# The Recovery Experiences of Child Identity Theft Victims: Preliminary Results

**Axton E. Betz, Eastern Illinois University**[1]
**Clinton G. Gudmunson, Iowa State University**[2]
**Gong-Soog Hong, Iowa State University**[3]

## Introduction

Identity theft occurs when personal information is stolen and used for the thief's gain (Cullen, 2007; Sullivan, 2004). Nine million new cases of identity theft are reported each year (Federal Trade Commission, n.d.). Many more cases occur that are not reported or occur without the victim's knowledge. Anyone with a Social Security number (Sharp, Shreve-Neiger, Fremouw, Kane, & Hutton, 2004) can become a victim of identity theft. For example, it is estimated that 500,000 U.S. children are victimized annually (Office of the Florida Attorney General, 2008) with incidents of child identity theft rising more quickly than any other type of identity theft (Cullen, 2007). As with adult victims, thieves may use a child's identity to obtain loans, establish credit accounts and obtain employment (California Office of Privacy Protection, 2006; Collins, 2006). Consequences of identity theft include severely hindered financial security (e.g., inability to obtain loans, obtain rental housing, or gain employment), and impaired mental and physical health. Surprisingly, identity theft, while affecting millions of Americans, has captured limited empirical attention. Research literature is particularly limited on child victims of identity theft.

## Child Identity Theft

Any child is vulnerable to identity thieves. Typically, creditors do not match Social Security numbers given on credit applications with birthdates (Collins, 2006; Sullivan, 2004). As a result, thieves can use a child's identity for many years without the threat of being caught (California Office of Privacy Protection, 2006; Collins; Collins & Hoffman, 2004). A child's identity appeals to thieves because children have clean credit histories; a child typically does not have established credit (Identity Theft Victims Getting Younger, 2006). The Identity Theft Resource Center projects that cases of child identity theft will rise in the future (Identity Theft Resource Center, 2010).

Unfortunately, parents are the most common perpetrators of child identity theft (Identity Theft Resource Center, 2007). Parents have used their children's identities to establish utilities, and obtain auto loans and credit cards. For example, one mother used her son's identity while he was serving in Iraq to finance medical and other living expenses, as well as to play video poker (KMTR-TV, 2005). Child identity theft can be committed by individuals unrelated to the child as well. Typically, if not parents, a child's identity is stolen by individuals who have access to the child's personal information including his/her Social Security Number and birth certificate (Sealey, 2003). These individuals may be school employees or health care workers that come in contact with the child's personal information.

Foley and Nelson (2009) distinguish two categories of child identity theft victims based on when the theft is discovered: (1) child victims and (2) adult/child victims. Child victims have a relative, such as a parent, discover the crime before the child turns 18 years of age. Adult/child victims are adults (age 18 years or older) who find out their identity was stolen before they turned age 18. Adult/child identity theft victims typically do not find out about the identity theft until they apply for credit. Typically, at the time of discovery, fraudulently opened accounts have been placed with collection agencies and the victim's credit rating has been damaged. As a result, many adult/child victims are denied loans and apartment leases as they emerge into adulthood (Foley & Nelson, 2009). These rejections continue until the victim's credit report is cleared of fraudulent information.

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[1]Assistant Professor of Consumer Studies, School of Family and Consumer Sciences, 600 Lincoln Avenue, Eastern Illinois University, Charleston, IL. Phone: (217) 581-2164. E-mail: aebetz@eiu.edu.
[1] Assistant Professor, Department of Human Development and Family Studies, 4380 Palmer, Iowa State University, Ames, IA. Phone: (515) 294-8439. E-mail: cgudmuns@iastate.edu.
[1] Professor and Chair, Department of Human Development and Family Studies, 4380 Palmer, Iowa State University, Ames, IA. Phone: (515) 294-9659.

## Purpose of Study

Child identity theft is an increasing problem which is costly to society and has received the attention of public policy makers.  Despite the costs and public policy attention, there has been limited research on identity theft victims (Sharp, et. al), especially child identity theft victims. The purpose of this qualitative study is to investigate the experiences of adult/child identity theft victims as they recover from the crime. To do this, the question "What are the recovery experiences of child identity theft victims?" was examined using a phenomenological approach guided by Bronfenbrenner's Bioecological theory.  This study contributes to the understanding of child identity theft as well as extends the literature regarding recovery by crime victims.  The ultimate goals of this research are to inform public policy as well as influence the development of educational programming and mental health services for child identity theft victims.

## Research Regarding Identity Theft

Recent empirical studies on identity theft have focused on identity theft prevention behaviors practiced by consumers, victim and offender characteristics, and organizational response to identity theft.

*Identity theft prevention behaviors.* Milne (2003) explored the prevalence of identity theft prevention behaviors among college students and non-college students.  A behavior college students and non-college engaged in which put them at greater risk of identity theft included carrying PIN numbers and passwords in their wallets or purses.  Both college students and non-college students destroyed preapproved credit offers that they received in the mail, which decreased their chances of becoming an identity theft victim.

College students and non-college students were less likely to have new checks delivered to their bank instead of their home (Milne, 2003).  This increased their chances of becoming an identity theft victim, as checks sitting in one's mailbox can be stolen by an identity thief.  College students and non-college were less likely to order a copy of their credit report annually.  Ordering one's credit report annually is an identity theft prevention behavior.

Higgins, Hughes, Ricketts, and Fell (2010) examined preventive behaviors college students engaged in. Key findings from this study include college students engage in making purchases over the phone, giving out personal information over the phone, giving out social security numbers, and not contacting "organizations that you deal with to limit security risks" (p. 41).  All of these behaviors put college students at risk for becoming identity theft victims.

Winterdyk and Thompson (2010) examined college students' and non-students' perceptions of identity theft using a sample of Canadian residents.  The results of their survey indicated non-students were more informed about credit card fraud, utility fraud, and fraudulent loans.

With regard to behaviors, Winterdyk and Thompson (2010) found students reviewed bank and credit card statements less and have less contact with organizations regarding security risks than non-students.  Additionally, students gave their personal information to others, including their Social Insurance Number (SIN) more often than non-students.  These behaviors put students at a higher risk of becoming victimized by an identity thief and echo the findings of Higgins, Hughes, Ricketts, and Fell (2010).

In general, both students and non-students did not see identity theft as problematic in their communities; however, 6.4% of the students and 12.3% of the non-students in the sample were victims of identity theft (Winterdyk & Thompson, 2010).  Of the various types of identity theft, the victims in the sample most often experienced credit card fraud.

In a study examining online preventive behaviors, Milne, Rohm, and Bahl (2004) found a majority of respondents made sure online forms are secure prior to inputting information.  Also, the majority of respondents opted out of third party information sharing whenever possible.  Both of these behaviors help protect consumers' identities online.  The behaviors of using anonymizers and anonymous re-mailers help protect consumers' identities online as well, but the majority of respondents did not engage in these behaviors.  An anonymizer keeps one's web browsing private (Carnegie Mellon University, n.d.).

*Victim and offender characteristics.* Allison, Schuck, and Lersch (2005) examined characteristics of identity theft victims and identity theft perpetrators.  Using a case study approach, they found most victims did not know the perpetrators.  They also found that victims were, in general, older than the perpetrators and perpetrators are typically female and African American.  Conversely, they found the typical identity theft victim was male and White.

Morris (2010) explored "correlates and characteristics of identity thieves reported in a probability sample of newspaper articles published in the United States from 1995-2005" (p. 185).  The following four categories emerged from a content analysis: "circumstantial or nonsophisticated identity theft, general identity theft,

sophisticated identity theft, and highly sophisticated identity theft" (p. 192). Circumstantial/nonsophisticated identity theft reflected a lack of premeditation on the part of the perpetrator.  Approximately 18% of perpetrators were in this category.   General identity theft reflected an increase in the perpetrator's premeditation; approximately 27% of perpetrators were characterized by this category.  Sophisticated identity theft reflected a perpetrator having "detailed planning" (p. 196); over 53% of perpetrators were considered sophisticated.  Highly sophisticated identity theft is complex in its organization.

Additional findings from Morris's (2010) work are that the majority of identity thieves were male (which contrasts with Allison, Schuck, & Lersch's (2005) work), but female perpetrators were more likely to commit the crime against someone they knew.  Of the apprehended perpetrators, the majority of them received a sentence of community service.

From interviews with 59 inmates incarcerated for identity theft or a related crime, Copes and Vieraitis (2009b) found nearly 53% of identity thieves were employed at the time they committed the crime.  Many of them used their employment to facilitate the identity theft by either taking information from their employer for their own use, selling the information to others, or by obtaining documentation for others (example: identity thief is employed by a bank and steals debit card information and sells it to other individuals).

Other demographic insights gained from this study include the majority of identity thieves (63%) had been arrested previously, most often for identity theft, the majority of perpetrators had some college education, and 75% had children.

Using the same data, Copes and Vieraitis (2009a) studied why identity thieves commit identity theft.  They found the major motivational factor for committing identity theft was gaining money.  In gaining money, most thieves did not view their crimes as hurting an individual consumer; they viewed them as hurting businesses that deserved to be hurt.  Many identity thieves thought their crimes helped others, such as family members.  This could explain why in many cases of child identity theft, parents are the perpetrators (Identity Theft Resource Center, 2007).  Parents who perpetrate child identity theft could be doing so to provide their child with material necessities.

Perpetrators of medical identity theft are often individuals who do not have any other means of receiving health care (Sullivan, 2009).  They also are individuals who want to defraud agencies that pay for health care procedures for their own gain.  Sullivan also stated medical identity theft victims include individuals, providers, and health insurance agencies.

Using multivariate probit regression, Anderson (2006) explored demographic characteristics that put one at risk for identity theft using data from a 2003 survey conducted by the Federal Trade Commission.  With regard to age, individuals between the ages of 25 and 54 had the greatest risk of being victimized by an identity thief.  With respect to income level, individuals with the greatest risk of identity theft earned $100,000 or more.  Individuals who lived alone were at an increased risk of becoming identity theft victims when compared to individuals who lived in households with at least one other adult.  Individuals with three or more children were at a higher risk of becoming an identity theft victim compared to those with one or two children.  With regard to gender, females were at greatest risk of being victimized by an identity thief, contrasting the finding of Allison, Schuck, and Lersch (2005) that the majority of victims were male.

In a study utilizing data from the second wave of the National Public Survey on White Collar Crime, Copes, Kerley, Huff, and Kane (2010) examined identity theft victim characteristics of individuals who experienced existing credit card fraud, new credit card fraud, and existing account fraud.  Key findings from this study include only 19.6% of victims reported the crime to a "crime control agency" (p. 1048) and individuals with no college education are less likely to become identity theft victims.

*Organization response to identity theft*. Data breaches are a common problem leading to incidents of identity theft (Winterdyk & Thompson, 2010).  Prosch (2009) discusses ways to keep individuals' personal information secure from a data management perspective.  Data should be kept secure throughout the data life cycle, which includes "collection and transmission, storage, processing and use, sharing/replication, and destruction" (p. 59).

Businesses can protect themselves from data breaches by (1) Not collecting more personal information than necessary, (2) Encrypting data during all transmissions, (3) Incorporating an authentication procedure for employees who have access to personal information (i.e., biometrics), and (4) Destroying data appropriately (e.g., shredding, deleting storage devices) (Prosch, 2009).

Various technologies have been developed in an effort to protect individual identities, including key chain tags, voice recognition, facial scanning, retinal scanning, and computer chip implants (Ainscough, Brody, & Troccia, 2007). All of these technologies can be adopted by businesses.  Ainscough, Brody, and Trocchia examined consumers' reactions to the aforementioned technologies and found most consumers were concerned about

maintaining their privacy with the use of these technologies (e.g., concern about personal information being intercepted by an unauthorized individual).

With regard to businesses training their employees on identity theft and conducting internal risk assessments, Lacey & Cuganesan (2004) examined the "role of organizations within the identity theft context and the impacts upon individual consumer rights internationally" (p. 246). To do this, they interviewed 70 Australian organizations. They found a majority of the organizations conducted identity theft risk assessments once or twice a year and that most provided training for staff regarding identity theft on an infrequent basis. Additionally, they found most identity theft incidents that were found by organizations were not reported to law enforcement.

## Understanding the Causes of Identity Theft

Identity theft can occur in a variety of ways. For example, a victim may have had a purse stolen by an identity thief or have lost a wallet that was later found by an identity thief. An individual victim may have thrown away a preapproved credit offer before shredding it with an identity thief subsequently submitting the preapproved offer (Federal Reserve Bank of Boston, n.d.). An individual could have personal documents in the home that are unsecured, which an identity thief could easily gain through access to the home ("The Main Causes of Identity Theft and Some Important Identity Theft Protection Tips", n.d.). For example, a home repair person could take bank statements. A company could have had a breach of sensitive data (Gorzynski, n.d.). Identity thieves also steal mail from unsecured mailboxes and tech savvy identity thieves use computer viruses, such as keyloggers, to steal personal information. The Electronic Privacy Information Center (n.d.) identifies credit grantors' usage of inadequate personal identifiers and authenticators, overreliance on Social Security numbers to identify individuals, and credit industry competition as causes of identity theft.

The same information used to identify an individual (e.g. name, Social Security number) is also used by credit grantors to authenticate the individual—there's no way to truly authenticate an individual using this method (Electronic Privacy Information Center, n.d.). To 'authenticate' an individual means to know a person truly is that person. Social Security numbers are widely available and are often accessible to a variety of individuals, which lowers their value in being able to authenticate an individual. Competition within the credit industry has driven credit grantors to extend credit as often as possible, often limiting the opportunity to authenticate personal information.

Another cause of identity theft is that it is "a low-risk crime with high returns" (Collins & Hoffman, 2004; p. 2). Identity thieves know they are likely to remain uncaught and even if they are caught, it is unlikely they will receive a jail sentence (Morris, 2010). Identity theft crimes are difficult and expensive to investigate, which leads to a low rate of prosecution of identity thieves (Dadisho, 2005).

## Impact of Identity Theft

*Financial Impacts*  The financial impacts of identity theft include lowered credit scores, utility shut-offs, bankruptcy, and missed time at work (Nationwide, 2009). Victims can be denied loans and job opportunities (Federal Reserve Bank of Boston, n.d.). Interest rates on credit obtained while recovering from identity theft may be higher than they would be otherwise ("Protect Yourself Against Identity Theft", n.d.).

Victims who are employed often have to take time off of work to write letters, make phone calls, and get documents notarized (Privacy Rights Clearinghouse, 2000). This results in lost wages or vacation/sick time from work in addition to the costs of writing and mailing letters, making phone calls, and transportation to get documents notarized.

*Emotional Impacts*  The impact of identity theft goes beyond financial issues. Identity theft is an "emotionally abusive crime" (Dadisho, 2005). Identity theft victims are impacted emotionally in many ways. Identity theft victims commonly feel betrayed, angry, frustrated, powerless, and concerned about their financial future (Identity Theft Resource Center, 2007). Other common emotions include shame, embarrassment, and a loss of innocence upon realizing they have been victimized (Identity Theft Resource Center, 2009; "Protect Yourself against Identity Theft", n.d.). Cullen (2007) notes victims have also reported feelings of continued anxiety and shock. It is common for victims to feel alone, violated, and vulnerable as well (McCoy & Schmidt, 2008). Collection agency harassment often occurs among identity theft victims (Gorzynski, n.d.).

According to Kirk Herath, Chief Privacy Officer for Nationwide Insurance, "Identity theft is the only crime where the victim is generally presumed guilty until he or she can prove their innocence" (Nationwide, 2009). Effectively, the fraudulent bank accounts, medical bills, arrest warrants, etc. made in a victim's name are indeed 'theirs' until the victim can prove otherwise.

Sharp, et. al (2004) examined how identity theft affects victims psychologically and physically.  They examined psychological and physical symptoms at 2 and 26 weeks after victims learned of the crime.  After two weeks, the majority of participants experienced the psychological symptoms of irritability and anger.  At 26 weeks the majority of participants felt distressed and desperate.  Victims whose cases were unresolved reported more severe psychological problems compared to resolved cases of identity theft.

Klopp, Konrad, Yanofsky, & Everett (2007) discussed two cases of identity theft victims who were receiving treatment for mental illnesses.  In one of the two individuals, a reemergence of symptoms related to the mental illness occurred as a result of the identity theft.  The authors suggested that identity theft victims who are known to have a mental illness be monitored for changes in mental illness symptoms as they work to rebuild their identity.  They also suggested the victim find support from someone such as a family member or case manager.

*Physical Impacts* Identity theft victims also suffer physically.  Victims report suffering from insomnia, stomach aches, and headaches among other problems (Cullen, 2007; Identity Theft Resource Center, 2007).  Other physical impacts include heart palpitations, hyperventilation, dizziness, sweating, high blood pressure and muscle aches, and sexual dysfunction (Identity Theft Resource Center, 2009).

Sharp, et. al found that after two weeks, the majority of participants experienced the physical problem of insomnia and after 26 weeks, the majority experienced anxiety and nervousness (2004).

## Bronfenbrenner's Bioecological Theory

Bronfenbrenner's Bioecological theory guided this research.  Bronfenbrenner's Bioecological theory is often utilized in child development as well as family research. It postulates that how children view their environment affects their development (Thomas, 2005; White & Klein, 2008).  In a review of studies that utilize Bronfenbrenner's theory, Tudge, Mokrova, Hatfield and Karnik (2009) note that many studies either use outdated versions of Bronfenbrenner's theory or utilize only a portion of the theory without noting so.  In order to complete a study that is truly grounded in Bronfenbrenner's theory, all four components of the Process-Person-Context-Time (PPCT) model should be present.
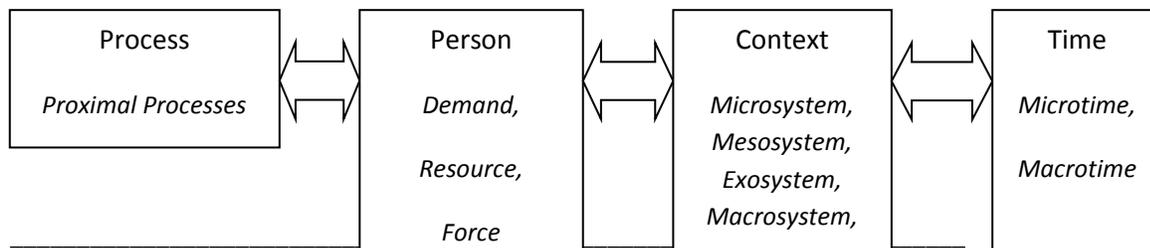
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*Figure 1.* Bronfenbrenner's Bioecological Theory

Proximal processes are integral to Bronfenbrenner's theory and are encompassed by the 'Process' component of the PPCT model; they are progressively more complex reciprocal actions between an individual and the persons, objects, and symbols in their immediate external environment, according to Bronfenbrenner and Morris (1998).  Proximal processes are the "primary mechanisms producing human development" (p. 994).  An example of a proximal process relevant to this study would be the interactions between an adult/child identity theft victim and an original creditor of a fraudulent account.  It would be expected that these interactions would become more complicated over time as the initial interaction may consist of a phone call initiated by the victim telling the original creditor they have been victimized and the original creditor requesting documentation.  Subsequent interactions may include discussions of the provided documentation, written letters between the victim and creditor, etc.

With regard to the Person element of the PPCT model, this element includes individual characteristics that are present in a social interaction (Tudge, et. al, 2009).  Bronfenbrenner (1995; Bronfenbrenner & Morris, 1998) noted three types of characteristics: demand, resource, and force.  Demand characteristics are more "obvious" characteristics in an individual such as gender and skin color; they "act as an immediate stimulus to another person" (Tudge, et. al, 2009; p. 200).  Resource characteristics include mental characteristics such as intelligence and past experiences, and social resources such as educational opportunities and a caring family.  Force characteristics include motivation and temperament.

Bronfenbrenner's theory includes several "systems" that influence an individual—microsystem, mesosystem, exosystem, macrosystem, and the chronosystem (Santrock, 2008; Thomas, 2005; Tudge, et. al, 2009; White & Klein, 2008). These systems comprise the Context element of the PPCT model. Systems include activities, roles, and interpersonal relations (Thomas, 2005). The microsystems are the systems that most closely affect an individual and can include parents and siblings as one microsystem and schools and classmates as another microsystem (Thomas 2005; Tudge, et. al, 2009). Interactions occur within each microsystem, as well as between the microsystems in the mesosystem. An example of a mesosystem would be interactions between a parent and teacher. Exosystems include activities, roles, and interpersonal relations that affect the individual, but in which the individual does not necessarily have an active role (Thomas, 2005). An example of an exosystem would be a local school board that makes a decision about hiring a teacher that an individual will have during his/her academic career. The macrosystem includes all of the previously described systems—microsystems, mesosystem, and exosystems, as well as culture.

Time, the final element of the PPCT model, includes microtime and macrotime (Tudge, et. al, 2009). Microtime occurs within a specific interaction. Macrotime includes the influence of historical events on an individual. With regard to child identity theft, an interaction between an adult/child identity theft victim and law enforcement occurs not only within a specific period of time (microtime), but is influenced by society's views on identity theft as well as laws that exist at that time (macrotime).

## Applying what is known from the Literature and Bronfenbrenner's Bioecological Theory to This Study

Bronfenbrenner's Bioecological Theory is an appropriate theoretical approach to employ in the study of adult/child identity theft. Bronfenbrenner conceptualized five contextual systems which influence an individual: the microsystem, mesosystem, and exosystem, macrosystem, and chronosystem (Santrock, 2008; Tudge, et. al, 2009). These five systems are part of the Context component of Bronfenbrenner's Process—Person—Context—Time (PPCT) model.

The microsystem includes direct interactions between an individual and another person in his/her environment (Tudge, et. al, 2009). The mesosystem includes interactions between two or more microsystems. The exosystem involves interactions that influence an individual that they are not directly involved in. The macrosystem includes cultural milieu and the chronosystem includes the influences of sociohistorical events and the patterning of life events on development (Santrock, 2008; Tudge, et. al, 2009).

Several of the contextual systems can be applied to the study of adult/child identity theft. For example, an interaction between an adult/child victim and their parent in which the adult/child asks their parent to cosign on an auto loan because his/her credit score was ruined by an identity thief is an example of a microsystem. If a parent and spouse of the adult/child victim discuss ways to help the adult/child victim, this would be an example of a mesosystem. The Identity Theft and Assumption Deterrence Act of 1998 was the first federal law in the United States that established consumers as victims of identity theft. The creation of this law is part of the cultural milieu; therefore it is an example of the macrosystem. Given that we rely on credit to obtain major purchases such as a car and a home, the consequences of identity theft could postpone these financial milestones which have the potential to postpone life events such as getting married and having children. This postponement of life events would affect the pattern of life events; as such, this is reflective of the chronosystem.

The Process component of Bronfenbrenner's PPCT model refers to proximal processes. Proximal processes refer to the increasingly complex interactions between an individual and someone else in his/her environment (Tudge, et. al, 2009). For example, when a parent steals a child's identity, the interactions between the child and parent would surely become more complex with time. Most likely, the initial interactions between the child and parent were focused on basic needs fulfillment. Over time, these interactions likely become more complex as the child negotiates the obligation they feel towards the parent with the fact that their parent committed a crime against him/her.

The Person component includes personal characteristics of an individual (Tudge, et. al, 2009). These characteristics include demand and resource characteristics. Demand characteristics refer to characteristics that elicit an immediate response from the environment, such as age (Tudge, et. al, 2009). Past experiences an individual brings to a new situation are resource characteristics. For example, if an adult/child identity theft victim goes to the local police to file a report about the crime and the local police refuse to take the report, the victim will likely bring this experience to the situation when he/she attempts to file a police report with the state police. They will likely bring the assumption with them that the state police won't care about their situation. This is an example of a resource characteristic because the victim is bringing a past experience to a new situation.

        The Time component of the PPCT model includes the concepts of microtime and macrotime (Tudge, et. al, 2009).  Microtime refers to the actual time in which an event occurs (i.e., 11:32pm Central Standard Time on January 25, 2011) and macrotime refers to the historical period in which an event occurs, such as the Great Depression or post 9-11 era.  Microtime can be applied to the study of adult/child identity theft victims.  In Illinois, the statute of limitations on how long a collection agency has to sue an individual is five years from the date of last activity on the original account of open accounts (Collection Agency Services, Inc., 2009; Illinois General Assembly, n.d.).  The "date of last transaction" could be conceptualized as microtime.  Threats of lawsuits by collection agencies happen to identity theft victims due to fraudulent accounts being defaulted on.  If the identity theft occurred before a key piece of legislation was passed to protect consumers from the crime, this could impact how victims are treated by law enforcement and financial institutions.  The period of time prior to the legislation being passed could be conceptualized as macrotime.

## Method

Introduction
        This study employs a qualitative approach.  A qualitative approach permits an in-depth analysis of adult/child identity theft victims' recovery experiences.  In qualitative research, it is also assumed there are multiple realities (i.e., pluralism) (Glesne, 2006).  It is assumed that each participant's recovery experience is its own reality.  It is an aim of this research to find commonalities in the multiple realities via the use of phenomenological data analysis techniques.
The research question examined in this study is: "What are the recovery experiences of adult-child identity theft victims?" More specifically, the research plan for this study is to investigate the ecological factors that contribute to adult/child identity theft victims' recovery, including proximal processes and factors that contribute to the following contextual systems: individual, assault, microsystem, meso/exosystem, macrosystem, and chronosystem.  To analyze this research question, a phenomenological method is employed.
Methodological Approach
        *Overview of phenomenology.*  Phenomenology refers to studying individuals' lived experience (Creswell, 2007).  In phenomenology, several participants who share a given experience describe the meaning they hold for the experience.  Researchers' personal thoughts are included in the data analysis process, in brackets which are written to the side on transcripts.  The recording of the researcher's personal thoughts helps to limit the influence of the researcher's thoughts on the data analysis process (Lichtman, 2010).  This process of recording personal thoughts about data is known as bracketing.
Data Collection Strategy
        *Influence of researcher on data collection.* In qualitative research, the researcher is a part of what they are studying.  It is important to be able to reflect on one's research role continually while conducting a study (Glesne, 2006).  This reflection process is commonly referred to as reflexivity, where a researcher questions their design, data collection, and data analysis procedures throughout the conduct of a study.  Written notes of such reflections were included in the researcher's field notes.
        *Sampling.* This study used purposive sampling. The sample includes adults who were victimized by an identity thief while under the age of 18 but did not know they were victims until after they turned 18.  This is reflective of purposive sampling, in which participants are selected based upon a characteristic key to the purpose of the study (Bloomberg & Volpe, 2008).  The participants for this study were found through the researcher's professional networks.
        *Instrument.*  Six participants were given a semi-structured interview comprised of open-ended questions that lasted approximately one hour.  Interview questions were designed to assist with answering the research questions for this study.
        *Second Interview and Member Check Procedures.* During the second interview, follow-up questions were generated by the interviewer based upon the data gathered in the first interview for each participant.  The second interview was expected to last approximately one hour as well. The second interviews also provided the researcher with the opportunity to verify key observations and check any perceived discrepancies in facts ("The Case Study as a Research Method", 1997).  A second interview adds trustworthiness to the research findings (Glesne, 2006).  Questions for the second interviews were generated based upon data obtained in the first interview; therefore each interview was comprised of unique questions.
        Both interviews were audio recorded and subsequently transcribed.  Summaries of findings from each interview were provided to participants for their review.  Sharing these summaries reflects the process of member checking (Glesne, 2006).  Responses provided by participants as part of the member check process added to the

validity of the research findings (Glesne, 2006). If a participant did not agree with the interpretation of the findings, the researcher noted their interpretation along with the researcher's interpretation.

Data Analysis Strategy

*Protocol.* In qualitative data analysis, data collection and analysis are simultaneous, iterative activities (Creswell, 2008). For phenomenological data analysis and representation, Creswell (2007) outlines the following process:

(1) Describe personal experiences with the phenomenon under study.
(2) Create a list of "significant statements" found within the data that describe individuals' experiences.
(3) From the significant statements, create themes, which are groups of related significant statements.
(4) Describe what the participants in the study experienced in relation to the phenomenon using verbatim examples.
(5) Describe how the participants experienced the phenomenon.
Write a composite description of the phenomenon using the "how" and "what" aspects from (4) and (5).

In phenomenology, the process of developing themes involves going from very specific data to very broad data to capture the "essence of the phenomenon" (Lichtman, 2010; p. 77). In order to do this, I began with very specific statements from the transcripts that I personally thought were significant. This refers to the second step of the data analysis/representation process outlined by Creswell (2007). A brief rationale as to why I think these statements were significant was placed in brackets next to the data. I then combined significant statements that appeared to share commonalities. I then combined these groups of statements into larger categories until I formed themes that captured the essence of the lived experience of adult/child identity theft recovery. This refers to the third step of the data analysis/representation process outlined by Creswell.

As part of the data analysis process, I utilized peer debriefing. Peer debriefing involves sharing significant statements and themes generated by the researcher with at least one other person who is knowledgeable in qualitative research. In the peer debriefing process, another individual reviews the significant statements and themes and makes an independent judgment regarding their interpretation. The utilization of peer debriefing contributes to the validity of the research findings (Glesne, 2006).

Ethics

This section addresses common ethical considerations in qualitative research that are of a concern to this particular study: informed consent, right to privacy, and confidentiality.

*Informed Consent.* Informed consent refers to informing participants about the study and giving them a choice to participate (Lichtman, 2010). Before beginning the interview, participants signed an informed consent document that was approved by the Iowa State University Institutional Review Board (IRB). Copies of the signed forms were kept on file with the researcher. Participants retained a copy of the informed consent document as well.

*Right to Privacy.* The participants for this study have had their personal information stolen and their privacy invaded on at least one prior occasion. It was expected that the participants would be concerned about maintaining their privacy with regard to the information they shared as part of this study.

Since one ethical concern in conducting qualitative research is maintaining participants' privacy (Glesne, 2006), this issue was addressed carefully in multiple ways, including keeping all paper documents associated with the research project, including informed consent documents, coding documents, and copies of transcripts, in a locked drawer. Personal documents such as police reports and collection letters were not be kept by the researcher. Notes were made about these documents during the interview process. These notes, along with any other field notes, were placed in a locked drawer.

Audio recordings of transcripts were kept in a password-protected electronic file.

I hired a transcriber to transcribe all of the interviews. This individual was expected to adhere to the privacy and confidentiality standards set by Iowa State University's IRB and was included on the IRB forms for the study. To help ensure privacy and anonymity, all transcripts were assigned an identification number. Any correspondence between key personnel regarding transcripts was done using these identification numbers and not participants' personal information (Lichtman, 2010).

Pseudonyms were used in the final write-up of the study (Glesne, 2006). Names of institutions and organizations participants share were changed as well in an effort to maintain anonymity.

*Confidentiality.* Confidentiality is an ethical concern in qualitative research (Lichtman, 2010). It is expected that some participants will need assistance with their recovery process. It is not my role to share any information shared by the participant with helpful agencies; however, if the victim indicated they were having difficulty with the recovery process, I shared a document of helpful resources for identity theft victims.

Methods for Data Analysis

Six participants from across the United States were interviewed twice for a total of 12 interviews. To begin analyzing data from these interviews, I read each transcript a number of times to increase my familiarity with the data. With each individual transcript, I began highlighting what I thought were significant statements, noting why I felt each statement was significant in the margin of the transcript. This is consistent with phenomenological data analysis and bracketing (Creswell, 2007; Lichtman, 2010).

Subsequently I grouped all significant statements for each transcript on a separate sheet of paper and gave similar significant statements a category name.

I then took all significant statements that had been given category names and put them on a separate sheet of paper to develop themes.

After completing the above steps, I examined the themes and significant statements developed from each transcript to develop more broad themes to capture the essence of the recovery experiences of adult/child identity theft victims (Lichtman, 2010).

## Preliminary Results

Three preliminary themes have emerged from the data analysis: *Parent as Perpetrator*, *Negative Emotional Effects*, and *Lack of Support*. Three of the six participants had their identity stolen by a parent. In the preliminary data analysis, the experience of recovering from child identity theft that was perpetrated by a parent is qualitatively different and is worth noting. These three participants had notable difficulty in establishing themselves as financially independent adults. The parent-child relationship in these cases was harmed by identity theft as well:

*"Um, turning on uh, the phone bill – um, and then, pretty much when she couldn't pay off the gas bill that was underneath my name, she put it underneath his name. For the power bill."*

> *"Um, pretty much, my mom and I don't really talk anymore. I mean, we do once in a while so she can see her granddaughter and everything, but like, my mom and I can go months without seeing each other. And even when we do see each other, it's more like, "Hi." { } That's about it. { } My mom and my relationship has never been a good relationship, so. { }"*

With regard to the theme of *Negative Emotional Effects*, five participants indicated negative emotional effects, including anger and fear:

> *Um – I was – I was confused, um, I was very – it was a whole set of emotions. I was confused because I didn't know what was going on. Um, I was angry and very [] off when I found out exactly what was going on and the reason for the arrest."*

> *There is more of an emotional and psychological experience more than anything. What I had to do – before, no one wanted to help me. It was unheard of. Secondly I had a husband at the time and children, so I was trying to prove who I was. When I was going for a job, they would ask for my information. I was carrying around this little file folder with all this information, thinking: "What if my imposter murdered somebody? What if they committed a crime under my name? What was going to happen to me?" I was always on my toes, looking behind me and wondering what was going to happen to me. As far as emotions, I don't know – how would I explain the feeling? Always having to watch your back and wondering what was going to happen. It was nerve-wracking. It was too much, to be honest."*

All six participants experienced a *Lack of Support*. Support was lacking from family members with three of the participants:

Two participants indicated that their extended families were not supportive of their recovery. One participant's extended family did not understand why she wanted to pursue prosecuting her identity thief: "Someone who used to be very close to me said, "Why wouldn't I just leave them alone?" If they're paying bills and everything, why don't I just leave them alone?" Another participant's grandparents were not supportive of him sharing his identity theft experience to help others:

> *Uh, in terms of my family, my mother's family was, I'd say – ( ) my grandparents were extremely embarrassed. And they were extremely embarrassed because I was very public and vocal about what happened to me. Um, you know, I remember at one point my grandmother telling me, "Oh, you know, you should  talk about it. It's a private matter. You don't need to do interviews and talk*

*to people about it and try to help other people." And I said, "No! I do! This is my – this is part of my life journey, is being able to help people who have been victimized by this (crime)." And so, I was met with a little bit of embarrassment, I'd say.*

The desire to help other victims is a sign of healing from the crime of identity theft (Identity Theft Resource Center, 2009, December 4). Participant 6 questioned his mother's lack of effort in correcting his identity theft, given that she knew his father had stolen his identity while he was a minor. Her response was not supportive of her son's recovery:

*Um, well obviously not. My mom actually never told me. I was very upset with her because I asked her, "Why didn't [you] get it fixed before I became an adult. You know, now it's kind of affecting me and, you know, what I have to do in life and you should've just fixed it when I was younger. It probably would've been easier to do." And um, she wasn't actually very, um, very supportive, I guess I'm gonna say. She just told me, quite frankly her words were, "Figure it out."*

## Conclusion and Implications

Bronfenbrenner's Bioecological theory can be used to explain the complexity of interactions a victim has as they work through the recovery process. These preliminary findings indicate that these interactions leave victims with negative emotions and a lack of support, which have been noted in previous literature. These findings can be used to influence the development of mental health services for adult/child identity theft victims, as well as their families (particularly if the identity theft was perpetrated by a parent). These findings also illuminate consequences of identity theft which could be used in support of strengthening the penalties for those who are found guilty of committing adult/child identity theft.

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