


A Phenomenological Study on Parental Perpetrators of Child Identity Theft

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In 2017, more than one million children became identity theft victims. Many perpetrators of child identity theft are parents, but there are limited data on these perpetrators. The purpose of this study was to understand parental perpetrators of child identity theft through the experiences of victims. Using a phenomenological approach, six adult victims of child identity theft engaged in in-depth interviews. Findings revealed perpetrators were perceived to lack guilt, be manipulative of their victim, and concerned about their public image. Victims often utilized a credit report to understand the scope of the identity theft and begin recovery. Federal agencies and creditors were contacted by victims as part of the recovery process, but were perceived as unhelpful. Implications for financial counseling and education are discussed, including the ethical boundaries of financial counselors and educators when working with victims who experience significant mental and/or physical health challenges as a result of the victimization.

Keywords: antisocial personality disorder, child identity theft, perpetrators, phenomenology

In 2017, more than one million children became victims of identity theft, leaving families with \$540 million in out-of-pocket costs (Pascual & Marchini, 2018). Sixty percent of child victims know the perpetrator (Grant, 2018). Many of the perpetrators are parents of the victims. This article provides useful background information and findings to use in educational programs and financial counseling sessions, as well as in future research studies on child and/or familial identity theft. This research fills a gap in the literature on parent-child financial abuse, as much of the literature focuses on parents being victimized by their adult children (Betz-Hamilton & Vincenti, 2018). The findings from this study provide insight into parent perpetrators of child identity theft, a form of financial abuse.

In the United States, laws have been enacted since the early 2000s to assist identity theft victims, including child identity theft victims. The Fair and Accurate Credit Transactions Act (FACTA) of 2003 established annualcreditreport.com (Federal Trade Commission, n.d.). This Act permitted all U.S. consumers, aged 18 and older, the right to access a copy of their credit report from each of the three major credit reporting agencies, Experian, Equifax,

and TransUnion, once annually at no cost via annualcreditreport.com. For child identity theft victims who learn of their victimization as adults, this resource provides them with information regarding the extent of any financial identity theft victimization. Since September 21, 2018, children under the age of 16 can have a credit freeze placed on their credit file, regardless of their state of residence per the Economic Growth, Regulatory Relief, and Consumer Protection Act (Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018; Schifferle, 2018). Prior to this date, child credit freeze laws varied by state. A credit freeze essentially locks one's credit, so no one can access it including the individual, until he or she requests that the freeze be lifted.

While these laws have advanced protections for potential child identity theft victims, it often falls upon a child's parent to place a credit freeze on his or her child's file and/or take additional steps to minimize the risk of child identity theft. However, when a parent is a perpetrator, such protections inevitably fail as the parent is not motivated to protect his or her child. To date, no research has specifically focused on parental perpetrators of child identity theft.

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Understanding these perpetrators will inform the development of future protections for potential victims and interventions for cases that have occurred. The purpose of this study was to understand parental perpetrators of child identity theft through the experiences of their child victims.

Literature Review

Identity Theft

There were 16.7 million reported incidents of identity theft in 2017; a record high (Javelin Strategy and Research, 2018). Identity thieves stole an estimated \$16.8 billion in 2017 alone. It's important to note the actual number of incidents of identity theft was likely much higher, as cases are often not reported to appropriate authorities.

Identity theft can be categorized as financial, medical, criminal, child, or familial. Financial identity theft occurs when a thief uses another's personal identifying information without their consent to obtain financial benefits, such as a credit card or utility services. Medical identity theft occurs when a thief uses another's health insurance information without their consent to obtain medical benefits, such as medical procedures or prescription drugs (Federal Trade Commission, 2012). According to the California Attorney General (n.d.), criminal identity theft "occurs when someone cited or arrested for a crime uses another person's name and identifying information, resulting in a criminal record being created in that person's name" (para. 1). Child identity theft occurs when an individual under the age of 18 has his or her personal information stolen and used to obtain something of value. Adult/child identity theft occurs when an individual under the age of 18 has his or her identity stolen but does not discover the theft until they are age 18 or older (Identity Theft Resource Center, n.d.-b.). Children's identities can be used in many of the same ways as adult's to adults', such as to obtain credit, employment, or avoid an arrest record in one's own name (TransUnion, n.d.). Familial identity theft occurs when a family member uses the personal identifying information of another family member without his or her consent to obtain something of value. Child identity theft can be a form of familial identity theft if a family member steals and uses a related child's personal information for his or her own personal gain.

There is a plethora of ways in which identity theft can occur. For example, identity thieves have been known to sift through trash looking for documents that contain personal

information, a phenomenon known as dumpster-diving. Malware has been inadvertently installed on individuals' devices that has stolen stored personal information. Various types of malware exist; one that is of particular concern is spyware. Spyware has collected data from devices or monitored activities, such as keystrokes, to gain access to existing accounts. Thieves have stolen outgoing mail, rogue employees have stolen personal information from files stored in the workplace, and parents know the personal identifying information of their children that would enable them to perpetrate child identity theft, such as their child's Social Security number and birthdate.

Identity theft has negatively impacted individuals financially, physically, and emotionally. Financial impacts have included a damaged credit score, which impacts one's ability to obtain credit, rental housing, and in some industries, employment. A poor credit score may also necessitate paying security deposits for utilities and being required to pay higher auto insurance rates (Levin, 2014). Victims can also be negatively impacted by a variant of financial identity theft, tax-related identity theft. Tax-related identity theft occurs when a thief uses another's personal identifying information to file an income tax return to obtain the victim's refund (Internal Revenue Service, 2017).

Many of the physical and emotional impacts of identity theft are related to stress. Stress can result from receiving calls from collection agencies demanding payment on fraudulent accounts. It can also result from reaching the maximum limit on a credit card due to fraudulent charges on an existing credit card account or bouncing a check due to fraudulent withdrawals being made on a victim's existing checking account. Some research supports this assertion. In a study of 3,121 clients of a debt management program, those who more frequently received calls from collection agencies demanding payment for debts they genuinely incurred, reached the maximum limit on their credit card, and bounced checks were more likely to perceive their financial problems as having a negative impact on their health (O'Neill, Sorhaindo, Xiao, & Garman, 2005). As noted by identity theft victims, some of these health impacts have included insomnia, anxiety, stomach ailments, and sexual dysfunction. Additional impacts have included loss of trust, betrayal, and frustration (Identity Theft Resource Center, n.d.-a). Moreover, in a study of employees and financial stress, Kim and Garman (2003)

found those who are financially stressed may not be as committed to their employer and have higher rates of absenteeism than those who are not experiencing financial stress. This may also be true for identity theft victims. This absenteeism could further exacerbate the financial stress felt by an identity theft victim, through smaller paychecks and potential termination for excessive absenteeism. Moreover, identity theft may negatively impact victims' perception of their economic mobility. Having a positive perception of one's economic mobility can foster feelings of hope (Szendry & Fiala, 2018). Having a damaged credit score can impact one's economic mobility, which may reduce his or her levels of hope and contribute to stress.

Identity theft is often unreported. Sometimes victims do not report because they are unaware they have been victimized and remain unaware for some time (e.g., a child who had his or her identity stolen at age 2 and does not learn of the crime until age 18). This can be particularly true for adult/child identity theft victims, as O'Neill and Xiao (2005) found younger adults are less likely to order a copy of their credit report than older adults. Others may not know how and/or where to report the crime. Victims of child identity theft may not report the crime due to their financial dependence on the perpetrator and/or a desire to avoid family conflict. This underreporting has been one factor that has limited our understanding of identity theft perpetrators. Another factor that has limited our understanding is perpetrators are seldom apprehended and prosecuted.

Identity Theft Perpetrators

A few studies have focused on perpetrators of identity theft. Allison, Schuck, and Lersch (2005) found, in a study of 662 reports of identity theft from one law enforcement agency, that perpetrators were more likely to be African American and female. This contrasts the findings of Morris (2010), who found the majority of perpetrators were male. Morris (2010) found most perpetrators were "sophisticated," in that they planned their crimes in great detail prior to committing them. This is reflective of the notion that identity thieves can be extremely intelligent, a point made by Levin (2015). Female perpetrators were more likely to steal the identity of someone they knew (Morris, 2010), such as their child or another family member.

Copes and Vieraitis (2012) went beyond analyzing identity thieves' demographic information to explore the motives

of 59 incarcerated identity thieves. They found that identity thieves see their criminal activity as financially rewarding. Some participants noted they used the money gained to pay for drugs and parties while others used the proceeds from identity theft to live beyond their means so they could "keep up with the Joneses." Many of the identity thieves found engaging in risky behaviors, such as identity theft, enjoyable.

The identity thieves in Copes and Vieraitis's (2012) study frequently rationalized their identity theft behaviors. Some of them rationalized that their behavior was a logical choice given desperate life circumstances. Others rationalized their behavior by stating that no harm was done to an individual. Thieves who knew their victim rationalized the identity theft by saying they would repay the stolen funds when they were in a more stable financial situation and indicated the identity theft was acceptable because the proceeds were helping their families. Interestingly, in a study of incarcerated individuals, Mielitz, MacDonald, and Lurtz (2018) found individuals lacked knowledge about how to recover from identity theft. It was not known how many of the participants were incarcerated for identity theft crimes.

With regard to family member perpetrators, in a study of 84 victims of familial identity theft, Navarro and Higgins (2017) found perpetrators most commonly engaged in the misuse of victims' existing bank accounts, followed by misuse of victims' existing credit cards, and opening new accounts in the victims' names, respectively. While Navarro and Higgins (2017) focused on identifying familial identity theft victim characteristics more so than perpetrator characteristics, potential insights regarding these perpetrators can be taken from published literature on elder financial exploitation perpetrated by family members.

Family member perpetrators of financial exploitation have exhibited antisocial personality traits (Soliman & Beaman, 2014), which could suggest the presence of antisocial personality disorder (APD). "Deceit and manipulation are central features" of APD (American Psychiatric Association [APA], 2013, p. 659). Those with APD lack empathy, have a "glib, superficial charm" (APA, 2013, p. 660) and often think very highly of themselves. These traits are central to traditional definitions of psychopathy (APA, 2013).

Psychopathy

Characteristics of psychopathy include (a) exhibiting a lack of remorse or guilt, (b) being manipulative and deceitful, (c) appearing glib and superficial, (d) having a need for excitement, (e) exhibiting a lack of responsibility, (f) behaving impulsively, (g) appearing to have poor behavioral controls, and (h) demonstrating grandiosity and egocentrism (Hare, 1993). According to Babiak and Hare (2006), those who have psychopathy tend to display a parasitic lifestyle, meaning they live off of others' hard work and financial achievements. For example, an adult child who refuses to hold a job and lives with his or her parents and depends on them for financial support would be displaying a parasitic lifestyle. Psychopathic individuals "have a great sense of superiority and entitlement, and think nothing of helping themselves to property that belongs to others" (Babiak & Hare, 2006, p. 46).

It is important to distinguish the terms "psychopath" and "sociopath" as these terms are often used interchangeably when discussing psychopathy. Hare (1993) distinguished the two based on differing orientations to the etiology of the disorder. Those who believe the disorder is created by social and contextual factors are inclined to prefer "sociopath," whereas those who believe the disorder is rooted in biological, genetic, and psychological factors tend to prefer "psychopath."

Hare (1993) also noted that several scholars consider psychopathy to be synonymous with APD. He distinguished psychopathy from APD by highlighting psychopathy as a combination of personality traits and deviant behavior, whereas APD is based solely on personality traits. According to Babiak and Hare (2006), psychopathic individuals display grandiosity, lack of empathy, and shallow emotion. These are essential behaviors for a diagnosis of psychopathy, but not APD. In other words, the criteria to be considered psychopathic are more stringent than the criteria to be diagnosed with APD. The prevalence of APD is estimated to be 3%–4% of the general population whereas the prevalence of psychopathy is estimated to be 1% (Babiak & Hare, 2006).

Linking Parental Perpetrators of Child Identity Theft and Psychopathy

Reading or hearing "psychopath" usually engenders visions of serial killers and mass murderers (Stout, 2005); however,

these psychopaths are at the extreme of a continuum of psychopathy. The majority of psychopathic individuals have blended in with the rest of society by using their charm, social skills, and, sometimes, social position to gain others' trust (Hare, 1993). A psychopathic individual's position within a family, such as being a parent or another family role (e.g., breadwinner, managing family finances) may provide him/her with power over other family members, along with access to personal information that could be used to commit child identity theft.

Stout (2005) notes these individuals can discern the difference between right and wrong, which supports Levin's (2015) assertion that identity thieves are intelligent. Babiak and Hare (2006) noted that psychopaths "think nothing of helping themselves to property that belongs to others" (p. 46). Identity thieves, by the nature of the crime, have taken property in the form of personal information that isn't theirs. Copes and Vieraitis (2012) found identity thieves enjoyed the risks associated with stealing another's identity. This risk and subsequent enjoyment may be heightened when stealing a child's identity. The enjoyment may be reflective of psychopathy, as psychopaths have a need for excitement (Hare, 1993). Copes and Vieraitis (2012) also found identity thieves did not see the harm they caused to victims, which may be reflective of a lack of remorse or guilt, another psychopathic characteristic (Hare, 1993). In addition, psychopaths have demonstrated a parasitic lifestyle, living off of others (Babiak & Hare, 2006). These individuals expect financial support from others. A psychopathic individual may view child identity theft as one means to obtain this support.

Method

This study employed a phenomenological design, echoing the approaches of Betz (2012), Betz-Hamilton and Vincenti, (2018), and Hawkins and Zuiker (2019). Phenomenology is a qualitative approach used to explore the "common meaning for several individuals of their lived experience" (Creswell, 2013, p. 76). Because there are very limited data available on parental child identity theft perpetrators, a qualitative approach was chosen. A qualitative design is suitable when there is limited prior published research on a topic (Patten, 2014). A total of six participants were recruited and provided data in the form of interviews; an acceptable size for phenomenological studies (Creswell, 2013) and

consistent with the sample size of Betz (2012). Data were collected in 2018.

Participants were asked to engage in an initial interview and a follow-up interview, for which each participant received a \$20 gift card after the completion of each interview, for a total of \$40 per participant. The researcher recruited participants via her contacts with identity theft victims who had reached out to her for assistance as a result of national media interviews, e-mails to professionals who are known to assist identity theft victims, and via a public Facebook page. Inclusion criteria were being 18 years or age or older and having a current or past experience as a familial identity theft victim.

All participants were interviewed via telephone. The researcher audio-recorded each interview and transcription was completed by an institutional review board (IRB)-approved third party. The researcher began the data analysis process by reading each transcript multiple times to become familiar with each participant's story. During the reading of each initial interview transcript, the researcher developed follow-up questions, which were asked of each participant in a follow-up interview. These interviews were transcribed by the same third party. Then, the researcher began identifying significant statements in each transcript that provided insight as to how the participants experienced child identity theft perpetrated by a parent (Creswell, 2013). These significant statements were categorized into larger "clusters of meaning" (Creswell, 2013, p. 82). Then, the statements were further organized into broad themes that captured the essence of the lived experience of child identity theft perpetrated by a parent. Pseudonyms were assigned to participants as well as to names of individuals and places identified in the transcripts to help protect participants' confidentiality.

Of the six participants, four were female and two were male. The two male participants were brothers and both were victimized by their father. Of the female participants, two were victimized by their father and two were victimized by their mother. The age of victimization ranged from an unknown young age to age 23/24. In two cases, the child victim was over the age of 18 at the time of the victimization, which does not fit the definition of child identity theft provided in the literature review. Since a parent was the perpetrator in both cases, the data from each case was included in the analysis. It was expected that the perceived behaviors of the parent perpetrators in these cases would be

consistent with those who stole their child's identity prior to the child becoming age 18. In two cases, credit cards were established in the victims' names, and checking account fraud occurred in two cases. In one case, a fraudulent business was established using the victim's identity and in another, student loans were fraudulently obtained. In another case, a mortgage was fraudulently obtained. See Table 1 for details. The findings of this study were shared with participants in order to ensure accuracy of the researcher's interpretations, a process known as member-checking.

Results

Regarding parental perpetrators of child identity theft, the following themes emerged: lack of guilt, manipulation, concern with public image, and recovery.

Lack of Guilt

Respondents named Lauren, Sassy, Abby, and Darwin all indicated that the parent who perpetrated their identity theft did not feel any guilt. Abby said of her mother, "I think she felt bad that she got caught. But I don't think she felt guilt. I think she felt like she was getting restitution against a world that had been unfair to her." Abby's mother had experienced verbal and physical abuse as a child, perpetrated by Abby's grandfather. This may have contributed to her sense of the world being unfair.

Charlie's father stole his identity, along with his brother, Darwin's, identity. Charlie said, "I truly believe he doesn't [feel guilt] . . . I think in his mind, he was doing what he thought was necessary to 'provide' for this family." This behavior may also be reflective of the perpetrator behavior of rationalizing the identity theft, consistent with the findings of Copes and Vieraitis (2012). Darwin was very direct about his father's lack of guilt: "My dad has no capacity for remorse or emotion." This lack of remorse or guilt perceived by the child victims of parental identity thieves is a behavior consistent with psychopathy (Hare, 1993).

Manipulation

The parent perpetrator manipulating the child victim was a consistent type of manipulation among the six participants in this study. Abby stated:

It was framed as this is just a normal thing a parent does for their child, so I didn't really question when, like,

TABLE 1. Participant Characteristics

| Name | What Was Taken | Perpetrator | Age Victimized |
|----------|---|-------------|-------------------|
| Lauren | Credit cards Existing checking account | Mother | 20 |
| Sassy | Student loans | Father | 11 |
| Abby | Credit cards | Mother | 15 |
| Scarlett | Fraudulent business | Father | 6 |
| Darwin | Utilities, mortgage Cash | Father | 23/24 |
| Charlie | Existing checking account | Father | Unknown/young age |

“Oh I went ahead and took care of some paperwork for you.” It never occurred to me that she might be signing things under my identity that she shouldn’t have been.

Charlie echoed a similar experience with his father, who stole his identity:

He would kind of convince me to open a checking account with [him] as a joint account [owner]. And that was in order for him to use that checking account for himself because he had ruined his relations [between] him and his bank. He would write faulty checks, knowing there was some money in the account and then sign my name to the checks. And then [he would] just withdraw money when money was in there.

When Sassy confronted her father about stealing her identity to obtain student loans,

Dad had a very defensive, rationalized, and also blamey reason for everything: “I had to take out student loans because I had to pay for your wedding.” Well, my wedding didn’t cost beans. My wedding cost about \$4,000. We did a lot of that work ourselves because, again, we didn’t have any money. “Well, I had to take out that stuff because I had to pay for your brother’s blah blah blah.” “I put you through . . .”. “How do you think you get clothes?” All these things.

Manipulation by the parent perpetrator was not confined to the child victim. In Lauren’s case, her mother manipulated Lauren’s father and grandmother to make herself look like a victim and to make Lauren appear like she was being unreasonable over a “mix-up in paperwork.” Manipulation is a behavior consistent with psychopathy (Hare, 1993).

Concern With Public Image

Sassy, Abby, and Scarlett had parent perpetrators with a pre-occupation of maintaining a certain public image. With the perpetrators in Sassy and Scarlett’s cases, that concern was focused on projecting an image of wealth. Sassy stated:

My dad has 500 suits in his closet. And he had 20 watches. And you know why the Twins win their games is because people are focused on their pinstripes—that line from that movie. I’m like, “There, there it is.” Because it was all about appearance. We had a corner lot in the neighborhood with a two-story, very prominent house right across from the pool. As my husband says, that was such an ego move. It was. It was always ego-related.

Similarly, Sassy stated, “My dad was really obsessed with us looking very wealthy. My mom was more concerned about the social aspects of how we appeared . . . the way that we behaved in public.” These ‘social aspects’ were of concern to Abby’s mother as well:

There was absolutely an aspect of what would other people think. ‘What will the people in town think that I had this child who doesn’t conform?’ ‘Why can’t you be a kid like all the other kids? The parents talk about you.’ As an anxious teenager who already doesn’t fit in, hearing that strangers are talking about you doesn’t help the situation. There was absolutely an aspect of concern for what other people thought.

Sassy indicated that her mother was also concerned with the family’s public image: “. . . and that was a theme with both of my parents—about reputation . . . and the way that we were seen was sort of a god in our family.”

Concern with public image is often associated with narcissism, not psychopathy. Narcissists “have a tendency to be preoccupied with what people think of them” (Eckelkamp, 2018, para. 10) and frequently want to project an image of wealth and superiority (Morin, 2015).

Recovery

Recovering from child identity theft when a parent is the perpetrator is a challenge. In American culture, parents are expected to be sources of support for their children during difficult times. In these cases, the parent is the cause of the difficult times. Recovery difficulties are exacerbated by a parent perpetrator’s lack of guilt for committing the identity theft and manipulation. Given a lack of available support in the participants’ families for recovery, participants sought assistance from external sources, including credit reporting agencies, federal agencies, and creditors.

Lauren, Abby, Darwin, and Charlie all obtained a copy of their credit report. For Lauren, doing so revealed “four additional [credit] cards that [she] had nothing to do with.” Ordering a credit report helped victims understand the scope of the identity theft victimization and gave them a starting point for contacting creditors to begin the recovery process, which was not helpful for Lauren or Darwin. Darwin expressed his frustration in trying to clear his name with a creditor:

... of course, [they] would not work with me at all, as far as getting that taken off. I was probably three hours on the phone with them, trying to figure out what had happened and how this possibly happened and I never signed anything and all that.

Scarlett’s experience in trying to clear her name with the Internal Revenue Service (IRS) was frustrating as well:

So I spent the next two years trying to prove to the IRS that I had only been between the ages of 6 and 12 years old when this happened. That didn’t seem to matter to anyone that I talked to . . . So as quick as I could, I sent my ID to show how old I was. I guess they just have some image of me, like Richie Rich or something.

While participants had negative experiences with creditors and the IRS and more positive experiences in obtaining their credit reports, there are federal and nonprofit resources for

identity theft victims that were not accessed, including the Federal Trade Commission, Identity Theft Resource Center, and the National Identity Theft Victims Assistance Network. For a summary of each theme, see Table 2.

Discussion and Implications

This study explored parental perpetrators of child identity theft through the experiences of their child victims. Overall, results suggest that perpetrators do not express guilt for committing identity theft, have a history of manipulating their victims and other family members, and are concerned with how others in the community view them and their families. For a summary of the themes, see Table 2. Lack of guilt and manipulation are behaviors consistent with psychopathy (Hare, 1993), and concern with how others view oneself is consistent with narcissism (Eckelkamp, 2018). Moreover, victims did not rely on their families for support in recovering from identity theft and experienced frustrations in attempting to clear their name with creditors and the IRS. Most victims in this study successfully obtained a copy of their credit report as part of their efforts to recover their identity.

While this study contributes insights regarding parent perpetrators of child identity theft, it has several design limitations. A small, nonrepresentative sample was used; therefore the results have limited generalizability. Second, perpetrators were not a part of the sample, limiting the credibility of the results. While perpetrators were not deliberately excluded from the study, none volunteered to participate. Moreover, it was not possible to interview multiple participants from the same family, with the exception of Darwin and Charlie. This also limits the credibility of the results.

The results of this study provide important insights on parent perpetrators of child identity theft. As data were not collected from perpetrators, it is not possible to infer that a parent’s personality influenced his or her decision to commit child identity theft. Further research is needed in this area, including the administration of personality assessments (e.g., Hare’s Psychopathy Checklist—Revised) to assess parent perpetrators’ personalities. However, with the insights gained from this study, parents and other concerned family members can be educated on these behaviors that may indicate a parent is capable of perpetrating child identity theft.

TABLE 2. Summary of Themes

| Name of Theme | Clusters of Meaning | Code Names for Significant Statements |
|---------------------------|---|--|
| Lack of guilt | Lack of guilt, perpetrator no guilt | Lack of guilt, perpetrator lack of guilt/entitlement, perpetrator—no guilt |
| Manipulation | Manipulation combined with other behavior, perpetrator manipulation of victim, perpetrator manipulation of other family members | Manipulation/normalization, lying/manipulation, perpetrator manipulation of victim, perpetrator manipulated great aunt, perpetrator manipulated father and grandfather, perpetrator manipulated victim's mother to get what he needed, perpetrator trying to manipulate victim into not filing police report |
| Concern with public image | Perpetrator concern about physical appearance, concern for public image | Perpetrator focus on physical appearance, concern about public image, perpetrator concern with public image, perpetrator and spouse concern with public image, parents concerned about children's external appearance |
| Recovery | Not helpful to recovery, helpful to recovery | Long calls with creditors—Not helpful, not helpful resource: IRS, creditor did not help, IRS dehumanized victim, checked credit report |

Note. IRS = Internal Revenue Service.

Participants in this study indicated having a parent perpetrator hindered their ability to recover from the crime, and difficulties in interacting with creditors and the IRS were detailed. Financial counselors often work with clients who are experiencing financial crises related to credit and identity theft victimization. To help child identity theft victims who are current adults who were victimized by a parent, financial counselors can educate victims on their rights under the FACTA Act and be on the phone with them when they call a creditor to dispute fraudulent charges. Moreover, financial counselors are in a position to educate victims about free resources available, including the Federal Trade Commission's, idtheft.gov site and the Identity Theft Resource Center.

As demonstrated in the literature review, identity theft victims often experience negative financial, physical, and emotional consequences as a result of the victimization. The emotional consequences may be amplified when the perpetrator is a parent. Given the myriad of issues an identity theft victim may bring to a financial counseling relationship, it is critical for those who have the Accredited Financial Counselor (AFC) credential to "practice only within the areas of their competence" (Association for Financial Counseling and Planning Education, [n. d.], para. 18). For AFC-credentialed financial counselors who are not adequately trained and/or licensed in mental or physical health professions, appropriate client referrals are necessary for

clients who express challenges to their mental and/or physical health due to the victimization.

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