

SEPTEMBER 2024



ITRC Project LEAD

(Learn, Educate, Assist, Discuss)

Findings from Years 1 – 2

(September 2022 – June 2024)

Introduction

In 2022, the Identity Theft Resource Center (ITRC) was awarded a [federal grant from the Department of Justice, Office for Victims of Crime](#), to enhance and expand its national crisis hotline services. The ITRC proposed to increase its capacity to serve victims by improving case management, helping the ITRC better understand how trauma impacts all victims of identity theft and creating a robust response. This population included underserved victims.

The ITRC focused on transition-age foster youth (including LGBTQIA+) survivors of domestic/intimate partner violence, and human trafficking survivors, as individuals in these populations typically do not have control of their identity documents, putting them at higher risk for identity crimes. Based on the proposed deliverables, the ITRC named this effort Project LEAD.

In its LEAD proposal, the ITRC said it would learn about the identity issues impacting the aforementioned underserved populations and the barriers all victims of identity crimes have in resolving their identity issues; educate its staff and stakeholders about identity crimes and the specific issues impacting different identity crime victim populations; assist transition-age foster youth, survivors of domestic/intimate partner violence, human trafficking survivors, and any victim experiencing barriers in recovering from the identity crime(s) they experienced; and, discuss the ITRC's findings, including explaining the trends, challenges, successes, and gaps in service with grant efforts, with victims, other nonprofits, government agencies, and law enforcement.

The following pages are the findings from the ITRC's grant-related activities from September 1, 2022, through June 30, 2024.

LEAD (Learn, Educate, Assist, Discuss)

L – Learn

To start its learning process, the ITRC staff reached out to its existing network of nonprofit contacts to learn about identity crimes facing transition-age former foster youth, survivors of domestic/intimate partner violence and human trafficking survivors. The ITRC staff started by asking a series of questions related to identity crimes and the types of identity crime experiences each population experienced, what resources the ITRC could access to learn about how to be appropriately trauma-informed and what communication channels would be the best way to communicate with survivors and adults with lived experience. The ITRC sought advice about sending a survey directly to the survivors and lived experience experts with whom each nonprofit we contacted worked.

The ITRC staff quickly learned critical information that influenced the direction of the ITRC's victim services, content shared through presentations and on its website:

- Though the issue of identity theft was widely known, the specifics around identity theft and identity crimes were not. Initially, the ITRC staff believed the ITRC did a good job of making content easy to understand by explaining identity crime-related terminology. They quickly realized that a lot of the framework around what constituted identity theft, or an identity crime, what recovery from an identity crime meant, and what prevention accomplished, did not take into consideration that the concept of identity theft and identity crimes was completely new for many people. The individuals and organizations the ITRC was reaching needed a more comprehensive explanation about identity crimes and everything surrounding identity crimes to be able to identify specific identity concerns and the need for resolution and support.
- Surveys aimed at individuals in each specific population group (transition-age foster youth, survivors of domestic/intimate partner violence and human trafficking survivors) were not successful. Most partner organizations found that providing an incentive to fill out a survey resulted in a higher response rate. However, response rates without an incentive were very low. Having conversations with lived experience experts and/or the staff of organizations who directly supported survivors and individuals with lived experience proved to be more insightful and better received than obtaining information through surveys.
- A common question received from the staff at the organizations the ITRC spoke with revolved around the recovery of, or obtaining, identity documents. One of the key pieces of recovering from an identity crime is being able to provide identity verification using a government-issued identity document. Many survivors needed to start with replacing or obtaining a government-issued identity document prior to being able to take steps toward recovering from their identity concerns. For many victim-survivors, the process of obtaining a government-issued identity document involved sharing personal information that they were not comfortable sharing, did not know, or did not want to be listed on the document.

- The ability to reach individuals who had lived experience as former foster youth, survivors of domestic/intimate partner violence and survivors of trafficking depends on trust. Many lived experience individuals built a level of trust with staff members at nonprofit organizations and attorneys. It was through the ITRC's relationship with these organizations and attorneys that these individuals trusted the ITRC and felt comfortable with sharing their identity concerns. Setting up meetings with nonprofit organizations and attorneys, meeting professionals at conferences, sharing the ITRC's mission, explaining the services it plans to provide under this grant, and observing the passion the ITRC staff has for truly making a difference has helped build trust with the organizations and attorneys providing referrals to the ITRC.

Former Foster Youth

The ITRC worked with [Just in Time for Foster Youth](#), which assisted with developing and then sending a nationwide survey about identity theft within the former foster youth community and provided the opportunity to conduct a focus group about identity crime issues. Through the survey, the ITRC learned that 33 percent (33%) of respondents reported that their personal information was compromised, 17 percent (17%) reported they had accounts taken over and 16 percent (16%) reported new accounts established in their name. Of the respondents who named their thief, 39 percent (39%) reported it was a current or former spouse/partner, 34 percent (34%) reported the thief was a biological family member, 16 percent (16%) reported it was an appointed guardian or foster family and ten percent (10%) reported it was a friend.

Domestic/Intimate Partner Violence

The ITRC worked with the [National Domestic Violence Hotline](#), which surveyed their internal advocates about identity concerns they've encountered while supporting survivors of domestic/intimate partner violence. Through a survey, the ITRC learned that 25 percent (25%) of the respondents reported hearing about identity concerns often, 39 percent (39%) reported hearing about identity concerns sometimes and 29 percent (29%) rarely reported hearing about identity crimes. Of the advocates who did hear from survivors about identity crimes, 28 percent (28%) reported needing help with legal issues related to identity crimes, 25 percent (25%) reported needing help repairing credit and 20 percent (20%) reported needing help with identity documents. The ITRC also heard directly from self-identified survivors of intimate partner violence.

Trafficking Survivors

When initially reaching out to organizations and law firms who worked with survivors of trafficking, the ITRC was repeatedly told about the [Debt Bondage Repair Act](#) (DBRA), which allows survivors of trafficking to have negative information resulting from their trafficking to be blocked from their credit report. There was (and still is) a clear need for assistance with financial account takeover and new lines of credit being established in trafficking survivors' names without their knowledge or permission. It is through conversations with the various organizations that support trafficking survivors that the ITRC first discovered the need for assistance with establishing or recovering government-issued identity documents in order to recover from identity crimes.

E – Educate

Since the beginning of the grant, the ITRC has worked with 31 groups: four (4) that support former foster youth, eight (8) that support survivors of domestic/intimate partner violence and 19 that support trafficking survivors. Through these connections, the ITRC has been able to provide education and awareness about identity crimes, including how to identify if one is a victim, basic tips on how to recover, and how to protect one's information. In turn, the ITRC has learned more about the identity crime-related challenges faced by the individuals supported by these organizations and the staff of the organizations who are supporting the individuals.

The ITRC has provided formal training to its staff through two separate in-person training meetings in 2023 and 2024. The training covered considerations for working with each specific population, the types of identity crimes they faced and general trauma-informed training. The ITRC staff also participated in virtual training regarding the economic, physical and psychosocial impacts of identity theft on all victims, as well as the specific impacts on former foster youth, survivors of domestic/intimate partner violence and survivors of trafficking. A separate virtual training session focused on the unique considerations in assisting trafficking survivors through identity crime recovery. The ITRC is currently working on capturing the information provided in its internal online learning management platform.

The ITRC has provided 14 virtual and in-person learning sessions. In its training, the ITRC covered:

- The types of identity credential thieves want
- How identity credentials can be compromised and misused
- The basic steps of identity and account recovery
- Identity protection
- The services the ITRC provides to assist with all of the topics covered

When speaking with organizations that support trafficking survivors, or survivors themselves, the ITRC also covered the provisions of the DBRA and the ITRC's role in assisting survivors. When speaking with organizations supporting foster youth or former foster youth, the ITRC also covered the findings from the survey with Just in Time for Foster Youth.

A – Assist

Since 1999, the ITRC has helped all victims of identity crimes, including victims who experienced identity crimes due to being victims of another crime (e.g., intimate partner violence or trafficking) or because of life experiences that put them at greater risk for identity crimes (e.g., former foster youth). Before the ITRC's Project LEAD, the ITRC did not capture this type of information in its database. However, the ITRC has organically assisted survivors of intimate partner violence who have self-identified as survivors. Since the beginning of LEAD, the ITRC has assisted 72 survivors of intimate partner violence, 24 survivors of trafficking and ten (10) former foster youth with 184 instances of identity crimes. In all three populations, the primary reason for contacting the ITRC was misuse of their information followed by compromise of their personal information.

Foster Youth

The primary types of identity crimes reported by former foster youth to the ITRC were new accounts being created with their personal information (63 percent), existing accounts being taken over (16 percent) and crimes being committed using their information (11 percent). The percentage of crimes being committed using former foster youth's personal information was the highest of the three populations supported under LEAD. (Only three percent of trafficking survivors reported crimes committed using their information, and one percent of survivors of intimate partner violence reported the same.) Criminal identity misuse among former foster youth was also higher than the general population based on victims contacting the ITRC at five percent (5%). The accounts most commonly reported as opened in their name or taken over were checking accounts (20 percent) and credit card accounts (13 percent). Overall, former foster youth reported misuse or compromise of 12 different types of accounts.

Domestic/Intimate Partner Violence

The primary types of identity crimes reported by survivors of intimate partner violence to the ITRC were new accounts being created with their personal information (36 percent), existing accounts being taken over (31 percent) and unauthorized access to a computer or mobile device (12 percent). The percentage of unauthorized access to a computer or mobile device was the highest of the three populations supported under LEAD. (Only three percent of trafficking survivors reported unauthorized access, and no former foster youth reported the same.) Unauthorized access to a computer or mobile device was also higher than the general population based on victims contacting the ITRC at seven percent (7%). The accounts most reported as opened in their name or taken over were credit card accounts (22 percent), checking accounts (14 percent) and IRS filings (ten (10) percent). Overall, survivors of intimate partner violence reported misuse or compromise of 28 different types of accounts, the highest of the three groups supported under LEAD.

Trafficking Survivors

The primary types of identity crimes reported by survivors of trafficking to the ITRC were new accounts being created with their personal information (61 percent) and existing accounts being taken over (eight percent). The third most common reason for contacting the ITRC was to obtain additional information, primarily about the DBRA (eight (8) percent). The accounts most reported as opened in their name or taken over were checking accounts (24 percent) and credit card accounts (20 percent). Overall, survivors of trafficking reported misuse or compromise of 13 different types of accounts.

D – Discuss

As this report is the first of this type, the ITRC's goal is that the project-to-date findings will spur further conversations with more nongovernmental organizations (NGOs) so the ITRC can partner with these organizations to provide well-rounded support. The ITRC also seeks to have conversations with other stakeholders who want to support the ITRC's efforts to generate awareness and address identity crimes for these populations. It truly takes a village to provide awareness, education, and support around identity protection, identity crime mitigation and identity crime recovery.

Next Steps

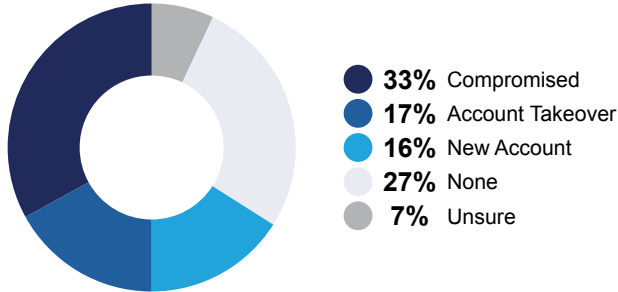
In the remaining time for the grant, the ITRC will continue to:

- Build and/or strengthen more relationships with the communities that support former foster youth, survivors of domestic/intimate partner violence and survivors of trafficking to assist more individuals with their identity-related concerns.
- Create content specific to each population being assisted under LEAD, with information relevant to what the ITRC is hearing from the respective populations about the types of identity crimes being faced.
- Deploy a post-call survey to measure the ITRC's effectiveness in helping victims feel supported in resolving their concerns about their identity and identity crimes.
- Develop and share information about the psychological and/or sociological impact of identity theft and determine the difference, if any, if a victim is also a survivor of intimate partner violence, a survivor of trafficking or is formerly a foster youth.
- Share information about identity crimes and what we continue to learn under LEAD through training and speaking sessions.

Charts

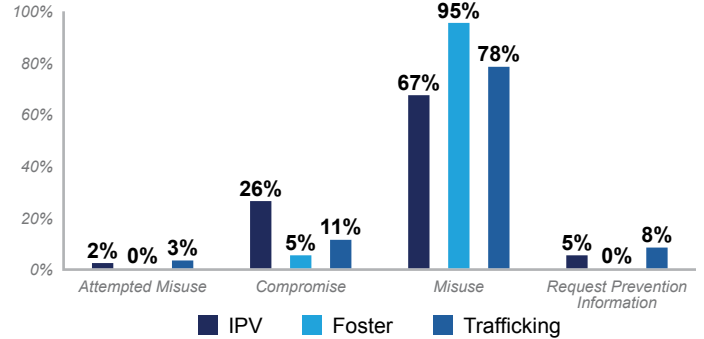
Type of Victimization

Former Foster Youth Survey with [Just in Time for Foster Youth](#)



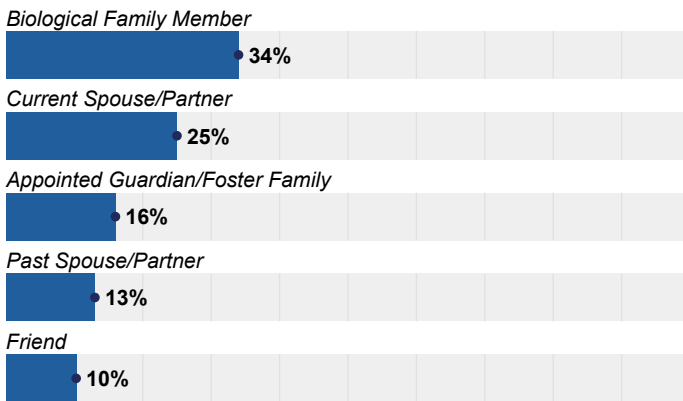
Why Contacted

ITRC Data



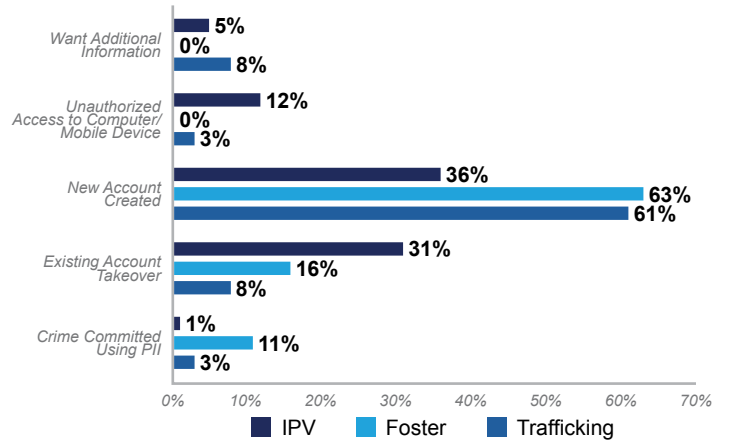
Who Has Access

Former Foster Youth Survey with [Just in Time for Foster Youth](#)



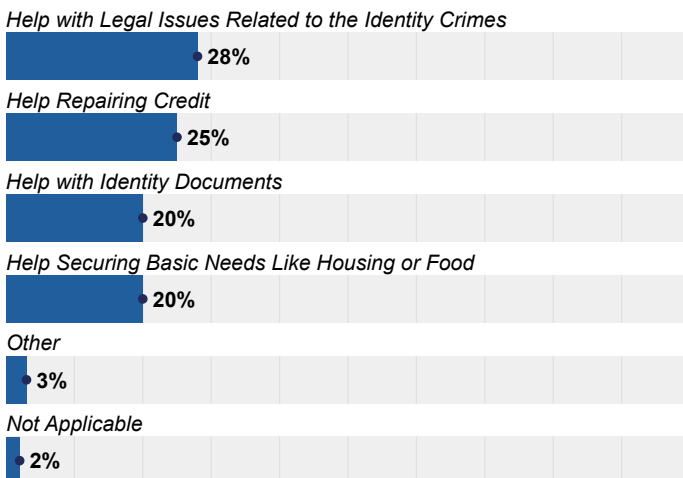
What Happened

ITRC Data



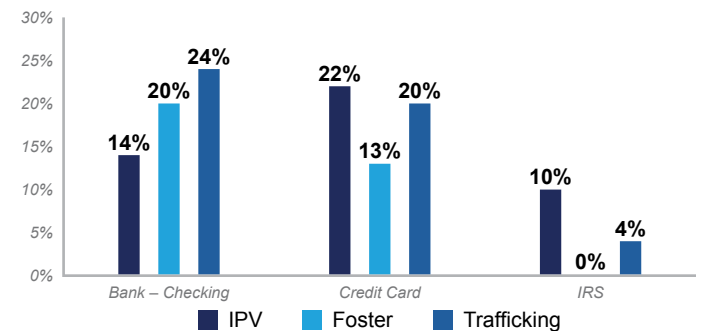
Intimate Partner Violence Survivor Needs

Intimate Partner Violence Survey with the [National Domestic Violence Hotline](#)



Type of Account

ITRC Data



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