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The experiences of adult/child identity theft victims

by

Axton Elliott Betz

A dissertation submitted to the graduate faculty

in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

Major: Human Development and Family Studies

Program of Study Committee:
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2012

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ABSTRACT

Cases of identity theft are increasing, with incidents of child identity theft rising more quickly than other types of identity theft (Cullen, 2007). Identity theft can be financial, medical, and character-related, with parents being the most common perpetrators (Cullen, 2007; Schmidt & McCoy, 2005). There are two categories of child identity theft victims: child victims and adult/child victims. According to Foley and Nelson (2009), adult/child identity theft victims are those who were victimized while under the age of 18 but did not learn of the crime until they were 18 or older. The sample for this study included six adult/child identity theft victims.

This study examined the experiences of adult/child identity theft victims using a phenomenological approach, with Bioecological Theory as a guide to data analysis. The experiences of adult/child identity theft victims are important because of the financial, physical and emotional consequences that may result from this crime. Three themes were identified: Negative Emotional Effects, Lack of Support, and Parent as Perpetrator. A variety of negative emotions were experienced by the participants, including anger and fear. Participants felt a lack of support from their families as well as law enforcement and other agencies from whom help was expected. Half of the participants had their identity stolen by a parent. The person component, context component, and time component of Bronfenbrenner's Bioecological theory helped explain these themes.

The results of this research can be used to inform the development of counseling services programs to provide support for adult/child identity theft victims as well as the development of education and training programs for law enforcement and other agencies that interact with adult/child identity theft victims. These trainings need to go beyond

how victims are affected financially, and include information about emotional consequences and information about victims' experiences when the perpetrator was a parent. The results of this research can also be used to inform the development of public policy specific to adult/child identity theft victims.

CHAPTER 1: INTRODUCTION

Overview

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 can become a victim of identity theft (Sharp, Shreve-Neiger, Fremouw, Kane, & Hutton, 2004). 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).

Many victims of child identity theft have spoken publicly about their identity theft experience:

> *I thought, 'Where the hell am I going to live if I'm not able to rent an apartment? What's going to happen to me? How am I going to get a job or how am I going to be a productive member of society?* (Smith, 2011; para.31).
>
> "I was devastated." (Ebben, 2011; para. 3).
>
> "I had been careful. I was hoping the police would do more." (Lathrop, 2011; para. 9).

As indicated in the preceding quotes, child identity theft has a significant impact on victims. Surprisingly, identity theft, while affecting millions of Americans, has captured

limited empirical attention. Research literature is particularly limited on child victims of identity theft.

Types of Identity Theft

Schmidt and McCoy (2005) identify subcategories of financial, medical and character identity theft. Financial identity theft involves theft of personal financial information including bank and credit account information. This information may be used to establish accounts in the victim's name. Financial identity theft is the most commonly reported type of identity theft (Identity Theft Resource Center, 2007).

Medical identity theft, which has affected an estimated 1.5 million Americans, occurs when the victim's personal information is used to obtain medical benefits such as medical treatment or insurance coverage (Poneomon, 2011; Schmidt & McCoy, 2005). According to Sullivan (2009), medical identity theft is harder to recover from than financial identity theft due to a lack of regulations that specifically address this type of identity theft. Medical identity theft has financial implications; for example, a victim may be denied insurance coverage because their insurance company says they have reached their limit on benefits or a victim receives a bill for a medical procedure which they never received (Federal Trade Commission, 2010). The identity thief's medical information could also be comingled with the victim's medical records, leading to potential treatment consequences. For example, an identity thief's blood type information could be entered into the victim's medical records (Engeler, 2012). This blood type could be incompatible with the victim's blood type, causing serious health problems if the victim needed to receive blood. This is important to note because children's identities have the potential to be fraudulently used for medical purposes.

Character identity theft is giving the personal information of someone else for other purposes such as to avoid an arrest record in one's own name (Schmidt & McCoy, 2005). The crimes committed by an identity thief could result in an arrest warrant being issued in the victim's name and the victim serving time in jail for a crime he/she did not commit (Redford, n.d.). Character identity theft has consequences that include denial of housing and employment. In one case, after five years, character identity was still a problem for one victim (Sullivan, 2003).

Costs of Identity Theft

In 2006, the U.S. society lost $49 billion to combat identity theft, with victims accounted for $4.5 billion of the losses (Washington State Office of the Attorney General, 2008). Morris (2010) found that the average cost to a victim of identity theft was $52,000. The remaining cost burden of identity theft is shared by businesses, particularly credit card companies and banks, as well as law enforcement agency costs (Klopp, Konrad, Yanofski, & Everett, 2007). This reflects a decrease in total society losses from 2004, where the cost to society was $52.6 billion (Federal Trade Commission, 2005). In a survey conducted by Javelin Strategy and Research, new account fraud cost industry $18 billion in 2008 and victims incurred a cost of $579 per case (Javelin Strategy and Research, n.d.). Existing account fraud cost industry $31 billion total in 2008; victims incurred costs of $526 per case.

Time is also a cost associated with identity theft. According to the Washington State Office of the Attorney General (2008), the average identity theft victim spent 600 hours rebuilding their identity. One victim spent over 2,000 hours rebuilding their identity (Nanji, 2005). Time consuming tasks associated with rebuilding one's identity

include taking time off of work to make appearances at banks and making phone calls to correct erroneous credit report entries (Sullivan, 2004). Getting documents notarized and writing letters are also common time-consuming tasks associated with rebuilding one's identity (Privacy Rights Clearinghouse, 2000).

Copes, Kerley, Huff, and Kane (2010) noted that obtaining accurate statistics regarding victim costs of rebuilding one's identity are difficult to obtain. Reasons for this include the victim not being held legally responsible for some costs (i.e., in some cases, the original creditor is responsible for the costs) and victims paying money to a variety of entities while rebuilding his/her identity, such as credit reporting agencies for credit monitoring services and higher interest rates on loans. It is difficult to keep track of all of these costs for each victim of identity theft.

Legislative History of Identity Theft

Currently, identity theft is a federal crime (McCoy & Schmidt, 2008). The Identity Theft and Assumption Deterrence Act of 1998 was the first major federal legislation on identity theft enacted in the United States. This law recognized consumers as victims for the first time. Prior to this legislation, credit grantors (e.g., banks, credit card companies) were considered victims in cases of identity theft as they incurred the direct financial losses. The law also established punishments for convicted identity thieves with a maximum of 15 years in prison and a $250,000 fine, and seizure of all personal property used in the commission of the crime (McCoy & Schmidt, 2008). Additionally, under this law, victims can seek restitution and, thus, recoup some, if not all, of their financial losses and potentially obtain emotional closure to the crime. This Act also authorized the Federal Trade Commission (FTC) to act as a clearinghouse for

identity theft complaints. As such, information about specific cases can be accessed by various law enforcement agencies to catch identity thieves. The ability to access case information from a central location is important because identity theft crimes typically span legal jurisdictions.

In 2003, The Fair and Accurate Credit Transactions Act (FACTA) provided consumers with additional tools to protect them against identity theft. FACTA allows consumers to review personal credit reports once annually from each of the three major credit bureaus (i.e., Experian, Equifax, and TransUnion) at no cost via the website http://www.annualcreditreport.com (Consumers' Union, n.d.; McCoy & Schmidt, 2008). FACTA also gave consumers the ability to place alerts on their credit reports. Alerts give identity theft victims the option to note on their credit reports that they have been a victim of identity theft. The alerts serve as additional information to potential creditors and employers when evaluating an identity theft victim's credit report. An additional provision of FACTA requires businesses to dispose of sensitive personal information securely. In particular, receipts cannot show all digits of a credit or debit card number (McCoy & Schmidt, 2008).

Regarding child identity theft, the federal Children's Online Protection Act was enacted in 1998 (COPPA: Children's Online Privacy Protection Act, n.d.). Simply stated, this law prohibits websites directed at children to knowingly collect personal information about any child without the child's personal knowledge. Personal information is defined as including the child's name, address, phone number, e-mail address, or Social Security number. This Act defines a child as someone under thirteen years of age; it does not protect teenagers from websites targeted to them collecting personal information. Several

states also have enacted legislation regarding child identity theft since 2003, including California, Nevada, Wyoming, Illinois, Virginia, and Florida (Yuille, 2007).

Many states have passed proactive legislation regarding identity theft. In Illinois, aggravated identity theft is defined as identity theft committed against an individual who is at least 60 years of age or is disabled (Illinois Public Act 096-0243, 2009). Many states have expanded the definition of aggravated identity theft to include "identity theft offenses committed in the furtherance of activities of an organized gang" (Identity Theft Resource Center, 2008b). In Illinois, an organized gang refers to

> "Any combination, confederation, alliance, network, conspiracy, understanding, or other similar conjoining, in law or in fact, of three or more persons with an established hierarchy that, through its membership or through the agency of any member engages in a course or pattern of criminal activity" (Illinois Streetgang Terrorism Omnibus Prevention Act, n.d.).

Additionally, Illinois enacted the 2008 Biometric Information Privacy Act, which regulates the storage of biometric data, including fingerprints and retinal scans (Illinois Public Act 096-0243, 2009). Businesses and other organizations that keep biometric data must destroy it within three years of an individual's last interaction with the organization. Also in Illinois, county recorders are required to "redact or remove personal information from documents posted on the internet" on request.

In Georgia several definitions of identity theft are a part of public policy: "a person commits the offense of identity fraud when he or she willfully and fraudulently, without authorization or consent, uses or possesses with intent to fraudulently use,

identifying information concerning an individual; uses identifying information of an individual under 18 years old over whom he or she exercises custodial authority; uses or possesses with intent to fraudulently use, identifying information concerning a deceased individual; creates, uses, or possesses with intent to fraudulently use, any counterfeit or fictitious identifying information concerning a fictitious individual with intent to use such counterfeit or fictitious identification information for the purpose of committing or facilitating the commission of a crime or fraud on another person; or without authorization or consent, creates, uses, or possesses with intent to fraudulently use, any counterfeit or fictitious identifying information concerning a real individual with intent to use such counterfeit or fictitious identification information for the purpose of committing or facilitating the commission of a crime or fraud on another person" (Identity Theft Resource Center, 2008a). Victims can seek restitution from the perpetrators and can place security freezes on their credit report. Based on the examples of Illinois and Georgia, state laws regarding identity theft vary.

While great strides have been made by legislators to protect consumers from identity theft since the Identity Theft and Assumption and Deterrence Act of 1998, more legislation needs to be developed that targets specific populations of victims, as well as targets different categories of identity theft, as identity theft negatively affects consumers and is costly to society. Specifically, the penalties for identity thieves need to be increased and more cases need to be prosecuted (Morton, 2004). Unfortunately cases of identity theft can be hard to prosecute because cases oftentimes span legal jurisdictions (Identity Theft Assistance Center, n.d.). Identity thieves know they can gain a large amount of money and are unlikely to serve jail time if convicted (Morris, 2010). This is a

problem that can be remedied by changes in policy. In order to facilitate increased penalties for identity theft, policymakers need to have a greater understanding of how identity theft affects victims, including specific populations such as adults who were victimized as children.

Child Identity Theft

Many children are 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 2006; 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 reportedly 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 who have access to 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. This distinction is important because adult/child identity theft victims typically do not find out about the identity theft until they apply for credit, and they end up trying to remedy the negative effects of the identity theft themselves. Parents or other caregivers typically handle the task of remedying the negative effects of a child's identity. 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. These rejections continue until the victim's credit report is cleared of fraudulent information.

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, Shreve-Neiger, Femouw, Kane, & Hutton, 2004), especially child identity theft victims. The purpose of this qualitative study was to investigate the experiences of adult/child identity theft victims as they recover from the crime. To do this, the question "What are the experiences of adult/child identity theft victims?" was examined using a phenomenological approach guided by Bronfenbrenner's Bioecological theory (Tudge,

Mokrova, Hatfield, & Karnik, 2009). This study contributes to the understanding of child identity theft as well as extends the literature regarding experiences of crime victims.

CHAPTER 2: LITERATURE REVIEW

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.

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 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 and Social Security number) is also used by credit grantors to authenticate the individual—there's no way to truly authenticate an individual using only their name and Social Security number (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 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).

Identity Theft Prevention Behaviors

Milne (2003) explored the prevalence of identity theft prevention behaviors among 61 college students and 60 non-college students. Both groups destroyed preapproved credit offers that they received in the mail, which decreased their chances of becoming an identity theft victim. A behavior both groups engaged in which put them at greater risk of identity theft included carrying personal identification numbers and passwords in their wallets or purses.

Both groups typically had new checks delivered to their home instead of their bank (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. Both groups were less likely to order a copy of their credit report annually. Ordering one's credit report annually is an identity theft prevention behavior, as one can monitor their credit report for fraudulent account activity.

Higgins, Hughes, Ricketts, and Fell (2010) examined preventive behaviors among college students engaged (n = 232). Key findings from this study include college students 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 (2008) examined 306 college students' and 106 non-college students' perceptions of identity theft using a sample of Canadian residents. The results of their survey indicated non-college students were more informed about credit card fraud, utility fraud, and fraudulent loans than students. With regard to behaviors, Winterdyk and Thompson (2008) found students reviewed bank and credit card statements less and have less contact with organizations regarding security risks than non-college students. Additionally, students gave their personal information to others, including their Social Insurance Number (SIN) more often than non-college 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), where respondents shared their Social Security numbers.

In general, both students and non-college 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, 2008). 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) utilized three surveys: the Harris Online Panel (n = 1581), a college student survey (n = 289) and a non-college student survey (n = 26). They found a majority of respondents knew how to make 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, which included 662 reports of identity theft from one law enforcement agency, they found most victims did not know the perpetrators. They also found that victims were, in general, older than the perpetrators and the majority of perpetrators were female (63%) and African American (69%). Conversely, they found most victims were male (54%) and White (72%).

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). To do so, 257 articles were examined. 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% 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, including using identity theft crime rings along with being national in scope.

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 may have done 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 (2009) also stated medical identity theft victims include individuals, providers, and health insurance agencies.

Anderson (2006) explored demographic characteristics that put one at risk for identity theft using data from a 2003 Federal Trade Commission survey that included 4000 respondents. 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. The difference in findings could be attributed to differences in study design; Allison, Schuck, and Lersch (2005) utilized cases that were filed at one law enforcement agency.

In a study utilizing data from 1,605 respondents of 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, 2008). 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). Ainscough, Brody, and Trocchia (2007) examined 303 consumers' reactions to the aforementioned technologies and found most consumers were concerned about maintaining their privacy

with the use of these technologies (i.e., 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 and 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 fraud risk managers who were employed by 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.

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 due to having to take time off to write letters, make phone calls, and get documents notarized (Nationwide, 2009; 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. 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.).

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, 2009b; 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 of 37 participants 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 et al. (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.

Health 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. (2004) 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.

Impact on older consumers. Older consumers, like children, are a prime target for identity thieves. Older consumers are often targeted because they are assumed to be unsuspecting and of greater wealth (Sylvester, 2004). Not only are older consumers prey for identity thieves, they are vulnerable to other types of fraud and financial abuse as well.

Utilizing data from 957 respondents of the 1993 Survey of Older Consumer Behavior, Lee and Solberon-Ferrer (1997) found consumers that were 65 years of age or older were more vulnerable to fraud than consumers who were under the age of 65. To measure consumer vulnerability, the authors used the Vulnerability Index developed for the 1993 Interview of Consumer Behavior:

> "This index was developed based on factors that might increase consumer vulnerability to fraud, such as lacking resources of information for how to deal with consumer problems, lacking knowledge of consumer rights, being open to appeals from telemarketers and direct marketers, not being wary about the existence of misleading practices, and not valuing objective information" (p. 79).

While older consumers are more vulnerable to fraud, many older consumers are also abused financially by individuals who are close to them, such as adult children and hired caregivers (Bendix, 2009). In an analysis of risk factors of financial exploitation of older adults, Choi, Kulick, and Mayer (1999) analyzed 306 cases and found 60% of the perpetrators of such abuse were relatives. Examples of non-relative perpetrators include neighbors, apartment managers, and guardians. They found the most common way perpetrators financially abuse older victims is by taking funds out of an existing bank account or valuables from their home. Like child identity theft, many of these cases go unreported (Acierno et al., 2010). Reasons for not reporting cases of financial abuse of older adults include embarrassment on the part of the victim, fear of consequences (i.e., losing a caregiver) and not wanting to pursue charges against a family member (Bendix, 2009). Many child identity theft cases are not reported simply due to the victim not knowing they had been victimized until child becomes an adult (Office of the Florida Attorney General, 2008).

Choi, Kulick, and Mayer (1999) found older adults who were more likely to be exploited, or abused, owned their homes, had social support, did not need assistance with activities of daily living, and were not able to understand the consequences of their

choices. Activities of daily living refer to daily living activities of self-sufficiency grooming and eating (Gurrera, 2011). In contrast to Choi, Kulick, and Mayer's findings, Acierno et al. (2010) found from a sample of 5,777 individuals that those age 60 and older who needed assistance with activities of daily living were more likely to be financially abused by family members. They also found that not using social services was a significant predictor of financial abuse.

Theoretical Guidance

Bronfenbrenner's Bioecological theory guided this research. Models developed by Neville and Heppner (1999), and Campbell, Dworkin, and Cabral (2009), which extend Bronfenbrenner's theory, were also consulted. Discussion of both of these models will appear later in this section.

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 et al. (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.

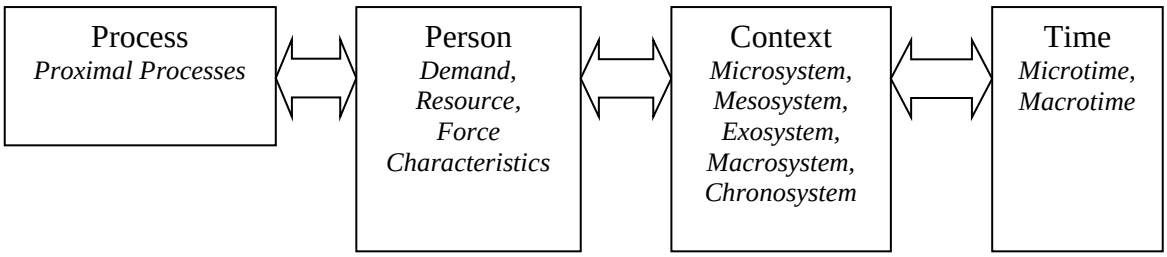

Figure 1. Bronfenbrenner's Bioecological Theory

Source: Tudge et al. (2009)

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, and so forth.

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) and 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., 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, and the macrosystem (Tudge et al., 2009). 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).

Extensions of Bronfenbrenner's Bioecological Theory

Campbell et al. (2009) reviewed relevant literature and developed an ecological model of sexual assault victims' psychological impact by extending Bronfenbrenner's Bioecological theory. The Campbell et al. (2009) model includes the following contextual systems: individual, assault, microsystem, meso/exosystems, macrosystem, and chronosystem. The individual system includes age, race/ethnicity, sociodemographics, preexisting mental health conditions, bioecological/genetic factors, and coping processes. The assault system includes severity of injury, threats to kill victim, weapon use, assault force or violence, and substance abuse at the time of the assault. The microsystem level includes the impact of disclosures of the crime to informal sources of support (e.g. family and friends). The meso/exosystem level of analysis includes interactions taking place between formal sources of support, such as the legal system, medical establishments, and counseling centers. The macrosystem includes race/ethnicity from the perspective of cultural influences, as well as cultural influences relative to the notion of a "rape culture." The chronosystem includes the cumulative effects of assault, including repeated sexual assaults, and physical and emotional abuse. Campbell et al. (2009) include self-blame in each contextual system. Their rationale for including self-blame in each contextual system is because blaming the victim often occurs at multiple levels. For example, the individual blames themselves (i.e., microsystem), a police officer may blame the victim (i.e., meso/exosystem), and the culture can blame victims for being assaulted (i.e., macrosystem). An example of a macrosystem attitude of blaming victims of sexual assault for being assaulted would be "She had to have asked for it".

In this study, a model of adult/child identity theft victims' experiences is developed using concepts from Bronfenbrenner's theory, specifically the concept of proximal processes as well as the individual, assault, microsystem, meso/exosystem, macrosystem, chronosystem contextual systems developed by Campbell et al. (2009). An additional concept incorporated from their study is self-blame.

Application of Literature and 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, and macrosystem (Santrock, 2008; Tudge et al., 2009). These four 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.

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 activity" 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.

In summary, the experience of identity theft can be explained in the context of Bronfenbrenner's Bioecological theory. The purpose of this qualitative study was to investigate the experiences of adult/child identity theft victims as they recover from the crime. Bronfenbrenner's Biecological theory and relevant extensions of this theory guided inquiry into the research question, "What are the experiences of adult/child identity theft like?" Relevant literature demonstrates child identity theft is a complex

phenomenon and has the potential to impact victims' lives in a variety of ways, making an ecological approach appropriate.

CHAPTER 3: METHOD

Introduction

This study employs a qualitative approach. A qualitative approach permits an in-depth analysis of adult/child identity theft victims' experiences. In qualitative research, it is also assumed there are multiple realities. Pluralism is the assumption that each participant's experience is its own reality (Glesne, 2006). 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 is "What are the experiences of adult-child identity theft victims?" More specifically, the research plan for this study was to investigate the bioecological factors that contribute to adult/child identity theft victims' experiences, including proximal processes and factors that contribute to the following contextual systems: microsystem, mesosystem, exosystem, and macrosystem. Additionally, the influence of person characteristics and time was also investigated. To analyze this research question, a phenomenological method was 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 meanings 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. In

the data analysis process, I utilized bracketing to describe why I was assigning specific code names to significant statements.

Philosophical origins of phenomenology. A phenomenological approach will be utilized for this study. Phenomenology allows for the study of individuals' lived experiences with respect to a certain phenomenon (Creswell, 2007). In Sokolowski's (2000) discussion of the 'natural' attitude and the 'phenomenological' attitude, his discussion of the 'natural' attitude can be considered a rough sketch of Bronfenbrenner's Bioecological theory. The 'natural' attitude is intending various "things, situations, facts, and other kinds of objects" (p. 42). These objects could represent various contextual systems of Bronfenbrenner's Bioecological theory. We take on the phenomenological attitude when we reflect upon the elements of the natural attitude. In the natural attitude, the world is a context more so than a "thing." Sokolowski's description of the world is similar to Bronfenbrenner's description of macrosystem, one of the contextual systems of the Process—Person—Context--Time model (Tudge et al., 2009). The macrosystem refers to cultural attitudes that influence an individual. Sokolowski describes the individual as the "center" of the world, which is similar to Bronfenbrenner's description of microsystem, one of the contextual systems of the PPCT model (Tudge, et al., 2009). The microsystem is comprised of the individual and someone or something in their immediate external environment, such as a parent or spouse.

Phenomenology focuses on the intentionality of experiences; that is, experiences of which we are conscious (Sokolowski, 2000). In phenomenology, experiences are studied as parts and wholes, as manifolds of identity, and as presence and absence. Parts are pieces of the whole experience that are reducible: they can be separated from the

whole experience and be considered stand-alone experiences. “Moments” are parts of the whole experience that are not reducible: the moments are meaningless without the whole (Sokolowski, 2000). With regard to the study of experience as parts and wholes, an example relevant to adult/child identity theft would be adult/child identity theft as the ‘whole’ experience. Interacting with a bank teller regarding a fraudulently opened account might be ‘part’ of the experience. A ‘moment’ relevant to the fraudulent account would be reading a notification that the fraudulent account existed.

Manifolds of identity are the lenses with which the experience is viewed (Sokolowski, 2000). For example, the experience of receiving notification regarding a fraudulently opened bank account would be viewed differently from a victim’s perspective than the bank’s perspective. With regard to presence and absence, the present elements of an experience are what one can attend to at a given moment; absent elements are what one can attend to in anticipation of an intended experience and after the intended experience is over (Sokolowski, 2000). Using the fraudulent bank account example, the intended experience would be receiving the notification and absent elements would be the possible anxiety of having to interact with the bank to resolve the fraudulent bank account.

As demonstrated in the literature review, child identity theft is a complex issue; therefore a phenomenological method is suitable given the purpose of this study. Utilizing Bronfenbrenner’s theory, this study adds to the literature by providing a unique perspective via a qualitative study.

Researcher as Instrument

I bring several experiences to this study that may be viewed as strengths as well as biases. First and foremost, I became a child identity theft victim at the age of 11 and was victimized again by an identity thief at the age of 25. An attempt was made to steal my identity again in 2008, but was stopped by a watchful credit card company. I believe all three identity theft incidents are unrelated. My parents' identities were stolen when I was 11 as well.

I have been engaged in identity theft research on a professional level; conducting my master's degree research on consumer perceptions and preventative behaviors of identity theft, as well as authoring scholarly publications (Betz, 2009a; Betz, 2009b) and conducting presentations on identity theft. I also completed two political science courses pertaining to identity theft; Electronic Democracy and Identity Theft. Through my publication, presentation, and course experiences I feel I have a greater understanding of identity theft from the perspective of victims and consumers than I do from the perspective of businesses.

Based on my personal and professional experiences, as well as my academic training, I believe that child identity theft victims suffer financially, socially, psychologically, and physically. I believe that the general public has a limited understanding of child identity theft victims' experiences and that support for victims is minimal at best. In giving presentations on identity theft, audience members have asked me questions such as "How can identity theft happen to a child when they're underage?" and have made comments such as "I didn't know this could happen to my child." One audience member shared with me his frustrations in finding resources and support in

helping his underage stepdaughter recover from the crime despite speaking with numerous law enforcement agencies and attorneys.

Data Collection Strategy

Influence of researcher on data collection. In qualitative research, the researcher is a part of what they are studying. In other words, the data collection and analysis is influenced by the researcher's past experiences and beliefs. 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 his/her design, data collection, and data analysis procedures throughout a study. Written notes of such reflections were included in the researcher's field notes. As part of being reflexive, the researcher included the preceding section, *Researcher as Instrument,* in clarifying their experiences and biases regarding identity theft. Additionally, through the use of bracketing in the data analysis process, the researcher practiced reflexivity. Through bracketing thoughts about "why" a significant statement was significant, the researcher was contemplating their internal thought process through the data analysis process, which is central to phenomenology (Finlay, 2009).

Influence of theory on data collection. In this study, I looked for data that addressed the PPCT model of Bronfenbrenner's Bioecological theory (Tudge, et al., 2009). Interview questions were designed to gather data on proximal processes, person characteristics, microsystems, mesosystems, and the macrosystem. Additional questions were designed to gather data on time and self-blame. For more information regarding interview questions, see *Instrument* and Appendix B.

Sampling. This study used criterion 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 criterion sampling, in which participants are selected based upon whether they meet a specific characteristic (Bloomberg & Volpe, 2008). The participants for this study were identified through the researcher's professional networks, including contacts at financial counseling centers and the Electronic Crime Institute at Des Moines Area Community College. These professional contacts were made via e-mail with information about the study, including a flyer, and I asked them to share information about the study with any individuals who they felt may meet the criteria for the study.

The total number of participants to be studied was not strictly predetermined; information was gathered from participants via interviews until a level of saturation on reported findings was reached. According to Creswell (2007), phenomenological studies have had a wide range in the number of participants, and sometimes with as few as two cases. Several studies on comparable topics were suggestive of sample size. Worcester, Nesman, Mendez, and Keller (2008) interviewed seven families in a phenomenological study of parents raising children with behavioral issues. Seven participants were engaged in a phenomenological study of rape victims' recovery (Smith & Kelly, 2001). Using a grounded theory approach, Pryor (2010) examined the experiences of financial identity theft with 10 participants.

Instrument

Participants were given two semi-structured interviews comprised of open-ended questions. Interview questions were designed to assist with answering the research

question for this study. The interview guide for the first interview can be found in Appendix B.

Second interview and member check procedures. During the second interview, follow-up questions were generated which were asked by the interviewer based upon the data gathered in the first interview for each participant. The second interview lasted approximately one hour as well. 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 follow-up interview was comprised of unique questions.

Both interviews were audio recorded and subsequently transcribed. Themes I generated for each participant, along with significant statements that supported each were provided to participants for their review. I had e-mail contact information for all six participants. Prior to e-mailing the member check to these participants, I contacted them asking for permission to send the member check document to their e-mail account. I feel that this step assists in ensuring confidentiality of the data. Sharing the themes I generated and significant statements that supported each theme with the participants 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). I received responses regarding the member checks from six participants; six participants indicated my interpretations were correct and did not request for any information to be omitted or changed. One participant responded with a request for a phone conversation regarding the member check, in which she requested the "ums" be omitted from the significant statements. They also provided information where the

audio had been inaudible in the transcript, along with additional information. In spite of the changes and clarifications, the participant did state they agreed with the themes I generated. Participants who did not respond to the initial request for a member check were e-mailed the member check document a second time.

Collection of Documents

Of the six participants, I was able to interview one in person as the other five were at a significant distance. This participant was asked to bring any documents relative to their identity theft experience to the first interview, such as police reports and collection letters. The collection of documents in addition to interview data provides triangulation, which is the "practice of relying on multiple methods" (Glesne, 2006; p. 36). Triangulation adds to the richness of the data and the quality of the findings. The participant I interviewed in person did not share any documents with me. Instead, they shared a media clip with me from one of the instances they talked about their identity theft experiences for a public audience. In viewing this clip, I feel what the participant had shared with me was also shared, in less detail, in the media clip.

Data Analysis Strategy

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.

(6) 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 are 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 victims.

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. The utilization of peer debriefing contributes to the validity of the research findings (Glesne, 2006). Additionally, I felt that a portion of one of the participant's adult/child identity theft experience was reflective of a 'Negative Case'. A negative case occurs when the data from one participant are very different from the remainder of the participants. As

suggested by Maxwell (2005), I have included the portion of the experience that I consider to be a negative case at the end of Chapter 4: Results and have excluded it from my analysis and conclusions. Presenting data from a negative case contributes to the credibility of the research findings (Glesne, 2006; Maxwell, 2005) as it demonstrates data that did not support the themes was not simply "ignored" (Maxwell, 2005; p. 112).

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 (see Appendix A).

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.

One ethical concern in conducting qualitative research is maintaining participants' privacy (Glesne, 2006). Ways in which the privacy of participants were protected included locking all paper documents associated with the research project, including informed consent documents, coding documents, and keeping copies of transcripts in a

locked drawer. Field notes were placed in a locked drawer as well. Audio recordings of transcripts were kept in a password-protected electronic file.

A professional was hired to transcribe all of the interviews. This individual was trained to handle human subjects data and was listed on IRB documents for this study, and was thus expected to adhere to the privacy and confidentiality standards set by Iowa State University's IRB. 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 shared were changed as well in an effort to maintain anonymity.

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

Transcription, Field Notes, and Methods for Data Analysis

An advantage to hiring transcription services is that it saves time, as transcribing one's own interviews can take four hours per one hour of interview data (Esterberg, 2002). One disadvantage of hiring someone else to transcribe the interview data was that I did not have the opportunity to familiarize myself with the data through the transcription process (Bayliss, 2007).

Field notes are information recorded by the researcher during qualitative research (Creswell, 2008). Descriptive field notes describe the "events, activities, and people" being studied and reflective field notes record personal thoughts about insights and themes related to what is being studied. Reflective field notes include notes regarding the researcher's feelings, ideas, and impressions, notes of problems that need to be worked out, short- and long-term research plans, and clarifications of earlier interpretations (Glesne, 2006). Field notes were kept during the course of the data collection and analysis phases of this study, and were kept separate from the data. During the course of the study, field notes served as a way for me to keep track of contacts I made with participants and potential participants, particularly phone contacts, and provided a place to write memos regarding next steps I needed to take. Field notes were also useful for strategizing ways to find additional participants, as this was a challenge in this study. Field notes were also useful in reflecting on potential codes, categories, and themes and served as a means for generating questions for the second interviews with each participant.

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, after each interview I completed an interview summary sheet (see Appendix). The purpose of the interview summary sheet was to obtain my initial, immediate impressions of the interview. These sheets were kept in a file to be utilized in the data analysis process. After a minimum of one day after each interview, I wrote more in-depth reflections of the interviews in my reflective journal as I felt appropriate. I also utilized my reflective journal during the data analysis process to note emergent codes,

categories, and themes, as well as note any contradictions found in the transcripts as appropriate. I then read each transcript a number of times to increase my familiarity with the data. With each individual transcript, I began noting 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 themes for each participant. After completing this step, I examined the themes generated for each of the participants and looked for commonalities in themes across all six participants to develop the final themes to capture the essence of the experiences of adult/child identity theft victims (Lichtman, 2010). Specific findings from this analysis are discussed in Chapter 4: Results.

Rigor/Trustworthiness

Several strategies were employed to maintain rigor and trustworthiness. These strategies included member checks, peer review, employing reflexivity, and triangulation. As stated previously, all participants agreed with my interpretation of their interview data and my peer review agreed with my interpretation as well. By describing my relevant personal and professional experiences, making appropriate notes in my reflexivity journal, and bracketing I practiced reflexivity continually (Finlay, 2009; Glesne, 2006). Triangulation typically involves three data-gathering techniques: "participant

observation, interviewing, and document collection" (Glesne, 2006; p. 36). I could not observe or collect documents with five of the participants because they were interviewed via telephone. I also did not collect documents from the participant I interviewed in person to protect their privacy. As such, triangulation as not achieved in this study.

CHAPTER 4: RESULTS

The purpose of this research is to investigate the experiences of adult/child identity theft victims as they recover from the crime. To do this, the research question "What are the experiences of adult/child identity theft victims?" was analyzed using Bronfenbrenner's Bioecological theory as a framework.

Six participants were interviewed for this study, four females and two males. More demographic information about each participant can be found in Table 1.

Table 1. Demographic characteristics of participants

Name	Gender	Age	Age at Theft	Location (US Region)
Scarlett	Female	28	1	West
Ellie	Female	19	9 or 10	West
Annie	Female	19	Prior to birth	East
Ophelia	Female	27	16	Midwest
Darwin	Male	30	1	East
Charlie	Male	18	5	Midwest

Scarlett and Charlie had their identity stolen through the theft and sale of their personal documents (e.g., Social Security card, birth certificate). Annie's Social Security number was being fraudulently used before it was assigned to her. Ellie's and Darwin's Social Security number and name were used by their parent. Ophelia did not know how an identity thief obtained their personal information.

Three themes were generated from the data analysis: *Negative Emotional Effects, Lack of Support,* and *Parent as Perpetrator*. Each theme is presented individually and includes supporting quotes from participants. Before concluding my presentation of each theme, I discuss how the findings from each theme relate to Bronfenbrenner's Bioecological theory.

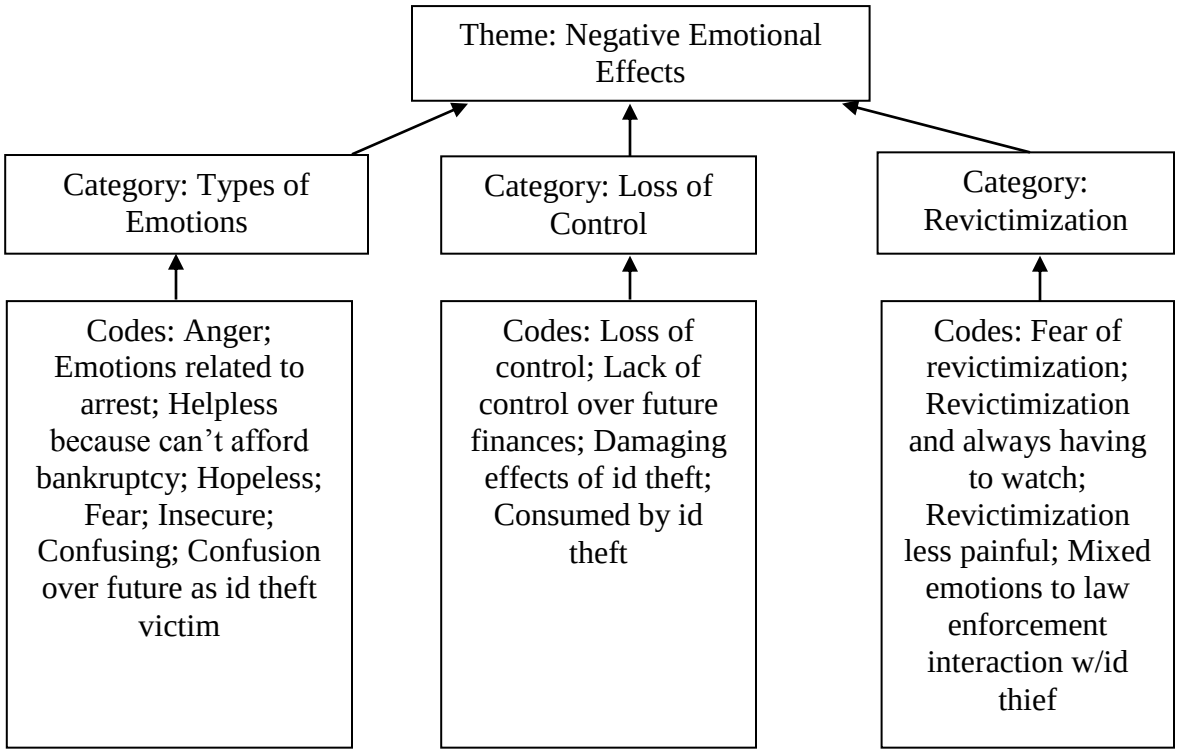

Figure 2. Codes and categories for negative emotional effects theme.

Negative Emotional Effects

Other literature has noted identity theft victims' self-reports of negative emotions as a result of the crime (Cullen, 2007; Identity Theft Resource Center, 2007). Participants in this study experienced a variety of negative emotions. These negative emotional effects are presented as *Types of Emotions, Loss of Control, and Revictimization*.

Types of emotions. Participants indicated a variety of negative emotions, including anger, fear, insecurity, and feeling hopeless and helpless. Many of these emotions have been discussed by Cullen (2007) and the Identity Theft Resource Center (2007).

Darwin expressed having a "black cloud of emotions" related to his character identity theft:

> *"It was very hard for me to overcome the feelings of just sort of like, grief, despair, depression; like having this sort of black cloud over you all of the time. It sucked. But yeah, getting arrested was confusing, it was scary…"*

A unique emotion Annie expressed was confusion. She expressed confusion about the process of recovering from identity theft as well as how the identity theft would affect her in the future:

> *"I think especially – I think even at any age, it's confusing because it's hard to really grasp how your information can be given out like that. I mean, I know almost – I mean like, when you go to a store and you want their store credit card, you have to give your Social Security number sometimes and that's in a public place, you're showing a stranger a number that has all your information on it. And even with colleges – like, college applications. I mean, I think that's how everybody first memorizes their Social Security number. You give your whole entire life away with that number, and it's confusing when things like this happen, especially when you're young. I'd never had to deal with credit cards or anything like that. It was my first debit card that we were opening. So, to hear terms like an "off-charge account," I had no idea what that meant. And I at first*

had no idea how much money was on the account. And I don't know; it's very confusing because I'm too inexperienced to truly understand it. It's also confusing because I really can't see the full picture of how it's going to affect me throughout my life. I know it's going to affect me and I know it's going to make things difficult, but I don't know exactly how difficult or how I'm going to have to go about things because I haven't done it yet. Like buying a house or a car, or an important purchase. Things like that."

Revictimization. Four of the participants had their identities repeatedly used by the same perpetrator; giving evidence to the notion that revictimization of adult/child identity theft victims is problematic.

Annie expressed a sense of disappointment in being revictimized by the same person:

"Yeah, it was just like, it was another blow. We kinda felt we got over it. I know it's something I'm always going to have to watch. I think everyone in my family and including myself, we kind of thought it was over. That we would have to like, keep going through everything that we went through the first time around."

Law enforcement officials were able to confront the thief, but decided the thief did not look like an identity thief, so they did not pursue an investigation. Annie shared her reaction to this law enforcement response:

"We laughed, because it was kind of funny and kind of ridiculous at the same time. It's – I think it's absurd because criminals can look nice enough to your face, but if they're still doing it and we know it's the same

person, I don't care how nice someone looks. If it keeps happening, they should be stopped."

However, in spite of this response Annie indicated the revictimization experience had less of an effect than being victimized the first time:

I would say the actual physical activities that we're doing, it's definitely a lot easier this time. Most of what's been going on is just through (identity theft protection agency) and the credit card companies. They've been handling most of it, where the first time around, we had to get everything started. I think emotionally this time around – for me, it's not as upsetting as it was the first time around because it's happened before.

Loss of control. Two participants indicated a loss of control over their lives as a result of the adult/child identity theft victimization: "It can take over your world", shared Darwin: "…there were times in my life when I just didn't know which way to go; left, right, forward, backwards, center, I mean, I had no idea because you lose control of your entire life.".

Darwin's sense of loss of control was also expressed through his feelings of being 'consumed' by the identity theft victimization:

I – oh, it was just – I'm just gonna tell you something, and I apologize for the vernacular, but it just sucked, what he did. Because as soon as I hit, you know, school – college age, everything went downhill when everyone's life should be going uphill, mine sank like a stone to the bottom of the ocean. And it took so long to dig out from underneath it and the problems just – they never seemed insurmountable, but it was always just

> *this constant never knowing. "Oh, what's gonna happen next? What shoe's gonna drop? What bill is gonna come in the mail? Who's gonna sue me today?" And, you know, that's how you live your life – in sort of a state of paranoia. And, you know, that sort of consumes you. And you're also never taken seriously by anyone, so when you do speak to the police and you're telling the truth, they think you're lying. You know, as an adult now in my early 30s, it's not something I think of every day, but I think of what could I be doing now at 30 hadn't this happened. Or, had this happened now, where would I be? And, it's very typical; my contemporaries all have jobs and nice homes, you know, I don't particularly have that. And a lot of it is because I didn't have that good foundation to build upon; my foundation was already used up before I got there, so.*

Darwin expressed a lack of control over his current life; Annie expressed a feeling of lack of control over her future finances:

> *Well, if that happened, it's – I have everything cleared from my name over charges, but it's happened again this summer. I think this – in the future, things like this are just gonna keep happening, because they can't seem to stop it. So, I think I'm always going to have to clear my name and I'm always going to have to kind of have trouble with getting loans or with buying important purchases like a house or a car when it goes in my name.*

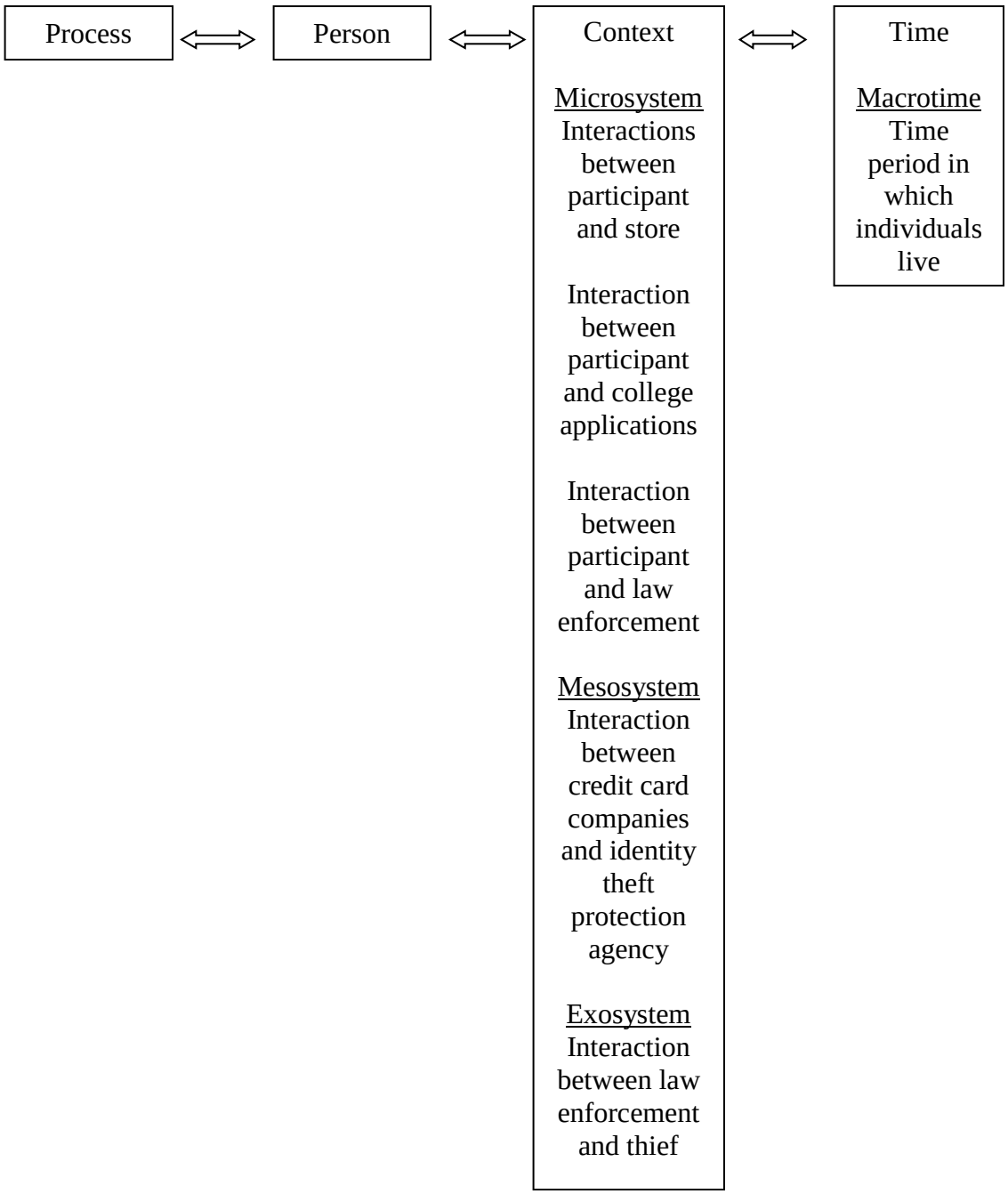

Figure 3. How Negative Emotional Effects Applies to Bronfenbrenner's Theory

Application of Bronfenbrenner's Bioecological Theory. With regard to *Negative Emotional Effects*, participants described interactions that reflect Bronfenbrenner's microsystem concept, as well as the mesosystem and exosystem concepts. The microsystem includes direct interactions between an individual and another entity in their

environment (Tudge, et al., 2009). The interactions participants described with a store and applying for a credit card, writing their Social Security number on college applications, and interacting with law enforcement represent the microsystem concept. The interaction between credit card companies and an identity theft protection service represents the mesosystem concept, as the participant directly interacted with both the credit card companies and the identity theft protection service. Mesosystems which are interactions between microsystems (Thomas, 2005). The exosystem concept is reflected in interactions between law enforcement officials and an identity thief. The participant had no interaction with the thief, but this interaction affected the participant negatively. The exosystem refers to interactions that influence an individual that the individual is not a part of (Thomas, 2005). Figure 3 depicts how the findings from this theme relate to Bronfenbrenner's Bioecological theory.

The participants who experienced revictimization may have used the resource characteristic of previous experience in enduring the revictimization (Tudge, et al., 2009). The prior experience of being victimized likely helped lessen the negative emotional effects of revictimization.

All participants were victimized during a period of time when there is a limited understanding of adult/child identity theft by the society in which they live and a reported lack of training for law enforcement on working identity theft cases (Identity Theft Resource Center, 2009). This period of time reflects Bronfenbrenner's concept of macrotime. Macrotime reflects historical influences on an individual (Tudge, et al., 2009). This lack of societal understanding and ignorance on the part of law enforcement will likely lead to a lack of closure for many victims.

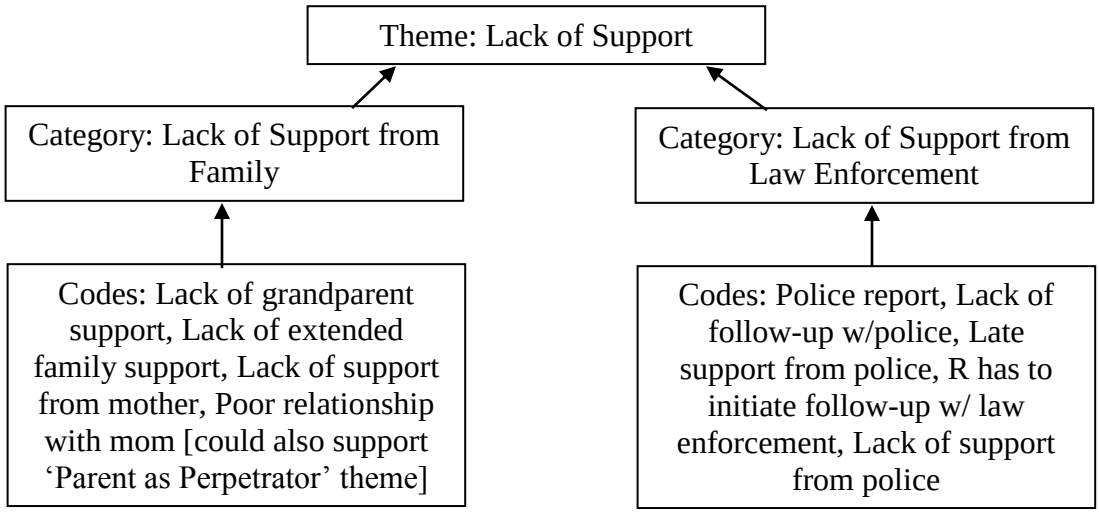

Figure 4. Codes and categories for lack of support theme.

Lack of Support

Support is crucial in recovering from identity theft. Without it, the negative emotional effects on victims can be more severe (Identity Theft Resource Center, 2009). Five participants indicated they had experienced a lack of support in their identity theft experiences.

Lack of support from family. Two participants indicated that their extended families were not supportive. Scarlett'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?" Darwin'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 shouldn't 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). Charlie 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:

> *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."*

These findings indicate that victims' families can express their lack of support in a variety of ways, and individual victims' experiences with regard to lack of support from their family can differ. As such, it is necessary to develop a deeper understanding of the ways in which these themes can be experienced by victims so they can receive the assistance they need.

Lack of support from law enforcement. To recover from identity theft, a victim often has to work with police and other law enforcement officials. Participants 2, 3, and 5 all indicated a lack of support from law enforcement.

Darwin indicated a limited amount of support from law enforcement: "The county sheriff's office just gave me the tools and provided me with very limited support in order to get the situation corrected." Ellie indicated a lack of follow-up from law enforcement regarding the police report she filed that provided the details of the identity theft:

> *The only thing I have done is file a police report, 'cause that's all anybody has told me to do, is file a police report. And I filed that back in August, and I still have not heard anything about it, what's going on about it.*

Annie had a similar experience in that she or her mother had to call the police for updates on her identity theft case: "Even when I was dealing with the police, most of the time it's been either my mom or myself having to call and ask for an update or something like that."

The lack of support from law enforcement is a negative experience for victims because they have the ability to enable the victim with appropriate documents, such as a police report, to assist them in working with creditors, medical establishments, and so forth. A police report is often viewed as "proof" an individual is a victim of identity theft.

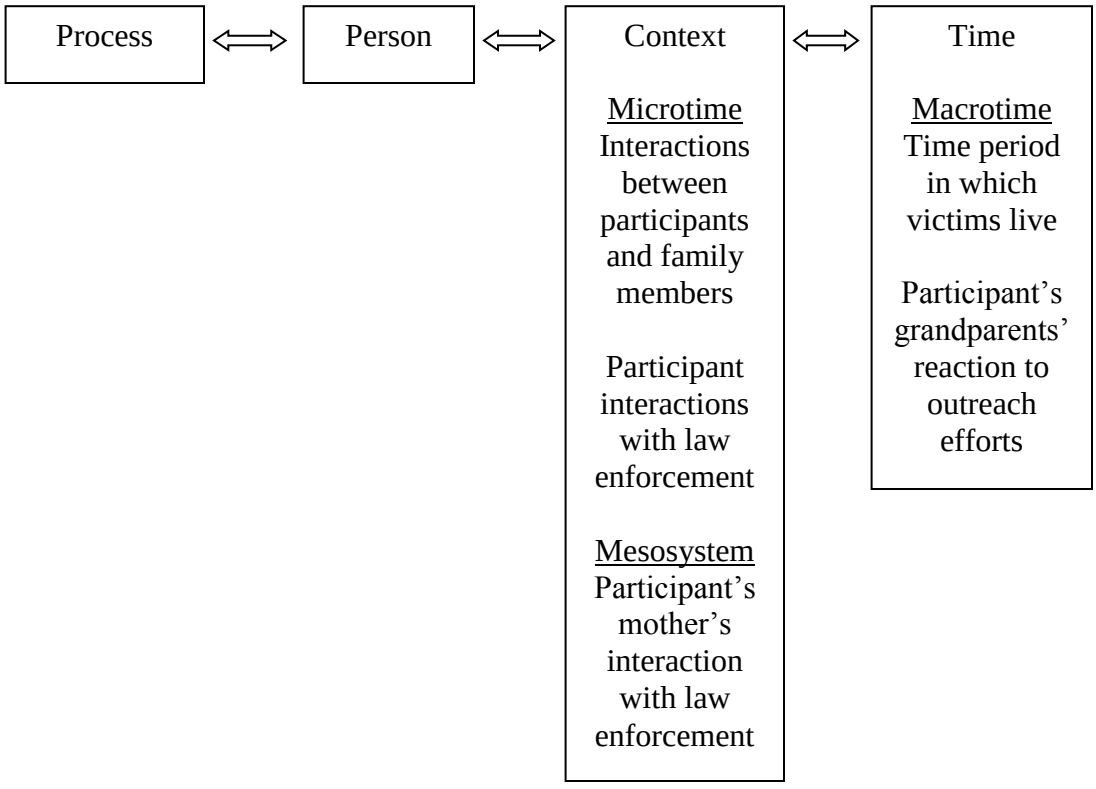

Figure 5. How lack of support applies to Bronfenbrenner's Theory

Application of Bronfenbrenner's Bioecological theory. In applying Bronfenbrenner's Bioecological theory to this theme, the concept of microsystem can be applied most often. With regard to lack of support from participants' families, the interactions participants had with extended family, grandparents, and parents all represent the microsystem concept. I feel the lack of understanding by Scarlett's extended family reflects an ignorance of the effects of adult/child identity theft, which is still common in our society. This is also reflective of Bronfenbrenner's concept of macrotime. I feel the embarrassment felt by Darwin's grandparents reflects the concept of macrotime, as being embarrassed by sharing a family problem may be a result of growing up in a specific time period.

With regard to lack of support by law enforcement, participant interactions with law enforcement agencies are reflective of the microsystem concept of Bronfenbrenner's theory, as participants directly interacted with these agencies. The interactions between Annie's mother and law enforcement represent Bronfenbrenner's mesosystem concept, as the interactions were between two of the participant's microsystems. Figure 5 depicts how this theme applies to Bronfenbrenner's Bioecological theory.

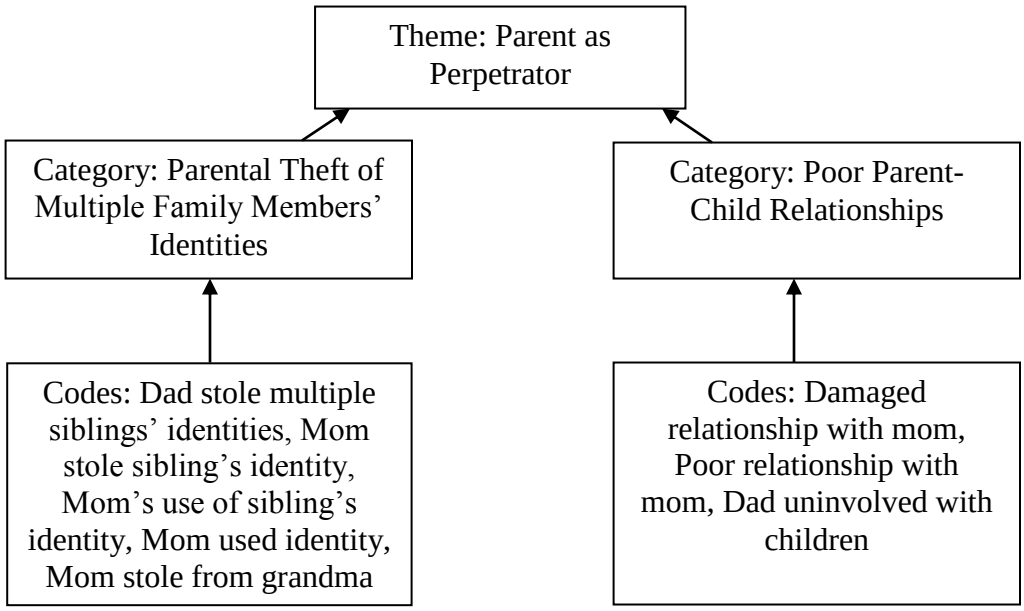

Figure 6. Codes and categories for parent as perpetrator theme.

Parent as Perpetrator

Three of the six participants had their identity stolen by a parent: Participants 2, Darwin, and Charlie. These participants had qualitatively different experiences than those who had their identity stolen by someone other than their parent; however, a portion of Charlie's experience is a negative case as it is atypical compared to the other two

participants' experiences (Glesne, 2006; Maxwell, 2005). This portion of Charlie's experience will be presented after this section.

Parental theft of multiple family members' identities. Ellie's mother stole other family members' identities as well, including that of at least one of Ellie's siblings as well as her grandmother: She describes the identity theft of her brother below:

> *Well, like a while ago when I was trying to get the gas turned on, the lady asked me if I knew an Adam, and that's my little brother. And I was like, "Yeah – you know," and she was all, "Is he related to you?" And I was like, "Yeah, he's my brother," and everything. And, I was like, "Does this mean my mom's being using his information?" and she said she couldn't tell me that information, but she could tell him. And he happened to be there at my house that day, and she has used his information, but we're not sure about my other brother yet, though.*

Ellie continues to describe the identity theft her mother perpetrated against her family members, including her grandmother:

> *Oh. Yeah. Um, back to that one question about (identity theft) thing – do I know anybody else? She has done it to my grandma. When my mom was younger, my grandma had checks and she stole a bunch of my grandma's checks, moved up to Canada, put my grandma in a whole bunch of trouble, and finally my mom got thrown in jail for like a month or something like that for it. And then just last year, my mom – because my grandma has her own bank account. She's had her own bank account for as long as I can remember, with the same company and everything. And,*

> *my mom, since she cannot – I don't know why, but she cannot get a bank account, so she started using my grandma's bank account without my grandma's permission, but my mom's name was on my grandma's account at the time, she could pretty much pull out money whenever she wanted, put money back in whenever she wanted. And she stole like $700 from my grandma just last year. The banks told my grandma to do a police report – my grandma didn't do it, and I don't know why. But we finally put a stop to that so she can't take my grandma's money anymore.*

The theft of other family members' identities, in addition to a child's identity, by a parent could indicate that cases of adult/child identity theft are not a personal attack on the victim, but rather a crime of opportunity because the parent had access to other family members' personal information. Identity thieves steal information simply because they can (Hastings & Marcus, 2006).

Poor parent-child relationships. Ellie and Charlie indicated a lack of a positive relationship with the parent who stole their identity:

> *But I never really had a, I guess you'd say a father-son relationship with my dad. And I don't think any of my siblings ever had like, you know, a relationship that a kid would want with their dad, I guess is a way of saying it.* [Charlie]

Ellie indicated a similar relationship with her mother, who stole her identity:

> *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.*

These poor parent-child relationships may make it easier for the parent to steal their child's identity, as the bond between the parent and child is already weakened.

When Ellie attempted to verbally communicate with her mother about the identity theft, the conversation was also damaging to the relationship:

> *Well, pretty much when I started to talk to my mom about it, we started to kind of fight about it. So right now, my mom and I aren't on very good terms. Other than that, that's pretty much all that's really happened.*

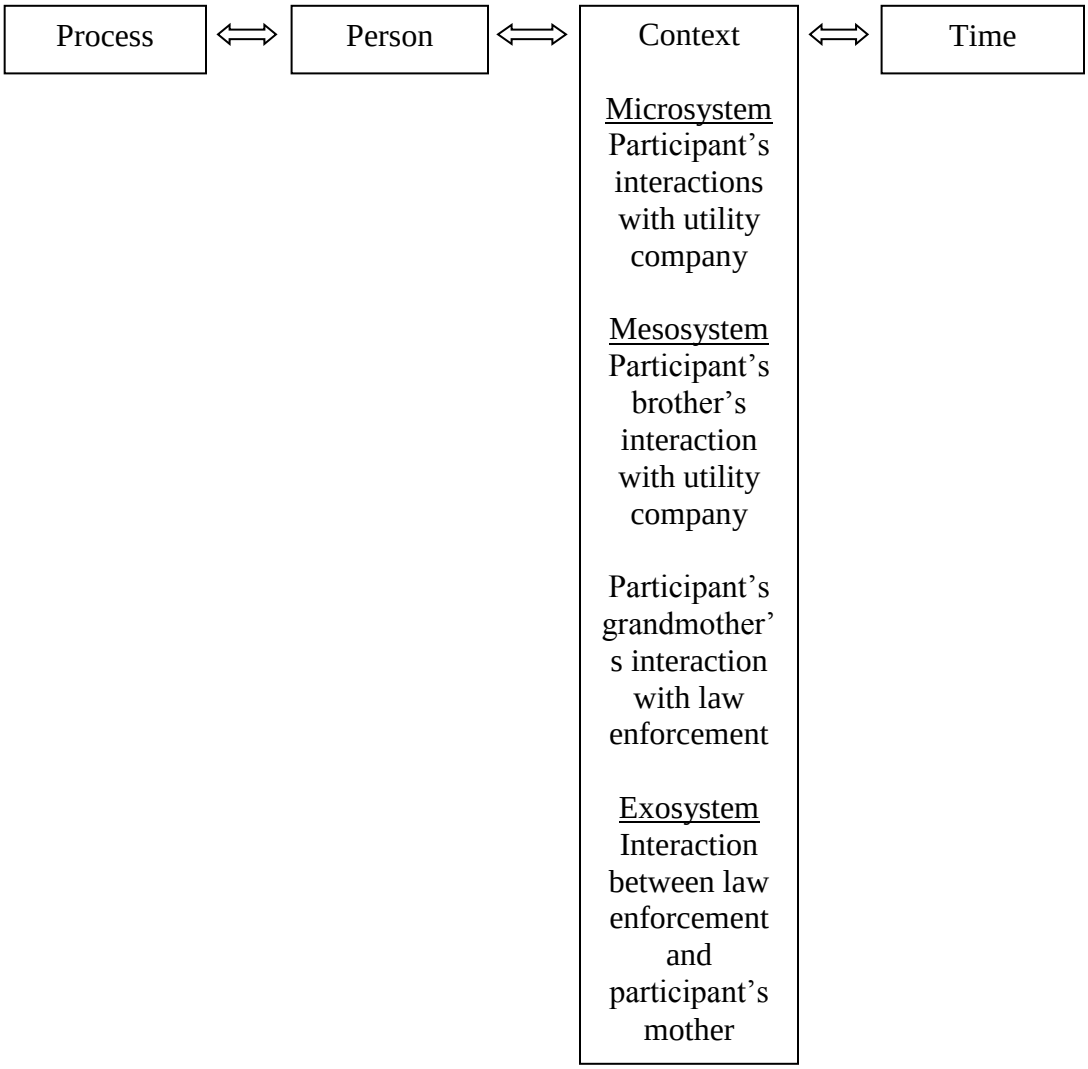

Figure 7. How parent as perpetrator applies to Bronfenbrenner's Theory

Application of Bronfenbrenner's Bioecological theory. The interactions Ellie described with her mother are representative of Bronfenbrenner's microsystem concept as they are interactions the participant was directly involved in with another individual. Additionally, Ellie's interactions with utility companies are also representative of the microsystem concept, because she was interacting with a utility company representative directly.

Ellie's brother's interaction with the utility company is representative of the mesosystem concept of Bronfenbrenner's theory because the interactions between the participant and her brother and the participant and the utility company representative are microsystems. The interactions between the brother and the utility company representative are mesosystem. The mesosystem concept is also reflected in Ellie's grandmother's interaction with law enforcement, as the interaction was between two of Ellie's microsystems. The interaction between law enforcement and Ellie's mother being put in jail is representative of Bronfenbrenner's exosystem concept. As stated in Chapter 2, the exosystem includes interpersonal relations that affect the individual, but in which the individual does not necessarily have an active role (Thomas, 2005). Figure 7 depicts how this theme applies to Bronfenbrenner's Bioecological theory.

Description of Negative Case

As stated previously, Participants Ellie, Darwin, and Charlie had their identity stolen by a parent. I feel Participants 2 and Darwin were more consumed by their adult/child identity theft experience than Charlie. Ellie and Darwin experienced extreme difficulty in getting themselves established as financially independent adults and the majority of interactions they described with law enforcement were negative. Charlie did not experience these things. In spite of the adult/child identity theft, he was able to secure employment and secure a bank account, which are items many adult/child identity theft victims experience difficulty in obtaining (Smith, 2011). I feel that because the adult/child identity theft did not limit Charlie in any significant way, it did not affect him as much and, as such, recovering his identity is not a priority for him at this point in his life:

I guess, I don't know if this is the right mindset to have, but I'm kind of going more towards I don't think it's that important now because they haven't used it since 2004, so that's been quite a few years, so I'm kind of not treating it as a priority because I have so much other stuff I need to worry about, like school, work and stuff like that. So, I haven't really been focusing on fixing my Social Security card just because I don't really see it as a threat or something that's really – like if someone's out there like last year and I would've found out, I would've taken action there. But no, I haven't really been looking or seeking help from anyone or any place…

I feel Charlie's age, which is representative of Bronfenbrenner's concept of demand characteristics, is influencing his decision to not make recovering his identity a priority. He is 18 years old, and has not attempted to make any significant purchases, such as a home or car where the unresolved adult/child identity theft may become a problem in making these purchases. He has not attempted to take out student loans; this is an area where Darwin experienced difficulty due to his adult/child identity theft situation.

Summary

Based on the findings of this study, adult/child identity theft victims often experience negative emotional reactions, lack of support, and are commonly victimized by their parents. These experiences can be explained by various concepts of Bronfenbrenner's Bioecological theory, including microsystem, mesosystem, and exosystem, along with macrotime and demand characteristics.

In the following chapter, conclusions of this study, along with limitations and recommendations are discussed.

CHAPTER 5: DISCUSSION

This chapter provides a discussion of key findings as well as the conclusions from these findings. Key findings include the following themes: *Negative Emotional Effects, Lack of Support, and Parent as Perpetrator*. Conclusions based on these findings follow in the this section. Recommendations and Limitations of the Study conclude the chapter.

Conclusions

The purpose of this study was to examine the question, "What are the experiences of adult/child identity theft victims?" Conclusions for each of the three themes, *Negative Emotional Effects, Lack of Support,* and *Parent as Perpetrator* are discussed below.

Negative emotional effects. Findings support the conclusion that adult/child identity theft victims experience many of the same negative emotional effects as victims of other types of identity theft (e.g., financial, medial) experience. An additional negative emotion that may be experienced, based on the findings of this study, is confusion. Another negative emotional effect adult/child victims may experience is loss of control. Given these findings, adult/child identity theft victims may need counseling services to assist them in coping with these negative emotions. Specifically, counselors should discuss with victims the variety of emotional effects they may experience along with how long these effects may last. This conclusion supports the work being completed by the Identity Theft Victims Assistance Network Project, which is focused on establishing counseling services and other support services to meet the needs of identity theft victims (Maryland Crime Victims' Resource Center, n.d.).

Lack of support. The second major finding of this research is that adult/child identity theft victims experience a lack of support. This lack of support can be from family or law enforcement. A conclusion to be drawn from this finding, similar to the conclusion highlighted under *Negative Emotional Effects*, is that victims need sources of support. For those who lack support from their family, support could be provided by law enforcement and agencies such as counseling services agencies. Law enforcement agencies need to have continued follow-up with victims who file police reports and counseling services agencies need to develop free or low-cost support groups for victims. To facilitate the development of these sources, training programs could be developed that focus on the financial, emotional, and health consequences for agency staff and law enforcement to assist them in supporting adult/child identity theft victims.

Parents as perpetrators. The third major finding of this research is that parents often perpetrate adult/child identity theft. This has been noted by Cullen (2007). Parents have easy access to their child's personal information, making the crime easy to commit. Parents who perpetrate identity theft against one child will likely perpetrate the crime against other family members. In families where the parent perpetrates this crime, the relationship between the parent and child may be damaged and other relationships within the family may be damaged as well, which indicates a need for counseling services for victims as well as their families. These counseling services should address the relationship challenges between family members as a result of the adult/child identity theft.

Recommendations

Recommendations for program development. The findings and conclusions from this research should be used to inform identity theft program development, including educational programming and victim assistance programming. Educational programs should consider using the findings of this research to assist in describing how being an identity theft victim can influence one's life in ways that cannot be quantified, including the negative emotional consequences of identity theft and lack of support victims may feel. Educational programming in this area typically includes a discussion of victim financial consequences, but nothing regarding the emotional effects of identity theft. Based on the findings of this study, educational programming should include an overview of the negative emotional effects adult/child victims experience as well as information on revictimization. It is expected that the findings and conclusions of this research can be used in the development of victim assistance programs created as a result of the Identity Theft Victims Assistance Network Project (Maryland Crime Victims' Resource Center, n.d.).

Recommendations for public policy. The findings and conclusions from this research indicate adult/child identity theft victims experience negative emotional effects, have needs with respect to support, and that parents commonly perpetrate the crime of adult/child identity theft.

Based on these findings and conclusions, I recommend that specific legislation for adult/child identity theft be developed. On September 30, 2011, federal legislation was implemented that requires all foster children to receive a copy of their credit reports, along with assistance in remedying any errors that are on their report, as child identity

theft is a noted problem for children in the foster care system (Associated Press, 2011). This legislation, while appropriate, addresses financial identity theft and no other types of identity theft. It also does not address adult/child victims. New legislation should address adult/child identity theft victims who are denied housing and student loans due to their credit. New legislation should also address assisting adult/child victims who have been victims of character identity theft as this can hinder their ability to secure employment.

One potential means to reduce the incidence of adult/child identity theft is to require age verification for all credit applications, bank account applications, utility service applications, health insurance billing transactions, and job applications. While this would take additional time and likely more labor costs for businesses, it would decrease the problems adult/child identity theft victims face.

Recommendations for public outreach. The findings of this study have the potential to impact many individuals. To share this information publicly, key findings could be summarized and posted on a blog that focuses on adult/child identity theft maintained by a non-profit agency such as the Identity Theft Resource Center or by Extension. Additionally, findings and conclusions could be presented in an online video developed by a non-profit agency, such as the Identity Theft Resource Center or by Extension. Finally, as many news stories about child identity theft focus on "severe" cases, this information could be shared with media as means to provide empirical evidence to what the victims highlighted in news stories experience.

Applicability of Bronfenbrenner's Bioecological Theory This Study

Elements of three of the four components of Bronfenbrenner's PPCT model can be applied to the findings of this study: Person, Context, and Time. The Person component is comprised of three elements: Resource, force, and demand characteristics (Tudge, et al., 2009). The only element of the Person component reflected in the findings is resource characteristics. According to Tudge, et al. (2009), the Context component is comprised of microsystems, mesosystems, exosystems, and the macrosystem. The microsystem element was reflected most often in the findings, followed by mesosystems, then exosystems. The macrosystem element was not reflected in the findings. Finally, the Time component is comprised of macrotime and microtime (Tudge, et al., 2009). Macrotime was reflected in the findings of this study, whereas microtime was not.

Limitations

To recruit participants for this study, I emailed information about the study to my professional contacts that may have interacted with individuals who met the criteria for the study. In many instances, contacts would give me another person's name and I would email them with the study information as well. Through this process, I sent out over 125 emails in approximately a six-month period and struggled to find six participants. Some contacts would share the information about my study with potential participants who met the criteria for the study, but several potential participants did not want to participate.

An additional limitation was the geographic distance between me and the participants. Five of the participants were interviewed via phone, so the opportunity for participants to share documents and other relevant items related to their identity theft experience was limited, which limited the ability to triangulate data.

Due to a limited amount of empirical sources on identity theft, I relied on a number of non-empirical sources which are more subject to bias, particularly news reports. Essential empirical readings I relied on include Milne (2003), Milne and Bahl (2004), and Winterdyk and Thompson (2010).

Suggestions for Future Research

While many concepts of Bronfenbrenner's Bioecological theory can be utilized to explain the phenomenon of recovering from adult/child identity theft, the Process component was not supported by the evidence in this study. While portions of the data hinted at the Process component, I did not feel there was enough evidence to indicate that relationships the participants had with others in their immediate environment had grown increasingly complex over time. Future research could emphasize the Process component of Bronfenbrenner's theory in the study of how adult/child identity theft victims recover from the crime.

In this study, only the victim perspective was explored. As such, because interactions with family members were repeatedly described by participants, a case study approach could be utilized to study how the crime of adult/child identity theft affects family dynamics. Also, future research could address the phenomenon of adult/child identity theft from the perspective of agency personnel who interact with these victims.

As stated in the limitations, finding willing participants for this study was challenging. An additional suggestion for research is to investigate why adult/child identity theft victims do not want to talk about their experiences. It may be that not talking about their experiences is part of the recovery process from this crime, which is also an additional area that should be explored in future research.

To develop effective public policy that deters individuals from perpetrating adult/child identity theft, we need to know more about why individuals commit this crime so the appropriate deterrents can be put into place. This is an area that needs additional research.

While this study had several limitations, it has contributed to the literature in a variety of ways. First, this study is one of few that have examined adult/child identity theft. Second, it applied a commonly used human development theory, Bronfenbrenner's Bioecological theory, to explain the findings. While Bronfenbrenner's theory could not be supported in full to the findings, many of the concepts were relevant. The findings from this study can be applied in educational settings, in the development of public policy, and in public outreach.

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APPENIX A: INFORMED CONSENT

INFORMED CONSENT DOCUMENT

Title of Study: **The Experiences of Child Identity Theft Victims**

Investigators: Axton Betz, M.S.; Clinton Gudmunson, Ph.D., Gong-Soog Hong, Ph.D.

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

INTRODUCTION

The purpose of this study is to understand the recovery experiences of child identity theft victims. You are being invited to participate in this study because you were victimized by an identity thief while under the age of 18 You should not participate if you are under the age of 18.

DESCRIPTION OF PROCEDURES

If you agree to participate, you will be asked to participate in two interviews on two separate occasions that will last approximately one hour each as well as provide feedback on the researchers' interpretations of the interview data.

Questions will be asked regarding personal demographics, the nature of the identity theft, and the types of support received during the recovery process. Interviews will be audio-recorded and transcribed.

Your participation will last for approximately three hours, including the interview process and providing feedback on researchers' interpretations of the data.

RISKS

While participating in this study you may experience the following risks: psychological discomfort.

BENEFITS

If you decide to participate in this study there may be no direct benefit to you. It is hoped that the information gained in this study will benefit society by providing a greater understanding of identity theft from a victim's perspective.

COSTS AND COMPENSATION

You will not have any costs from participating in this study. You will be compensated for participating in this study. You will receive $20 for each completed interview. If you complete the study, you will receive a total of $40.

PARTICIPANT RIGHTS

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled. You can skip any questions that you do not wish to answer.

CONFIDENTIALITY

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken: To ensure participant confidentiality, digital recordings of the interviews will be stored in a password protected file. Printed copies of transcriptions and coding documents will be stored in a locked drawer. Personal identifiers will be removed from the data in the final write-up of the study. Pseudonyms will be used in place of 'real' names and places. If the results are published, your identity will remain confidential.

QUESTIONS OR PROBLEMS

You are encouraged to ask questions at any time during this study.

- For further information about the study contact Axton Betz, axton@iastate.edu, Clinton Gudmunson, cgudmuns@iastate.edu, or Gong-Soog Hong, shong@iastate.edu
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

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PARTICIPANT SIGNATURE

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant's Name (printed) _____

_____ _____

(Participant's Signature) (Date)

APPENDIX B: INTERVIEW GUIDE

1. Tell me about yourself.
2. Tell me about your experience with identity theft as a child.
3. Describe your experience.

   Probe

   a. What were the short-term effects?

   b. What were the long-term effects?
4. Have you experienced child identity theft on more than one occasion? If so, describe that/those experiences.
5. Was your family supportive of you rebuilding your identity after the child identity theft?

   Probe

   a. If so, describe how the support from your family changed over time.
6. Were your friends supportive of you rebuilding your identity after the child identity theft?

   Probe

   a. If so, describe how support from your friends changed over time.
7. Did anyone think you were at fault? If so, who?
8. Have you ever disclosed the identity theft to family and friends? If so, how did it impact you?
9. Currently, you are seeking support from *wherever you found support*. Were there any other individuals or places you sought support from in recovering from identity theft?

Probes

a. Legal system

b. Medical establishments

c. Counseling services

10. Did any of these individuals and agencies work together to support your recovery? If so, how?
11. How do you feel society has supported the rebuilding of your identity?
12. Looking back, do you feel there was anything you could have done to avoid having your identity stolen? If so, explain.
13. What is your age?
14. What is your race/ethnicity?
15. What is your marital status?
16. What is your approximate income?
17. What else would you like to share with me regarding this experience before we meet next time?

APPENDIX C: THEMES AND SIGNIFICANT STATEMENTS

Table 5

Guide to Transcription Symbols

.	Indicates intonation of sentence end
( )	Unclear utterance. If transcriber has an idea, she will use this surrounding possible utterance
{ }	Other (nonverbal) sound uttered such as a cough or laugh
[ ]	Point at which next speaker begins to talk at same time as current speaker
#	Indicates notable pause
--	Point of interruption in sentence
,	Used to indicate slight pause and when transcriber thinks it's grammatically correct
[[ ]]	Nonverbal environmental sound such as a phone ringing

Codes for Theme 'Negative Emotional Effects'

just feeling like, hopeless trying to figure it all out.

Code: Hopeless [Emotional effect of financial id theft]

constantly having like, that fear that anyone can be you at any time

Code: Fear of revictimization [Speaks to emotional effects]

I feel helpless because, um, you have to pay to get bankruptcy – bank, uh, a lawyer – as far as I know. You need help with all the bankruptcy, and the prices (are more than) I can afford at this moment.

Code: Helpless because can't afford bankruptcy attorney [Speaks to emotional effect]

This kind of feels like you're guilty (until proven innocent). It's like the norm now.

Code: "Guilty until proven innocent" [Speaks to emotional effect]

I was extremely, extremely mad. { } And I – honestly, I haven't really sat – well, I tried to sit down with my mom, but she was like, "Oh – it wasn't me, it wasn't me, it wasn't me," you know? So, I was just like, "OK. Whatever. Hopefully we'll figure this out and see who gets in trouble for it or not." So.

Code: Anger [Emotional reaction to id theft]

Um, but you know, I think that mental health is the most important part of this issue, because you constantly fight your own battle in your own head: "How do I fix this? This had nothing to do with me. I can't believe this is happening."

Code: Need to receive mental health services [Indicates severe negative emotional impact]

Or to the point where you're just literally – there were times in my life when I just didn't know which way to go; left, right, forward, backwards, center, I mean, I had no idea because you lose control of your entire life.

Code: Loss of control [Speaks to emotional impact]

Yeah, it can take over your world. That's what I want to get across. It can be very damaging and it ruins lives. Takes lives.

Code: Damaging effects of id theft [Indicates severe emotional impact]

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 *expletive* when I found out exactly what was going on and the reason for the arrest.

Code: Emotions related to arrest [Indicates emotional consequences]

It was very hard for me to overcome the feelings of just sort of like, grief, despair, depression; like having this sort of black cloud over you all of the time. It sucked. But yeah, getting arrested was confusing, it was scary, but they were very nice, very professional about it.

Code: Emotions related to arrest [Indicates emotional consequences]

I – oh, ( ) it was just – I'm just gonna tell you something, and I apologize for the vernacular, but it just *expletive* sucked, what he did. Because as soon as I hit, you know, school – college age, everything went downhill when everyone's life should be going uphill, mine sank like a *expletive* stone to the bottom of the ocean. And it took so long to dig out from underneath it and the problems just – they never seemed insurmountable, but it was always just this constant never knowing. "Oh, what's gonna happen next? What shoe's gonna drop? What bill is gonna come in the mail? Who's gonna sue me today?" And, you know, that's how you live your life – in sort of a state of paranoia. And, you know, that sort of consumes you. And you're also never taken seriously by anyone, so when you do speak to the police and you're telling the truth, they think you're lying. You know, as an adult now in my early 30s, it's not something I think of every day, but I think of what could I be doing now at 30 hadn't this happened. Or, has this happened now, where would I be? And uh, it's very typical; my contemporaries all have (

) jobs and nice homes ( ), you know, I don't particularly have that. And a lot of it is because I didn't have that good foundation to build upon; my foundation was already used up before I got there, so.

Code: Consumed by identity theft [Indicates negative emotional consequences]

When I – I was, um – well, first it was fear when I got the letter, ( ) and I was in shock.

Code: Fear [Initial impact—emotions]

Always having to watch your back and wondering what was going to happen. It was nerve-wracking. It was too much, to be honest.

Code: Insecure [Describes how various aspects of life are affected by id theft]

Well, if that happened, it's, um – I have everything cleared from my name over charges, but it's happened again this summer. I think this – in the future, things like this are just gonna keep happening, because they can't seem to stop it. So, I think I'm always going to have to clear my name and I'm always going to have to kind of have trouble with getting loans or with buying important purchases like a house or a car when it goes in my name.

Code: Lack of control over future finances [Hints at repeated victimization; Negative outlook on future]

Um – I would just say this whole experience I think – for people who are as young as I am or even younger, it's very confusing. And even as old as I am, this is like when you start learning about credit and you're supposed to be building credit for your future. To have something like this happen is still very confusing. And it's even more confusing when you have to talk to about three different companies and tell them different things. It wasn't easy and it keeps happening, and – I don't know. I think that's it.

Code: Confusing [Indicates emotional reaction]

Yeah, it was just like, it was another blow. We kinda felt we got over it. I know it's something I'm always going to have to watch. I think everyone in my family and including myself, we kind of thought it was over. That we would have to like, keep going through everything that we went through the first time around.

Code: Revictimization and always having to watch [Speaks to effects of revictimization]

Um, I would say well, like, the actual physical activities that we're doing, it's definitely a lot easier this time. Most of what's been going on is just through (identity theft protection service) and the credit card companies. They've been handling most of it, where the first time around, we had to get everything started. I think emotionally this time around – for me, it's not as upsetting as it was the first time around because it's happened before.

Code: Revictimization less painful [Speaks to effects of revictimization]

We laughed, because it was kind of funny and kind of ridiculous at the same time. It's – I think it's absurd because criminals can look nice enough to your face, but if they're still doing it and we know it's the same person, I don't care how nice someone looks. If it keeps happening, they should be stopped.

Code: Mixed emotions to law enforcement interaction w/ id thief [Indicates emotional effects]

I think especially – I think even at any age, it's confusing because it's hard to really grasp how your information can be given out like that. I mean, I know almost – I mean like, when you go to a store and you want their store credit card, you have to give your Social Security number sometimes and that's in a public place, you're showing a stranger a number that has all your information on it. And even with colleges – like, college

applications. I mean, I think that's how everybody first memorizes their Social Security number. You give your whole entire life away with that number, and it's confusing when things like this happen, especially when you're young. I'd never had to deal with credit cards or anything like that. It was my first debit card that we were opening. So, to hear terms like an "off-charge account," I had no idea what that meant. And I at first had no idea how much money was on the account. And I don't know; it's very confusing because I'm too inexperienced to truly understand it. It's also confusing because I really can't see the full picture of how it's going to affect me throughout my life. I know it's going to affect me and I know it's going to make things difficult, but I don't know exactly how difficult or how I'm going to have to go about things because I haven't done it yet. Like buying a house or a car, or an important purchase. Things like that.

Code: Confusion over future as id theft victim [Speaks to emotional effect]

Codes for Theme 'Lack of Support'

They said, uh, why would I – they said, why wouldn't I just leave her alone? If she's paying bills and everything, why don't I just leave her alone?

Code: Lack of extended family support [Illustrates ignorance family had about effects of id theft]

Um – they never told us that. Even when they told us that my account was being used again – my Social Security number was being used again – they wouldn't tell even tell us what was going on. They said they didn't have the information, or that we weren't allowed to know yet. They would never explain clearly how they knew it was her again.

Code: Lack of info from credit union [Indicates lack of support]

Well, the second time around, the connection between the bank and (identity theft protection service) – well, we had to, we were first in contact with (identity theft protection service). They told us that it was, um, activity under my Social Security account and we had to start filling out forms again and start going through everything. And we sent everything to (identity theft protection service) and it was taking a while and we didn't understand what was happening that we never got the "OK" and everything was cleared. And (identity theft protection service) told us that the bank was not responding to their papers, that we needed to notify the bank to make sure that they received the papers; that they would sign them and they would send them back to (identity theft protection service). And somehow we were given a number to call the bank and make sure they were doing what they were supposed to do, and the number we were given was for the Philippines, and that was not helpful at all, and they had no idea what we were talking about. We had to call a different number and they finally got us to our

local branch and they were able to help us.

Code: Lack of coordination between identity theft protection agency and bank [Speaks to lack of support; exosystem]

Uh, the county sheriff's office just gave me the tools and provided me with very limited support in order to get, um, the situation corrected.

Code: Lack of support from police [Important because "lack of support" is verbatim; supports "late support"]

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.

Code: Lack of grandparent support for outreach [Similar to Participant 1]

Um, the only thing I have done is file a police report, 'cause that's all anybody has told me to do, is file a police report. And I filed that back in April, and I still have not heard anything about it, what's going on about it.

Code: Police report [Shows lack of follow through/support/direction from police]

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."

Code: Lack of support from mother [Indicates lack of family support]

There's not like a lot of systems in place, um, for people who can prove that they were victims of identity theft to like, file bankruptcy.

Code: Lack of systems to file bankruptcy [Speaks to lack of support]

Companies thought that I was like, at fault. Um, because they like, refused to take it off because a lot of the information was exactly right – the Social Security number was right, birthday was right, ID number was right. So, I mean, I was – the companies thought that I was at fault.

Code: Companies thought victim was at fault [Speaks to lack of support]

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. { }

Code: Poor relationship w/ mom [Lack of support]

I say nothing has happened with me yet, so I really don't know. I made a police report back in March; I haven't heard back from the police at all, or anything about it. The only thing I heard was, the (gas company) lady called me and said that they're gonna put my name underneath the gas, but I cannot be late paying the gas. So.

Code: Lack of follow-up w/police [Lack of legal system support]

Um, I would definitely say they've been – the connection between the police and ( ) has been a difficulty. I don't think they've worked together. Um, even when I was dealing with the police, um, most of the time it's been like, either my mom or myself having to call and ask for an update or something like that.

Code: R has to initiate follow-up w/law enforcement [Indicates lack of communication & possibly lack of support]

And, unfortunately, the situation was never corrected; it was just a band-aid fix. What the Social Security Administration did was, they said, "Listen. We can't change any of this. We can't change the criminal records. We can't go back and undo things that happened 10, 15, 20 years ago. So, we're just going to give you a new Social Security number." So, uh, so that's what they did – they gave me a new Social.

Code: Weak solution from SSA [Speaks to limited support]

Uh, the sheriff's office just gave me the tools and provided me with very limited support in order to get, um, the situation corrected.

Code: Lack of support from police [Important because "lack of support" is verbatim; supports "late support"]

Codes for Theme 'Parent as Perpetrator'

Well, pretty much when I started to talk to my mom about it, we started to kind of fight about it. So right now, my mom and I aren't on very good terms. Other than that, that's pretty much all that's really happened. I mean, my friends are supportive about it and everything and so is my step-dad and my fiancée, and –

Code: Damaged relationship w/mom [Damaged due to id theft]

Honestly, no – because like, my mom had all my information at the time and I was little; I didn't know exactly what was going on, and everything. { }

Code: Mom perpetrator [Mom had info used to commit crime]

Well, like a while ago when I was trying to get the gas turned on, the lady asked me if I knew an Adam ( ), and that's my little brother. And I was like, "Yeah – you know," and she was all, "Is he related to you?" And I was like, "Yeah, he's my brother," and everything. And, I was like, "Does this mean my mom's being using his information?" and she said she couldn't tell me that information, but she could tell him. And he happened to be there at my house that day, and she has used his information, but we're not sure about my other brother yet, though.

Code: Mom stole sibling's identity [insight into perpetrator]

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.

Code: Mom's use of sibling's identity [Insight into perpetrator]

Oh. Yeah. Um, back to that one question about (identity theft) thing – do I know anybody else? She has done it to my grandma, and that's ( ). Um, when my mom was younger or

whatever, my grandma had checks and she stole a bunch of my grandma's checks, moved up (to Canada), put my grandma in a whole bunch of trouble, and finally my mom got thrown in jail for like a month or something like that for it. And then just last year, my mom – um, because my grandma has her own bank account. She's had her own bank account for as long as I can remember, with the same company and everything. And um, my mom, since she cannot – I don't know why, but she cannot get a bank account, and uh, so she started using my grandma's bank account without my grandma's permission, but my mom's name was on my grandma's account at the time, she could pretty much pull out money whenever she wanted, put money back in whenever she wanted. And she stole like $700 from my grandma just last year. The banks told my grandma to do a police report – my grandma didn't do it, and I don't know why. But we finally put a stop to that so she can't take my grandma's money anymore. So.

Code: Mom stole from grandma [Insight into perpetrator]

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. { }

Code: Poor relationship with mom [Lack of support]

Um, pretty much like the gas, the electricity, uh, phone bill. Like, the house phone. Um, I think that's it as far as I know, so – { }

Code: Mom used identity [How mom used identity]

When my dad had finally came home, she asked him and he actually with no hesitation admitted to what she said that yeah, he did take them.

Code: Dad admitted id theft to Mom [Insight to perpetrator—didn't try and hide theft]

But I never really had a, I guess you'd say a father-son relationship with my dad. And I don't think any of my siblings ever had like, you know, uh, a child (a relationship that a kid would want with their dad), I guess is a way of saying it.

Code: Dad uninvolved w/children [Speaks to parent-child relationship]

I actually spoke with a few of my siblings, because I have several other brothers and sisters. So, I asked them, I asked a few of them, "Has this happened to any of you?" or, you know, "Did anyone else's Social Security card get stolen when mine get stolen?" One of my older brothers actually said, "Yeah, mine was actually stolen around the same time yours was." Um, 'cause we don't have the same dad, but he said that, um, my dad actually had took mine, his and there was one other sibling, I don't know which one it was.

Code: Dad stole multiple siblings' identities [Similar to another participant]

APPENDIX D: IRB APPROVAL

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Institutional Review Board
Office for Responsible Resear
Vice President for Research
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Date: 4/29/2011

To: Axton Betz
34 MacKay Hall

CC: Dr. Clinton G Gudmunson
2380 Palmer Bldg
Dr. Gong-Soog Hong
4380 Palmer

From: Office for Responsible Research

Title: The Recovery Experiences of Child Identity Theft Victims

IRB Num: 11-027

Approval Date:	4/28/2011	**Continuing Review Date:**	4/27/2012
Submission Type:	New	**Review Type:**	Expedited

The project referenced above has received approval from the Institutional Review Board (IRB) at Iowa State University. Please refer to the IRB ID number shown above in all correspondence regarding this study.

Your study has been approved according to the dates shown above. To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 56), please be sure to:

- **Use only the approved study materials** in your research, **including the recruitment materials and informed consent documents that have the IRB approval stamp**.
- **Obtain IRB approval prior to implementing any changes** to the study by submitting the "Continuing Review and/or Modification" form.
- **Immediately inform the IRB** of (1) **all serious and/or unexpected adverse experiences** involving risks to subjects or others; and (2) **any other unanticipated problems** involving risks to subjects or others.
- **Stop all research activity if IRB approval lapses**, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.
- **Complete a new continuing review form** at least three to four weeks prior to the **date for continuing review** as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Research investigators are expected to comply with the principles of the Belmont Report, and state and federal regulations regarding the involvement of humans in research. These documents are located on the Office for Responsible Research website http://www.compliance.iastate.edu/irb/forms/ or available by calling (515) 294-4566.

Upon completion of the project, please submit a Project Closure Form to the Office for Responsible Research, 1138 Pearson Hall, to officially close the project.