Familial Identity Theft: What Extension Professionals Need to Know to Help Victims and Their Families

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About the Presenter

- Victim of familial identity theft
  - Experience is detailed in book
- Research focus: Financial abuse within families
  - Familial identity theft
  - Child identity theft
  - Financial exploitation of older adults by family members
Our Direction

Familial identity theft definitions and prevalence

Consequences of familial identity theft victimization
- Financial
- Emotional
- Physical
- Relational

Characteristics of offenders

How can consumer educators use this information?
Have you worked with a victim of familial identity theft?

Type your answer in the chat.
Familial Identity Theft Definitions and Prevalence

- Familial identity theft: An individual obtains and uses the personal identifying information a family member for personal gain
  - Credit
  - Prescription drugs
  - Government benefits
  - Etc.

- Can be child identity theft—parents are the #1 perpetrators
  - Tatham, 2019

- Can be financial exploitation of an older adult—adult children are common perpetrators

- No good prevalence data
  - Overlapping categories
  - Underreporting
Financial Consequences of Familial Identity Theft Victimization

- No different from those who had their identity stolen by a non-relative
  - Damaged credit
  - Higher APR for any loans obtained
  - Required deposits to establish utilities service
  - Higher auto insurance rates
  - Etc.
What do you think are some of the emotional consequences of familial identity theft victimization?

Type your answer in the chat.
Emotional Consequences of Familial Identity Theft Victimization

- **Fear**
  - ...I’m more afraid of the IRS than police officers, someone with a huge gun. I’m really afraid of them because I know they don’t see me as a person...they have unlimited capacity to completely ruin my life if they wanted to, even if I haven’t done anything wrong.

- **Anxiety**
  - ...afraid of picking up the phone when it’s strange phone numbers because [she doesn’t] know who’s calling and [is] always afraid that something else is going to spring up.

- **Mistrust**
Emotional Consequences of Familial Identity Theft Victimization

- Younger familial identity theft victims are likely to experience feeling worried or anxious, angry, and vulnerable as a result of the victimization compared to older familial identity theft victims.
Physical Consequences of Familial Identity Theft Victimization

Familial identity theft victims are more likely to experience headaches as a result of victimization than non-familial identity theft victims.

Familial identity theft victims who have a higher income are likely to experience trouble sleeping and high blood pressure as a result of identity theft victimization than familial identity theft victims who have a lower income.
Relational Consequences of Familial Identity Theft Victimization

- Broken family relationships
- Inability to trust others which can lead to dissolution of relationships or avoidance of forming relationships
How would you describe a familial identity theft offender?

Type your answer in the chat.
Characteristics of Familial Identity Theft Offenders

- **Lack guilt**
  - 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.

- **Manipulative of victim**
  - It was framed as this is just a normal thing a parent does for their child, so I didn’t really question when, like, ‘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.
    - Betz-Hamilton, forthcoming
Characteristics of Familial Identity Theft Offenders

- Frequent offenders
  - Parents → child identity theft
  - Spouses
  - Adult children → financial exploitation of older adults
Characteristics of Familial Identity Theft Offenders

- Concern with Public Image
  - 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.

- Engagement in multiple forms of abuse or criminal activity
  - Emotional abuse
  - Human trafficking
How Can Consumer Educators Use This Information?

- **Helpful resources for recovery**
  - Mental health professionals
  - Credit report
  - Social worker
  - Youth program staff
  - In-laws
  - Attorney
  - Religion

- **Unhelpful resources for recovery**
  - Federal agencies
  - Creditors
  - Immediate family

Where are consumer educators?
How Can Consumer Educators Use This Information?

- Greater visibility!
  - Partner with the helpful resources that victims are using
    - Social workers, youth program staff, etc.
      - Educational workshops for clients? Educational handouts that can be left in professionals’ offices?

- Reaching victims
  - Younger familial identity theft victims are more likely to experience feeling worried or anxious, angry, and vulnerable
    - Consider partnering with college and university counseling services, financial aid offices to provide educational materials

  - Higher income familial identity theft victims are more likely to experience physical consequences due to victimization
    - Consider partnering with EAPs, financial planners, tax professionals to offer educational materials and programs
How Can Consumer Educators Use This Information?

• When working with a client 1-on-1:
  • Realize immediate family may not be a source of support—emotionally, physically, or financially
  • Have client inventory their support resources
    • Be ready to make referrals for “gaps” in support resources
What questions do you have?