

Module 3: Strengthening Resilience in Identity Theft Victims

Time Required

1 hour

Purpose

The purpose of this module is to introduce five traits of resilience along with strategies to strengthen them in identity theft victims.

Lessons

- Introduction to Resilience (15 minutes)
- Five Resilience Traits and how to Strengthen Them (20 minutes)

Learning Objectives

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

- Define resilience.
- List at least three resilience traits and describe strategies to strengthen them.

Participant Handouts

Self-Care Following Identity Theft

Equipment and Materials

PowerPoint Set-Up

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.

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: Introduction to Resilience (15 minutes)

☞ Show Visual 3-1.

Introduce the Module

Paraphrase the Following:

We all know people who have very challenging experiences and yet seem to handle them competently and bounce back from their emotional upsets fairly quickly. We call these people “resilient.” The very good news about resilience is that, while some of it may be genetically predisposed, much of it can be learned. Service providers can become skilled at noticing and nurturing resilience.

In the previous module, you were introduced to some of the common reactions to Identity Theft and to some of the previous life experiences of victims that may make them more likely to experience mental and emotional challenges. Sometimes victims of Identity Theft begin to experience depression, anxiety, or posttraumatic stress. Treatment of those problems is beyond the scope of this curriculum, although you will learn more about them in Module 4 so you can learn when and how to refer to mental health professionals when you think a victim may be suffering from one or more of them.

This module will help you understand the concept of resilience, and offer strategies to share with victims of Identity Theft who may feel somewhat devastated by what has happened, but their reactions do not warrant referral to a mental health professional. Most victims of Identity Theft will be more interested in tangible help to clear their names and their credit than in going to counseling. However, some, likely those with the most complex cases and the most pre-existing challenges, will want further mental health assistance.

☞ Show Visual 3-2.

Introduce the Learning Objectives for the Module

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

- Define resilience.
- List at least three resilience traits and describe strategies to strengthen them.

☞ Show Visual 3-3.

Define Resilience

Resilience generally refers to one's ability to return to healthy functioning after being in a stressful situation (Luthar, Cicchetti, & Becker, 2000; Tugade & Frederickson, 2004)

Paraphrase the Following:

“Resilience” has been a fairly common concept in the literature for several decades and derived from looking at children who grew up in dysfunctional families in troubled neighborhoods and yet managed to grow into competent and productive adults (Flach, 1990). For example, Werner and Smith (1992) began researching vulnerable children who lived in poverty-stricken and high-crime environments in the 1970's and followed them for 30 years. By engaging in this long-term follow-up, they were able to separate the children who came to thrive as adults from those who didn't and determine how and why they were able to do it. Later research identified similar traits in resilient adults (Fraser et al, 1999).

Being resilient does not mean that individuals are not problem-free or unaffected by difficulties. It does mean drawing on personal strengths, beliefs, behaviors, skills, and attitudes to move through stress, trauma, and tragedy rather than succumb to them.

Thinking about environments, demographics about Identity Theft (Bureau of Justice, 2011) reveal that households with incomes of \$75,000 or more, who use numerous credit cards, are the most likely targets of Identity Theft. Such households may have learned more resilience strategies and be more experienced at problem-solving than those in lower-income brackets with fewer resources.

Discussion:

With caution to not unduly stereotype, ask participants to identify components of Identity Theft in which some victims in lower-income brackets may require more help from a service provider. Look for the following:

- Apprehension about calling the police (The police report is necessary to begin cleaning up the credit record.)
- Lack of access to the Internet
- No knowledge about how to contact credit bureaus
- Limited ability comprehend complicated instructions, especially in English if the victim does not speak English
- Limited understanding of the value of becoming actively involved in the case
- Limited ability to prepare Victim Impact Statements (in cases that are prosecuted)

Sharp, et al (2004) conducted a regional focus group for victims of Identity Theft and found psychological and somatic symptoms that persisted **until the issue was resolved**. Then the symptoms tended to decrease. **Therefore, it is crucial to provide simple, easy-to-understand guidance, such as**

is suggested in Module 1, to get the problem resolved as soon as possible. When the offender is made to stop offending, the stress tends to resolve.

Ask participants to think of situations that caused them a great deal of stress, about how long it took them to return to normal functioning, and what helped them re-establish their equilibrium. Depending on time, allow one to three participants to share their experiences.

Lesson 2: Five Resilience Traits and How to Strengthen Them (45 minutes)

Paraphrase the Following:

An extensive literature review has revealed no research specifically addressing resilience among victims of Identity Theft. Therefore, the following traits and strategies to strengthen them, which have proven successful in other situations may be hypothesized to be useful among this population as well.

☞ Show Visual 3-4

Self Knowledge and Insight

Resilience encompasses self-care, but it is also about promoting one's inner strength and defining a sense of purpose and self-worth. (Ellen Fink-Samnick)

Paraphrase the Following:

Resilience begins with knowing ourselves, both the shining stars and the warts. Once we identify our strengths, we can name them and plug them as survival tools. When we identify our challenges, we can also name those and realize that it is fine to ask others for help in those areas.

☞ Show Visual 3-5, using the animation feature to bring in each item and then define it.

Some Components of Self Knowledge and Insight

Self Esteem (Flach, 1990; Wolin & Wolin, 1993; Alarcon et al, 2009;)- Liking who you are in spite of the mistakes you make, recognizing that everyone makes mistakes.

Self Compassion (Neff, 2011) -- Sensitivity to the suffering of self and others and a commitment to do something about it.

Sense of Control (Linley & Joseph, 2004; Alarcon et al, 2009) – Recognizing that you have a great deal of control over what you do with what you have.

Independence (Flach, 1990; Wolin & Wolin, 1993) -- The ability to collect information, organize it, and use it to make decisions on your own.

Discussion

One can readily see that these four components are inter-related. It could be that as one is strengthened, all are strengthened. For example, enhancing one's sense that they have what it takes **inside** (sense of control) to get tasks done competently and creatively will lead him or her to do what needs to be done independently and autonomously without waiting to be told. That leads to task completion, which increases self esteem and self compassion.

Thinking about identity theft, **ask participants** to develop a sentence or two of self-talk to demonstrate each of these components. Facilitator may need to give an example. Look for responses similar to the following:

Self Esteem: *I am not perfect, but I have the right to my own identity items such as cards in my wallet or purse, my Internet accounts, etc. The fact that my identity was stolen is much more about the person who stole it than about me.*

Self Compassion: *This is a challenge for me and I have the right to be upset about it, but it is also a challenge for my bank, my insurance company, my credit card company, the credit bureaus, and the companies with whom I do business. I am willing to do my part not only to care for myself but to care for the others as well.*

Sense of Control: *I can't go back and change what happened, but I can take control of it now and do everything I can to correct it. I know that I have a great deal of control within myself for how it turns out and I will do everything I can to see that it doesn't happen again.*

Independence: *I will take all the steps suggested by those helping me, even though it is time-consuming and not fair that I have to do it. I can do a great deal to stop the problem before it further escalates.*

Suggest to participants that by giving them the tools provided in Module 1 coupled with encouragement to use them and praise for completing them, they are helping the victim recognize their strengths, and thus enhance resilience.

Also encourage to listen for statements similar to those above from victims and, when they hear them, point out to the victim that those attitudes and traits are those of a resilient person.

 Show Visual 3-6

Hope and Optimism

My great hope is to laugh as much as I cry and to get my work done.

Maya Angelou

Paraphrase the Following:

Emily Werner's previously noted research (1992) of children who were able to thrive in spite of adversarial conditions pointed out that central factors of resilience were feelings of optimism and hopefulness that the adversity would be overcome.

Hope does not focus so much on the task of the moment and the goal to be achieved. With that in mind, the journey can become not only pleasant but somewhat exhilarating. Mihaly Csikszentmihalyi (2000) speaks of *flow* as those exhilarating moments when we feel in control, full of purpose, and "in the zone." It describes how people feel when even the most unpleasant tasks can become challenges to be accomplished.

To be sure, the research and paperwork required of Identity Theft victims can be tedious and frustrating. However, a resilient attitude is one of determination and appreciation for each task completed. The eye remains on the goal of cleaning up the personal issue and preventing the thief from doing it to someone else.

Ask participants to share statements they could make to the victims that would manifest hope and optimism. Look for statements like;

You have come to the right place! We have been working with Identity Theft victims for a long time.

We will do all we can to help you navigate through the process of getting your problems solved.

I know you feel pretty overwhelmed now, but there are many things you can do to get things straightened out.

We will provide a list of things for you to do right away, and if you have trouble with any of them, we'll be standing by to help.

☞ Show Visual 3.7

Healthy Coping When Highly Stressed

It is what it is – but it will become what you make it.

☞ Show Visual 3.8 (Use the Animation feature to reveal the following components one by one, using the paraphrased material)

Some Components of Healthy Coping When Highly Stressed

Use Skills and Abilities

Plan and Organize

Get Enough Sleep (Hobson, 1994)

Paraphrase the Following:

Use Skills and Abilities

We all do some things better than others, and it is easy to be hard on ourselves for the things we don't do so well. It can be very useful, in the initial interview with a victim, to ask them to tell you the things they do well, and then show how those skills can be helpful in accomplishing the tasks that must be completed. Then, each time you notice that your client has done something well, point out your appreciation for it and let him or her know that it has made your job easier. This **enhances the victim's sense of feeling safe and valued as part of a team.**

Suggest to participants that they can remind victims, that when they are feeling the most stressed, that it's time to RELAX and then do something they can do well. Psychologist and self-help author Robert Epstein found that 25% of our happiness is related to a person's ability to manage stress, and a key strategy is learning to relax.

Participants can teach victims simple relaxation techniques such as the following:

- (1) Get comfortable in your chair and close your eyes.
- (2) Take a deep breath in through your nose.
- (3) Breath out half way through your mouth, stop a couple of seconds, and then finish exhaling.
- (4) Have the victim do this three times.

Ask the victim how they feel. (Most of the time they will say they feel more relaxed, and some may have a tingling sensation if their fingers or toes.)

Plan and Organize

The tasks required of victims in resolving their Identity Theft problems can feel insurmountable when addressed all at once. The victims still have their jobs and families, and now they have this added work, all which is not fair.

Identity Theft victims need to be organized. Victims who tend to be disorganized will need help to address resolving their issues in bits and pieces. Participants should encourage victims to use their strengths and consider asking someone else to help them with challenges. Participants will want to help each victim set priorities for what needs to be done first. Perhaps it is to report to police, which can be done immediately. Next may be contacting the credit bureaus. Give the victim the information about how to do this, and suggest that this is enough for one day. Then assist them in adding other tasks to their calendar. When it's on the calendar, it feels much more manageable.

The VICARS website includes very useful tools for Identity Theft victims, including check lists, charts, sample forms and letters.

Get Enough Sleep (Hobson, 1994)

Americans are generally sleep-deprived, and sleeplessness is even more common when people are highly stressed. In his book, *The Chemistry of Conscious States*, Harvard psychiatrist and neurophysiologist Allan Hobson (1994) contends that of all the practices known to be associated with good health, sleep is the most fundamental. Sleep not only restores the balance of neurotransmitters essential for daytime alertness but also enhances immune functions. Eight hours of sleep, with six of them uninterrupted, are required for most of us. Less than that makes us prone to high C-reactive protein, a marker of aging and inflammation that threatens the heart, brain and arteries, and invites cancer, arthritis, and diabetes.

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Sleep Strategies

- Do not drink caffeine or alcohol after 4 pm
- Exercise 20-30 minutes a day (you will get 65% more restorative REM sleep when you do).
- Keep the bedroom attractive, cool, and dark, using it ONLY for sleep and sex.
- Invest in an excellent mattress and pillows.
- Do not look at the clock when you wake up. If you need to be awakened by an alarm, set it and then forget about the clock.

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Strong Relationships

What life have you if not life together. There is no life that is not in community.

T.S. Eliot

☞ Show Visual 3.11

Some Components of Strong Relationships

Attachment to Others (Pavot, et al., 1990)

Seeking and Giving Support (Figley, 1989; Joseph, 19990)

Paraphrase the Following:

Earlier in this module we discussed the fact that independence and autonomy were key resilience traits. It is far more resilience to be internally driven than having to be externally motivated to accomplish something. Ryan and Deci, who have researched motivation for years (2000), add the third crucial component: relatedness.

While service providers for victims of Identity Theft can do a great deal to ease their suffering and strengthen their resilience, the social support they receive (or do not receive) at home is a more crucial factor in how they will cope. Sometimes, even when the family is inadequate, one or two good friends with whom the victim shares the following characteristics, can be paramount in addressing this component of resilience. People in supportive and loving relationships are more likely to feel healthy, happy, and satisfied with their lives and less likely to have physical or emotional difficulties.

Figley (1989) has identified ten qualities of healthy family systems:

☞ Show Visuals 3-12 and 3-13

Qualities of Healthy Family Systems

- (1) Ability to acknowledge and define problems
- (2) Commitment to the family as a whole
- (3) Orientation toward developing solutions rather than tolerating problems
- (4) High tolerance for others' differences
- (5) Frequent expressions of concern and affection
- (6) Open and effective communication
- (7) Significant concern for each other
- (8) High role flexibility
- (9) Effective utilization of resources outside the family when needed
- (10) No violence or substance abuse

While participants in this training are not expected to be marriage and family therapists, it can be useful to observe these qualities, or lack of them, in the victim's family or friendship circle.

Evidences of these qualities should be acknowledged and affirmed by pointing out that these are signs of healthy social relationships and that strong social support is a crucial factor in building resilience.

Discussions about social support can lead into the value of professional therapy as another source of social support. The less adequate the victim's social support, the greater the need for therapy. Therapy referrals will be addressed in the next module.

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Personal Perspective and Meaning

The miracle is not that we do this work, but that we are happy to do it.

Mother Theresa

Paraphrase the Following:

The final resilience trait to be addressed in this module has to do with one's philosophy and meaning of life. It is not as concrete as the previous four resilience traits, but it may be the most important trait because it keeps the Identity Theft challenges in perspective.

Mother Theresa faced insurmountable obstacles every day of her life. Yet, she remained calm and content as she faced them. She acknowledged that as she became more mature, she did not feel as spiritual as she once did, but yet she found joy in her life as she lived it moment by moment.

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Some components of Personal Perspective and Meaning

Morality and Integrity (Flach, 1990; Wolin & Wolin, 1993) Knowing right from wrong, having low tolerance for outrageous behaviors, and having the courage to act to right a wrong.

Spirituality (Flach, 1990; Wolin & Wolin, 1993; Linley & Joseph, 2004) The aspect of a person that seeks to experience a reality beyond intellectual understanding. Spirituality is a "knowing" rather than a "knowing about," sometimes described as peak experiences. (Maslow, 1971)

Coherent Life Meaning (Linley, 2003; Tugade et al., 2004) Identifying personal values and engaging in behaviors that manifest those values

Paraphrase the Following:

Expressive and reflective writing is one effective way to bring personal values and life's meaning into awareness. It can be useful for providers to suggest to victims that they keep a journal or diary during the time they are working on their Identity Theft issues as a means of keeping themselves in touch with the bigger picture.

One such strategy is to begin each morning, or end each day, by writing down five things for which the victim is grateful. Gratuities cannot be repeated, but must change each day. This simple exercise begins to heighten awareness of the good things in life throughout the day. Perhaps one is grateful for a hot bowl of soup, grateful that the sun is shining in the window, or grateful for the laughter of a child.

People with an active spiritual life may find meaning in applying a spiritual perspective to the things that happen to them

Even though frustrated with the complexity of their Identity Theft issues, people can recognize that they are still living their lives according to their personal values and that they are living lives of morality and integrity, even though the Identity theft perpetrators are not.

To help victims get in touch with this aspect of resilience, participants may simply ask a question like, “What in your life is most important to you?” When the answer is revealed, a follow-up question might be, “Has your Identity Theft case changed what is most important to you?” In most cases, it will not have, and acknowledging that can be very resilience-strengthening for victims.

Distribute handout, *Self-Care Following Identity Theft*, and tell participants that they may copy and distribute it to those they feel will benefit from it.

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Repeat the Learning Objectives for the Module:

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

- Define resilience
- List at least three resilience traits and describe strategies to strengthen them

Ask participants if the Objectives were accomplished for them.

Module 3 References

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