

Indiana Criminal Victimization Survey

Identity Theft Victims In Indiana

Results of the Indiana Criminal Victimization Survey, a recent survey of Indiana citizens conducted by the Indiana Criminal Justice Institute (ICJI), indicate that roughly 1 in 10 Indiana adult residents were the victim of some form of identity theft in 2010. During the summer and fall of 2011, researchers from the Indiana University Center for Criminal Justice Research (CCJR) partnered with ICJI to analyze survey data. In general, it was found that survey respondents who were female, more educated (individuals whose reported education level was an associate degree or higher), or had higher incomes (a reported annual household income of more than \$50,000), were more likely to be victims of identity theft.

This report summarizes survey findings regarding the means by which victims became aware of the identity theft; reports of the crime to law enforcement; reported financial loss as a result of identity theft; time spent resolving problems associated with identity theft; and the demographic characteristics of Indiana identity theft victims by three forms of this crime type (*unauthorized use or attempted use of credit card*, *unauthorized use or attempted use of another existing account*, and *unauthorized use of personal information*).

BACKGROUND

Consistent and reliable data are essential to the formation of informed criminal justice policy and the development of effective prevention and intervention programs. Additionally, information about rates and types of crime helps state and local criminal justice organizations attract the federal funds they need to support improved policy and program development.¹ In Indiana, some state and local law enforcement agencies report to the FBI Uniform Crime Reports (UCR), but no legislation exists that mandates the collection of crime data. Thus, crime data collection is voluntary and unregulated. In an effort to supplement reported Indiana crime data and to better understand crime and victimization in Indiana, ICJI conducted the first Indiana Criminal Victimization Survey in the

spring of 2011 (see text box on Survey Methodology). While identity theft is not a crime reported through UCR, it is part of the annual National Crime Victimization Survey (NCVS) conducted by the U.S. Department of Justice, Bureau of Justice Statistics. The Indiana survey was designed to be similar to the annual NCVS. However, direct comparisons of Indiana data to national historical trends and other NCVS findings are not provided due to the fact that this is the first year for the Indiana survey and the survey instrument is less comprehensive in nature than the nationwide survey.

IDENTITY THEFT - GENERAL

Identity theft is defined as the “unauthorized use or attempted use of a credit card, existing accounts, misuse of personal information, or multiple types at the same time.”² The Indiana Criminal Victimization Survey included questions regarding these three forms of identity theft. Respondents were identified as victims of *identity theft* if they answered *Yes* to one or more of the following questions:

- During 2010, have you discovered that someone used or attempted to use your *existing credit card* or credit card numbers without permission to place a charge on an account?
- During 2010, has anyone used or attempted to use your *existing account other than a credit card* — such as a bank account, debit, ATM card, or wireless telephone account — without your permission to run up charges or to take money from an account?
- During 2010, has anyone used or attempted to use your *personal information* without your permission to obtain credit cards, loans, run up debts, open other accounts, or otherwise commit theft, fraud, or some other crime?

¹Timely and Accurate Data Reporting Is Important for Fighting Crime, IU Center for Criminal Justice Research, Stucky and Thelin (2007).

²Identity Theft Reported by Households, 2007 – Statistical Tables, Bureau of Justice Statistics, Langton and Baum (June 2010).

*A research partnership between the Indiana Criminal Justice Institute
and the IU Center for Criminal Justice Research*



Table 1: Indiana victimization survey respondents, by identity theft victimization, 2010

Demographic characteristics	Survey population		Reported identity theft victimization		Difference (percentage pts)
	Count	Percent	Count (incidents)	Percent	
Total respondents	2,500	100.0	385	100.0	na
Gender					
Male	1,250	50.0	172	44.7	-5.3
Female	1,250	50.0	213	55.3	5.3
Age					
<i>Age (known)</i>	2,395	100.0	374	100.0	
18-24	103	4.3	16	4.3	0.0
25-34	231	9.6	34	9.1	-0.6
35-44	589	24.6	115	30.7	6.2
45-54	611	25.5	104	27.8	2.3
55-64	502	21.0	65	17.4	-3.6
65 or older	359	15.0	40	10.7	-4.3
Unknown/not reported	105	na	11	na	na
Education level					
<i>Education level (known)</i>	2,419	100.0	381	100.0	
Less than a high school diploma	130	5.4	25	6.6	1.2
High school/GED graduate	818	33.8	80	21.0	-12.8
Some college	427	17.7	61	16.0	-1.6
Technical/vocation school or certificate	100	4.1	16	4.2	0.1
Associate degree	196	8.1	32	8.4	0.3
College graduate	520	21.5	111	29.1	7.6
Post graduate degree/work	228	9.4	56	14.7	5.3
Unknown/not reported	81	na	4	na	na
Household income					
<i>Household income (known)</i>	1,690	100.0	282	100.0	
Less than \$10,000	135	8.0	19	6.7	-1.3
\$10,000 - \$29,999	375	22.2	49	17.4	-4.8
\$30,000 - \$49,999	387	22.9	55	19.5	-3.4
\$50,000 - \$74,999	365	21.6	63	22.3	0.7
\$75,000 - \$99,999	210	12.4	50	17.7	5.3
\$100,000 or more	218	12.9	46	16.3	3.4
Unknown/not reported	810	na	103	na	na

Source: Indiana Victimization Survey, ICJI, 2011



Notes:

- Identity theft victims are defined as survey respondents who identified themselves as victims of unauthorized or attempted unauthorized use of a credit card, existing account, or personal information by answering "yes" to one of the following questions:
 - Existing credit card:** During 2010, have you discovered that someone used or attempted to use your existing credit card or credit card numbers without permission to place a charge on an account?
 - Other existing account:** During 2010, has anyone used or attempted to use your existing account other than a credit card--such as a bank account, debit, ATM card, or wireless telephone account--without your permission to run up charges or to take money from an account?
 - Misuse of personal information:** During 2010, has anyone used or attempted to use your personal information without your permission to obtain credit cards, loans, run up debts, open other accounts or otherwise commit theft, fraud or some other crime?
- Count (incidents) is defined as the total number of reported incidents among each identity theft crime type. Some survey respondents reported being the victim of more than one identity theft crime.
- Unknown/not reported not included in percent calculations

Over 70 percent (199 of 281) of all Indiana identity theft victims experienced the unauthorized misuse or attempted misuse of an existing credit card. Forty-seven percent (132) experienced the fraudulent use or attempted use of another existing account, such as a bank account, debit, ATM card, or wireless telephone account. The least common form of identity theft was the misuse or attempted misuse of personal information, reported by 19 percent of respondents (54 of 281).

Some survey respondents reported being the victim of more than one type of identity theft. Roughly 11 percent (281) of respondents reported 385 identity theft incidents. When compared to the total survey population, individuals who were female, more educated (individuals whose reported education level was an associate degree or higher), or earned higher incomes (a reported annual household income of more than \$50,000) represented a disproportionately high percentage of survey respondents who reported being a victim of identity theft (Table 1). While the total survey population is evenly distributed by gender, women were over-represented among the respondents who reported being victims of all three forms of identity theft—unauthorized use or attempted use of *credit cards* (53 percent), *other existing accounts* (59 percent), and misuse of *personal information* (56 percent) (Figure 1).

SURVEY METHODOLOGY

Survey Administration

The Indiana Criminal Justice Institute (ICJI) commissioned the Glengariff Group, Inc. (Glengariff) to administer the Indiana Crime Victimization Survey of 2,500 Indiana residents. The survey was conducted between March 30, 2011 and April 16, 2011.

The survey instrument was designed by ICJI and Glengariff to obtain respondent data regarding criminal victimization and victim demographics. As part of the survey, participants were asked to indicate whether they, or, depending on the crime type, a member of their household were a victim of a number of crime types during 2010. The crimes covered four broad categories, including property crime (burglary, motor vehicle theft, property theft, and vandalism), violent crime (rape, sexual assault, domestic violence, assault, and robbery), threats of crime, and identity theft. Respondents that reported being victimized were asked follow-up questions regarding police notification of crime(s) and their relationship to the offender(s). Survey participants also were asked a series of demographic questions.

The survey results were based on completed telephone interviews with 2,500 adults ages 18 and older. Glengariff used random-digit dialing to contact participants. An interview was considered complete when the respondent completed the entire survey instrument. According to Glengariff, to obtain an accurate representation of the Indiana adult population, the survey sample was stratified by county, region, gender, age, and ethnicity according to population data reported by the 2010 United States Census. Glengariff also stratified Indiana counties into seven regions. The number of respondents required to complete the survey in each county was determined by the county's percentage of Indiana's total population.

Glengariff reported that results of the survey have a margin of error of +/- 1.96 percent with a 95 percent level of confidence.

Survey Analysis

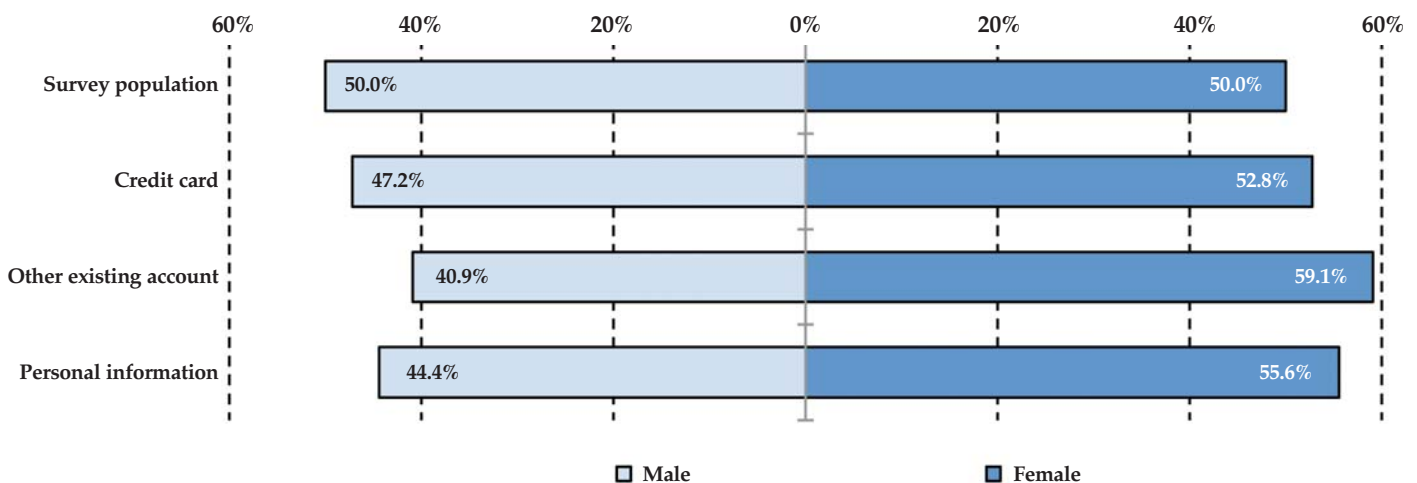
ICJI requested the assistance of CCJR in analyzing and reporting survey findings, and ICJI provided the Indiana victimization survey data, survey instrument, and a brief overview of the Glengariff survey and sampling methodology. Survey results by individual respondent were supplied to CCJR in the form of an MS Excel data file. CCJR worked with ICJI staff to identify crime types to be covered in two topical briefs (property crime and identity theft) as well as select demographic variables by which results would be analyzed.

A difference between proportions test was performed to determine whether there was a statistically significant difference in victimization by the following demographic variable categories:

- **Age group** – 1) ages 34 and under; and, 2) ages 35 and over
- **Education level** – 1) less than associate degree; and, 2) associate degree or higher
- **Household income** – 1) less than \$50,000; and, 2) \$50,000 and over

A z-statistic was calculated to test the significance of the difference between the proportions of survey respondents who answered Yes and No to questions about victimization for each of the three identity theft categories.

Figure 1: Percentage of Indiana identity theft victims by gender, 2010



Source: Indiana Victimization Survey, ICJI, 2011

Table 2: Ways victims become aware of identity theft, 2010

Responses	Count	Percent
I was contacted by a credit bureau, collection agency, credit card company or bank about suspicious activity on my account	143	51.4
Money was missing from my account or charges were placed on my account	64	23.0
I received a bill for purchases I did not make	45	16.2
I noticed an error in a credit report	20	7.2
My wallet, credit card, or check book was lost or stolen	12	4.3
A block was placed or I was denied use of my card or account	8	2.9
I received merchandise or credit cards I did not order	5	1.8
Other	12	4.3
Don't know	1	0.4
No answer/refused	4	1.4
Total respondents	278	

Source: Indiana Victimization Survey, ICJI, 2011

Notes:

The total number of respondents (278) differs from the total number of identity theft victims (281), as it appears not all of the survey respondents that reported being victims of identity theft were asked this follow up question, or their responses were not recorded.

Total percentage may not sum to 100 due to survey respondents being allowed multiple responses to the question.

Table 3: Reasons given for not reporting identity theft to law enforcement, 2010

Total identity theft victims	281	
Number of victims that did not report identity theft to the police	153	
<i>Percent not reporting identity theft to the police</i>	<i>54.4</i>	
Reason not reported to the police	Count	Percent
Reported to or handled by financial institution (credit card company or bank)	55	35.9
Believed the police would not be able to do anything or would be inefficient	31	20.3
Believed it was a private or personal matter and the police did not need to be involved	26	17.0
Felt the offense was minor or not important	22	14.4
Did not find out about it right away	8	5.2
Did not know the incident was a crime	6	3.9
Feared the offender or others	1	0.7
Other	13	8.5
Don't know	4	2.6
Total respondents	153	

Source: Indiana Victimization Survey, ICJI, 2011

Note: Total percentage may not sum to 100 due to survey respondents being allowed multiple responses to the question.

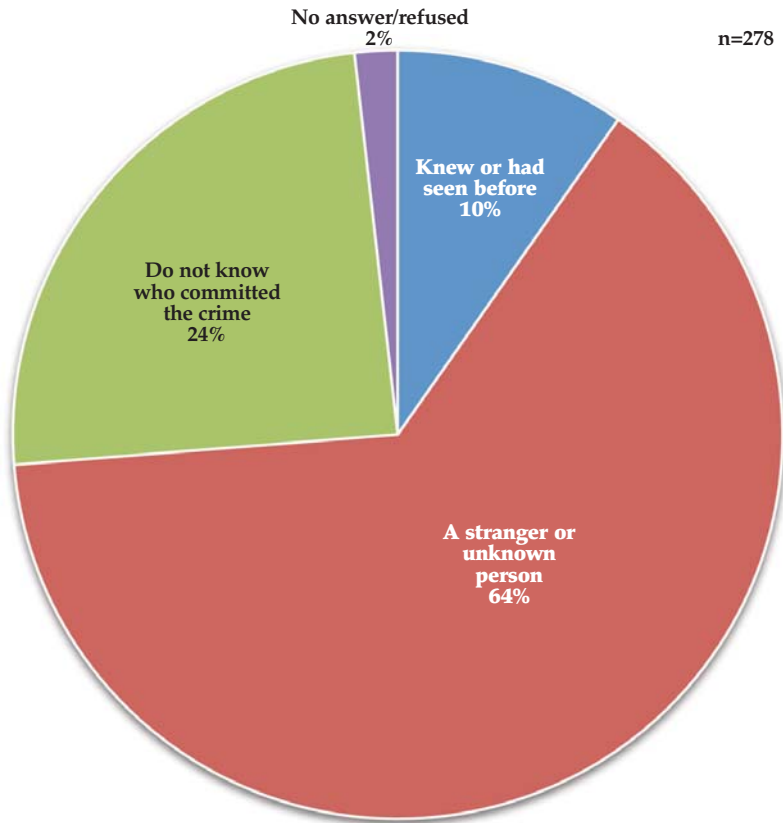
Among identity theft victims, 51 percent indicated that they became aware of the crime when they were contacted by a credit bureau, collection agency, or credit card company about suspicious account activity (Table 2). Nearly one-quarter (23 percent) learned about the identity theft when *money was missing from an account or charges were placed on an account*, and 16 percent *received a bill for purchases not made*.

Over one-half (54 percent) of identity theft victims indicated they did not contact law enforcement to report the crime (Table 3). The most common reason for not contacting police was that the matter was *reported to or handled by a financial institution (credit card company or bank)* (36 percent). About 1 in 5 identity theft victims did not report the matter to police because they *believed the police would not be able to do anything or would be inefficient*. Other reasons for not reporting the crime to police included the belief that *it was a private or personal matter and the police did not need to be involved* (17 percent) and some respondents *felt the offense was minor or not important* (14 percent).

When asked about whether they knew the offender, 64 percent of respondents indicated that identity theft crime was committed by a *stranger or unknown person* and roughly one-quarter reported that they *do not know who committed the crime*. Only 10 percent indicated that the identity theft was committed by an individual they *knew or had seen before* (Figure 2).

Among identity theft victims, 23 percent reported no financial loss as a result of the crime (Table 4). Thirty-three percent of victims reported a financial loss of \$500 or more. The average amount lost was \$1,759. At the time of the survey, 45 percent of victims who had experienced identity theft in 2010 reporting spending a day or less to resolve problems associated with the theft (Table 5). Seventeen percent of reporting victims spent more than one month trying to clear up problems.

Figure 2: Identity theft victims: Was the person who committed the crime someone you knew or had seen before, or was it a stranger or unknown person?



Among identity theft victims, 51 percent indicated that they became aware of the crime when they were contacted by a credit bureau, collection agency, or credit card company about suspicious account activity.

Source: Indiana Victimization Survey, ICJI, 2011

Note: The total number of respondents (278) differs from the total number of identity theft victims (281), as it appears not all of the survey respondents that reported being victims of identity theft were asked this follow up question, or their responses were not recorded.

Table 4: Amount of financial loss due to identity theft, 2010

Amount of loss	Count	Percent
\$0	65	23.4
Less than \$100	35	12.6
\$100 - \$499	66	23.7
\$500 - \$999	35	12.6
\$1,000 - \$4,999	42	15.1
\$5,000 or more	14	5.0
Don't know	19	6.8
No answer/refused	2	0.7
Total respondents	278	100.0
Mean	\$1,759	
Median	\$450	

Source: Indiana Victimization Survey, ICJI, 2011

Notes:

The total number of respondents (278) differs from the total number of identity theft victims (281), as it appears not all of the survey respondents that reported being victims of identity theft were asked this follow up question, or their responses were not recorded. Mean and median calculations are based on known losses of \$1 or more. Survey participants' responses were grouped in the above categories.

Table 5: Length of time spent resolving problems associated with identity theft, 2010

Length of time	Count	Percent
1 day or less	125	45.0
2 - 7 days	49	17.6
8 days - less than 1 month	21	7.6
1 month - less than 6 months	43	15.5
6 months or more	5	1.8
Still trying to resolve the problem	27	9.7
Don't know	7	2.5
No answer/refused	1	0.4
Total respondents	278	100.0

Source: Indiana Victimization Survey, ICJI, 2011

Note: The total number of respondents (278) differs from the total number of identity theft victims (281), as it appears not all of the survey respondents that reported being victims of identity theft were asked this follow up question, or their responses were not recorded.



CREDIT CARD

Eight percent (199 of 2,500) of respondents stated that during 2010, they were the victim of unauthorized use or attempted use of a *credit card*. For the 35 to 44 and 45 to 54 age groups, the proportion of *Yes* responses to the question, *During 2010, have you discovered that someone used or attempted to use your existing credit card or credit card numbers without permission to place a charge on an account?* was higher than *No* responses (Figure 3). Respondents reporting their education level to be *associate degree or higher* (54 percent) represented a higher percentage of *credit card* identity theft victims when compared to those with this educational level who indicated they were not victims (38 percent) of this form of identity theft. Roughly 62 percent of *credit card* identity theft victims reported their annual household income to be between \$50,000 or higher.

For unauthorized use or attempted use of a *credit card*, the effect of education and income was statistically significant at a 95 percent confidence level ($p < .05$) (see Survey Methodology for an explanation of significance testing).

OTHER EXISTING ACCOUNT

Five percent (132 of 2,500) of all survey respondents reported being the victim of unauthorized use or attempted use of another *existing account*. The 35 to 44 age group represented a higher proportion of identity theft victims when compared to the age distribution of *No* responses to this same question (Figure 4). In the 55 to 64 and 65 and older age categories, the portion of *No* responses to the question, *During 2010, has anyone used or attempted to use your existing account other than a credit card--such as a bank account, debit, ATM card, or wireless telephone account--without your permission to run up charges or to take money from an account?* was higher than *Yes* responses.

Fifty-three percent of victims of identity theft involving another *existing account* reported their education level to be an *associate degree or higher*, compared to 38 percent among respondents with this educational level who indicated they were not victims of this form of identity theft. Each of the three household income groups that were above \$50,000 per year represented a disproportionately high percentage of *other existing account* victims when compared to those who indicated they were not victims of this type of crime. Roughly 54 percent of victims of identity theft involving another *existing account* reported their annual household income to be over \$50,000.

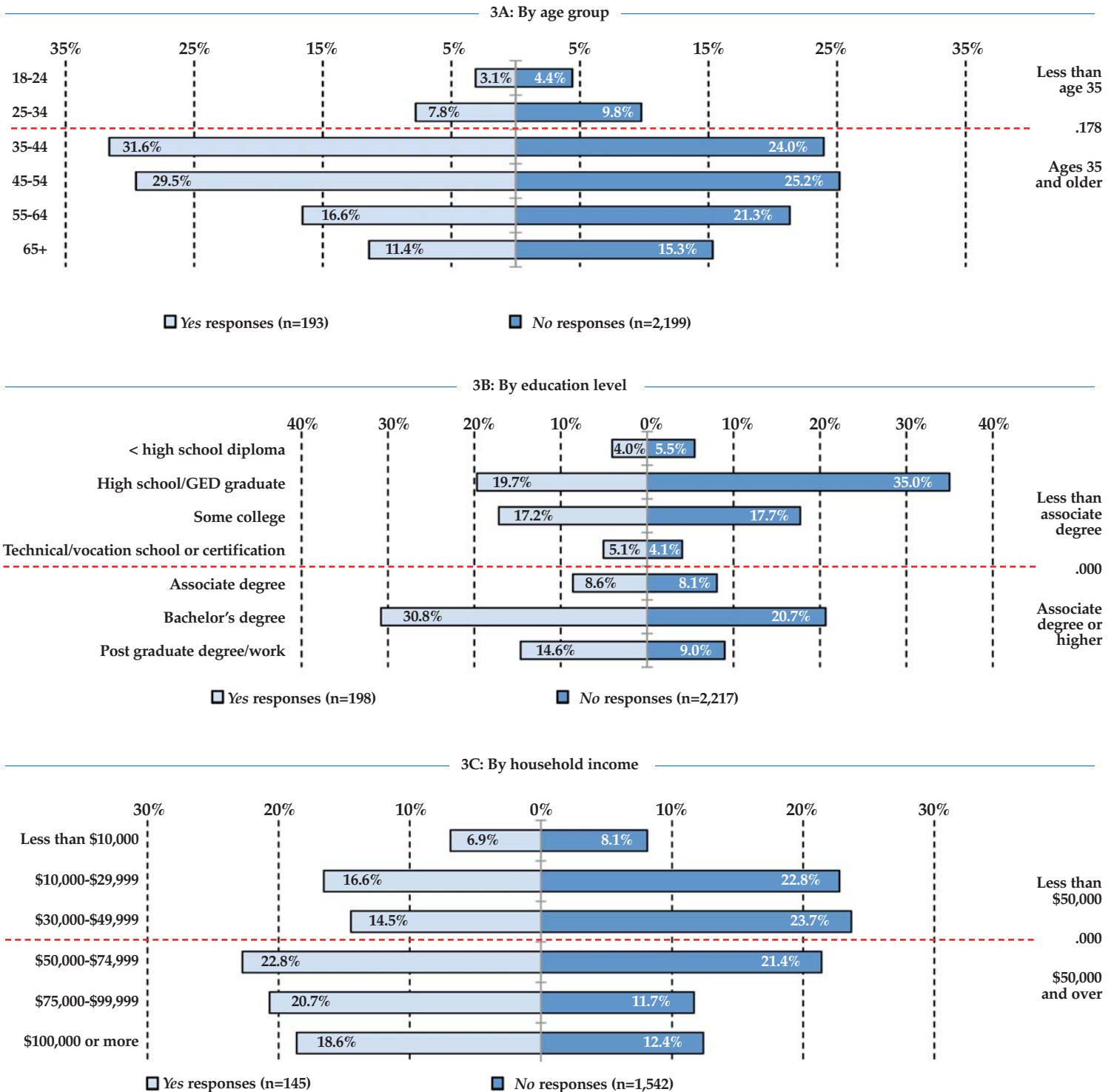
For the unauthorized use or attempted use of another *existing account*, a statistically significant effect for education was found at a 95 percent confidence level ($p < .05$). However, the effect of age or income was not statistically significant.

PERSONAL INFORMATION

Two percent (54 of 2,500) of survey respondents reported being the victim of the misuse of *personal information* in 2010. In the 55 to 64 and 65 and older age categories, the portion of *No* responses to the question, *During 2010, have you discovered that someone used or attempted to use your existing credit card or credit card numbers without permission to place a charge on an account?* was higher than *Yes* responses (Figure 5). The highest percentage of *Yes* responses to this question, by education category, was among respondents that were *high school* graduates (30 percent) and those with *Bachelor's* degrees (24 percent). In terms of household income, 50 percent of victims of identity theft involving personal information were in the \$10,000 to \$29,999 (26 percent) and \$30,000 to \$49,999 (24 percent) household income groups.

The effect of age, education, and income on identity theft involving *personal information* was not statistically significant.

Figure 3: Indiana victims of unauthorized use or attempted use of credit card, by age group, education level, and household income, 2010



Source: Indiana Victimization Survey, ICJI, 2011

Notes:

Victims of unauthorized use or attempted use of a credit card are those survey respondents who answered "yes" to the question, *During 2010, have you discovered that someone used or attempted to use your existing credit card or credit card numbers without permission to place a charge on an account?*

Yes/No responses for categories above the red line were compared to responses for categories below the red line to determine if differences were statistically significant.

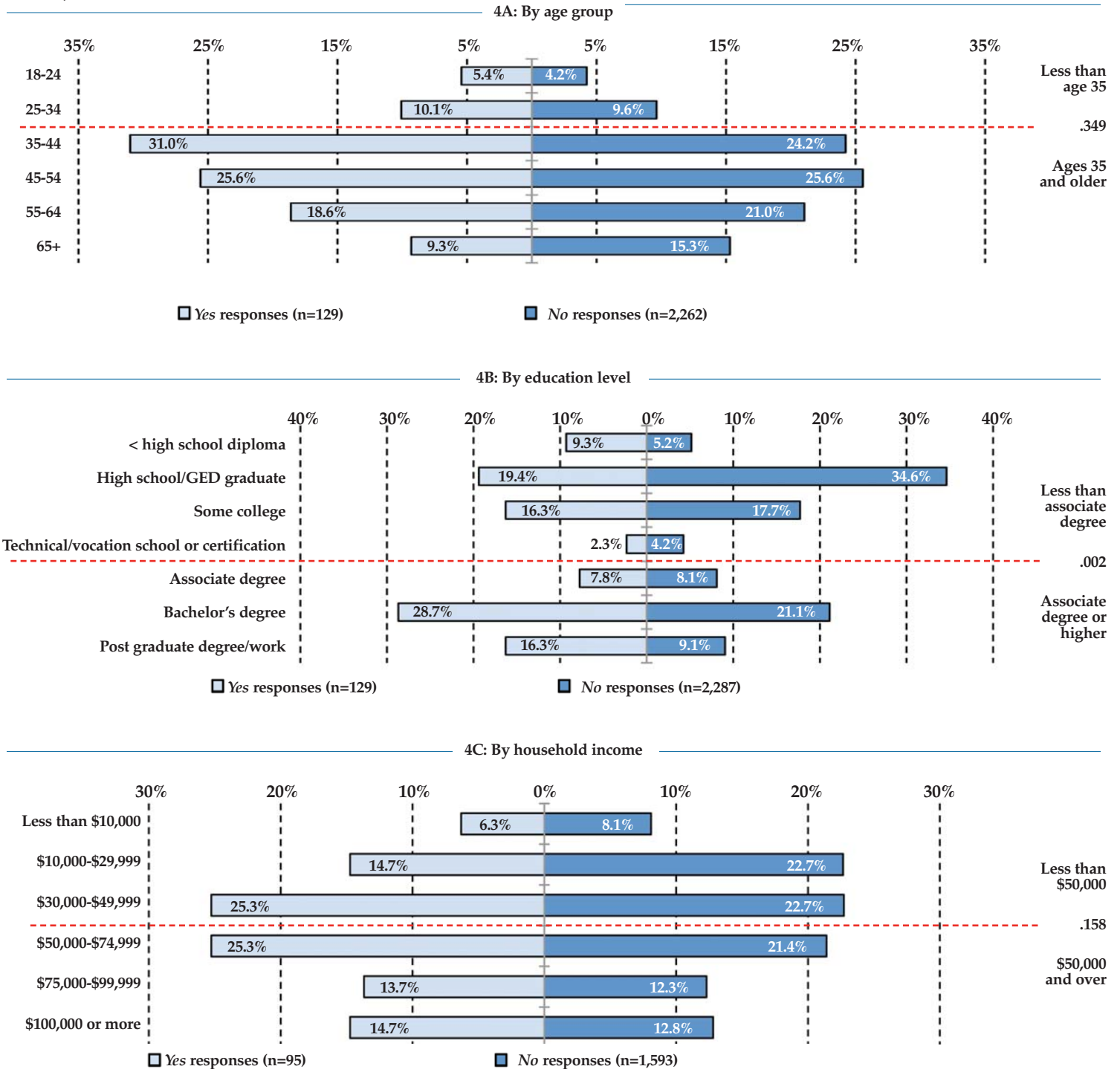
The age effect (between respondents *less than age 35* and those *ages 35 and older*) was not statistically significant, $z = -1.273$, $p = 0.178$.

A statistically significant education effect (between respondents with *less than an associate degree* and those with an *associate degree or higher*) was found at a 95% confidence level ($p < .05$), $z = -4.513$, $p = .000$.

A statistically significant income effect (between respondents with incomes *less than \$50,000* and those with incomes *\$50,000 and over*) was found at a 95% confidence level ($p < .05$), $z = -3.83$, $p = .000$.

Includes only responses where age (3A), education (3B), and income (3C) were reported.

Figure 4: Indiana victims of unauthorized use or attempted use of other existing account, by age group, education level, and household income, 2010



Source: Indiana Victimization Survey, ICJI, 2011

Notes:

Victims of unauthorized use or attempted use of another existing account are those survey respondents who answered "yes" to the question, *During 2010, has anyone used or attempted to use your existing account other than a credit card--such as a bank account, debit, ATM card, or wireless telephone account--without your permission to run up charges or to take money from an account?*

Yes/No responses for categories above the red line were compared to responses for categories below the red line to determine if differences were statistically significant.

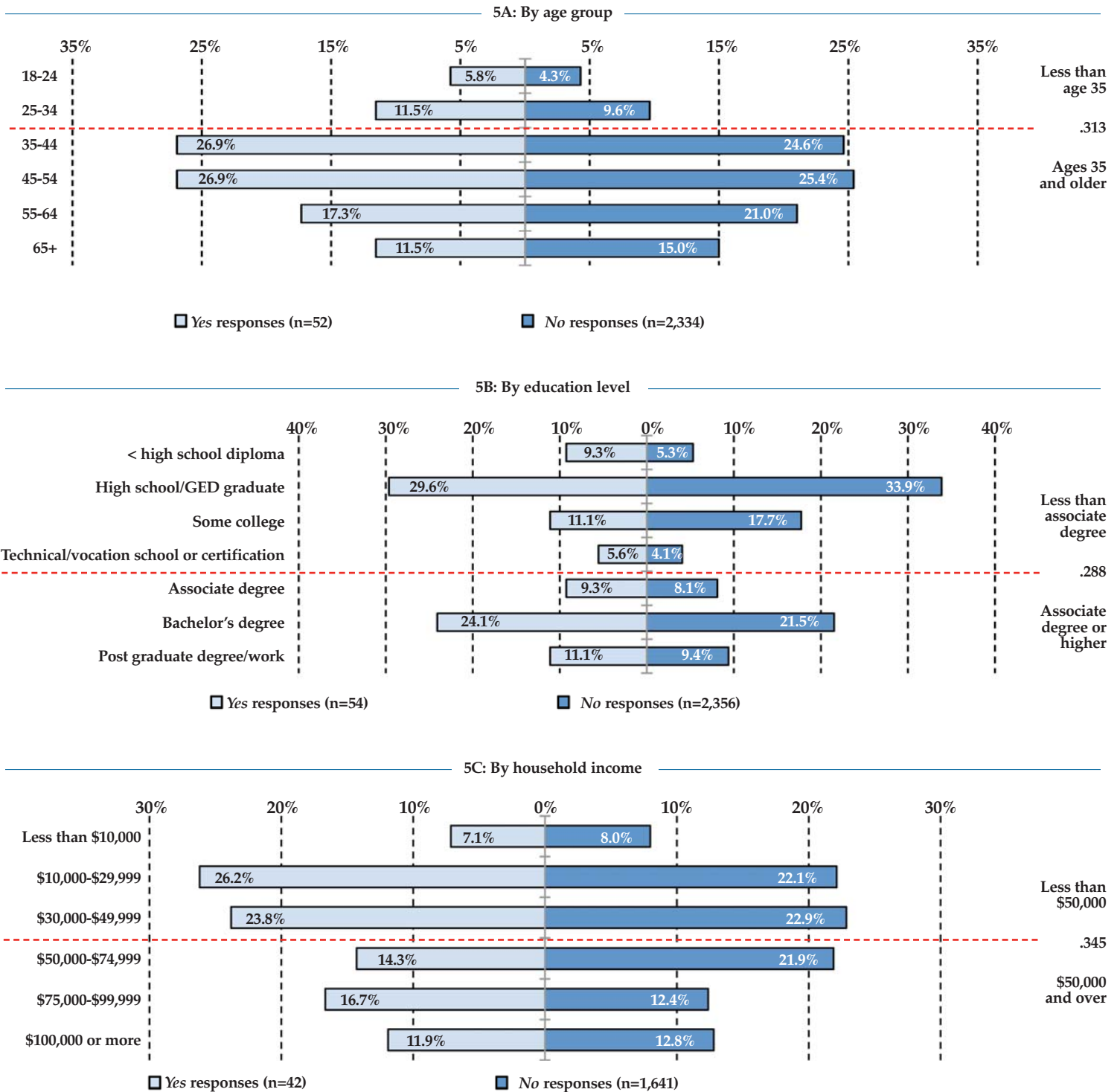
The age effect (between respondents *less than age 35* and those *ages 35 and older*) was not found to be significant, $z = .517$, $p = 0.349$

A statistically significant education effect (between respondents with *less than an associate degree* and those with an *associate degree or higher*) was found at a 95% confidence level ($p < .05$), $z = -3.274$, $p = .002$.

The income effect (between respondents with incomes *less than \$50,000* and those with incomes *\$50,000 and over*) was not found to be significant, $z = -1.360$, $p = .158$.

Includes only responses where age (4A), education (4B), and income (4C) were reported.

Figure 5: Indiana victims of unauthorized use of personal information, by age group, education level, and household income, 2010



Source: Indiana Victimization Survey, ICJI, 2011

Notes:

Victims of unauthorized use of personal information are those survey respondents who answered "yes" to the question, *During 2010, has anyone used or attempted to use your personal information without your permission to obtain credit cards, loans, run up debts, open other accounts or otherwise commit theft, fraud or some other crime?*

Yes/No responses for categories above the red line were compared to responses for categories below the red line to determine if differences were statistically significant.

The age effect (between respondents less than age 35 and those ages 35 and older) was not statistically significant, $z = .697$, $p = 0.313$.

The education effect (between respondents with less than an associate degree and those with an associate degree or higher) was not statistically significant, $z = -.809$, $p = 0.288$.

The income effect (between respondents with incomes less than \$50,000 and those with incomes \$50,000 and over) was not statistically significant, $z = .537$, $p = .345$.

Includes only responses where age (5A), education (5B), and income (5C) were reported.



This publication was prepared on behalf of the Indiana Criminal Justice Institute (ICJI) by the Indiana University Center for Criminal Justice Research (CCJR).

An electronic copy of this document can be accessed via the CCJR website (www.ccjr.iupui.edu), the ICJI website (www.in.gov/cji/), or you may contact the Center for Criminal Justice Research at 317-261-3000.

The Indiana Criminal Justice Institute

Guided by a Board of Trustees representing all components of Indiana's criminal and juvenile justice systems, the Indiana Criminal Justice Institute serves as the state's planning agency for criminal justice, juvenile justice, traffic safety, and victim services. ICJI develops long-range strategies for the effective administration of Indiana's criminal and juvenile justice systems and administers federal and state funds to carry out these strategies.

Indiana University Public Policy Institute

The Indiana University (IU) Public Policy Institute is a collaborative, multidisciplinary research institute within the Indiana University School of Public and Environmental Affairs (SPEA), Indianapolis. The Institute serves as an umbrella organization for research centers affiliated with SPEA, including the Center for Urban Policy and the Environment and the Center for Criminal Justice Research. The Institute also supports the Office of International Community Development and the Indiana Advisory Commission on Intergovernmental Relations (IACIR).

The Center for Criminal Justice Research

The Center for Criminal Justice Research, one of two applied research centers currently affiliated with the Indiana University Public Policy Institute, works with public safety agencies and social services organizations to provide impartial applied research on criminal justice and public safety issues. CCJR provides analysis, evaluation, and assistance to criminal justice agencies; and community information and education on public safety questions. CCJR research topics include traffic safety, crime prevention, criminal justice systems, drugs and alcohol, policing, violence and victimization, and youth.

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