Victims of Identity theft: Can Existing Victim Assets Mitigate the Emotional and Psychological Impact

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VICTIMS OF IDENTITY THEFT:
CAN EXISTING VICTIM ASSETS MITIGATE THE EMOTIONAL AND
PSYCHOLOGICAL IMPACT

by

Carolyn M. Billecci

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Abstract

VICTIMS OF IDENTITY THEFT:

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Since Sutherland coined the phrase “white-collar crime” in 1939 during his address to the American Sociological Society (Barnett, n.d.), an array of crimes now fall under that heading. In particular, the crime of identity theft is an area of great concern and the subject of this study. The first identified task in this study was to achieve an understanding of what has been learned thus far about the emotional impact of identity theft on victims. The second resided in seeking to understand if a correlation exists between assets and income, and the emotional impact felt by identity theft victims. The working hypothesis for this study was: when a victim has abundant assets and steady income, the emotional impact of identity theft is mitigated. This study relied on a mixed methodology.
# Table of Contents

<table>
<thead>
<tr>
<th>Chapter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. INTRODUCTION...</td>
</tr>
<tr>
<td>Purpose...</td>
</tr>
<tr>
<td>Rationale...</td>
</tr>
<tr>
<td>Hypothesis...</td>
</tr>
<tr>
<td>Limitations/Delimitations...</td>
</tr>
<tr>
<td>Definitions...</td>
</tr>
<tr>
<td>2. REVIEW OF LITERATURE...</td>
</tr>
<tr>
<td>3. METHODS...</td>
</tr>
<tr>
<td>4. RESULTS...</td>
</tr>
<tr>
<td>5. DISCUSSION...</td>
</tr>
<tr>
<td>6. CONCLUSION...</td>
</tr>
<tr>
<td>REFERENCES...</td>
</tr>
<tr>
<td>APPENDICES...</td>
</tr>
<tr>
<td>A. Close-ended Coded Demographic Survey...</td>
</tr>
<tr>
<td>B. Open-ended Qualitative Focus Group Questionnaire...</td>
</tr>
</tbody>
</table>
Chapter 1: Introduction

In 1939, Edwin Sutherland introduced the concept of white-collar crime during his address to the American Sociological Society (Barnett, n.d.). As revealed in the published address, Sutherland (1940) challenged existing research claiming it was biased due to its focus on the criminal behavior of the lower class. It was Sutherland’s (1940) intention to expand the study of criminal behavior into what he considered “neglected areas” which included “the criminal behavior of business and professional men” (p. 13), that is, white-collar professions. Among the claims made by Sutherland (1940) in this early article, one particular claim remains truly relevant today. As Sutherland (1940) stated “The financial loss from white-collar crime...is less important than the damage to social relations. White-collar crimes violate trust and therefore create distrust, which lowers social morale and produces social disorganization on a large scale” (p. 15). As further stated by Sutherland (1940) “White-collar crime is real crime” (p. 15), a claim at the crux of his argument. In 1945, Sutherland continued his argument that white-collar crime is a crime. It was Sutherland’s (1945) continued contention that white-collar crimes should be categorized with other criminal behavior and that those committing the crimes should be punished under appropriate criminal laws. In Sutherland’s (1945) article he recognized areas of vital concern, which he believed was limiting this from occurring. Sutherland (1945) argued that due to the complicated nature of white-collar crimes, agencies charged with communicating information to the communities were remiss in building public sentiment around the severity of the crimes. Sutherland (1945) further contended that some of these agencies were controlled by the very businessmen violating the laws or were themselves in violation of the laws and thus not eager to build public awareness. Finally, Sutherland (1945) argued that citizens were apathetic to crimes, which did not directly impact them. What remains
so relevant in these arguments today is the fact that white-collar crimes can be quite complicated to investigate and public apathy around such crimes remains high.

Since Sutherland's introduction of white-collar crime as a criminological concept this area of criminology has grown. Under the heading "white-collar crime", there can now be found a vast array of crimes ranging from identity theft and credit card fraud to securities fraud and Ponzi schemes. Barnett (n.d.) wrote that white-collar crime is further complicated as "[c]urrently, the definition of white-collar crime is still hotly contested within the community of experts" (p. 1). According to Barnett (n.d.), there exist at least three factions in approaching a definition for white-collar crime: those who have defined it by the offense; those who have defined it by the offender; and, those who have defined it "in terms of the organizational culture" (p. 1). The Federal Bureau of Investigations (FBI) has opted to define white-collar crime by the type of offense committed, as stated by Barnett (n.d.). This variation in definition has not helped researchers who have attempted to further understand the white-collar criminal or the impact on white-collar victims. Shichor, Sechrest, and Doocy (as cited in Schoepfer & Piquero, 2009) found that, "the distinction between white-collar crime and fraud victims are often blurred" (p. 209), which could account for why "white-collar crime and the ways they victimize people do not seem to command a serious public concern" (Shichor as cited in Schoepfer & Piquero, 2009, p. 209). As identified above, public apathy toward the impact of white-collar crimes on their victims is not a newly identified construct; Sutherland identified this problem some sixty years ago.

Herein lies a tremendous problem, is the public apathetic due to lack of awareness of the types of crimes, or are they apathetic due to a lack of empathy for the personal impact a white-collar crime victim feels? Before an answer can be sought to such questions however, it is
important to reach an understanding of the actual impact of white-collar crimes on the victims. However, since white-collar crime encompasses such a vast array of crime types, narrowing this research down in order to make the research meaningful was important. One type of white-collar crime that has been identified as having the most impact on the victims is the crime of identity theft. As identified by Dr. Charles Nelson (as cited in Identity Theft Resource Center [ITRC], 2010),

> 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. (p. 4)

Although research has been conducted to identify the emotional and psychological impact felt by victims of identity theft, there appeared to be a dearth in the research as it pertained to mitigating factors, which could be attributed to lessening the emotional and psychological impact. Thus, this research project was meant to be an exploratory study, which used extant research on the emotional and psychological impact of identity theft as a baseline, and then sought an understanding as to whether there exists a correlation between a victim’s assets and a stable income and the emotional and psychological impact experienced by the victims of identity theft. It was decided that the gathering of the information sought in the second part of the study would be acquired through interviewing identity theft victims.

The rationale behind this research originated from a review of extant research, which, as stated above, revealed a lack of information pertaining to mitigating factors surrounding the emotional and psychological impact experienced by victims of identity theft. As identified below in the literature review, and also verified through correspondence with different agencies that conduct research on identity theft, extant research has apparently focused on the
demographics of identity theft victims or the impact they experience but not on what might mitigate the impact of the crime on its victims. Based on this stated purpose and rationale it was hypothesized that: when a victim has abundant assets and steady income, the emotional impact of identity theft is mitigated.

A limitation to this research project was in the limited access to victims of identity theft. In addition, those few who volunteered to participate in the study originated through snowball sampling and thus did not provide a generalizable data set. However, since the research project was meant to be exploratory only, the ability to interview a small group of victims proved sufficient in gaining an understanding as to whether the hypothesis had credibility and could be expanded upon in future research. One other limitation regarding the sample group was that because it was a small sample group there was concern about diversity, which also limits the generalizability of the research findings. This research project was delimited by maintaining a focus on key questions and the collection of demographics that was then aggregated in order to maintain the confidentiality of the volunteers. This process too was meant to keep the research focused on whether the working hypothesis had credibility and could be pursued further in more extensive research.

For clarification purposes, a definition of identity theft was sought for use in this research project. As identified in extant research, there is not a clear definition of identity theft (Allison, Schuck, & Lersch, 2005; Copes, Kerley, Huff, & Kane, 2010; Kumar, Kumar, Lavassani, & Movahedi, 2007). For the purposes of this study therefore, identity theft was defined as “...the misuse of another individual’s personal information to commit fraud...” (The President’s Identity Theft Task Force, 2007).
Chapter 2: Review of Literature

Kumar, Kumar, Lavassani, and Movahedi (2007) claimed identity fraud is not a new phenomenon but that, “the history of [identity fraud] can be traced back to hundreds of years ago” (abstract). Given this claim, it would seem reasonable that over time a great deal of research into the impact on victims of identity theft, and other white-collar crimes, would have occurred. Instead, current researchers such as Allison, Schuck, and Lersch (2005) as well as Copes, Kerley, Huff, and Kane (2010) recognized a dearth in this area of research. Yet, researchers agreed that identity theft is a growing crime (Allison et al., 2005; Kumar et al., 2007; Copes et al., 2010). Given this lack of available research from academia, Copes et al. (2010) recognized prior studies, which utilized government gathered data such as that collected by the Federal Trade Commission (FTC). The United States General Accounting Office (USGAO) and the Bureau of Justice Statistics (BJS) have also gathered information on identity theft victimization, which has provided a baseline for comparison in recent academic research. In four of the articles reviewed there was found four primary areas of agreement regarding identity theft: identity theft is a growing problem; there is a dearth of academic research into the impact on victims of identity theft; government agencies have seemingly collected the most data on victims and offenders of identity theft; and, there is a lack of cohesion in defining and understanding identity theft.

The Boolean search terms used to query for articles pertaining to identity theft, in academic searchable databases, included: white-collar crime, victim, victimization, fraud, impact, and identity theft. The article representing the research conducted by Kumar et al. (2007) had some limitations in the information provided. Their goal was to establish an internationally accepted uniform measurement for identity fraud and thus, their study provided only a minimal
amount of information regarding some of the emotional and psychological impacts on identity theft victims. This information provided by Kumar et al. (2007) was still vital however, in that it validated the seriousness of identity theft on its victims, which will continue to help build recognition of the serious nature of this crime. One of the most important pieces of information stated in the article was information from a study conducted by the Identity Theft Resource Center ([ITRC] as cited in Kumar et al., 2007) in which the ITRC found “that identity fraud victims share far more response similarities with ALL [sic] victims of crime than previously realized” (p. 26).

In more recent research conducted by the ITRC (2010) it was stated that, 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 [sic] damage. Most victims say identity theft changed the way they perceive the world. (p. 30)

Of importance within the ITRC (2010) study were the changes that have occurred over the last couple of years for victims dealing with the emotional impact of identity theft; specifically, the impact in the area of important relationships. According to their findings, 31% of respondents in the 2009 survey indicated their significant other was helpful as compared to 18% in 2008 (Identity Theft Resource Center [ITRC], 2010). Further, family life stress went down to 37% in 2009 as compared to 48% in 2008 (ITRC, 2010). Another area of interest within the ITRC (2010) study was their look at the short- and long-term emotional impact on victims. The list of emotions was rather extensive but provided some insight into such feelings as anger, betrayal, powerlessness, frustration, and annoyance. What was not addressed in the ITRC (2010) study was information pertaining to victim existing assets and income. A subsequent correspondence
with the founder of the ITRC verified that such information was not collected for analysis and review as part of their research survey.

In articles by Allison et al. (2005) and Copes et al. (2010), the research proved its infancy. In the study conducted by Allison et al. (2005) the goal of the study was to validate whether identity theft was truly increasing and further to identify characteristics of offenders and victims. To achieve this end, the researchers utilized available data from a municipal police department in Florida comparing reported identity theft to other theft-oriented crimes such as: credit card fraud; check fraud; robbery; and, auto-theft. The researchers used a case study methodology in their approach to analyzing the data, and identified "threats to internal validity and generalizability" (Allison et al., 2005, p. 23) as common concerns about using this approach. However, the researchers also felt the case study approach "provided the broad exploration necessary to find and conceptualize important issues relevant to identity theft" (Allison et al., 2005, p. 23). Although the research conducted by Allison et al. (2005) validated the growth of identity theft, the most interesting result of their study was that, "The typical apprehended offender was African American, female, unemployed, working alone, and was unknown to the victims, who tended to be White and male" (p. 19).

The study conducted by Copes et al. (2010), in comparison to the Allison et al. (2005) study, could be viewed as more generalizable to the U.S. population given the final sample group used for the study. Copes et al. (2010) analyzed data "derived from the second wave of the National Public Survey on White Collar Crime" (p. 3) collected in 2005. The study began with a pre-test of the survey on twenty-six respondents in order to identify any issues with the questionnaire. Once satisfied with the survey instrument, interviewers with the Center for Survey Research (CSR) conducted random sample telephone calls throughout the U.S. seeking
respondents to the survey. They used random digit dialing to initiate the calls and sought to speak with persons over the age of eighteen and members of the household. In all, there were 1,605 interviews conducted over a five-month period.

A concern of Copes et al. (2010) was the inclusion of existing credit card fraud as a dependent variable. The other dependent variables chosen for the study included: existing account fraud; new credit card fraud; and, identity theft, which “was created by summing responses to the previous three variables” (Copes et al., 2010, p. 3). The reason for concern over including existing credit card fraud was related to the fact that existing credit card fraud is considered the most common form of identity theft and thus its inclusion may “skew findings related to patterns, prevalence and costs of the crime” (Copes et al., 2010, p. 2). The primary goal of the study was to gain a better understanding of the demographics of victims of identity theft and to understand how including existing credit card fraud affects victim profiles. Thus, the researchers included demographics, risky behavior, and reporting behaviors as independent variables in order to explore the concern over skewed information. Further, the researchers included the victim’s perceptions of the seriousness of white-collar crime as an additional independent variable. The demographic data collected in the Copes et al. (2010) study, included: gender, age, race, education, income, and marital status. Of note, the Copes et al. set of demographics was utilized as a template for this research project.

In the conclusion of their research the researchers found that the inclusion of existing credit card fraud did appear to skew their findings given the prevalence of the crime. Their most interesting finding from the inclusion of existing credit card fraud was that the victim was typically a “white [sic], female, between 35 and 54, [who] earned $50,000-$75,000 per year, and had graduated from college” (Copes et al., 2010, p. 6). In contrast, the researchers found that
when existing credit card fraud was omitted and they only looked at the victims of existing account fraud and new credit card fraud, the typical victim was a young, Black, female, with a low income (Copes et al., 2010). A similar description of the offender profile found in the Allison et al. (2005) study.

In the research conducted by Langton and Planty (2010) the researchers found that “A greater percentage of persons living in households with income of $75,000 or more (5%) experienced fraud involving an existing account than persons living in households with income below $75,000” (p. 3). These findings echo earlier findings by Anderson (2006) in which the researcher found that, “Consumers with incomes of $75,000 or more are approximately 1.5 times more likely to experience the misuse of an existing credit card than those with incomes of less than $25,000” (p. 170). Anderson (2006) suggested, based on his research findings, that the reason for this increased potential for becoming a victim was related to “the number of credit accounts and non-cash transactions a person has and in the precautions taken to avoid or mitigate the risk” (p. 170). In the Langton and Planty (2010) study and the Anderson (2006) study, the researchers sought to understand the demographics of identity theft victims as it pertained to risk, whereas this research study sought to understand how identity theft might be mitigated by certain demographic characteristics.

In the study conducted by Sharp, Shreve-Neiger, Fremouw, Kane, and Hutton (2004) the researchers sought to understand the psychological and somatic symptoms identity theft victims experienced which arose from the victimization, the current status of the victims after the passage of some time, and finally, what common coping mechanisms victims used to mitigate the impact they experienced. The researchers utilized both a victim impact questionnaire followed by the Brief Symptom Inventory-18 (BSI-18) in order to obtain the information they
sought from identity theft victims. Among their findings, Sharp et al. (2004) identified that victims experienced anxiety and anger most commonly and that loss of sleep and nervousness were the most common somatic complaints. Further, the researchers found that the most common coping mechanisms used by victims were “taking action to resolve the issue and talking to friends and family” (Sharp, Shreve-Neiger, Fremouw, Kane, & Hutton, 2004, p. 133). As an appendix to the Sharp et al. (2004) article, the researchers provided the participant questionnaire they used in their study. The Sharp et al. questionnaire was subsequently used as a template for the questionnaire developed for this research project.

From a review of the aforementioned articles it was apparent that most researchers relied on a qualitative approach to study the issue of identity theft. Qualitative research is about the gathering of information that is richer and provides more insightful information about the human experience than numbers alone can convey. As Trochim and Donnelly (2008) expressed, when identifying the essence of qualitative research, qualitative research is, “less about getting at the truth than it is about reaching meaningful conclusions, deeper understanding, and useful results” (p. 148). Thus, when approaching any research project it would be prudent for the researcher to have a clearly defined idea of the information he or she hoped to acquire. Questions the researcher should consider in choosing whether to conduct a qualitative or quantitative study might include: Would numbers alone provide the answers sought in the research study? or, Would the collection of responses from a focus group be more insightful based on the expressive content (verbal and physical responses) the researcher could acquire from respondents? The choice to conduct a qualitative study to gather information on a research question could prove to be much more enriching and hold deeper meaning than numbers alone could convey. Gleaned from extant research during the literature review process (Allison et al., 2005; Barnett, n.d.;
Copes et al., 2010; ITRC, 2010; Kumar et al., 2007; Anderson, 2006; Langton & Planty, 2010; Sharp et al., 2004) some of the qualitative methods utilized by the researchers provided an understanding into which methods garnered more insightful answers thus moving the knowledge in that chosen area further along.

Analysis of six articles in particular provided insightful information as to why a qualitative approach could prove more beneficial. In two of the research studies the data analyzed was initially collected through the use of surveys conducted by the National White-Collar Crime Center ([NW3C] Copes et al., 2010; Schoepfer & Piquero, 2009). A subsequent correspondence with a representative from the NW3C determined that this organization did not acquire the same information that was sought for in this research study, and even if they did the information was not available for public consumption. In the study conducted by Anderson (2006) the researcher utilized data obtained from a Federal Trade Commission (FTC) survey whereas in the study conducted by Langton and Planty (2010) the researchers utilized data obtained from the National Crime Victimization Survey – Identity Theft Supplement. Trochim and Donnelly (2008) explained that surveys are questionnaires with the difference residing in who filled out the questionnaire: the respondent completed one type of questionnaire independently whereas the other was administered by an interviewer who filled in the survey based on the respondent’s answers. In three of the research studies just mentioned, the surveys were conducted via phone interview thus the interviewer filled in the responses. In the study conducted by Langton and Planty (2010) some of the surveys were conducted via the phone and some were conducted in person, but again the interviewer filled out the form.

In the study conducted by Sharp et al. (2004) the victim impact questionnaire and the BSI-18 were self-administered. The respondents that returned the questionnaires were also
invited to participate in a focus group with the hope of creating recommendations to change current identity theft policies. As noted previously, in the study conducted by Allison et al. (2005) a case study methodology was used. Allison et al. (2005) defined the case study as “a research methodology that involves the analysis and description of ‘real life’ circumstances to advance knowledge” (p. 23). These other two research studies provide additional examples of the variety of qualitative studies being used to study identity theft. In all of these research studies the researchers concluded that the methods they used produced results, which advanced their knowledge in the field of understanding white-collar crime victimization.

One of the benefits of utilizing qualitative methods in conducting research is the ability for the research findings to be translated into quantitative numbers for statistical analysis (Trochim & Donnelly, 2008). In a study conducted by Schoepfer and Piquero (2009) for example, one of the research questions the researchers sought to gain a better understanding of was the role of risky behavior as it relates to victimization. But how would one go about measuring risky behavior in a numeric form when risky behavior is subjective to each individual? Thus, the researchers created a set of questions they felt would elicit responses that could then be translated to a numeric scale for statistical analysis. For example, for four of the questions the researchers utilized the Likert scale of measurement in which the respondents chose from four numeric responses with the number one being equal to the word always and the number four being equal to the word never. Although the Likert scale is not the only scaling method available, as Trochim and Donnelly (2008) indicated

Scales typically involve rating a set of similar items on the same response scale, as in the 1 to 5 Likert response format...Scales very often are constructed to get at the more subjective and judgmental constructs like attitudes or beliefs. (p. 140)
Thus, Schoepfer and Piquero (2009) were able to measure risk as a variable in correlation to victimization.

Having the above information in mind, the question returned to which method would best suit the intended study? This is a decision the researcher must make based on the research question the researcher seeks to answer. With a goal of furthering the knowledge in the area of identity theft victimization, great consideration to the use of surveys was explored. One discussion specifically explored the idea of conducting a survey in a focus group format, which could provide insightful information a survey alone might not capture. A focus group, as defined by Babbie (2010), is “typically 5 to 15 people…brought together in a private, comfortable environment to engage in a guided discussion of some topic” (p. 322). Babbie (2010) identified that a limitation in the use of a focus group is that the group is not likely to be representative of the general public, however, can be used to gather exploratory information on the topic.

Although there are identified limitations, such as generalizability, to the use of focus groups, the benefits to using a focus group included the fact that there is a lower cost associated with this method and the researcher can “obtain detailed information about attitudes, opinions, and preferences of selected groups of participants” (Trochim & Donnelly, 2008, p. 148). The primary task of the researcher is to keep the group focused through careful planning and organization.

Before settling on the use of a qualitative approach however, a look at quantitative methods used in extant research was also conducted. In May 2006, former President George W. Bush signed an Executive Order establishing the President’s Task Force on Identity Theft (The Task Force), an association made up of government agencies charged with the task of coordinating efforts to combat the crime of identity theft (The President’s Identity Theft Task
VICTIMS OF IDENTITY THEFT

Force [The Task Force], 2007). In 2007, after conducting research and gathering insight from private and public sector representatives, The Task Force published a strategic plan for addressing identity theft. Within the strategic plan it was stated, “Beyond tangible forms of harm, statistics cannot adequately convey the emotional toll that identity theft often exacts on its victims, who frequently report feelings of violation, anger, anxiety, betrayal of trust, and even self-blame or hopelessness” (The Task Force, 2007, p. 49). Thus, when considering a research project, which specifically sets out to gather such intangible information, such as the emotional impact of identity theft on a victim, the researcher must be prepared to address the challenge of converting such qualitative findings into quantitative findings in order to create a tangible understanding of the data collected. The idea behind converting qualitative information, such as emotions, into quantitative data is not to be reductive to the richness qualitative data offers, but to enhance research findings by providing a statistical understanding of the impact of identity theft on a victim population with the hope of then generalizing those findings to a larger population. Probably the best way to understand how quantitative methods of research could be applied to this research study on identity theft victims would be through a brief look at an example of research in which the data was strictly quantitative followed by a look at some qualitative research, which was translated into quantitative information, and the significance those research findings had.

The Federal Trade Commission ([FTC] 2010) recently published a report based on unverified data received by the Consumer Sentinel Network (CSN), an organization, which compiles consumer complaints from a number of sources for use by law enforcement agencies. For the period covering January to December 2009, the CSN received 1.3 million complaints of which 21% were identity theft complaints (Federal Trade Commission [FTC], 2010). Since this
information is not based on consumer surveys but simply the number of complaints received, this information would be considered strictly quantitative data. A benefit to such statistical information is the graphical depictions that can be created. The FTC (2010) for example, provided a graph comparing the 2009 reported identity theft cases to those reported in 2008, information which reflected a 5% decrease down from 26% in 2008. Other graphs reflected such information as complaints filed since 2000 through 2009, which showed a steady increase of identity theft complaints through a peak in 2008 of 314,484 and then in 2009 a decrease to 278,078 reported complaints.

If the information the researcher sought about identity theft could be understood strictly through trend analysis of the information, then this information from the FTC would probably be sufficient. One immediate problem with this information analyzed by the FTC however, is that it is not generalizable because the information was not gathered through random sampling. The sample group in this instance was made up of those victims that initiated contact with an agency, such as filing a report with the FTC, and then the agency sharing the information with CSN. The benefit to this data is that it is straightforward descriptive statistical data. Trochim and Donnelly (2008) identified some of the benefits to descriptive statistics, which included the ability to “present quantitative descriptions in a manageable form” (p. 264) and further that, “[d]escriptive statistics help summarize large amounts of data in a sensible way” (p. 264).

In comparison, a survey report published by the FTC in 2007 was based on qualitative information that was much richer due to the type of information gathered and the method used to acquire the information. According to information provided in the report, “[t]he study was conducted through telephone interviews using a Random-Digit-Dialing (RDD) sampling methodology” (Synovate, 2007, p. 3). The interviews were conducted over roughly a three-
month period and the subjects interviewed were adults over the age of 18. A total of 4,917 interviews were conducted. Due to the type of information gathered in the survey, the researchers were able to generalize to the larger population such information as how many U.S. adults discovered they were victims of identity theft in 2005. According to the researchers,

A total of 3.7 percent of survey participants indicated that they had discovered they were victims of ID theft in 2005. This result suggests that approximately 8.3 million U.S. adults discovered that they were victims of some form of ID theft in 2005. (Synovate, 2007, p. 4)

Further, the researchers were able to analyze data, which included the median financial loss to victims of identity theft. Other data gathered for analysis included information about the offender, such as whether the offender was known or unknown to the victim. Surprisingly, 6% of respondents reported that a family member or relative committed the fraud. One of the most telling statistics however dealt with victim impact. As the researchers stated

Twenty-six percent of [ID theft] victims said they were most affected by the emotional impact of the ID theft including the effects of stress on their lives and their health or the emotional toll resulting from the realization that they were vulnerable or had been betrayed. (Synovate, 2007, p. 53)

The exploratory study, mentioned earlier, conducted by Copes et al. (2010) utilized this same data reported by the FTC in an effort to understand how the inclusion of "credit card fraud as a type of identity theft affect[ed] victim profiles" (p. 2). It was the hope of Copes et al. (2010) that their study would not only add to extant research on victims of identity theft but would also "highlight the similarities and differences among [three specific] types of fraud victims" (p. 2).
Again, the researchers took qualitative data that already provided insight into the impact of identity theft on victims and created quantitative information in order to address their hypothesis.

As can be seen from the brief examples above, existing quantitative data can be helpful for quick analysis of say the number of reported victims of identity theft. However, if the research being conducted takes a qualitative form first than it is helpful for the researcher to know how that information can be converted in an effort to provide quantitative findings yet maintain the richness of the data, which numbers alone cannot provide. As stated by Babbie (2010), “Empirical research is first and foremost a logical rather than a mathematical operation. Mathematics is merely a convenient and efficient language for accomplishing the logical operations inherent in quantitative data analysis” (p. 467). Once the qualitative data is coded, analysis on the data can begin. The researcher must use their best discretion to determine what method of analysis will best suit their study. As identified by Trochim and Donnelly (2008) the beauty of using qualitative and mixed methods analysis can be attributed to them being “both art and science” (p. 291). Thus, maintaining an open approach to the research and allowing for the use of mixed method analysis was undertaken in an effort to benefit this identity theft study best.

The most important aspect of any qualitative method can be found in the richness of data collected. Numbers cannot give meaning to a person’s perceptions, feelings, or attitudes on a given subject. However, words are subjective to the individual defined through experiences that cannot be measured numerically or generalized to a larger population. Thus, researchers have developed methods in which the richness of a person’s life experience can be captured and studied but also translated into numerical form for analytical purposes and generalizability. The benefit of qualitative methods resides in translating the subjective into the objective. The
information provided above has been an exploration of qualitative and quantitative methodologies in an effort to evaluate what approach would best serve this research project.

Reflecting on the generalizability of this research study one study in particular was noted to also have concerns over the generalizability of the data collected based on the sample group that participated in their study. Sharp et al. (2004) noted that, “this sample consisted of self-selected volunteers, and thus generalizability of these findings may be limited” (p. 134). The volunteers for this research study were identified through snowball sampling, which Babbie (2010) defined as “A nonprobability sampling method, often employed in field research, whereby each person interviewed may be asked to suggest additional people for interviewing” (p. 193). However, as identified in the study conducted by Sharp et al. (2004) their research still contributed to extant research as it identified coping mechanisms used by victims of identity theft. The Sharp et al. (2004) study was identified therefore as the study most comparable to this research project.

As mentioned specifically in the study by Schoepfer and Piquero (2009) routine activities theory was a consideration, although not directly applied, in their study of identity theft victimization. Cohen and Felson (1979) offered routine activity theory as a means of explaining how the convergence of three elements, a motivated offender, a suitable target, and the absence of capable guardianship, could be used to explain crime rate trends. As Pratt, Holtfreter, and Reisig (2010) explained “Routine activity theory predicts that changes in legitimate opportunity structures (e.g., technology) can increase the convergence of motivated offenders and suitable targets in the absence of capable guardianship” (p. 267). In the study conducted by Pratt et al. (2010) the intent of the research was to “investigate the extent to which sociodemographic characteristics explain routine online activities reflecting exposure...[and to] assess the influences
that such routine online activities have, in turn, on the likelihood of Internet fraud targeting” (p. 270). Although the goal of this research study was not meant to specifically look at identity theft experienced from Internet usage, the Pratt et al. (2010) study offered an approach to looking at the data collected in this research study.

Therefore, for this research study, routine activities theory was a consideration. Using the findings from the Anderson (2006) study and the Schoepfer and Piquero (2009) study as a baseline for comparing the findings from this research study it was hoped that an understanding could be gleaned as to whether identity theft victims made any changes to their routines after learning of their victimization. Specifically, participants in the study were asked to describe if they had made changes to how they handled their financial matters since becoming a victim of identity theft. If this was the case then subsequent research could include developing routine activity theory as a means of explaining ways in which victims change their behavior after victimization as a means of mitigating the impact they experience.
Chapter 3: Methods

The working hypothesis for this research study was: when a victim has abundant assets and steady income, the emotional impact of identity theft is mitigated. Based on the findings from extant research and the various methodologies utilized by researchers, it was determined that conducting a survey of victims would yield the most beneficial information. Especially since information pertaining to victim assets did not appear to have been collected in prior studies and is arguably very sensitive information to collect. If such information were already available, than it would be possible to utilize that existing research and immediately seek a quantitative understanding of the data.

The specifics of this research project included a survey instrument as shown in Appendix A and an open-ended interview questionnaire as shown in Appendix B. The survey and the questionnaire were created based on the dependent and independent variables that were identified to be used in this study. For this research study the dependent variables stemmed from extant research conducted by ITRC (2010) and by Sharp et al. (2004) since both of their studies provided the most insightful information pertaining to the emotional/psychological impact experienced by victims of identity theft. The questionnaire allowed for the participants to express their own descriptions of the impact they experienced so that the possibility of presuming which emotions might best describe their experience did not taint their responses. The aggregate of the responses was then compared to extant research so that for future studies more specific questions could be developed.

The independent variables identified for this research study also stemmed from extant research. As mentioned above, the demographic questions developed for this research study were based on the study conducted by Copes et al. (2010) and included: age, gender, race,
education, income, and marital status. Other independent variables identified for this research study included: years since victimization; marital status at the time of victimization; current annual household income; annual household income at the time of victimization; current estimated personal assets; estimated personal assets at the time of victimization; the amount of money lost; and, the amount of time spent clearing your name. The type of identity theft experienced by participants was also collected and used as an independent variable. Stemming from the research conducted by the ITRC (2010) the following types of identity theft were inquired about: financial – credit, checking, debit, utilities, or collection issue; criminal – impersonation getting a ticket, arrested, arraigned, or prosecuted; and governmental/benefit – IRS, DMV, SSA, or other government assistance.

The survey and interview questionnaire created for this research study included a close-ended coded demographic survey instrument and an open-ended qualitative focus group interview questionnaire. To reiterate, it was anticipated that nine to fifteen individuals would participate in this research study, all identified through snowball sampling. Given the sensitivity of the information sought, the survey instruments were coded and the information obtained was aggregated for analysis. Being an exploratory study the findings from the research study were meant to supplement the chosen variables for future research. The research study was also a longitudinal study, which as stated by Babbie (2010) “ha[s] an obvious advantage over cross-sectional ones in providing information describing processes over time” (p. 110). Quantitative analysis was not necessary for this exploratory study, as the findings provided whether the trauma a person experienced from being a victim of identity theft was proportionate to their income and assets. If the immediate findings from participates validated this then there would be credibility to the hypothesis and further research would be warranted.
Chapter 4: Results

As stated earlier, the purpose of this exploratory research study was to identify whether the working hypothesis for the study had credibility and could therefore be expanded upon in future research. The working hypothesis for the study was: when a person has abundant assets and steady income, the emotional impact of identity theft is mitigated. It was hoped that nine to fifteen participants would be interviewed for the study through in person interviews utilizing first a closed-ended survey instrument to collect demographic information followed by an open-ended interview questionnaire, which would allow participants to fully provide in depth answers in the retelling of their experiences. Through the use of snowball sampling eight participants were identified and volunteered for the study. One participant dropped out however leaving only seven to be interviewed. A wealth of information was obtained from these seven participants and analysis of these findings follows.

Of the volunteers who participated in the research study three were men and four were women. Among the independent variables included in the demographic survey was the collection of: the participant’s age; ethnicity; marital status; marital status at the time of victimization; and highest level of education. The age range for the men in the study was 34- to 49-years old. The age range for the women in the study was 41- to 52-years old. The ethnicity of participants included five Caucasians, one African American, and one Asian American. All but one of the participants is currently married. At the time of victimization, one was divorced, two were single, and the other four were married. Of note, two of the male participants had been victims of identity theft twice and thus both incidents were recorded as part of this study; one of the men was married during both incidents and one of the men was married during the first incident and separated during the second. The educational background of the participants also
varied. Two of the women participating in the study had completed some graduate school; one had a juris doctorate; and one had a bachelor’s degree. Among the men who participated in the study one identified having completed two years of community college, one had gone to trade school, and one identified completing one semester of college.

The information collected from the closed-ended survey instrument included: the participant’s current household income; their household income at the time of victimization; their current estimated assets (excluding income); their estimated assets at the time of victimization (excluding income); the number of years since victimization; the amount of money lost; and, the amount of time spent clearing their name. There was great diversity in much of this information the participants provided. Current household income for the women that participated in the study ranged from $25,000 to $220,000. For the men who participated in the study the incomes ranged from $24,000 to $100,000. At the time of their victimization however, female participants reported having annual household income ranging from $6,000 to $60,000 and the men reported annual household income ranging from $17,000 to $52,000. Participants identified their current estimated assets, which ranged for the female participants from $5,000 to $1.5 million and for the men $5,000 to $300,000. At the time of their victimization female participants revealed assets ranging from $0 to $190,000 whereas the men revealed assets ranging from $600 to $25,000.

One piece of key information requested from the participants was the length of time since victimization. Remembering that two of the participants identified having been victimized twice, the range of time since victimization spanned from as recent as three months ago to roughly twenty-nine years ago. The amount of money lost by one of the victims who had been victimized twice was $1,300 on both occasions. For the other participant who was victimized
twice no money was lost from either incident, however, from the original victimization the
victim suffered other financial losses that cannot be calculated such as the ability to obtain lines
of credit or loans and during the second victimization there was a period of loss until the bank
reimbursed the losses. Two other victims reported initial lost money that was also later repaid by
the bank after an investigation was conducted. Where one participant identified no losses
another identified unknown losses over the years that could be attributed to the fraud. Finally,
although one participant identified the amount of loss would have been roughly $1,000, their
unwillingness to pay this amount to the merchants and the subsequent hiring of an attorney to
help fight the fraud cost more in the end then had they paid the money upfront and moved on.
The time participants spent to address the fraud ranged from no time at all due to a sense that
there was nothing that could be done to hours, months, and years.

When asked to describe the emotions the participants experienced during the first six
months after becoming a victim of identity theft participant’s answers had a common theme
helplessness, anger, and frustration. Other feelings included an identity crisis and the loss of
enjoyment of life. Six of the participants claimed they were angry or mad following finding out
they had been victimized. For one victim who had been victimized twice, the second
victimization could not have been timed worse. Already dealing with emotional issues related to
a looming divorce, the participant recalled a very dark period in which they contemplated suicide
and became very violent. Two of the victims recalled a strong sense of embarrassment and one
in particular stated the experience was like a continued cycle of frustration and that they had the
sensation that no one believed they were innocent.

Among the participants that identified being in a relationship at the time of victimization,
the primary comment they conveyed about the effect the crime had on their personal
relationships at the time was that it was a strain on their relationship. Although one participant did not feel the fraud directly affected their marriage, the participant expressed that it definitely added to some of the emotional impact the participant felt due to the questions arising about their guilt or innocence. In an instance where the victim knew the offender, which was identified by two of the participants, the participants claimed that knowing the offender contributed to the impact they experienced and that any existing relationship after the victimization was strained as trust had been breached.

When asked to explain any physical or health related issues experienced within the first six months of victimization stress and the affects of stress was the common response. Other responses included shock, both physical and spiritual, back problems related to stress, and depression and a sense of feeling drained from the depression. One participant identified that the stress drove them to work harder, which lead to a work injury and three months off work. Recounting whether they experienced any remnant affects from the victimization most participants indicated they did not. A participant, who had been victimized twice however, indicated the existence of stress around an inability to trust people fully due to the experiences.

In dealing with their experiences participants were asked to explain any coping mechanisms they used to deal with the victimization. Two of the participants indicated that they coped by proactively engaging in either trying to identify who committed the crime or in clearing up their name. Other comments included, venting, lashing out violently, or working harder. For the participant with the resulting back problems, seeing a chiropractor helped. For another participant, art was a chosen outlet, as well as chewing tobacco, and notifying their attorney. Other participants indicated no purposeful coping mechanism or to just move forward but having changed the way they handled their information.
When asked if having a steady income contributed to or mitigated any emotional impact experienced by the participants, three of the participants indicated it helped and one other indicated it helped only in that it provided them the resources to retain an attorney. For one of the participants who had been victimized twice it was identified that in the first instance money was not a factor and that what really helped was the support system of friends and family. However, during the second victimization the participant had just started a new job and thus did not have the same sense of security as experienced during the first victimization, therefore, a steady income was a mitigator the first time but not the second. Converse to this participants experience the experience conveyed by the other participant who was victimized twice was that a steady income during the first experience was not really a mitigator but for the second victimization it was a mitigator due to a paycheck being deposited which covered other items being paid out of the account. One participant identified a steady income as a complication in that they had to deal with the victimization and still attempt to go about their daily life.

Participants were also asked to identify if they felt their socioeconomic situation contributed to or mitigated any emotional impact they experienced. Only two participants indicated their socioeconomic situation was a mitigator. For one of the participants victimized twice the participant indicated that during their first experience their socioeconomic situation acted as a mitigator due to the presence of a strong support system whereas their second experience was during a time when the participant had moved and did not have the same structure in place so their socioeconomic situation contributed to the impact they experienced. For the other participant victimized two times it was indicated that at the time of their first victimization they were much younger and not as established financially, thus they experienced a greater impact then their more recent victimization some twenty years subsequent to the first
experience. One of the profound responses was victimization that took place over twenty years ago. Due to their socioeconomic situation at the time the participant claimed that they actually felt ignored by law enforcement, that law enforcement was quite patronizing, and that it was suggested the victim admit to having done the purchases, pay the bill, and move on. Where the impact was slightly mitigated was in the participant’s ability to retain an attorney to help clear their name and contact credit bureaus.

Commonly mentioned among the victims was that each made changes to their normal routines and how they handled their finances since becoming a victim. Changes participants reported included: being more careful with their personal information; monitoring accounts and credit reports closer; changing bank accounts; being more wary of who they give information to; and, being much more conscientious of where and how they carry any cards or personal information with them. From two of the victims there was a clear sense of hyper-vigilance since becoming a victim of identity theft. All of these changes speak directly to an affect on the participant’s routine activities and thus why routine activities theory best explains this type of crime and victimization.
Chapter 5: Discussion

Identity theft is not a new phenomenon, as identified by Kumar et al. (2007), and the impact experienced by victims' remains an area in need of additional research. Yet researchers have agreed that identity theft is a growing crime (Allison et al., 2005; Kumar et al., 2007; Copes et al., 2010). The purpose of this study therefore, was to advance knowledge by looking at the emotional impact experienced by victims of identity theft and inquiring as to whether assets and income act as mitigating factors to the impact they experience. Specifically it was hypothesized that: when a victim has abundant assets and steady income, the emotional impact of identity theft is mitigated. Analysis of the information gathered during this exploratory study lead to the following findings and suggested areas where future research should focus its attention.

To achieve an understanding of whether the hypothesis held merit the research approach taken was through the gathering of qualitative data using a close-ended survey instrument and an open-ended interview questionnaire, both of which were administered during an in-person interview. As identified earlier, there is a richness found in qualitative data that is lost in quantitative research. This particular study is tribute and testimony to this assertion. From the variety of answers provided by the participants it was clear that closed-ended questions could never capture their experience nor allow them the opportunity to relay their experience in such a way as to grasp the impact the crime had on their lives. The findings from this study, as it pertains to extant research such as the research findings of the ITRC (2010), validated some of the many emotions experienced by identity theft victims.

This study sought to expand knowledge in the area of identity theft victim impact by looking at whether assets and income mitigated the emotional impact experienced by victims. To this end the null hypothesis is supported in that although steady income showed a correlation
to emotional impact a person's socioeconomic situation did not reveal itself as a mitigating factor. Where four of the participants indicated steady income mitigated the emotional impact they experienced, only three indicated their socioeconomic situation was a mitigator. Most profoundly documented through this study was that the participant with the lowest socioeconomic status recognized not money but close social relationships as the mitigating factor. On the other extreme, the participant in the study who identified themselves as a member of the upper-middle class claimed their status contributed to the emotional impact they experienced. Given this incongruity in the findings it is recommended that future research should include a broader study, which pursues a better understanding of why socioeconomics was not a mitigator as expected for those identifying themselves as being members of a higher socioeconomic status.

Since Sutherland's (1945) contention of public apathy to Shichor's (as cited in Schoepfer & Piquero, 2009) more recent assertions along the same vein social apathy provides a strong explanation for what the aforementioned participant experienced. Future research into public apathy and the emotional impact experienced by identity theft victims would also be warranted to expand sciences understanding of how apathy plays a part in the experience of these victims. Questions that should be explored include: Does a person of greater socioeconomic means have more to lose and therefore have a stronger urgency to protect their assets, with the added stress of having to prove the impact of their victimization? Conversely, does a person of lower socioeconomic means feel less of an impact because it is expected that they have less to lose?

It is important to recount that this study was limited by victim access and the use of snowball sampling, which limits the generalizability of the findings. Further, the study was limited in diversity although within the seven participants there was significant diversity in
socioeconomics. The study remained delimited by keeping the questions focused and through the aggregate process to aid in maintaining confidentiality. Aggregating the findings from the study also reflect how common it was for participants to alter their behavior after victimization. Even after almost thirty years since victimization although the immediate emotional impact was no longer prevalent the remnant affects of the experience remained as demonstrated through changes to routine behavior. Victims became much more aware of their personal information and the number of ways in which their information could be used. To the best of their abilities these victims changed the methods in which they conducted business, stored personal information, and finally who they were willing to share personal information with. To the most extreme extent, at least two of the victims expressed a hyper-vigilance in the handling of personal information to this date. An added stress identified by victims, especially those who did not know their offenders or how their information was compromised, was the continued knowledge that an identity thief could still use their information again. Future research focusing on routine activity theory to explore how the emotional impact translated into more vigilant behavior in protecting personal information would be beneficial as any gathered knowledge could be valuable to crime prevention efforts and policy makers.

Finally, and most importantly, was the willingness of the participants to tell their stories. Although initially there was concern over asking participants to reveal a past negative experience, the experience while conducting this study was contrary to this concern. Observation of the victims during the interviews revealed some initial apprehension but by the end of the interviews it was not uncommon for the participant to express a sense of relief or gratitude that someone desired to hear their story and a sense of hope that what was learned
might build awareness. Future researchers who hold reservations about studying identity theft victims should consider this invaluable insight into the victim experience.
Chapter 6: Conclusion

Even though it has been over sixty years since Sutherland coined the phrase “white-collar crime” this study validated, even on a small scale, that there is room for significant research to be conducted in the area of understanding victim impact and public apathy. The socioeconomic position of an individual does not, based on this studies finding, buffer the emotional impact a person will experience from victimization. The lack of a positive correlation however draws new questions for future researchers to consider such as whether public apathy contributed to the emotional impact on victims as experienced by one participant or if apathy is due to the public at large lacking an understanding of the emotional impact experienced by identity theft victims. Another consideration for future researchers should be to look at specific types of identity theft and socioeconomics as a mitigating factor. Although this study did inquire about the type of theft experienced, the focus of the study did not seek to build a correlation between the type of fraud, the emotional impact experienced, and assets and income as mitigators; again, future research would benefit from such a study. The purpose of this study was successful in moving knowledge forward as it pertains to identity theft as the results revealed that it is not safe to assume assets will provide a buffer to the emotional impact experienced by identity theft victims. Future research to understand these findings further will also continue to benefit identity theft victims, as future research will help to build public awareness.

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References


http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=2222


Appendix A

Close-Ended Coded Demographic Survey

This survey instrument was designed for the gathering of information during a personal interview. Your name will not be recorded on this document, as the information is strictly anonymous. Instead, all surveys will be coded in order to protect the identity of the participant. If you do not know the exact answer to a question, please provide an estimate. If you are uncomfortable with answering a question please indicate so and we will move on leaving that question blank. The information collected from this study will be aggregated to also ensure anonymity of participants. Further, the information will be stored for a period of three years with the Department of Criminology at Regis University. Thank you again for your participation in this important research study.

1. Gender:

2. Age (current):

3. Race/Ethnicity (how do you identify yourself):

4. Highest year of education:

5. Marital Status:

6. Marital Status At the Time of Victimization:

7. Current Annual Household Income:

8. Annual Household Income At the Time of Victimization:

9. Current Estimated Personal Assets (e.g. homes, property, accounts, excluding income):

10. Estimated Personal Assets At the Time of Victimization (e.g. homes, property, accounts, excluding income):

11. Years since victimization:

12. Estimated amount of money lost from the identity theft?

13. Estimated amount of time expended attempting to clear up the identity theft?

14. Type of identity theft experienced (select all that apply):
   - New credit card opened in your name
   - Unauthorized charges on existing card account
   - New service opened in your name (telephone, cable, utility)
- New bank account opened in your name
- Unauthorized transactions (including checks) on existing bank account
- Loan obtained in your name
- Driver’s license obtained in your name
- Government benefits obtained in your name
- Misuse of personal information to gain employment
- Misuse of personal information to obtain medical services
- Misuse of personal information to avoid legal/criminal sanctions
- Other
Appendix B

Open-ended Qualitative Focus Group Questionnaire

This questionnaire was designed for the gathering of information during a personal interview. Your name will not be recorded on this document, as the information is strictly anonymous. Instead, all surveys will be coded in order to protect the identity of the participant. If you do not know the exact answer to a question, please provide an estimate. If you are uncomfortable with answering a question please indicate so and we will move on leaving that question blank. The information collected from this study will be aggregated to also ensure anonymity of participants. Further, the information will be stored for a period of three years with the Department of Criminology at Regis University. Thank you again for your participation in this important research study.

1. Please explain the nature of your identity theft.

2. Please describe your initial efforts to correct or mitigate the identity theft (e.g. contact law enforcement, contact financial institutions, place a block on your credit report):

3. Please give details pertaining to any time you spent addressing the identity theft and whether that contributed to or mitigated the emotional impact you experienced:

4. Please explain if any money you lost contributed to or mitigated the emotional impact you experienced:

5. Please express the emotions you felt within the first 6 months after learning of the identity theft:

6. Please express the emotions you experience to this day as they pertain to your victimization?

7. Please depict if the identity theft had an impact on any personal relationships you were in at the time or within the first 6 months of finding out about the victimization:

8. If the offender was known to you, please describe how that contributed to or mitigated any impact you experienced:

9. Please describe any physical/health related reactions experienced within the first 6 months after learning of the identity theft:

10. Please describe any physical/health related reactions you continue to experience today as they pertain to your victimization:

11. Please articulate any coping activities you engaged in after learning of the identity theft:
12. If you had a steady income at the time you were victimized, please describe how this helped mitigate any of the feelings expressed above:

13. Please describe how your socioeconomic situation at the time of the identity theft may have contributed to or mitigated any emotional impact you experienced:

14. If you believe any emotional impact you experienced was mitigated by your socioeconomic situation at the time of your victimization, please explain why:

15. Please describe any changes you have made in the way you handle your finances since your victimization: