ITRC previously predicted, there has been a noticeable increase in check fraud overall, specifically in the creation of fraudulent checks using existing account information (Table 5). Check fraud takes various forms. A thief may use an existing check stolen from you, may change some of the information (check washing) or even print new checks using part or all of your original information. This might result in your name and address at the top and an account number that doesn’t even belong to you at the bottom. This combination of information is often referred to as a “*synthetic check*”. Merchants don’t know these are fraudulent checks and that is why this crime is so difficult to stop. With today’s printers and computers, this crime is easily committed and low risk. It is common for banks to place responsibility upon the consumer to frequently review their statements online for any fraudulent activity.

**Table 5 - What Type of Check Fraud Occurred? *Check all that Apply***  
*(Q8: 24 of 183 respondents, 13%*

	2009	2008	2007
Checks were stolen from me and my signature was forged	42.0%	35.0%	27.0%
Checks were partially changed or washed	17.0%	N/A	N/A
New fraudulent checks were created using my account information	62.0%	25.0%	N/A
Fraudulent checks were from a bank or credit union I don't use	42.0%	55.0%	N/A

Of the overall number of participants, 17% indicated that fraudulent checks were written or created using all or part of the victim’s information. In 2009, the average number of checks for

this group was 13 checks per person (range: 1 to 100 checks). This is down significantly from the average of 24 reported in 2008.

In response to the question *What Type of Check Fraud Occurred?* respondents could check all that apply. It should be reiterated here, not every victim answers every question. The ITRC specifically requests that the questions should only be answered *if you had a problem in this area*. As such, only 13% of the total respondents answered the question regarding check fraud.

**James Lee:**

*The rise in check fraud - or more accurately a return to check fraud by identity criminals - represents the cyclical nature of many ID crimes. Improved security measures and the advent of online bill payment systems previously contributed to lower check fraud rates. However, as security focus and technical innovations have moved to other areas, ID criminals have rediscovered check fraud as a relatively easy and often lucrative means of obtaining cash.*

*From a victim's perspective, this can be especially troubling because unlike credit fraud where it's more likely a victim's available credit is negatively impacted, check fraud drains a victim's available cash resources - literally taking money from the victim's pockets.*

As indicated in Table 6 below, adding another person’s personal identifying information was the most frequently occurring change made to an existing account, followed by adding an address then making changes to original address.

**Table 6: If changes were made to any of your checking accounts, what were they? Check all that apply**  
(Q9: 20 of 183 respondents, 11%)

	2009	2008	2007
Original address	30.0%	35.0%	58.0%
Added address	35.0%	62.0%	32.0%
Changed original name	15.0%	31.0%	26.0%
Changed routing or bank account information	10.0%	19.0%	N/A
Added additional names	20.0%	19.0%	26.0%
Added other personal identifying information	45.0%	19.0%	42.0%

**D. Criminal, Governmental Issues and Medical**

Identity theft is not just financial in nature. Criminals may use stolen personal identifying information to avoid having tickets issued in their name, receive governmental benefits, avoid IRS tax liens, and receive medical services. In many of these situations, victims are considered guilty until proven innocent. These cases may be complex and difficult to resolve, potentially

affecting a victim for a lengthy period of time. It may affect the victim’s ability to get a job, obtain a loan or receive needed governmental benefits in a timely manner.

In 2008, the ITRC added specific questions regarding criminal and governmental identity theft issues to further identify the complexities of these crimes. Governmental identity theft involves a variety of tax issues, social security benefits, public welfare benefits, as well as employment issues. As indicated in Table 7, fraudulent employment continues to be a significant issue.

**Jay Foley, ITRC Executive Director:**

*To secure basic employment, the imposter needs to provide documentation to support the assumed identity. These documents, such as a Driver’s License or Social Security card, can be counterfeited or obtained through acts of fraud. Unfortunately, the area of employment creates a number of other identity theft-related issues.*

**Table 7: Using my information someone: (check all that apply)**

*(Q11: 22 of 183 respondents, 12%)*

TYPE	2009	2008	2007
Created a counterfeit driver’s license	30.0%	47.0%	32.0%
Obtained a state issued Driver’s license	16.0%	47.0%	32.0%
Employment in victim’s name	50.0%	47.0%	41.0%
Filed taxes or obtained tax refund	25.0%	29.0%	59.0%
Government Assistance	14.0%	29.0%	27.0%
Used my auto insurance information when in accident	not included	1.0%	2.0%

Criminal identity theft manifests itself in a variety of ways and at many levels, ranging from simple traffic misdemeanors to felony level crimes. While many may consider the passing of bad checks as a financial crime, in reality it poses more serious complications. When fraudulent checks are created and passed, several different laws come into effect. Many states make the passing of bad checks, over a certain amount, a felony level crime. As indicated in Table 8 below, this use of personal information to commit identity theft continues to be a prevalent issue.

**Table 8: Using my information, someone: (check all that apply)**

*(Q12: 44 of 183 respondents, 24%)*

TYPE	2009	2008
Wrote bad checks or committed other financial frauds that resulted in warrants issued in my name	36.0%	56.0%
Committed a non-financial crime and gave my information to the arresting officer	32.0%	33.0%
Was arrested, booked or arraigned as me (all types of identity theft)	36.0%	56.0%
Was prosecuted as me, resulting in a criminal record in my name	23.0%	33.0%

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

Over the past couple of years, medical identity theft has continued to draw more and more attention in the public eye. This crime potentially affects its victims' in two ways: financially and medically. When a thief obtains medical services, a medical record is created reflecting rendered services to the thief or modified to include the thief's medical history. Subsequently, if the victim seeks services at that same medical provider there is the potential for a mixed record, which may complicate the diagnostic or treatment process.

**Table 9. Medical Identity Theft**

*(Q13: 18 of 183 respondents, 10% respondents)*

TYPE	2009	2008
A medical provider billed me for services I never received	44.0%	67%
A collection agency or billing department contacted me about medical services rendered	61.0%	56%
A doctor questioned me about a visit on my records of which I have no knowledge	6.0%	11%
I found out there is another person's information on my medical records	33.0%	33%
Medical services or prescriptions were obtained with my insurance information or name	22.0%	0%
I was notified that my medical benefits have been exceeded for the year when that should not be the case	11.0%	0%
I was denied health or life insurance due to unexplained reasons	11.0%	11%

Variations between the annual data should be attributed, in most part, to differences in the sample size. It should also be noted that each year’s survey represents a different victim population. Of those respondents who indicated medical identity theft issues in 2009, more than half were contacted by a collection agency or billing department for medical services rendered.

The second most common indicator of medical identity theft was being contacted by a medical provider for services never received (44%).

**E. Sources of Stolen Information**

In an effort to best determine the source/s of the compromised personal information, respondents were asked to identify how they believed their information was originally obtained. Table 10 below illustrates the ITRC’s attempt to more clearly ascertain how information may have been originally compromised. Of those who responded to this question, 83% believed they could identify the source of the personal information. While nearly one-quarter indicated “Friends or Family”, the remainder were methods more commonly associated with identity theft, i.e. stolen wallet, internet or scams.

It is noteworthy, that breaches (introduced as a response in 2008) have ranked second in the past two years. This may be due to the fact that ITRC is listed as a victim resource by many entities which have suffered a breach, which may skew these results.

**Table 10. To the best of my knowledge, I believe my personal information was originally obtained from:**

*(Q28: 151 of 183 respondents, 83%)*

SOURCE	2009	2008	2007
Friend or family member	23.0%	32.0%	31.0%
Mail	5.0%	11.0%	8.0%
Internet	13.0%	9.0%	5.0%
Wallet/ PDA /planner	11.0%	1.0%	14% *
Break-in of home/car	5.0%	3.0%	3.0%
College records	2.0%	0.0%	0.0%
Scam	11.0%	11.0%	7.0%
Workplace	5.0%	12.0%	3.0%
Fraudulent address change	3.0%	6.0%	5.0%
Trash	0.0%	1.0%	2.0%
Breach	17.0%	13.0%	N/A

**Mari Frank, Esq., nationally respected identity theft specialist:**

*It is sad that “Friend or Family members” continue to represent the largest category response. Because of the relationship, there always seems to be a suspicion of conspiracy when viewed by others, i.e. law enforcement agencies, financial institutions and creditors. There needs to be more education about domestic criminal issues and family identity theft. When a victim has the courage to report a crime, others should take it seriously.*

**F. About the Identity Thief**

The ITRC has long recognized the need to look at the imposters in order to more clearly understand the crime of identity theft. As Table 11 below indicates, 27% of the imposters were identified as being someone close to the victim. Of those respondents who felt they knew the imposter, 13% identified a relative, 6% ex-spouse or significant other, 5% friend or roommate, followed by neighbor, co-worker and caregiver. This is down considerably from the 42% identified in 2008. Again, each year a different victim population is surveyed.

The workplace (i.e. employee of business) was indicated by 10% of the respondents, down slightly from the 14% reported in 2008.

It is not surprising that nearly 2/3 of the respondents answered “I don’t know” to this question. This is consistent with other surveys that have asked this question. As is often the case, victims are unable to clearly identify who stole their information, or how they obtained it.

**Table 11. Who do you believe stole your identity?**  
(Q29: 159 of 183 respondents, 87%)

<b>Imposter:</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
Relative	13.0%	19.0%	19.0%
Neighbor	1.0%	1.0%	3.0%
Co-worker	1.0%	4.0%	2.0%
Friend/Roommate	5.0%	14.0%	7.0%
Caregiver of elder/disabled person	1.0%	0.0%	0.0%
Ex-spouse or significant other	6.0%	4.0%	11.0%
Workplace: Employee of business with their information	10.0%	14.0%	5.0%
I don't know	63.0%	43.0%	N/A

## About the Imposter

Over the years, respondents have been asked to identify characteristics they believe apply to their imposter. The list below is not all inclusive, but rather a sampling of known characteristics that ITRC has tracked over the years.

As in years past, “committed other types of crime” is the number one imposter behavior reported by victims (51%). This is followed closely by “steals because they want money, no matter how they get it” (43%). “Living beyond their means” ranks third at 38%.

It is not clear what role the recession will play in determining the future profile of an identity thief. Tough economic times may entice or influence an individual to commit identity theft, who was not previously disposed to criminal behaviors.

**Table 12. Imposter Behaviors (as Reported by Victims)**

(Q30: 65 of 183 respondents, 36%)

<b>IMPOSTER:</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
Has a history of needing money due to narcotics, alcohol, shopping or gambling	37.0%	33.0%	43.0%
Has committed other types of crime	51.0%	56.0%	52.0%
Is doing this to hide - i.e. to avoid child support/arrest	5.0%	14.0%	7.0%
Bad financial manager, lives beyond his/her means	38.0%	41.0%	57.0%
Has done this to other family members (Family IDT)	12.0%	17.0%	34.0%
Is part of an organized crime unit	12.0%	9.0%	12.0%
Did this due to a single act of desperation	3.0%	13.0%	5.0%
Is just doing it to prove that he/she can	8.0%	13.0%	7.0%
Has a history of other crimes, so gives victim's name instead	12.0%	13.0%	12.0%
Steals because it is a game	11.0%	13.0%	14.0%
Steals because they want money, no matter how they get it	43.0%	50.0%	N/A
Illegal or undocumented immigrant	12.0%	N/A	N/A

### Linda Foley:

*Due to the economic recession, I had expected that more identity theft cases would be from acts of desperation. However, acts of desperation have diminished to 3%. It is still a fact that the major categories consist of: have committed other crimes, steals because they want money, or*

*justify their behaviors because of addictions or being “poor money managers.” This extends the same trend we have seen in past Aftermath Studies.*

*It is hard for the average person to understand the mentality of those who steal via identity theft, who justify it as a “victimless crime.” A police detective, working on my case, once told me that these people live in an alternate world from the typical citizen. They feel a sense of entitlement, don’t care about anyone but themselves, or simply have adopted this behavior as a lifestyle. I will never forget when my identity thief, upon being told she was going to jail, turned to her attorney and asked “can they do that to me?”*

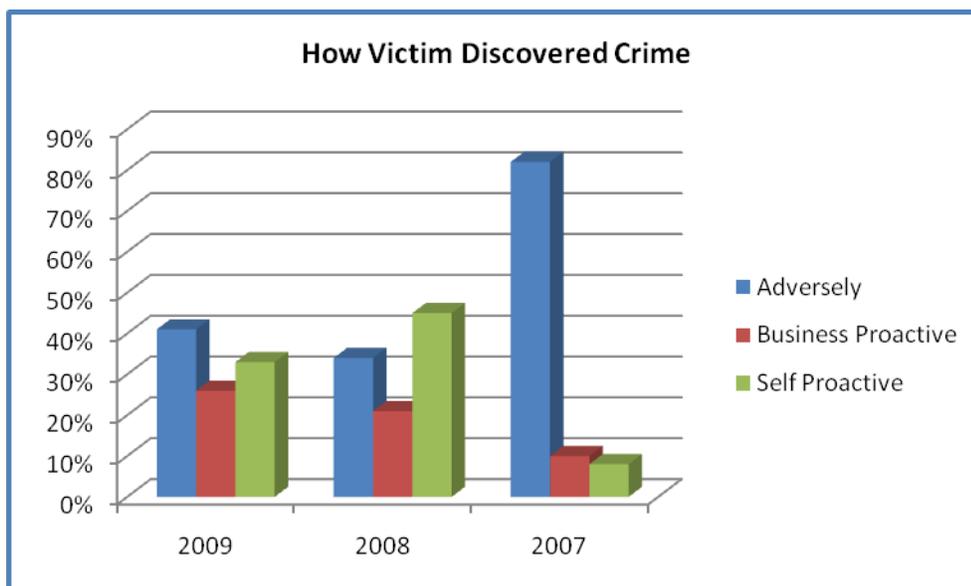
### **G. Moment of Discovery**

The 2009 study continues to confirm 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; denial of job 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 noted unauthorized charges on my credit card bill; I noticed new credit cards or checks were not received; I received credit cards I did not order; I became aware of funds missing from my bank account; I noticed my mail, phone or other utility service was disrupted; I got credit cards/bills for another person at my address; I detected some unusual activity on my credit report.

**Table 13. How Victim Discovered Crime**

*(Q3: 183 of 183 respondents, 100%)*



It is disturbing to note that self-proactive measures decreased from 2008, despite growing educational efforts nationwide to enhance consumers’ knowledge on this issue. It is equally disturbing that business-proactive measures reflect only a nominal increase, in the view of the fact that it could minimize fraud loss. This might reflect the apathy of many businesses to establish more proactive policies and protocols.

Discovery through adverse means (collection notices, calls, job denial) continues to be the primary manner by which individuals discover they have become identity theft victims. Unfortunately, this manner of discovery may be most unpleasant and hit at the worst possible time, when credit is needed or a job is being sought.

**Time Elapsed Between First Incident and Discovery by Victims**

In 2009, more than half of the respondents discovered the crime with the first six months, with no significant change from 2008. Unfortunately, 23% of those who responded continue to find out more than two years after the crime began. Despite the fact that the victim groups change annually, many of these trends remain consistent year after year.

**Table 14. Time Elapsed between First Incident and Discovery by Victims**  
(Q15: 183 of 183 respondents, 100%)

<b>MONTHS PASSED</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
0-3	45.0%	47.0%	42.0%
4-6	11.0%	10.0%	11.0%
7-12	10.0%	14.0%	11.0%
13-18	6.0%	2.0%	13.0%
19-23	4.0%	6.0%	4.0%
2-3 years	9.0%	8.0%	9.0%
More than 3 years	14.0%	12.0%	11.0%

**Matt Sarrel:**

*The percentage of those discovering the first incident of identity theft more than 24 months after its occurrence remains alarmingly high. We would like to see the amount of time elapsed between first incident and discovery by victims decrease as an indication of the effectiveness of customer awareness and fraud protection campaigns.*

**H. Cost/Time Victim Impact**

Other studies often tout the “cost” of identity theft in terms of strictly financial losses, primarily to the business community. The *Aftermath* takes a different approach, by looking at various areas of “loss” to both the individual and the business (see Section J). People often fail to recognize that losses are not always tangible expenses; they may in the form of time lost from

work, lost vacation time, emotional costs or secondary losses (these items will be itemized later in this report). In addition, the ITRC recognizes the value of time expended by the victim in mitigating an identity theft case. While these amounts cannot be quantified, the ITRC does recognize their intangible impact on the victim.

In this section, ITRC separates “existing financial accounts” statistics from other types of identity theft data, which may involve governmental or criminal issues.

**Cost to Victims:** <sup>vii</sup>

In 2009, out-of-pocket expenses, reported by victims of an *existing financial account* takeover, averaged \$527 (with two outliers in excess of \$15,000). This is a decrease from the average of \$741 in 2008. These expenses include: postage, photocopying, childcare, travel, and purchasing police or court records.

In regard to cases that were *new financial accounts, criminal, governmental issues or a combination of several situations*, respondents spent \$2,104 in 2009, compared to \$915 in 2008. This disparity may be indicative of the complexity of the issues involved in the different types of identity theft cases including criminal, governmental and medical.

**Hours Spent:**

The average time spent resolving *existing financial accounts*, in 2009 victims reported an average of 68 hours repairing the damage done by identity theft, compared to 76 hours in 2008. Readers should note that this number is “as reported to date” and may not indicate complete resolution. While this number may seem high to those who think that this type of case could be resolved with a few phone calls, in reality it might be true. Those respondents who contacted the ITRC may have had more complex issues due to extenuating circumstances. Financial identity theft victims, who were able to resolve cases with a simple phone call, most likely would not have contacted the ITRC for assistance.

When asked about a *new financial account opened or a case involving criminal issues, governmental issues, or a combination of these situations*, victims spent an average of 141 hours in 2009 in case resolution. This may represent time lost from work, use of vacation time, and time that might have been spent in other pursuits. In the *Aftermath Study 2008*, the average number of hours was 265. There are no clear indicators to explain if changes in laws, business practices or governmental protocols played a role in this decrease in hours.

**Linda Foley:**

*It is important to remember that these hours may be over a period of weeks, months or even years. Victims must wait for answers to letters or reports to be completed before proceeding.*

**Extended Involvement:**

The ability to clear all issues within the first six months showed an increase in 2009. ITRC is encouraged by this long-running upward trend of reduced time involvement. In addition, there has been a reduction in the number of victims taking more than two years to resolve a case. For this question (Table 15), respondents were asked answer *only if their name had been cleared*.

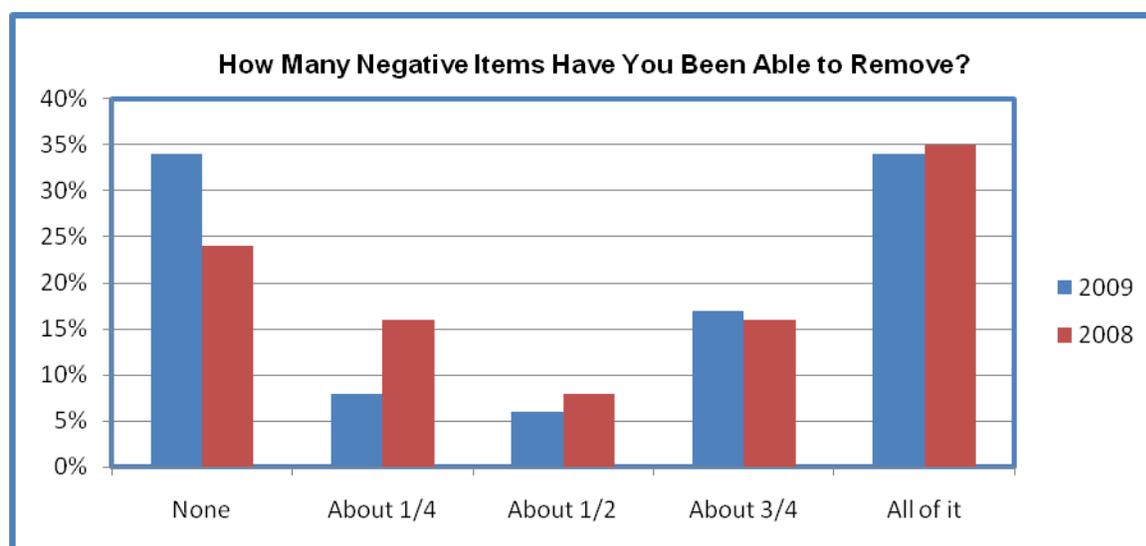
**Table 15. Victim’s Time Involvement with Case**  
(Q16: 75 of 183 respondents, 41%)

TIME	2009	2008	2007
1-6 months	64.0%	53.0%	49.0%
7-12 months	17.0%	15.0%	21.0%
13-18 months	8.0%	12.0%	8.0%
19-23 months	0.0%	2.0%	4.0%
2 to 5 years	5.0%	10.0%	10.0%
More than 5 years	5.0%	8.0%	9.0%

**I. Inability to Clear Records**

Over the years, respondents have been asked to consider how many negative items, if any, they have been able to remove from credit reports and/or criminal records. These responses are applicable only as of the date the survey was taken and may not reflect the final outcome of the case. Of those who responded to this question, 34% were able to resolve the negative information from their credit reports/criminal records. Unfortunately, an equal number of the respondents were unable to remove any of the negative items.

**Table 16. Number of Negative Items Removed from Credit Reports and/or Criminal Records**  
(Q18: 128 of 183 respondents, 70%)



In conjunction with Table 16, respondents were also asked to identify the reason/s for their inability to clear negative records from their file. For this question (Table 17 below), they could check all that applied.

**Table 17. Reasons for Inability to Clear Negative Record** (*check all that apply*)  
(Q19: 102 of 183 respondents, 56%)

REASON	2009	2008	2007
Fraud alerts ignored – imposter is active	20.00%	23.0%	19.0%
I do not have a fraud alert and the imposter is active	16.00%	8.0%	6.0%
I gave up	27.00%	20.0%	25.0%
Credit agencies keep putting information back	29.00%	30.0%	31.0%
My SSN is in other people’s files	18.00%	18.0%	22.0%
Could not prove my innocence - I could not get a police report	12.00%	18.0%	19.0%
I could not prove my innocence even with a police report.	20.00%	27.0%	26.0%
My accounts keep getting sold to new collection agencies – although cleared by creditor	14.00%	28.0%	22.0%
Credit agencies will not remove it	29.00%	N/A	32.0%
Civil litigation still on	14.00%	15.0%	21.0%
I don't know how to clear my report	25.00%	23.0%	16.0%
Financial: I clean my report only to have imposter start again	7.00%	13.0%	16.0%
Financial: I co-signed for the credit line	4.00%	0.0%	1.0%

Areas beyond the victim’s control continued to rank high on this list of reasons, i.e. credit agencies not removing the information (29%), putting it back (29%), and fraud alerts being ignored (20%). Other high ranking personal reasons included “I gave up” (27%) and “I don’t know how to clear my report” (25%). In terms of proving their innocence, only 32% of the victim respondents indicated a problem, with or without a police report. This is an improvement over the 45% reported in both 2008 and 2007.

**Julie Fergerson, Subject Matter Expert:**

*Clearing one’s identity continues to be a tough challenge. Expert assistance is often required, for significant cases of identity theft, in order for the victim to successfully navigate through the organizations and take the steps required to take action to clear ones identity. These organizations often include the creditor, collections agencies, and all three credit reporting agencies.*

*Surprisingly, in the case of criminal identity theft, in many cases, the victim’s identity can never truly be completely restored to pre-victim status. Many victims carry around proof that they were a victim of criminal identity theft for the rest of their lives.*

### **J. Cost to Business**

The ITRC has long maintained that identity theft is a “dual crime”: The individual whose identity was assumed and the business/entity which lost revenue due to the fraudulent acts of criminals. In preparation for responding to the *Aftermath Survey*, respondents are asked to total the amount of the charges on the fraudulent accounts opened in their name. These amounts are then used to determine the *Cost to Business*.

In the 2009 survey, 51% of the respondents answered the question: “How much money did the business lose in goods, cash or services?” The cost to business in 2009 averaged \$29,162 (with five responses over \$100,000). This is almost half of the \$58,135 reported in 2008. *These studies only include respondents who contacted the ITRC and are not necessarily indicative of a national business loss average.*

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

As referred to previously, the ITRC divides the effect of the crime on the victim into two categories: primary and secondary wounding. By definition, the primary wounding refers to the actual victimization (the identity theft itself). The ITRC defines the secondary wounding as indirect consequences due to the initial crime, i.e. negative consequences and interactions with various entities involved in the case.

**Table 18. Secondary Effects: How is it affecting your life today? (check all that apply)**  
(Q17: 116 of 183 respondents, 63%)

	<b>2009</b>	<b>2008</b>	<b>2007</b>
Denied credit	53.0%	70.0%	64.0%
Higher insurance rates	12.0%	20.0%	14.0%
Credit card rates increased	21.0%	33.0%	36.0%
Collection agencies still calling	47.0%	39.0%	53.0%
Credit card I had was cancelled	29.0%	34.0%	27.0%
Affects ability to get a job	14.0%	23.0%	18.0%
Unable to pay bills	23.0%	28.0%	N/A
Lost my job	3.0%	5.0%	N/A
Affects ability to get credit or a loan	40.0%	45.0%	52.0%
Affects ability to get tenancy	12.0%	8.0%	14.0%
Bad criminal record uncleared	8.0%	6.0%	7.0%

Few people realize that identity theft may have a long term, unexpected consequences which may significantly impact the life of the victim. Table 18 is only a sampling of the types of secondary woundings reported by respondents over the years.

As illustrated in the table, most areas of secondary wounding show signs of decreasing in 2009. Most significantly is the area of denied credit (53%), down 17% from the all time high of reported in 2008. Calls from collection agencies, however, reflected the highest increase over 2008, 47% up from 39%.

*Note: These answers were provided at the time victims took the survey, and do not distinguish between those still being affected from those who are not. Therefore, these responses must be taken as conservative estimates since the assessment was made at one moment in time. Some respondents undoubtedly continue to be affected by their cases after the survey was concluded.*

**L. Victims’ Experiences with Businesses/Agencies– Resolving Residual Effects**

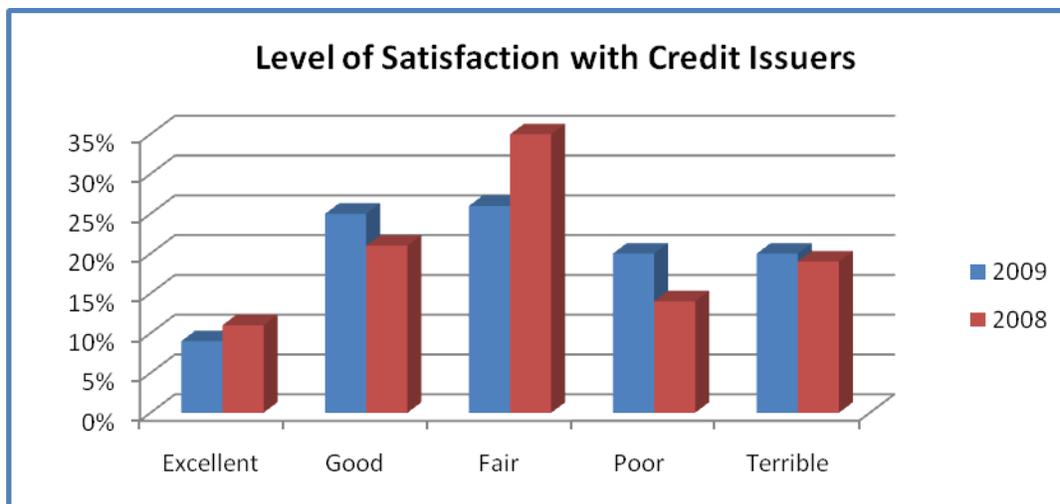
As in previous years, victims were asked to comment on their experiences with other businesses and/or agencies regarding the types and/or level of services provided to them. They were asked to only comment on those categories which applied to their case. These categories include Creditors, Financial Institutions, Utility Companies, Collection Agencies and Law Enforcement. For the second year in a row, respondents were given a range of responses from *Terrible to Excellent*.

**Credit Issuers**

For the past two years, the question has been asked: “Regarding the majority of creditors, please rate your level of satisfaction with your interactions with these companies to date.” Of those respondents who answered this question, 40% reported a “poor” or “terrible” level compared to 34% indicating “excellent” or “good”. The fact victims are reporting a low level of satisfaction with credit issuers may eventually reflect on consumer relations and business reputation issues. Just over one-quarter of the respondents considered their satisfaction level as “fair”.

**Table 19. Level of Satisfaction with Credit Issuers**

*(Q31: 136 of 183 respondents, 74%)*

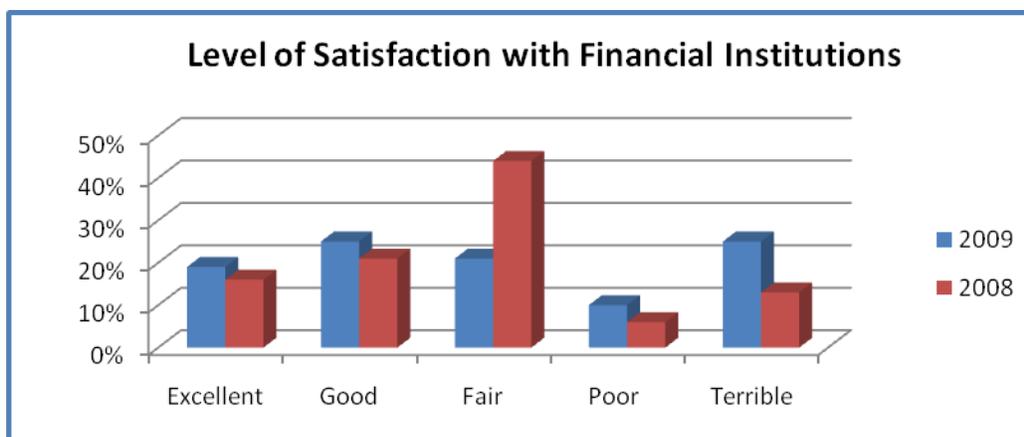


### Financial Institutions

Level of satisfaction with Financial Institutions showed some signs of improvement for the respondents of the 2009 survey, with 44% reporting “excellent” or “good”, compared to 37% in 2008. Unfortunately, there was a significant drop in the “fair” response, which appears to have shifted into the “poor” and “terrible” ranges, which rose to 35%, up from 19% in 2008.

**Table 20. Level of Satisfaction with Financial Institutions**

(Q34: 102 of 183 respondents, 56%)



Possible causes for this dissatisfaction may be:

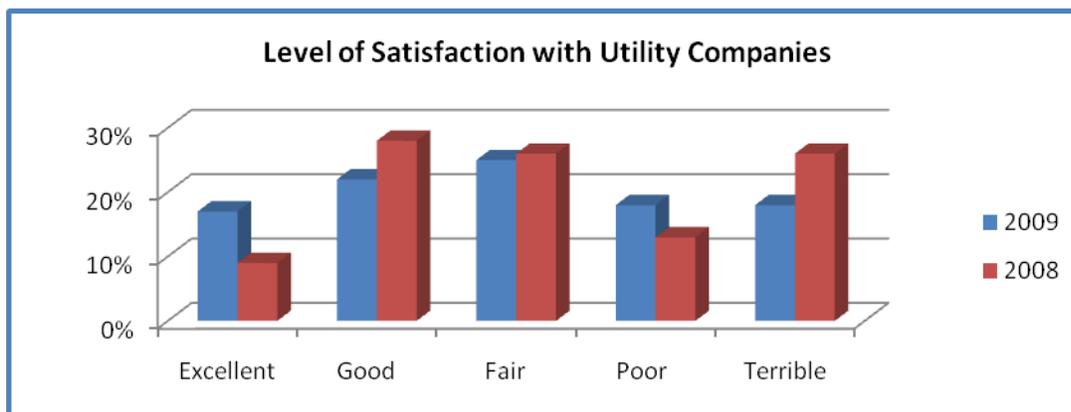
- Poor communication between victim and financial institution’s customer service
- No clear protocol for elevating victims of identity theft
- Customers not monitoring billing statements in a timely manner

### Utility Companies (Cellular, Phone, Cable, Energy)

Overall, the reported level of satisfaction with utility companies showed positive signs of improvement for the 2009 respondents. The number of respondents reporting “excellent” nearly doubled from the 2008 figures. Additionally, the number of “terrible” dropped significantly as well. The middle range responses, from good to poor, reflected slight swings in both directions.

**Table 21. Level of Satisfaction with Utility Companies**

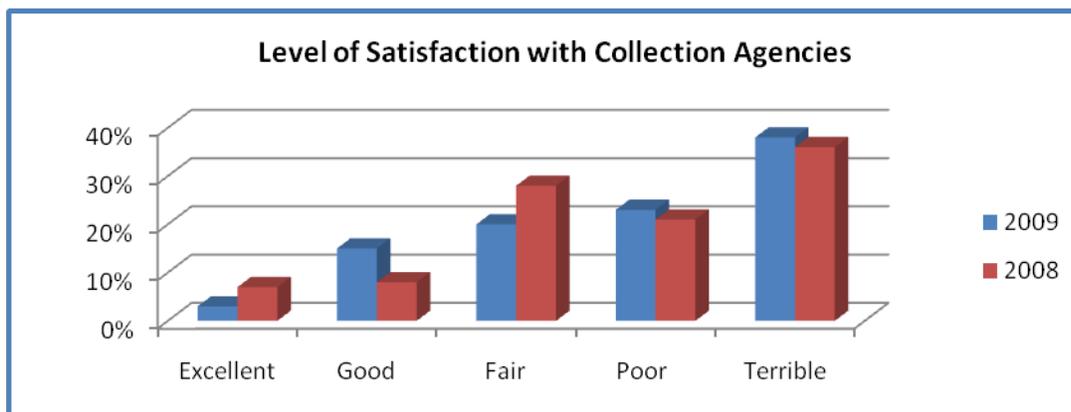
(Q33: 65 of 183 respondents, 36%)



### Collection Agencies

More than half of the overall number of respondents answered the question on Collection Agencies. Survey victims continue to have difficulties with these agencies.

**Table 22. Level of Satisfaction with Collection Agencies**  
(Q32: 99 of 183 respondents, 54%)



### Linda Foley:

*Collection agencies provide a valuable service to businesses; however, they still need guidance in working with victims of identity theft. The Fair Debt Collection Practices Act establishes protocols in working with debtors. Identity theft victims are not addressed in this Act.*

### Law Enforcement

Overall level of satisfaction with law enforcement showed positive gains from 2008. There was a significant drop in the replies of “terrible” and “poor”, dropping to 32% in 2009 from the 43% in 2008. Additionally, there was an increase in positive responses.

**Table 23. Level of Satisfaction with Law Enforcement**  
(Q35: 178 of 183 respondents, 97%)



**Mari Frank:**

*Law enforcement agencies are experiencing huge cutbacks, so they are not able to investigate cases as they have in the past. Victims want law enforcement to help, but it's not their job to remedy the fraud. Unfortunately, most victims don't understand that.*

**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**

Three questions were asked about child identity theft. Survey participants were instructed to skip this section if it did not apply to them. Respondents were either parents answering for their minor children or adults who had their identity stolen prior to their 18<sup>th</sup> birthday.

When asked about the age of the victim when the crime first began, 30% were under the school age of 5 years old. Another 35% were between 6 – 10 years of age, and 20% fell between the ages of 11-16. Unfortunately, 15% of the respondents discovered the crime just before their 18<sup>th</sup> birthday. At 17, this is the worst possible time to discover identity theft issues because parents/victims have a limited amount of time to resolve the problem before the negative impact of identity theft can have a detrimental affect on the teen's future.

The second question asked the respondent to identify the alleged thief. Again it was restricted to only cases of child identity theft. Of the 24% who responded to this question, nearly 60% indicated *thief was unknown* which closely corresponds to the percentage reflected from the general *Aftermath* survey population (Question 29). Just under 20% of the imposters were considered family members or friends. Based on previous *Aftermath* surveys, it appeared that family and friends were the largest perpetrator group. This may not be the case. The responses from the 2009 survey indicate a shift in criminal behavior relating to child identity theft. This is a subject for additional research in the next few years. There has been some initial research regarding children's identities being used in larger quantities for work or benefit purposes by unknown perpetrators.

The third question, asked of those over 18, was to identify what steps had been taken to remedy the situation. Respondents could check all that apply. Positive indicators Table 24 below include:

- An increase in the percentage of police reports filed
- A decrease in the percentage of families paying the debt
- An increase in victims continuing to work on a solution
- A decrease in those being given the runaround

ITRC is encouraged to see that this victim population is empowering itself by using available solutions and resolution tools.

**Table 24. Steps Taken to Remedy the Situation (Over 18 Years Old) (check all that apply)**  
 (Q27: 49 of 183 respondents , 27%)

REMEDY	2009	2008	2007
Filed police report	76.0%	70.0%	77.0%
Nothing yet	6.0%	6.0%	10.0%
Want to settle without police	4.0%	0.0%	10.0%
Fraudulent information removed from report	31.0%	39.0%	45.0%
Family will pay debt owed by imposter	0.0%	3.0%	6.0%
I am still working on a solution	65.0%	52.0%	55.0%
I was given the runaround and no one will believe me	24.0%	30.0%	19.0%
Provided information but was told this was a family issue	2.0%	N/A	N/A

**Family Identity Theft:**

In cases of Family Identity Theft, a question was posed to help identify imposter traits and responses by victims, family member and friends. (This was only in cases where the imposter is a family member or a former significant other. Victims could check all that apply.)

Family identity theft cases, at times, result in a tug of war between what is best for the victim versus the attitude of the family. Emotions often run high in these types of cases, especially if there is a possibility that a family member may be arrested. Choices are not always black and white, but rather shades of gray.

**Table 25. If this is a case of family identity theft, where the imposter is a family member or a former significant other: (check all that apply)**

*(Q37: 39 of 183 respondents, 21%)*

	<b>2009</b>	<b>2008</b>	<b>2007</b>
Imposter has a history of needing money due to narcotics, alcohol, shopping or gambling	38.0%	43.0%	52.0%
Same imposter has committed other types of crimes	44.0%	54.0%	52.0%
Same imposter has done this other family members	21.0%	32.0%	52.0%
I am torn about what to do	33.0%	39.0%	33.0%
I don't feel right about filing a police report on a family member	13.0%	14.0%	27.0%
My family is assisting me in trying to force the imposter to accept responsibility for the actions	21.0%	29.0%	42.0%
My family has encouraged me to report this to the police	41.0%	32.0%	42.0%
My family wants me to drop all charges and just pay the bills	5.0%	11.0%	12.0%
My family is torn about what to do	10.0%	21.0%	21.0%
My family is ashamed or remains in denial	10.0%	11.0%	30.0%
My family will turn against me if I take any action against this person	8.0%	7.0%	18.0%
Imposter used identity theft to destroy my reputation	36.0%	46.0%	58.0%

Responses for 2009 reflect a positive change in the family’s attitude toward protecting the victim – not the thief. For example:

- “Family is torn” - down 11% from 2008
- “Family is ashamed/in denial” – down 20% from 2007
- “Family encourages me to file a police report” – up 9%
- “Family tells me to drop the case and pay the bills” – down 7% from 2007

In regard to the imposter, 36% of the respondents indicated the imposter was “using identity theft to destroy the victim’s reputation”. According to those who answered this question, 38% considered the imposter “an addict”, 44% indicated “the imposter has committed other types of crime”, and 21% reported that “the imposter has done this to other family members”.

## **N. Emotional Impact on Victims**

Identity theft, as with any invasive crime, takes an emotional toll on its victims. In some cases, it can be minor and pass quickly. In other situations, especially cases that are more difficult to resolve, it can cause long term damage. Most victims say identity theft changed the way they perceive the world.

**Table 26. Affect on Important Relationships**

(Q36: 130 of 183 respondents, 71%)

	<b>2009</b>	<b>2008</b>	<b>2007</b>
Relationship on the rocks/ended	13%	12%	12%
Family doesn't understand	22%	33%	23%
Family is supportive	43%	42%	51%
Family is not supportive	10%	13%	
Significant other is helpful	31%	18%	12%
Family life stressed	37%	48%	49%
Feel betrayed by unsupportive family members and friends	18%	33%	22%
Children affected	22%	21%	22%
Employer is supportive	18%		
Employer is not supportive	3%		
Friends are supportive	44%		
Friends are not supportive and think I'm over-reacting	9%		
I have lost some friends	12%		

Early on, it was brought to ITRC's attention that this crime not only impacts victims but those close to them. In 2009's study, ITRC is seeing an improvement in how others are helping victims and being supportive. There has even been a reported decrease in the stress on family life. This may be attributable to media attention to this crime, a deeper understanding of the consequences of identity theft, or a greater awareness of victim needs.

The 2009 *Aftermath* study showed positive trends in the following areas:

- “My family doesn't understand” – down to 22% from 33% in 2008
- “My significant other is helpful” – up to an all-time high of 31%, from 18% in 2008
- “I feel betrayed by unsupportive family members and friends” – down to an all-time low of 18%, from the 33% reported in 2008

While 44% of the respondents said that “friends are supportive”, about 12% “lost friends”. This is not surprising; in difficult times, true friends rise to the occasion and those who don’t care typically go away.

**Mari Frank:**

*Because of all the publicity about identity theft, the good news is the most people now realize that identity theft is not the victim’s fault. They also know that the problems are real and quite serious. I know in years past, the degree of challenges was dismissed by most people and businesses because they had no idea of the time, effort and energy that needs to be exerted to regain one’s identity. We are not talking about credit card fraud where one only needs to make a call and fill out an affidavit to rectify the issues. A myriad of articles and news stories have shown how a fraudster can wreck the victim’s life and this can happen to anyone. The general public knows that the remedies for recovery can be tedious and time consuming. So I think there is greater compassion among family and friends.*

*From the comments in this study and from what I see in helping victims, there is less compassion by the banks, collection companies, and other agencies. So although there is more understanding among family and friends, there is more frustration and impatience due to industry issues which in turn creates anger and helplessness among victims.*

*The victim is often frustrated and overwhelmed by what he/she needs to do to prove innocence. So the victim does his best to remedy and finally out of exhaustion, may give up. The stress is enormous and it greatly impacts the family emotionally and often financially. In this economy where there is already great stress financially on families and businesses the victim may find himself so angry and impotent to deal with the situation that he takes out his anger on others and alienates his loved ones and friends.*

**Emotional Impact of Identity Theft**

Table 27 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.

**Linda Foley:**

*The Aftermath 2009 shows many positive trends and is very encouraging. We seem to have climbed a hill and finally reached the other side. This year’s study shows that many victims found a support team among friends, family and even employers.*

*While in the midst of the case, victims can feel overwhelmed. The goal is to take it one step at a time. Even though one may want to get it done immediately, that is not the reality of identity theft. Victims have to wait for responses to letters as well as returned phone calls. Keep things in perspective. ‘The Serenity Prayer’ has helped many of us facing a crisis in our lives. Identity theft is just one more hurdle in the game of life.*

**Table 27. Emotional Impact of Victimization**  
 Short Term (ST) Left Column; Long Term (LT) Right Column  
 (Q38: 171 of 183 respondents, 93%) (Q39: 99 of 183 respondents, 54%)

FEELING	2009		2008		2007	
	ST	LT	ST	LT	ST	LT
Denial or disbelief	49%	23%	31%	16%	34%	19%
Feeling defiled	38%	20%	37%	22%	33%	15%
Rage or anger	78%	54%	65%	33%	80%	45%
Isolation	24%	23%	27%	14%	24%	16%
Betrayed	49%	38%	60%	41%	48%	34%
Guilt	24%	16%	22%	16%	27%	21%
Unprotected by police	43%	34%	33%	24%	42%	32%
Shame/embarrassment	27%	24%	24%	11%	29%	24%
Personal financial fears	57%	43%	52%	51%	56%	50%
Physical safety fears	16%	14%	14%	14%	14%	11%
Financial safety of family fears	33%	26%	32%	30%	33%	26%
Inability to trust people	29%	23%	31%	30%	28%	26%
Loss of Innocence	18%	14%	21%	10%	16%	11%
Sense of Powerlessness	63%	43%	63%	37%	57%	35%
Overwhelming sadness	36%	20%	32%	19%	29%	21%
Loss of humor	20%	16%	18%	10%	17%	15%
Inability to Concentrate	29%	26%	27%	17%	30%	24%
Misplaced anger	26%	20%	23%	22%	25%	21%
Withdrawal	21%	22%	18%	16%	18%	21%
Start or restart unhealthy habits	9%	8%	12%	11%	12%	15%
Sense you were grieving	19%	20%	15%	14%	17%	19%
New or renewed illness	15%	19%	9%	11%	19%	21%
Sleep disturbances	43%	35%	40%	24%	47%	40%

FEELING	2009		2008		2007	
	ST	LT	ST	LT	ST	LT
Sense of being an Outcast	12%	12%	4%	5%	9%	13%
Sense of being undeserving of help	12%	14%	7%	6%	10%	6%
Feeling Captive	18%	18%	16%	14%	18%	19%
Feeling Suicidal	8%	10%	4%	2%	6%	8%
Frustration	74%	65%	68%	49%	74%	63%
Annoyed	67%	62%	64%	49%	66%	58%
Exhaustion	43%	45%	41%	30%	45%	37%
*Giving up-sick of being suspect or fighting system	28%	29%	31%	25%	31%	29%
I've lost everything	11%	17%	12%	10%	12%	10%

**Dr. Charles Nelson:**

*When examining the latest Aftermath Survey statistics as a whole, several items jump out of the tables provided. When comparing the 2008 statistics with the 2009 results, there appears to be a 55% short term and 44% long term increase in respondents' subjective experience of "denial" and "disbelief" in the wake of the crime. Despite the considerable media coverage and public education about this crime, victims still seem to have walked into identity theft with the belief that it only happens to others and are blindsided when it happens to them. Unfortunately, there is no inoculation against identity theft. In fact, that media coverage may have actually caused an apathetic reaction, until it happens to them.*

*The big year-to-year increase of 64% in "long term rage and anger" seems to correlate with denial and disbelief, similar to the stages of grief. "This couldn't happen to me..... How dare a thief do this and now I have to prove my innocence." This also connects with the significantly increased statistics indicating that they felt "unprotected by police," had "a sense of powerlessness," and felt a higher level of "frustration" than in prior years*

*As a psychologist, I'm very concerned about the 118% increase in scales revealing "long term shame and embarrassment" and major jumps (200% ST, 140% LT) in victims experiencing "a sense of being an outcast" and (71% ST, 133% LT) increased reports of "a sense of undeserving of help". These increases appear to be representative of an internalization of guilt or a broadening of isolation. As with all other crimes that unearth personal vulnerability, victims must remember that they are not the cause of identity theft, criminals are.*

*There was a 33% year-to-year increase in reports of long-term frustration. Both short term (67% increase) and long term (73% increase) revelations of new or renewed illnesses. This might speak to increased somatization that comes from internalizing all the stress, guilt, shame, rage, anger, sense of powerlessness, “undeserving” of help, and difficulties of resolving cases. All this isolation and internalized stress may be leading to a somaticized expression of their cumulative pain.*

*In summarizing, identity theft continues to have a strong impact on its victims. Despite the interaction with the Identity Theft Resource Center’s skilled advisors helping them step-by-step, many victims have many on-going symptoms and do indicate that they are wrestling with long term dysfunctional changes in their behavior and thought patterns.*

### **O. Consumer Behaviors**

For the past four years, the *Aftermath Survey* has asked participants to identify behaviors they may have adopted as a result of their identity theft case. While it is not an all inclusive list, it does provide a range of behaviors which the ITRC recognizes as proactive. As evidenced in Table 28, participant responses are quite varied from year to year.

### **Karen Barney, ITRC Communications Coordinator**

*Despite proactive measures victims may take, there is always the possibility that the creative and innovative identify thief can get around any security measures a victim may implement. This is why the ITRC strongly believes you cannot prevent identity theft. The behaviors listed below are simply steps which can be taken to minimize your risk and protect your personal information. It is fundamentally important for the ITRC to continue its educational efforts. All consumers need to recognize the importance of protecting sensitive information, avoiding scams and being diligent in their day-to-day behaviors.*

**Table 28. What behaviors do you normally use to avoid identity theft? (Check all that apply)**  
*(Q41: 160 of 183 respondents, 87%)*

	<b>2009</b>	<b>2008</b>	<b>2007</b>
I have a locked mailbox	27.0%	32.0%	27.0%
I check my credit reports regularly using the "annualcreditreport" system	48.0%	69.0%	58.0%
I have a security or credit freeze	42.0%	53.0%	50.0%
I use a fee-based credit monitoring service	26.0%	21.0%	18.0%
I use a fee-based identity monitoring service	21.0%	12.0%	10.0%
I shred documents with account or Social Security numbers on them	69.0%	72.0%	76.0%
I am familiar with scams and phishing emails	54.0%	64.0%	62.0%
I delete scam emails without answering them	76.0%	80.0%	79.0%
I have installed and update regularly computer security systems- firewalls, anti-virus software, spyware, etc.	64.0%	63.0%	63.0%
I shop online only on website that are secure and that I know	56.0%	56.0%	47.0%
I don't carry my Social Security Number with me on a daily basis	68.0%	67.0%	62.0%
I don't share my Social Security Number unless absolutely necessary	81.0%	79.0%	72.0%
I don't carry extra credit cards or my checkbook with me on unless I need it that day	51.0%	50.0%	44.0%
I keep my credit cards in sight at all times in restaurants and stores when using them	48.0%	44.0%	35.0%
I have a debit card that requires a PIN even when used as a credit card	34.0%	41.0%	30.0%

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

ITRC firmly believes 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 94 comments, which have not been edited or changed.

#### **COMMENTS**

42. If you would like to add a brief comment in regards to your experience, please take a moment to do so. Please keep your answer to 3 or 4 sentences maximum.	
#	Response
1	My identity and others, was lost due to a retail business that didn't protect my personal information. I want to see changes in the law that will allow me to file suit against the business that did not protect me!!!
2	It's really bad when your family rob from you. I will prosecute no mater who it is, family or not. I have learned.
3	1. We were able to get the perpetrator's bankruptcy dismissed due to bankruptcy fraud attempted by the perpetrator. 2. Our largest bank lawsuit, PNC, dismissed the case due to evidence we provided proving we DID NOT open this account. 3. We have managed to have all credit card companies except BANK OF AMERICA accept these debts as fraud. They are the most arrogant bank on the planet of Earth! Rude and extremely uncooperative with my five (yes 5!!) attorneys, as well as all the proof of evidence we have provided to them. They had the gall to sell these seven fraudulent accounts to eight different collection agencies and we still get call and letters from different agencies and occasionally a new collection agency name pops up. They will not respond to my current attorney who is planning on suing them thru chancery court. In my opinion....they should have failed....IT SHOULD NOT BE LOOKED UPON BY THE GOVERNMENT THAT BANK OF AMERICA IS "TOO BIG TO FAIL"!! 4. We have been extremely disgusted with our local Prosecutors Office, who because of political problems within our county, chose not to pursue this matter as criminal!! My attorney was livid and so are we!! The perpetrator was questioned for an hour and release. He falsified his entire testimony and was not confronted by the authorities to provide any proof of his "innocence" and was not confronted by the detectives with the evidence we provided to the authorities regarding massive forgery, etc. The Cumberland County Prosecutors Office in New Jersey receives an "F" from me for their performance on helping with this problem. Even though they believed our story, they told us that now they are too busy to help us because they are busy investigating murders, etc. We felt very insulted! They also caused other agencies who were willing to help us, step out of our case because the other agencies (Secret Service, FBI, and Postal Inspectors) told us that as long as the County was handling the matter, they would not get involved. They strung us along and essentially ruined our case. The detectives deliberately avoided my attorney. One minute they were willing to help and the next minute they wanted us to "go away". In the meantime this gave the perpetrator time to think up a good story and get rid of evidence from his computer, which would have proven a lot of the fraud he committed on the internet when he opened the majority of the credit cards up that way. We felt very very disappointed due to their lack of concern. Now they are saying it is more civil than criminal. They told us that they would refer our case to the IRS so they can investigate the perpetrator. That was last August 2009. We have not heard from anyone since then. My feeling is that it is on them if this creep does this to another unsuspecting person. I was willing to become a State's witness. I have since notified the NAAG with my concerns about ID theft. I have contacted Beth Givens of Privacy Rights and she has called me. I am to be notified by her when I can go to congress and testify regarding my ID theft situation in front of Senator Feinstein. I am still hopeful this person will get "found out" by someone who will take the victims seriously and pursue this matter to the fullest criminally. He has since scammed many other people who we have been in touch with, but the prosecutors office is not interested in getting involved. Very, very sad.....so this is how my tax dollars are being spen

4	<p>This survey is answered for a 53 yr. old man w/ dementia similar to Alzheimers (my brother-in-law), whose ID was stolen by his sister. She not only fraudulently used his personal info. for her own gain, but has KEPT all of his I.D. We have been trying since 2007 to get duplicates &amp; to date have only been able to get a birth cert. It is impossible to get a S.S. card or photo I.D. without having one already. We cannot even get the victim health care because he has no I.D. We are Still working to dispute the credit card theft. The D.A. considers this to be a civil matter. Civil litigation is ongoing since 2007 (and very expensive). Sister spent a few days in jail in 2008 for ignoring court order to repay monies stolen. Court system moves very slow in these matters, &amp; the criminal (sister) just goes about her business, ignoring everything, still enjoying use of her mentally disabled brother's money. This is a nightmare, and it just continues...</p>
5	<p>My identity was stolen from (but not used by) an employee at the medical center I attend and was given to a ring, a member of which used it.</p>
6	<p>The most frustrating thing about our experience is the road blocks put in the way of us monitoring our child's stolen social security number. As far as I can tell someone has eighteen years to trash her financial history. The ways for us to monitor her number now expose her to even more identity theft.</p>
7	<p>This was a person who has a histlry of identiy theft and she has proved she cannot recover or leadbiding a normal, law abiding life, and should be put in prison.</p>
8	<p>This was one of the most frustrating and mentally exhausting experiences I've ever had, due in large part to the financial institutions' inept management and failure to try and help me (and in once case, actively treat me as a perpetrator instead of a victim). The did NOT try to help, even when it was in their company's own best interest (which completely puzzles me...). Bank of America was the worst offender, but Chase Bank was not far behind. They are the WORST financial institutions I've ever had the displeasure of dealing with and am currently in the process of eliminating all ties with them.</p>
9	<p>My personal bank, which my spouse worked for in the past and been a customer with for over a decade, was the least helpful and compassionate.</p>
10	<p>My imposter is my sister and much of what she did was just to make my life difficult. No one seems to care about any of it unless money is involved but I spent hour correcting my cable and telephone bills after she expanded the services just because she could.</p>
11	<p>My experience involved a mix-up of my records with those of another person whose SSN is one digit different than mine. This went on for 12 years without my knowing, or checking. The fact that one number can be transposed and have this effect is frightening. I have no idea how this may have impacted my ability to obtain loans, etc. over the years, or how it has impacted the other person.</p>
12	<p>My wallet was stolen with my SS card in it by a co-worker after I started a new job. I'm not sure what all crimes have been committed; I think my SS# was sold or something. I keep getting calls from collection agencies. When I try to contact Equifax, TransUnion or Experian to get a credit report I am asked to supply numerous documents to verify my identity, but keep getting letters that I have sent insufficient information. I don't know how to resolve these problems.</p>
13	<p>This an extremely trying situation, and takes alot of time and focus to clear up. It also puts stress and fear on families.</p>
14	<p>how can someone who keeps getting pulled over for the same violations not get arrested ...also once someone uses your name as an alias your forever bound to this criminals record wich means you have to prove your you when re-entering the country or whenever the cops run your name</p>

15	I would like to add that the credit reporting agencies have become harder to navigate throughout the years. I've spent at least 15 hours (recently) trying to get records, report issues, ask questions, send clearance info, etc. In addition, your agency and other like you are not as helpful as I hoped. Information is not specific enough.
16	When I requested credit report from Experian website, it very aggressively pressed the necessity of purchasing unnecessary credit monitoring service (\$14.95/month-automatic renewal). When I called to cancel, they pressured me excessively to continue the service. Thank you Wilma for being so proactive, personable & professional & immediately following up!
17	This is an ongoing situation, since the theft was with the IRS, every year I worry if I will receive my refund. Every year I have to fill out paper work and send them back to the IRS. Nothing has been done to capture this person even though the IRS has the physical address of this person.
18	The thief tried to open a crime victims comp claim with Labor and Industries using my identity
19	The El Monte Department of Social services was especially negligent and unhelpful. To this day, they continue to give the woman's children benefits. The police department said they have "murders and violent crimes to deal with" so they do not have time for my case.
20	the law sucks and attorneys that use it to hide behind need to be shoot to push the blame on someone even when that person tells the courts that he did it but i still have to pay the US is a joke and so are law makers pad there pockets and f the public i didnt do this but i still have to pay i really feel like hurting the family member the attorney's both sides and the law for letting this happen im starting to think we should go back to old time kill the person that started this and just move on attorney pray on people and are protected by the law so they cant be sued so what do we do find a way to hurt them and one day i hope i get my wish!!!
21	I have not contacted the Police. I was told to stay with Equifax. I don't know what to do. My business is going under.
22	problem is i can prove it was my ex or him having someone doing it for him,and thier is still possibilty it was a ex-friend,like i said it cost me one of the best jobs,i could have ever had .i lost me social securty card about 12 years ago.
23	I am a victim of idenity theft which started in 2004! The credit reporting companies continue to merge my information with my imposter. They also change my personal information even my birth date!! UGH
24	I struggled for over two years to resolve the issues I faced b/c of identity theft. It was so difficult. The most helpful resource was ITRC. Thank you!!!
25	i am disabled and have a mentel issuses tgis was to hard for me to deal with my benfits are being stolen i sleep in my truck for the past 5 yrs i say to my slef this is america i am in shock of the who cares from ever agency i talks to who ever did this did a good job to bury me
26	Someone please help. I want my life back.
27	Our SSN are being used by too many businesses. I wish Congress would make those businesses come up with a different idea instead of using our SSN. I wish Congress would make the SS Administration be more flexible with ID theft victims. Some people are using my SSN to stalk me.
28	It has now been 6 years since my info was stolen, every year these people do something just to let me know they still have my info. Last year, they filed taxes, I just got my tax refund for 2008 in Jan 2010 after fighting the red tape of the IRS for a year. What is next? That is what I have to worry about everyday.
29	I personally think a credit monitoring system is very helpful, and worth the money since it prevents hours and stress.

30	I'm disappointed with my current credit card financial institutions. One cancel my card after 10 years of good credit because of this, they didn't even give me a chance to open it back once I cleared my credit. The other lower my limit from \$7000 to \$1200, I used more than that each month and I constantly get embarrassed when my card is declined. They still don't want to reinstate my \$7000 credit limit.
31	Identity theft has a domino effect; it attacks your family, your finances and your trust in human beings. There is no quick fix.
32	I had nothing stolen or any accounts broken into.3 false checks written and person had a Georgia drivers lincense.All cashed at a wal mart store.I had been at 2 local wal mart stores, close to the time checks were written.Forged checks were written in Lenior City Tn and Berea Ky. I live 5-7 hours from either city.
33	I did not want my accounts on line. My spouse was able to put my accounts on line, posing as me using his email, and drain them using Billpay fraud. Then he, I believe, left the country.
34	it the worst thing that can happen to anyone , i will ruin your life , and when u do get fixed ( i haven't yet) your going to have to start al over from zero.
35	No questions relate to knowing the imposter was a stranger shown on video using the lost debit card. Bank won't believe, store doesn't care, I am trapped in accusations by Chase Bank over just \$400 fraud.
36	My experience was fairly benign. A person at my husband's place of work used my name & their address and their name and our address. I also believe they got two credit cards in my name, but made the payments on time and closed them after a short period of time. My credit rating doesn't seem to have been affected.
37	A sense of sadness that after 10 years of being a loyal customer of American Express, never late on my payments , treat me like a last criminal on earth, they are rude, they talk to me in a mocking voice. They don't believe anything I say or provide them as valuable documents to prove my innocence. They never warned me that somebody used my cards in a place I never been in my life and does not pertain to my line of work. Signature was forged and to American express that have seen my real signature decided that i was I who over charged my card and believed the criminals that live off Medical Fraud for years in city of Glendale predominantly Armenians that come to this country illegally and steal from us. As far as American Express, they are true criminals for treating their customers like that.
38	Thank you Sarah from ITRC. Without your understanding and assistance, this situration would not have been resolved as quickly as it was. A true asset! THANK YOU.
39	Wells Fargo identified a person using the same social security number but did not offer me any information to follow-up and prosecute the person
40	How is it possible that government agencies can say that this is an impossibility and deny a person of benefits? How can they unless they are part of it?
41	i have had no help from the agenceys gib=ven to me. the time is to consumeing and lots of dead enda and unhelpfull people
42	I have no reason to suspect that the criminal woman of same name, similar DOB, did this. It seems to be all inept investigations that combined us.
43	This was an online occurrence only but equally - if not more -devastating. The cost me takes some math. Was going to refinance my 2 homes at 5.87 from 7.0. Total of mortgages is \$228,000.00. The amount of interest I would have saved is what this cost me due to my credit being denied because of this identity theft.

44	I AM THE VICTIM OF A FRAUDULANT COLLECTION AGENCY. THEY HARRASS WITH PHONE CALLS STATING THAT YOU OWE A DEBT. IF YOU REFUSE TO PAY THEM THEY REPORT YOU TO THE CREDIT BUREAUS.
45	My child was not even born when the SSN they was issued was being used intially illegally for employment.
46	The police department should be more trained and helpful to victims.
47	The whole experience was bad but, Kat at the agency was very nice in helping me deal with it.
48	My Identity was stole from a debit card that never got stolen but the # got copied somewhere. A G-Mail acct. was also opened with the name from my card and I received numerous phone calls for services etc.and packages delivered to my house from things this person ordered on line with my card. They acquired my home phone # and address from my name on my card.They also opened an acct. with Lifelock and other security agency's to try and secure MY identity!!
49	In addition to the Iden.Theft, I have domestic violence and staulking also. It feels like a never ending nightmare in which anxiety is always with me - in varying degrees.
50	The ITRC didnt help they acted like they wanted to help but im back at trying to figure out everything on my own!! I never got a call back for the conference with the IRS, ITRC and myself so we could try and figure everything out. THANKS FOR NOTHING!!!!
51	I could not have resolved this incident (breach of credit card database) without your help.
52	I was so very surprised how easy it was for the criminal to steal my identity write checks on my checking account in another state (CA) at my bank (BOA), and open a credit card. If BOA and Nordstrom really were paying attention it would have been clearly evident that it was not the real Frank!
53	in my case I contacted the credit bureaus to dispute the collection and unathorized inquires on my credit report and they were able to remove them from my file. I still need to re-check to make sure it is still clean.
54	I responded to an email that seemed to be from my email provider (hotmail) which was a scam. This impacted my professional reputation as an urgent Email from Nigeria went to all my contacts as though it was from me, asking for money be sent since I was stranded. My phone rang off the hook, we had to work 2 days to recover my account, I opened a different gmail account and even today spend a lot of time getting people to use my new account. A few colleagues thought it was real and almost sent money (hard to believe). I now can have a sense of humor about it, but I'm still looking for employment.
55	I am still fighting with this mess after 4 months and now will have to hire an attorney.
56	We discovered the intended theft of \$7000 from our savings account on a Saturday, and immediately contacted the bank. They said a woman with my name, ss#, and various credit cards withdrew the money and opened up a new account in an out of state branch. They froze the account, and the bank gave the money back a few weeks later -- luckily, so far no other repercussions but stress.
57	What most frustrates me is that the police won't act on the information I gave them, even if I know the perpetrator's name , address and phone number.
58	The most frustrating reality is that the criminal was granted credit by the merchants with limited documentation in person, online and over the phone. As a victim I have to constantly provide a ridiculous amount of documentation to the credit bureaus, merchants, and banks in order to fix a problem I didn't create. It's interesting how willing banks and merchants are to open accounts but how uncooperative they are when they realize their mistake.

59	I THANK YOU FOR ALL THE INFORMATION YOU HAD GIVEN ME IT HELPED ME A LOT TO START CLEARING MY NAME. THANK YOU VERY MUCH
60	Someone has information about me - my social, my bank account, and made a fake drivers license to withdraw money from the bank. They took \$5,700. Luckily for us the bank gave it back to us. I filed a police report and put a fraud alert to all my creditors. They still have my social....scary. Hope they get caught.
61	i have been disabled since 1989 they are stealing my disability checks i sleep in the steets [car] for over 5 yrs i amin shock that this could happen to a paerson on disability and even more shcoked fromthe soc security has treated me the con artist that done this has done a great job in making me look like the scum of the earth and now they have me think i am to
62	I have done everything I can to clear this problem, but every agency I have contacted had said that is not under their jurisdiction. They cannot do anything!!!!
63	I now have a fraud alert for 7 years. Dealing with banks and collecting agencies is absolutely terrible. Credit reporting agencies responded VERY fast. I found out I had an identity theft insurance with my home owners insurance. Nothing worked before, not even my lawyer, then Kroll Fraud Solutions took over and treated me with respect and cleared my name in 4 months!
64	The idenity theft was against our granddaughter who was 7 years old when the service was obtained. We only learned about it when we had her mail forwarded to our address after receiving custody of her and her brother. It was very frustrating that the info we shared with the collection agency was not followed thru by the utilities company and a 2nd agency was involved before we could get it corrected. It took about nine months to get a positive response/resolution.
65	Thank you for your help
66	I like to say thank you to all those at ITRC that helped me resolved this issue and get my money back. With out your help it would be impossible.
67	Wilma was excellent and I appreciated all her suggestions and kind words. Thank you
68	The suspect was my brother who I took in to my home to give him a place to live, he was asked to leave because he would not follow the rules of the house. When he left he took my SS # which he stole from documents in the house.
69	No one believes you; Help is scarce; No one cares; The only thing that these collection agencies, banks, etc., care about is getting paid -- regardless of whether it is your legal debt or not -- they will continue to pursue you until you pay up or continue to dispute the debt under the FCRA and FDCPA and they continue to sell the debt -- even if the state and federal statutory limitation has passed. Moreover, what's even worse is having your identity stolen by a millionaire. I worked for a woman as a live-in educator in DuPage County, the suburb of Burr Ridge. The son was the sole survivor of an auto accident and their wealth was the result of the son's trust established after the accident at Chase Bank. After six months of employment, I noticed that she would frequently mark bills paid and petition the trust for reimbursement for the same -- when the trust had either paid them or the service was canceled by her. In addition, since her children were adult males and were both disabled and their father was deceased, the social security they would receive as a result of their father's demise was cashed by the mother at the currency exchange in Westmont, IL. Regardless that the checks did not reference the mother. The checks should probably have been deposited into the trust accounts. The mother would also make statements like "If anything happened to Oakley, I'd get it all." And with respect to his brother, "All I would need to do is put a pillow over his face while he slept and that would be the end of him." Both men received Medicaid and were millionaires. This is shameful. I reported her conduct and the fact that food and living necessities such as toilet paper were not kept in the house. I also reported her statements to the home health agency. I was told to "mind my business." I left and did try to file a complaint with the Office of Inspector General that handles financial abuse cases of adult disabled persons. They weren't interested, either. I discovered the theft when I pulled my credit report. My friend had had her identity stolen after her purse was snatched at the train stop. The Burr Ridge address was on

	<p>my report along with a host of credit cards and collection actions. My mail was diverted to the mother's address. I filed a report with the post office, but they could do little for me other than ensure that my mail was delivered to my correct address. It would be nice if someone would listen and help me and get this stuff off my report. I tried to do right by those men, even though I had the odds against me with Chase bank and her lawyer that transitioned into the position of general counsel for the home agency and was recruiting clients prior to her transition. Her former partner set-up the second trust for the older son at Fifth Third Bank. The mother disclosed this information to me. It seems in an era when people are struggling to pay their bills and retain possession of their home and more people that need financial assistance from the government should be denied while this jackass (excuse my description) bilks the system. She received \$6,800 each month from the trust and with the social security checks and services from the government and theft from her kid's trust was easily clearing \$96,000 - \$104,000 annually. This is disgusting. I wish someone would listen. I wish someone would help me clear my name so that my credit rating was restored.</p>
70	I have decided not to use paypal again since this is where my problem happened.
71	Frustrated with the lack of investigation and or the attitude that this happens everyday. I have had to push to get the police to respond. I am being told that certain police depts. dont take this seriously.
72	See #44 - I would DEFINATELY speak to the media about my experience because it is not the "normal" ID theft case. It's backwards ID theft. Not enough room to write here.
73	I went to Ball Honda in National City, CA I think someone "stole" my social and Driver's Licence - "sold" it to a predator, who made a false DL - that is when the trouble started. June 24th, 2009.
74	Your agency, help me Wilma, was the only help that I really had. If it were not for your agency I would not have know what to do. All the forms I needed and all the things I had to do. Thanks
75	The police told me it was a mistake.
76	I want you to know that the services Brendan provided me @ ITRC felt like a life saver at the time. He gave me as much time as need to explain. God bless you!
77	The person did not steal my identity, the person that took her info while writing a check wrote down the wrong soc sec number.
78	One of the worst aspects of this experience has been the process of dealing with the credit reporting agencies. As a law student, I familiarized myself with fair credit reporting laws as the only way to protect myself. I also supported U.S. attorneys and law enforcement by providing a detailed victim statement, which was based on a large binder of evidence I had organized and collated on my own; this helped to put the perpetrator (who had stolen 13 other identities) to jail.
79	I believe my identity is being used by an illegal immigrant, It has not affected my credit but I have found my name on different services on the internet I never applied and I found someone working with my name in the same state where I live.
80	Coincidentally, I had just had my computer upgraded, so it may be possible certain settings were not as secure as possible or that my tech support guy set me up.
81	I have a feeling that my experience was very different than many victims. My credit union acted immediately to restore the funds that had been stolen with fraudulent checks, gave me copies (for a cost) so I could file a police report, and were overall very helpful in getting through this. I have absolutely no idea how the thief obtained our checking account number--the account number was printed on a check with an outdated address for the credit union along with a different name and address, so s/he did not actually get copies of our checks. We did not have any bills go unpaid that would indicate that mail had been stolen and the number obtained in that manner. I am still clueless. It has been 18months since this happened and I submitted a police report. I have never been contacted by the police department, so I suspect that the police are doing nothing to follow up on it. I continue to be very vigilant about monitoring my checking account and credit card

	balances to ensure that it does not happen again.
82	Local Police refused to help me clear name to this day. They would not even take my report.
83	phone scam but caught it in time to prevent many problems
84	I have basically given up trying to resolve this matter. I know the names and the company names of the people (more than one) who are using my SSN. But have been given the run around by everyone, including the Federal Trade Commission, Police, Employment Security Dept Fraud Investigation Unit, ICE(Immigrations Customs Enforcement), SS Administration, and MORE...
85	the fact that no one will investigate b/c she stole from me multiple times, but altogether they totaled roughly \$2100. each event wasn't a significance, but she did it multiple times and to others in our dept (wat work).
86	I am answering on behalf of my deceased mother. Her grand daughter was the thief, and I am still involved with payments, collection agencies, etc.
87	I am still in need of help. I am going to Jury Trial on 3/22/2010 and I am scared to pieces that my life will be over if found guilty, because I am not guilty. But the system is trying to make me pay for being scammed?
88	This has been devastating! My spouse died early on in the process, so I dropped it and have taken it up again recently. Two of the credit agencies refused to send me my credit reports. Even with much documentation, they did not believe I am who I am. With the advice from ITRC, I hope to now remedy this.
89	I was told that nothing could be done to solve my problem; that I would always have problems. I am only 21 and can just imagine the horrible problems I will have in the future because two other men (who's names and addresses can be found on my tax statements) will not be stopped. WHY DIDN'T THE IRS DO SOMETHING ABOUT IT BEFORE!?
90	Your organization was very helpful and informative-keep up the great work/resource!
91	I'm still fighting this. Every month, I receive a letter from the credit bureau because some one is trying to change the address. Even so that I have a security freeze.
92	i can't obtain a job due to no lic. issued
93	My daughter ran up \$50,000.00 in credit card bills and fees all in my name. Changed the address so I wouldn't get the statements. At the 1 year anniversary of getting caught she has moved home, works two jobs, and has payed off \$14,000.00 of the debt. We hope to have it payed off in 4 years. Unfortunately we cannot refinance our house until this is resolved.
94	whY DOES EVERYONE NEED MY SS # FOR ID.... WHEN MY CARD STATES NOT FOR ID PURPOSES-- THE GOV'T NEVER WANTED IT USED IN THIS WAY! stop this practice!!!!@!!!!!!!!!!

#### **4. METHODOLOGY**

The ITRC staff designed and administered *Identity Theft: The Aftermath 2009* survey. This is the seventh year ITRC has undertaken this project. A number of independent industry specialists participated in preparing the final summary.

Respondents to this survey were all assisted by the ITRC during 2009 calendar year. These respondents were confirmed as identity theft victims by ITRC victim advisors. It is important to remember this survey is not a census survey; rather it reflects the victim population that responded to the survey invitation.

Victims responded from 39 states and 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. Approximately 1/3 of the respondents were college graduates. In terms of age, there was an equal division of ages of participants: under 29 = 28%; 30 - 39 = 15%; 40 - 49 = 25%; and over the age of 50 = 33%.

The annual *Aftermath* surveys closely mirror each other in terms of questions asked and reflect details to further understand new methods of identity theft. In 2009, 41 questions were asked.

ITRC emailed 2,057 invitations to participate in the 2009 survey. Of that number, 203 bounced back. ITRC sent out two additional reminders to current email addresses. A total of 183 victims participated in the online (web-based) survey.

## 5. ENDNOTES

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<sup>i</sup>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](http://www.idtheftcenter.org). Email: [itrc@idtheftcenter.org](mailto:itrc@idtheftcenter.org), 858-693-7935. Victim Hotline: 888-400-5530

<sup>ii</sup> James Lee: Vice President - AALU in Washington, DC, former Chairman of the ANSI Identity Theft Prevention and Identity Management Standards Panel (IDSP), and former Senior Vice President and Chief Public & Consumer Affairs Officer for ChoicePoint Inc

<sup>iii</sup> Julie Ferguson: VP of Emerging Technologies at Debix, Co-Founder and Board Emeritus, Merchant Risk Council, [www.MerchantRiskCouncil.org](http://www.MerchantRiskCouncil.org).

<sup>iv</sup> Matthew D. Sarrel: Executive Director at Sarrel Group (link to <http://www.sarrelgroup.com>) a technology product testing, editorial services, and consulting firm located in NYC. He writes about security for eWeek, PC Magazine, and Allbusiness.com.

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

<sup>vi</sup> Mari J. Frank, Esq, CIPP, Radio Host: *Privacy Piracy*, Author of *The Complete Idiot's Guide to Recovering from Identity Theft*, [www.idtheftorg](http://www.idtheftorg)., [www.kuci.org/privacypiracy](http://www.kuci.org/privacypiracy)

<sup>vii</sup> Due to a clerical error in the tallying of numbers for this one section of the report, there will be some differences in the information as reported in the 2006, 2007 and 2008 *Aftermath* Studies