

Module 2: Emotional Impact of Identity Theft

Time Required

1 hour

Purpose

The purpose of this module is to introduce common reactions to identity theft so service providers can normalize these symptoms for victims, and to present variables among victims that may differentiate their needs.

Lessons

- Common Reactions to Identity Theft (40 minutes)
- Variations in Victim Reactions (20 minutes)

Learning Objectives

By the end of this module, participants will be able to:

- List at least three reactions to Identity Theft that are fairly common to all victims.
- List at least three reactions that tend to vary among Identity Theft victims, based on different reactions to life in general.

Participant Handouts

Common Reactions to Identity Theft

Equipment and Materials

PowerPoint Set-Up

Flip Chart and Markers

Prepare 3X5 cards of different colors for each table for the Activity. Each card will contain one of the statements below:

You are trying to buy a home and learn that your loan application is rejected because of significant outstanding debt on your credit report. Describe your emotional reactions to our table. Use “I” statements, such as “I am in a state of disbelief because I have always been totally responsible for my financial affairs. I think there must have been a terrible mistake, but...”

Your role is to consistently question the victim about how it happened.

Your role is to not believe the victim.

Your role is to focus on punishing the person responsible.

Your role is to insist that the victim get counseling.

Your role is to keep asking the victim to whom he/she gave their Social Security number.

Your role is to insist that the person responsible must be a family member.

Your role is to insist that the person responsible must be a stranger.

Preparation for the Instructor

Thoroughly review the Curriculum. Based on the time the Module is to begin, write the time you should be a various sections in the left-hand margin.

Have the room set in round tables if possible, with 8 chairs per table.

Prepare the cards as described above and have them ready to distribute to tables when it is time for the activity.

Have a flip-chart and markers in the front of the room.

Be sure microphones and the PowerPoint set-up are ready to go.

Have ample copies of the Handouts prepared. You may or may not choose to distribute copies of the PPTs.

Lesson 1: Common Reactions to Identity Theft (40 minutes)

☞ Show Visual 2-1.

Introduce the Module

Paraphrase the Following:

Even though Identity Theft first became a crime 15 years ago, it has not been considered a priority in the components of the mental health field that address the impact of criminal victimization. Research on the mental health consequences of Identity Theft is very limited so far. (Anderson, 2006).

The public perception, and likely the perception of the mental health field as well, is that Identity Theft is not traumatizing because, in the end, there is usually little or no financial loss to the victim. *They fail to recognize the complexity of the journey to resolve it.*

Introduce the Activity (For the On-Line version, we suggest inserting video-footage of various Identity Theft victims and then go back to each one adding an extenuating circumstance) (10 minutes)

Explain that, as with many crimes, the **continuum of victimization** includes many types. However, service providers must recognize that **whatever happens to a particular victim is “the worst” for him or her.**

(1) Ask participants to name a type of Identity Theft that might not be expected to have serious mental health consequences for the victim. Write the type on the flip-chart.

(2) Then ask for increasingly severe types and ask participants why they might present mental health challenges. Add these types to the flip-chart.

(3) Then go back to each type and add an extenuating circumstance such as:

What if the victim is going through a divorce?

What if domestic violence is happening in the home?

What if the victim had recently experienced the death of a child at the hands of a drunk driver?

What if the victim had been recently raped by a stranger?

What if the victim was developmentally delayed?

Paraphrase the Following:

One should not assume that Identity Theft victimization is like or unlike other violent or property crimes because the reaction to it varies more by individual than by elements of the crime. However, this module will attempt to introduce participants to some common reactions to Identity Theft and some variations to assure that they work with victims based on what each one specifically needs.

☞ Show Visual 2-2.

Introduce the Learning Objectives for the Module

By the end of this module, participants will be able to:

- List at least three reactions to Identity Theft that are fairly common to all victims.
- List at least three reactions that tend to vary among Identity Theft victims, based on different reactions to life in general.

☞ Show Visual 2-3.

Introduce the Activity (for the on-line version we recommend using footage of Identity Theft victims with each one followed by a question, i.e. “How might the victim react if the service provider consistently asks the victim to go over again how they think the identity was stolen.”)(**20 minutes**)

A common, yet significant reaction to Identity Theft is not having any idea who did it or why it happened. The goal of this Activity is for participants to begin to experience the mental and emotional consequences of this crime by role playing around their tables.

Begin by explaining that you will distribute a set of cards to each table. One person will receive the “victim” card and the remainder will receive a card describing the role they are to play.

Distribute the cards face down and tell the group when they may look at their card so that all look at their card at the same time. **Explain** that the victim will be the first to speak by describing what happened and how he or she is reacting. They will be given 10 minutes to role play, which is a fairly long period of time. Encourage them to stay in their role the entire time. **Announce** when the role play is to begin.

After 10 minutes (or sooner if it becomes apparent that the role plays are breaking down), **stop** the role play.

Ask the victim at each table to report out to the entire group his or her emotional reactions when the role play started and how they feel at the end of the role play. During the reporting, the facilitator lists the reactions on the flip-chart. Allow 10 minutes for the reports.

☞ Show Visual 2-4 items one-by-one using the animation features on PPT. (10 minutes remain to finish the Lesson)

Stress Levels of Identity Theft Victims

(2009 National Crime Victimization Survey)

- 20% of Identity Theft victims reported that the incident was severely distressing.
- 40% of victims who spent more than 6 months resolving problems from their Identity Theft reported that the incident was severely distressing.



Show Visual 2-5 items one-by-one using the animation features on PPT. Note that many of these will already have been listed on the flip-chart, but attention should be given to those that were not. Comments are provided for facilitators.

Common Reactions of Identity Theft Victims

Embarrassment (Can happen each time a victim's ID is mistaken for that of the thief's. This can happen in the checkout line at the grocery store, at a traffic stop, at a bank, when trying to collect benefits to which they are entitled such as Social Security, Veteran's benefits, Unemployment compensation, Workers' compensation, Retirement benefits, Medicare and Medicaid, etc.)

Fear and Vulnerability (..of people [family, friends, strangers]; of opening the mail; of answering the phone; of attempting to make purchases by check, credit card, or on-line)

Diminished Trust (..less forthcoming and open, tend to shut out people who were previously trusted, worried about personal safety [add gates, fences, locks], sensing that the thief may be watching them and looking for more personal information)

Angry (..at the thief, at the collection agencies and bureaus harassing them for payment, at law enforcement for not being able to stop the thief, to verify their victimization, or to repair their credit history)

Defensive (tired of constantly having to explain that they are victims of Identity Theft with no way to substantiate their claim)

Overwhelmed (with the time and work required to resolve the problem)

Discussion

Ask participants:

In what ways might Identity Theft be like Burglary?

Look for these responses:

- In most cases, the victim does not know who did it, has a sense that everyone they meet could be the thief.
- The victim is never sure of everything that was taken. It may take months or years to discover all the ways the thief used the victim's identity.

In what ways might Identity Theft be like Domestic Violence?

Look for these responses:

- Early on, the impact of domestic violence was not understood or recognized by law enforcement. Thus, they were not trained to respond appropriately. It is often the same with Identity Theft now.
- In about 40% of Identity Theft cases, the thief was someone the victim **does** know. If the imposter is identified and charged, the percentage increases to more than 50% - a family member, friend, neighbor, co-worker, in-home employee (Allison et al, 2006; Javelin, 2007)
- It is a repetitive crime that happens over and over.
- Its effect on family and friends can be long-term.

In what ways might the mental and emotional reaction be more complex if the thief turns out to be a family member or someone well-known by the victim?

Lesson 2: Variations in Victim Reactions (20 minutes)

☞ Show Visual 2-6

Not every person who is victimized is traumatized.

Paraphrase the Following;

It is crucial to recognize that, while nearly every victim of Identity Theft will need information about how to report to law enforcement, contact the credit bureaus, and other information presented in Module 1, not all of them will suffer trauma symptoms that require mental health treatment.

Sometimes, knowing that the reactions they are experiencing are natural reactions will have a calming effect on them. In addition, if they are able to develop an emotionally trusting relationship with the service provider, this will go a long way to relieving their stress.

Distribute Handout, *Common Reactions to Identity Theft*, and tell participants that they may copy and distribute it to victims when they think it would be helpful.

Studies have suggested that, although most Americans will be exposed to at least one traumatic event in their lifetime (Breslau et al., 1998; Kessler, Sonnega, Bromet, Hughes, & Nelson, 1995; Norris, 1992), only a minority of the population (5% of men and 10.4% of women will develop posttraumatic stress disorder (Kessler et al, 1995).

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29% of **violent crime** victims reported the incident as severely distressing.

20% of **Identity Theft** victims reported the incident as severely distressing.

National Crime Victim Survey Special Report on Identity Theft, 2008

Paraphrase the Following:

The Identity Theft percentage may be lower than reality because the 2008 data included those whose only form was credit card abuse, which is easily and quickly flagged, leaving the victims with no financial consequences. The reactions of this population would be expected to be significantly less traumatic than for those who experienced multiple forms of Identity Theft that extended for months and years with serious financial consequences.

☞ Show Visual 2.8

Crime Victims Most Likely to Develop Posttraumatic Stress Disorder: Events

- History of child abuse or neglect or witnessing family violence that may have caused long-term neurobiological changes (Bremner & Vermetten, 2001; DeBellis, Braum et al, 1999; DeBellis, Keshaven et al, 1993)
- Interpersonal physical trauma, particularly rape and sexual assault (Cortina & Kubiak, 2006; Breslau et al, 1999)
- Chronic interpersonal physical traumas (Breslau et al, 1999; Kessler et al, 1995; Resnick, Kilpatrick, Dansky, Saunders, & Best, 1993)

☞ Show Visual 2.9

Crime Victims Most Likely to Develop Posttraumatic Stress Disorder: Reactions

- Victims who attach significant negative meaning to their victimization (Dunmore, Clark, & Ehlers, 1999; Nixon & Bryant, 2005)
- Victims who perceive that their lives are threatened (Resnick, Kilpatrick, Best, & Kramer, 1992)
- Victims with pre-existing mental health problems (Klopp et al, 2007; Teplin, 2005)

☞ Show Visual 2.10

Hypothesis: Emotionally vulnerable victims are likely to need more mental health assistance.

Paraphrase the Following:

Victims of Identity Theft, regardless of the complexity of their cases, may be more likely to experience trauma reaction if they have life histories of victimizations that affected their ability cope and feel hope for resolving the issue. Those who felt that their lives may be threatened would also be expected to experience trauma reaction. Finally, people who are already depressed, mentally unstable, and have

limited problem-solving skills may not be able to be assertive enough to deal with the many people involved in clearing their names and their debts.

☞ Show Visual 2.10

Repeat the objectives for the Module:

By the end of this module, participants should be able to:

- List at least three reactions to Identity Theft that are fairly common to all victims.
- List at least three reactions that tend to vary among Identity Theft victims, based on different reactions to life in general.

Ask participants if the Objectives were accomplished for them.

Module 2 References

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