

Identity Theft Victims in Indiana

2016 Indiana Crime Victimization Survey

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Introduction

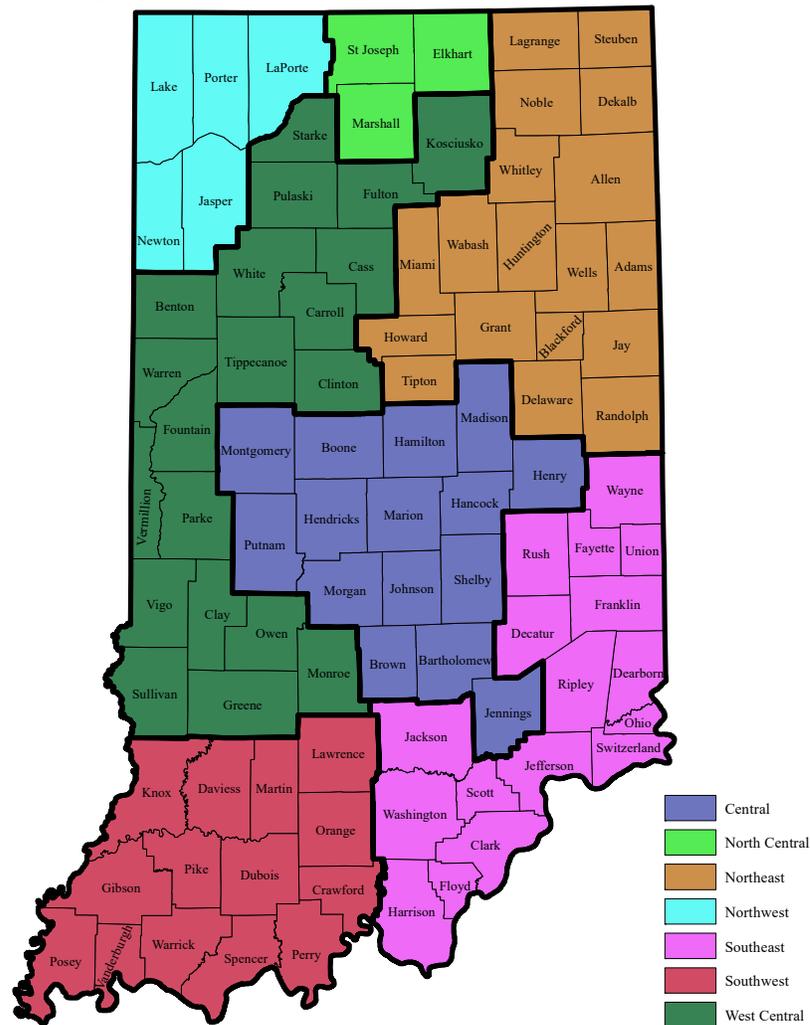
In 2017, the Indiana Criminal Justice Institute (ICJI), with the assistance of Glengariff Group, Inc., conducted its second Indiana Crime Victimization Survey (ICVS). The survey was modeled after the National Crime Victimization Survey (NCVS) conducted by the U.S. Department of Justice, Bureau of Justice Statistics.¹ The ICVS seeks to obtain comprehensive information on crime and victimization in Indiana, because currently, there is no statewide standard for collecting and measuring crime and victimization. For example, Indiana often relies on the FBI's Uniform Crime Reporting (UCR) Program. Currently, Indiana does not mandate its law enforcement agencies to participate in the UCR Program. Further, UCR only collects information on reports made to police and arrests made by police. ICVS provides an additional measure for crimes and victimization in Indiana.

Methodology

ICJI commissioned the Glengariff Group, Inc. (Glengariff) to administer the Indiana Crime Victimization Survey to 2,500 adult Indiana residents, ages 18 and older. The instrument was designed to obtain respondent data on criminal victimization and victim demographics that would generalize to Indiana's total population. Glengariff contacted individuals via cell phone and landline telephone by random digit dialing. To obtain an accurate representation of the Indiana adult population, Glengariff stratified the survey by gender, age, and ethnicity based on 2013 population estimates from United States Census Bureau. Further, Indiana counties were stratified and categorized into seven regions (see Figure 1). Proportionate stratified random sampling is a survey sampling methodology used to ensure that the sample population is representative of the entire population; post-stratification weighting is, therefore, not required. Please see Appendix A for a comparison of the survey sample demographics to Indiana census estimates. An interview was considered complete if the respondent completed the entire survey instrument. 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 survey results have a margin of error of +/-1.96% with a 95% level of confidence.

¹ United States Bureau of Justice Statistics. (n.d.). National crime victimization survey. Accessed at <https://www.bjs.gov/index.cfm?ty=dcdetail&iid=245>

Figure 1. Geographical Regions



This report summarizes survey findings of the following for Indiana residents:

- Demographic characteristics of identity theft victims by three forms of crime, including unauthorized use or attempted use of credit card, unauthorized use or attempted use of another existing account, and unauthorized use or attempted use of personal information;
- Reports of the crime to law enforcement;
- Financial loss as a result of identity theft;
- Time spent resolving problems associated with identity theft.

Identity Theft – General

Survey results indicated that nearly one in five adult respondents (18.9%) experienced some form of identity theft or attempted identity theft in 2016. Identity theft was the most prevalent crime measured by the ICVS.

Respondents most likely to experience identity theft were 44 years and younger; additionally, being 65 years and older was associated with a decreased risk for all identity theft crimes. Individuals with an Associate degree or higher endured higher levels of identity theft. Annual household income only demonstrated a significant relationship with credit card theft; individuals with incomes of \$100,000 and higher were most likely to experience credit card theft.

For Table 1, a comparison of proportions was calculated comparing *experienced identity theft victimization* with the population that had no identity theft victimization. Proportions found to be significantly different at the 0.05 level are indicated below.

Respondents were identified as victims of *identity theft* if they answered *yes* to one or more of the following questions:

- During 2016, 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 2016, 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 a charge or to take money from an account?
- During 2016, 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?

18.9% (473) of all respondents were the victim of at least one type of identity theft. The most common type, experienced by 81% of all victims, was theft or attempted theft of an existing credit card or credit card number. 224 (47%) respondents stated that someone used or attempted to use an existing account other than a credit card, such as a bank account, debit, ATM card, or wireless phone account, without their permission. 78 (16.5%) respondents indicated that someone misused or attempted to misuse their information to commit fraud such as opening a credit card, obtaining a loan, or running up debts.

Table 1: Indiana victimization survey respondents, by identity theft victimization, 2016

Demographic characteristics	Percent of Respondents	
	Survey population	Experienced identity theft victimization
Gender		
Male	49.3	51.4
Female	50.7	48.6
Age		
Age (known)	100.0	100.0
18-24	5.9	7.1
25-34	20.1	23.1

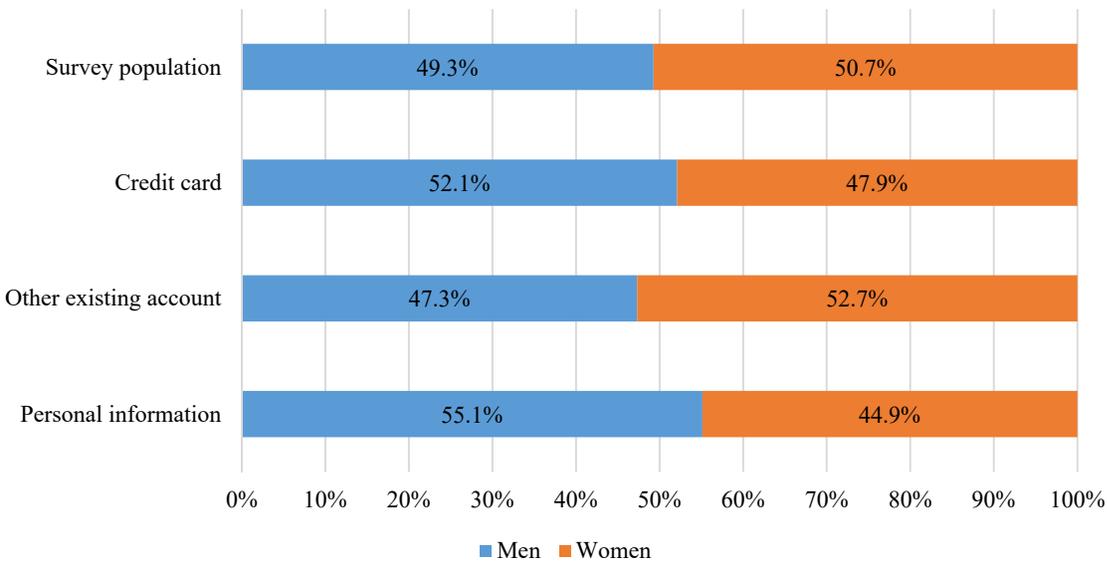
35-44	20.1	23.6*
45-54	20.8	21.2
55-64	20.0	19.3
65+	13.1	5.7*
Unknown/Refused	n/a	n/a
Race		
Race (known)	100.0	100.0
Caucasian/White	82.3	83.5
African American/Black	9.6	7.8
American Indian/Native Alaskan	1.2	0.4
Asian	0.9	0.4
Native Hawaiian/Pacific Islander	0.1	0.0
Two or more	2.7	4.1
Other	3.4	3.7
Unknown/Refused	n/a	n/a
Hispanic or Latino		
Hispanic or Latino (known)	100.0	100.0
No	94.3	94.3
Yes	5.7	5.7
Don't Know	n/a	n/a
Education level		
Education level (known)	100.0	
Less than high school	5.4	1.7*
High school diploma or GED	25.5	20.3*
Some college	19.7	20.5
Technical or vocational school	3.7	4.3
Associate degree	8.2	10.4
College degree	28.6	32.4*
Post graduate work/degree	8.9	10.4
Unknown/Refused	n/a	n/a
Household income		
Household income (known)	100.0	100.0
Less than \$10,000	4.8	3.0
\$10,000 to \$29,999	16.7	13.6*
\$30,000 to \$49,999	20.1	16.0
\$50,000 to \$74,999	23.2	23.6
\$75,000 to \$99,999	15.0	16.6
\$100,000 or more	20.2	27.2*
Unknown/Refused	n/a	n/a

Significance level: *p<0.05

Many respondents stated that they had been the victim of multiple types of identity theft. 37.7% (178) of identity theft victims experienced more than one type of identity theft crime in 2016.

While men make up slightly less (49.3%) of the population than women, they had a higher prevalence of identity theft related to *credit card* and *personal information* (Figure 1). Women had a higher prevalence of *other existing account* theft. However, gender was not found to be significantly associated with any type of identity theft.

Figure 1. Percentage of Indiana identity theft victims by gender, 2016



As indicated in Table 2, among identity theft victims, 65% became aware of at least one crime when they were contacted by a credit bureau, collection agency, or credit card company about suspicious account activity. About one in four (28.1%) learned of at least one identity theft when *money was missing from an account or charges were placed on an account*, and about one in eight (12.3%) indicated that *a block was placed or I was denied use of my card or account*. Respondents could choose more than one reason.

Table 2: How victims become aware of identity theft (n=473)

Responses	Percent
I was contacted by a credit bureau, collection agency, credit card company or bank about suspicious activity on my account.	64.9
Money was missing from my account or charges were placed on my account.	28.1
A block was placed or I was denied use of my card or account.	12.3
I received a bill for purchases I did not make.	11.8
I noticed an error in a credit report.	6.1
My wallet, credit card or check book was lost or stolen.	3.6
I received merchandise or credit cards I did not order.	1.9
I was denied credit or a loan.	1.9
Other	3.2
Refused	0.6

Most victims of identity theft, 68.1%, reported identity theft to law enforcement. However, one-third (31.9%) did not. See Table 3 for more information. Most commonly, respondents stated they did not do so, because *they believed the police would not be able to do anything or would be inefficient* (25.3%). About one in six victims (17.5%) indicated that they *believed it was a private or personal matter and police didn't need to be involved*. Other reasons for not reporting identity

theft included that respondents *felt the offense was minor or not important* (16.7%) and some respondents *did not find out about it right away* (4.8%). Respondents were also able to provide a reason in their own words. Many identity theft victims believed the financial institution, store, or other company would report the crime to the police.

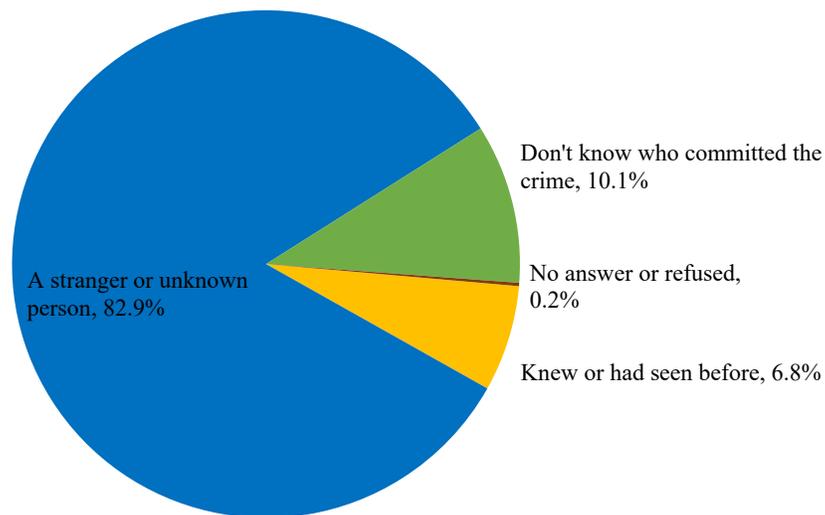
Table 3. Reasons given for not reporting identity theft to law enforcement (n=151)

	Percent
Believed the police would not be able to do anything or would be inefficient.	25.3
Believed it was a private or personal matter and police didn't need to be involved.	17.5
Felt the offense was minor or not important.	16.7
Did not find out about it right away.	4.8
Did not know the incident was a crime.	1.1
Did not want to get the offender in trouble.	1.1
Feared the offender or others.	0.4
Other	35.3

Respondents were permitted to give multiple responses to this survey question

When asked about whether they knew the offender, the majority of respondents (82.9%) indicated that the theft was committed by *a stranger or unknown person*, and about one in ten indicated that they still *don't know who committed the crime*. Only 6.8% indicated that the theft was committed by someone they *knew or had seen before*.

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, 22.6% experienced no financial loss as a result of the crime. 28.8% had a financial loss of \$500 or more. The median average loss was \$300, mean loss was \$962.20, and \$20,000 was the highest loss from identity theft crime.

Table 4. Amount of financial loss due to identity theft, 2016 (n=473)

Amount of loss	Percent
\$0	22.6
Less than \$100	14.2
\$100 to \$499	27.9
\$500 to \$999	14.4
\$1,000 to \$4,999	10.8
\$5,000 and above	3.6
Not answered or refused	6.6
Total respondents	100.0

Mean and median calculations are based on known losses of \$1 or more.

At the time of the survey, about 42.9% of identity theft victims spent a day or less to resolve problems associated with the theft. About 18.2% spent one month or more resolving issues related to identity theft. 5.3% of respondents indicated they were still trying to resolve these issues.

Table 5. Length of time spent resolving problems associated with identity theft, 2016 (n=473)

Length of time	Percent
1 day or less	42.9
2 to 7 days	23.9
8 day to less than 1 month	12.3
1 month to less than 6 months	12.1
6 months or more	0.8
Still trying to resolve problem	5.3
Don't know	2.1
No answer or refused	0.6
Total respondents	100.0

Identity Theft Victimization

For Figures 3A through 5C, a comparison of proportions test was calculated to determine statistically significant differences in victimization by the demographic variables of *age*, *education*, and *household income*. Chi-square values, degrees of freedom, and significance levels are reported.

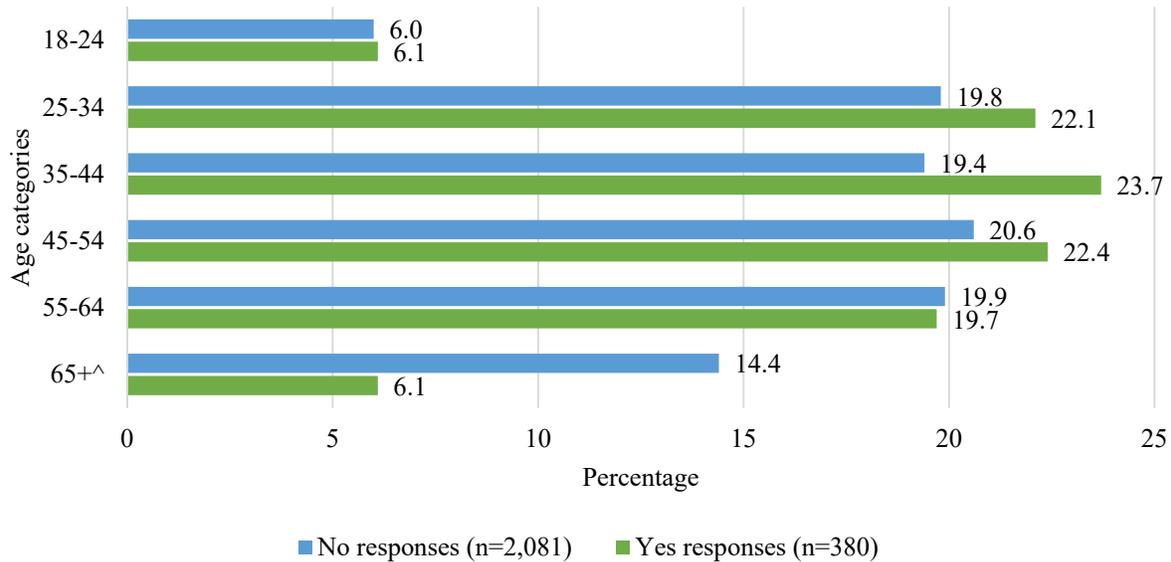
Credit Card Theft

About 15% or 382 of respondents indicated *yes* to the question, *during 2016, 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?*

The charts below compare the proportion of *No* responses to *Yes* responses by *age group*, *education level*, and *household income*.

Age group 65+ was significantly associated with a decreased likelihood for *credit card theft* in 2016 ($X^2=21.484$, $df=5$ $p=0.001$). Respondents under the age of 55 had higher proportions of *yes* responses compared to *No* responses.

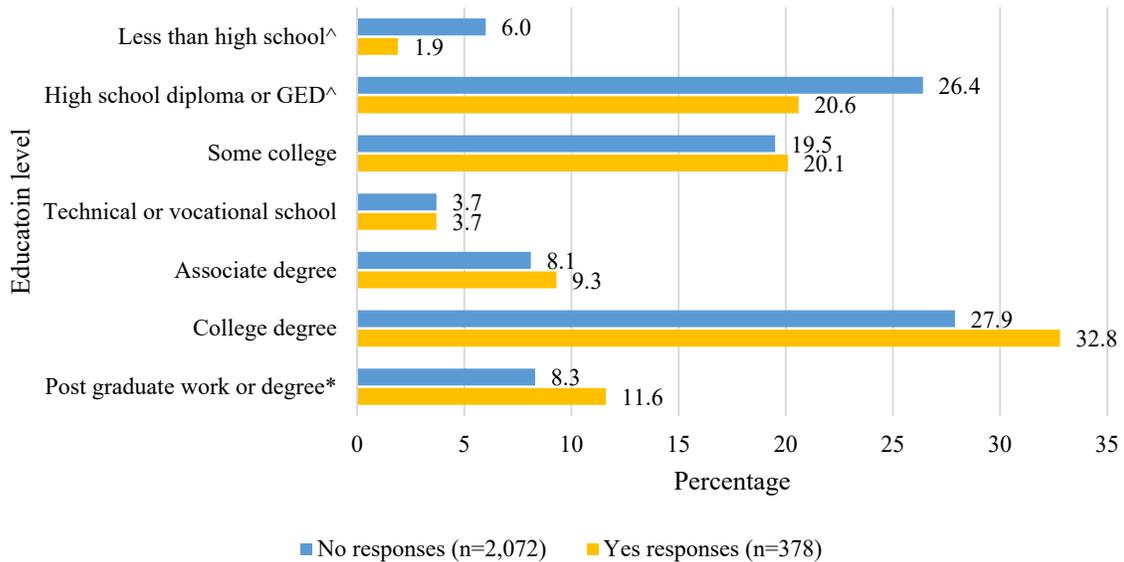
Figure 3A. Credit card identity theft by age group



^Proportion of *no* responses is significantly greater than the proportion of *yes* responses

Individuals with a *high school diploma or GED* or *less than high school diploma* showed a decreased likelihood for experiencing *credit card theft*. Respondents with *post graduate work or degree* demonstrated an increased likelihood for credit card theft in 2016 ($X^2=21.633$, $df=6$ $p=0.001$).

Figure 3B. Credit card theft by education level

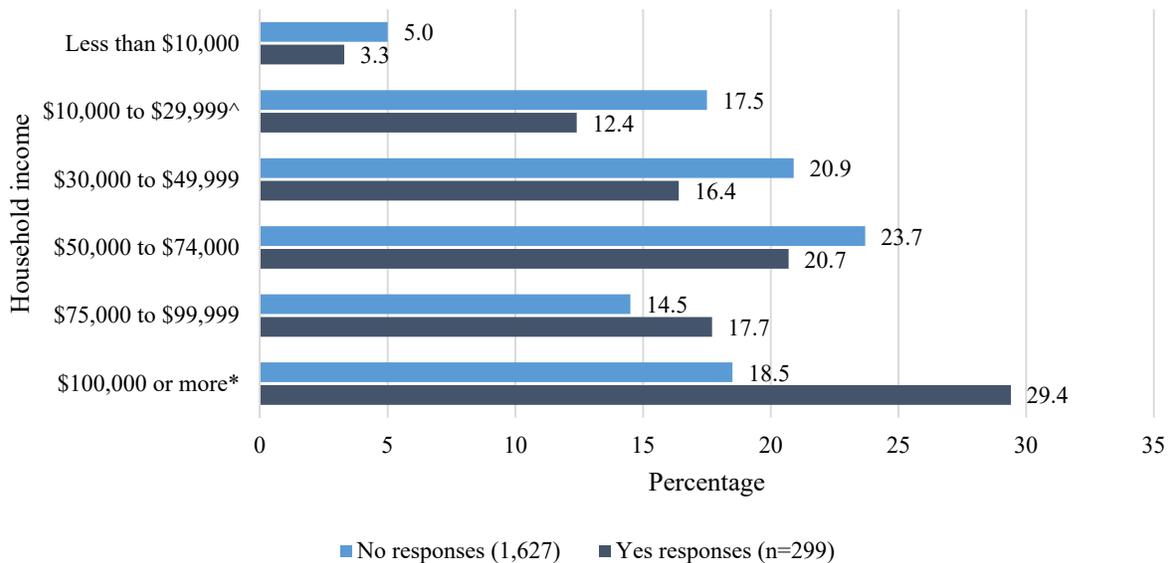


[^]Proportion of *no* responses is significantly greater than the proportion of *yes* responses

^{*}Proportion of *yes* responses is significantly greater than the proportion of *no* responses

Respondents who indicated a household income of \$10,000 to \$29,000 showed a decreased likelihood for *credit card theft*, while those making \$100,000 or more demonstrated an increased likelihood for *credit card theft* in 2016 ($X^2=25.504$, $df=5$ $p<0.001$).

Figure 3C. Credit card theft by household income



[^]Proportion of *no* responses is significantly greater than the proportion of *yes* responses

^{*}Proportion of *yes* responses is significantly greater than the proportion of *no* responses

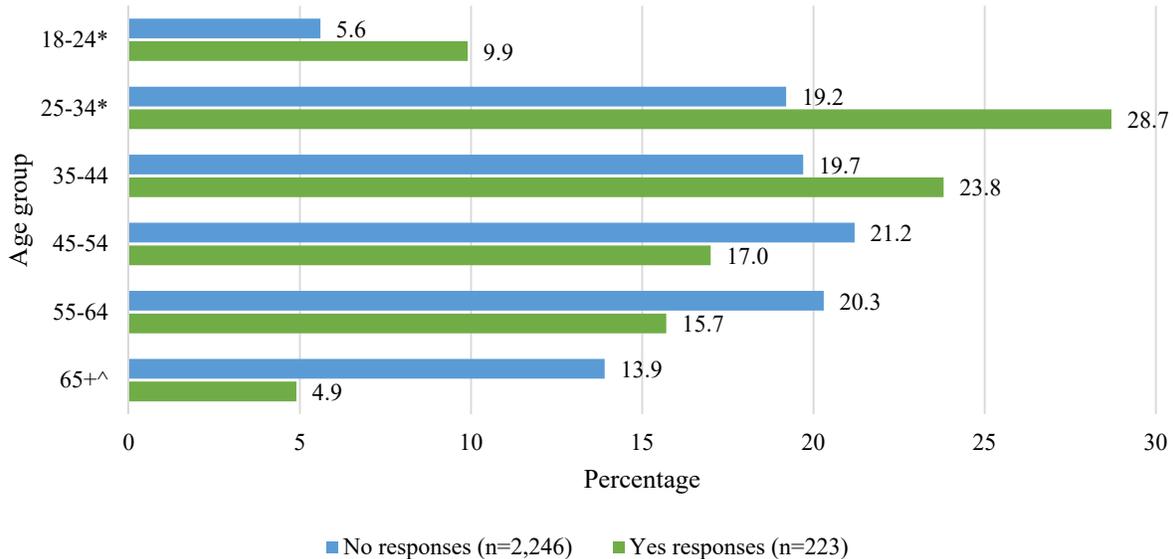
Other Existing Account Theft

About 9% (224) of respondents indicated *yes* when asked, *during 2016, 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 a charge or to take money from an account?*

The figures below compare the proportion of *no* and *yes* responses by *age group, education level, and household income*.

Respondents ages 18 to 34 demonstrated an increased likelihood for *other existing account theft*, while individuals 65 years and older demonstrated a decreased likelihood for *other existing account theft* ($X^2=33.484$, $df=5$, $p<0.001$).

Figure 4A. Other existing account theft by age group

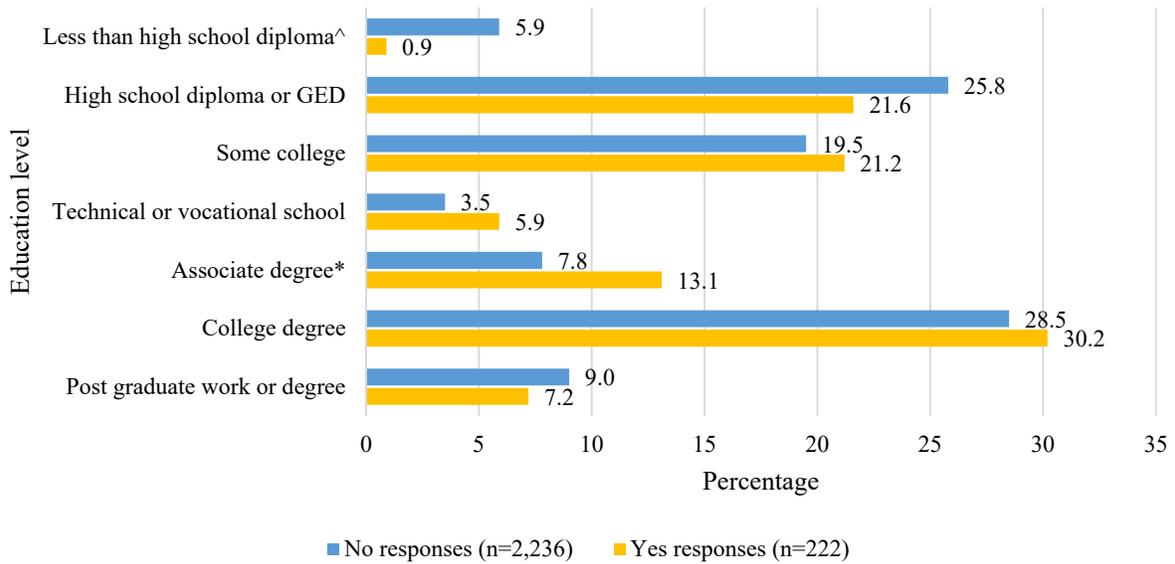


^Proportion of *no* responses is significantly greater than the proportion of *yes* responses

*Proportion of *yes* responses is significantly greater than the proportion of *no* responses

Less than a high school diploma is associated with a decreased likelihood for *other existing account theft*, while having an *Associate degree* appears to be linked to an increased risk for *other existing account theft* ($X^2=21.718$, $df=6$, $p=0.001$).

Figure 4B. Other existing account theft by education level

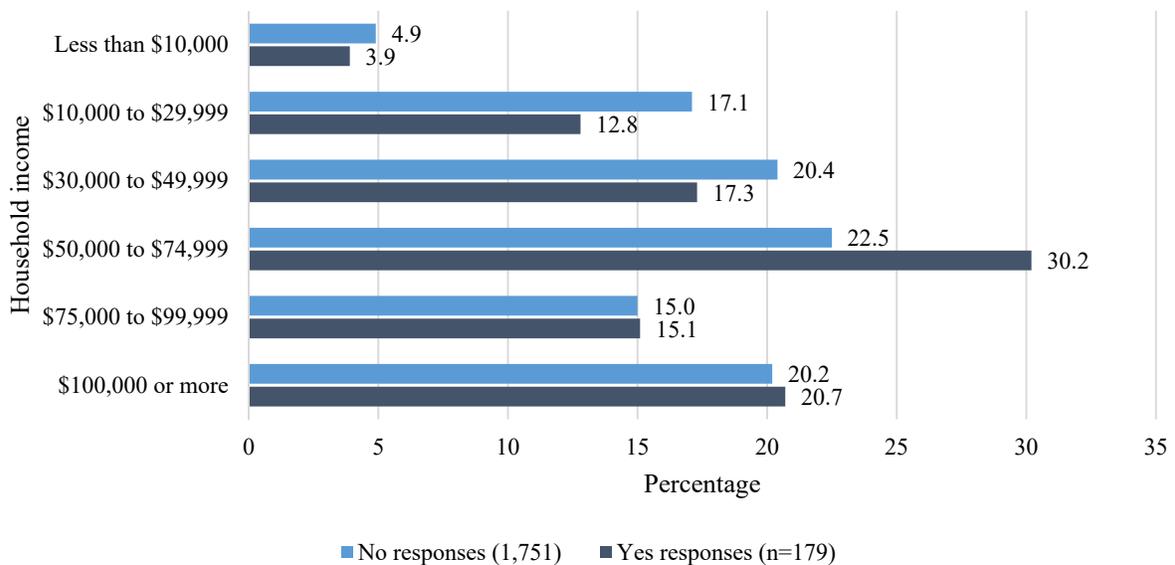


[^]Proportion of *no* responses is significantly greater than the proportion of *yes* responses

*Proportion of *yes* responses is significantly greater than the proportion of *no* responses

In 2016, a higher proportion of respondents with a household income of \$50,000 and above experienced *other existing account theft*. However, *household income* does not appear to be associated with *other existing account theft* ($X^2=6.965$, $df=5$, $p=0.223$).

Figure 4C. Other existing account theft by household income



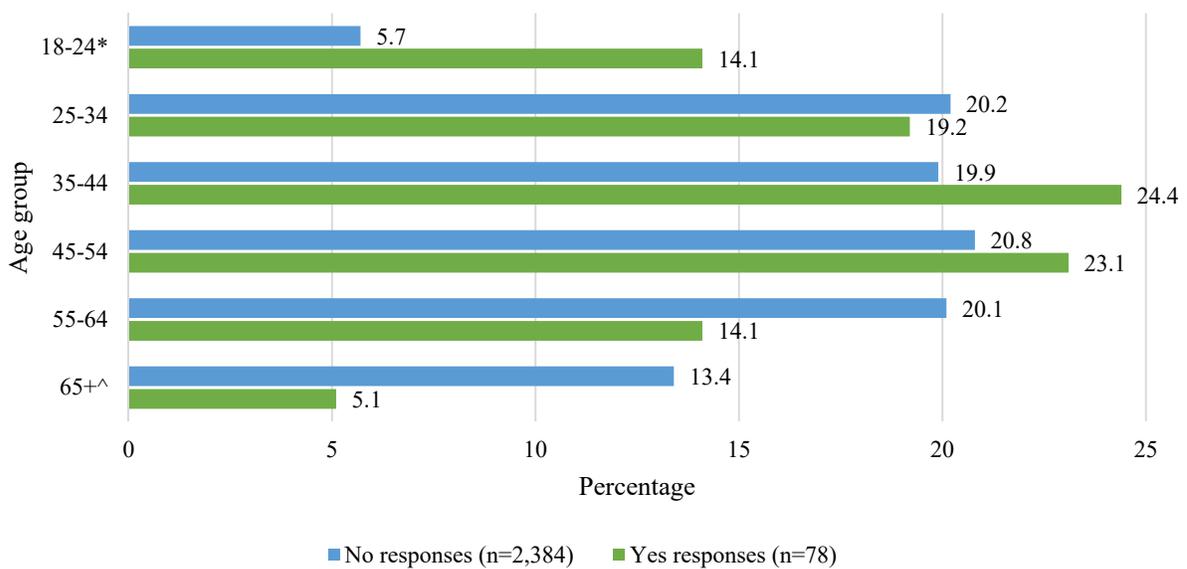
Personal Information Theft

78 (3.1%) individuals surveyed responded *yes* when asked, *during 2016, 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?*

The figures below compare the proportion of *yes* responses by age group, education level, and household income.

Age group 18-24 was significantly associated with personal information theft, while the age group 65 and above was significantly associated with a decreased risk for personal information theft ($X^2=15.342$, $df=5$, $p=0.009$).

Figure 5A. Personal information theft by age group

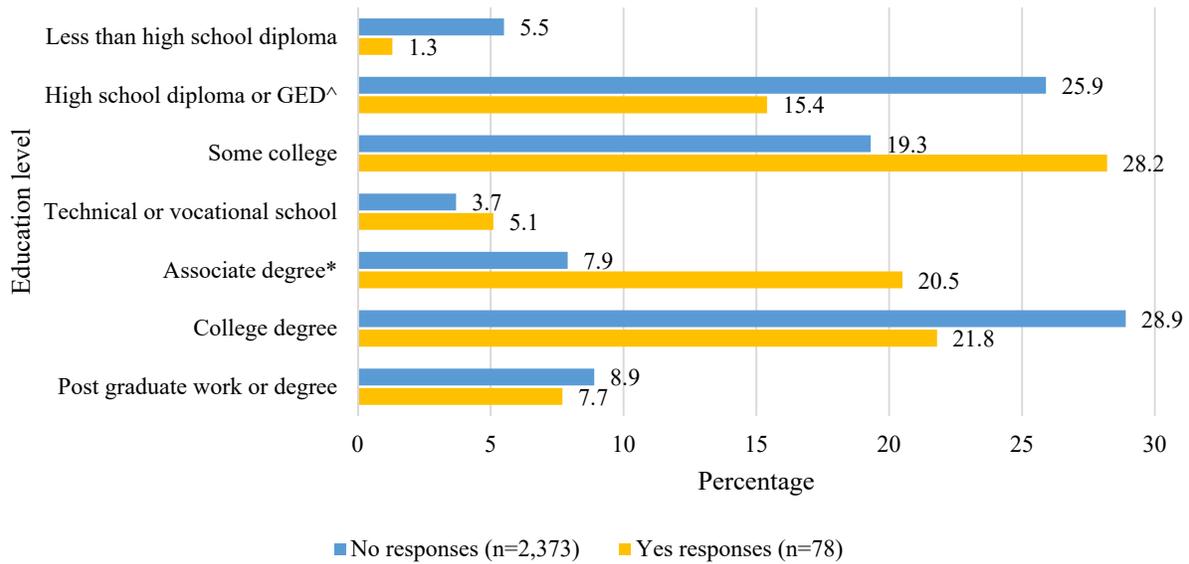


^Proportion of *no* responses is significantly greater than the proportion of *yes* responses

*Proportion of *yes* responses is significantly greater than the proportion of *no* responses

Having a *high school diploma or GED* was linked with a decreased likelihood for *personal information theft*, while having an *associate degree* was associated with an increased likelihood for *personal information theft*.

Figure 5B. Personal information theft by education level

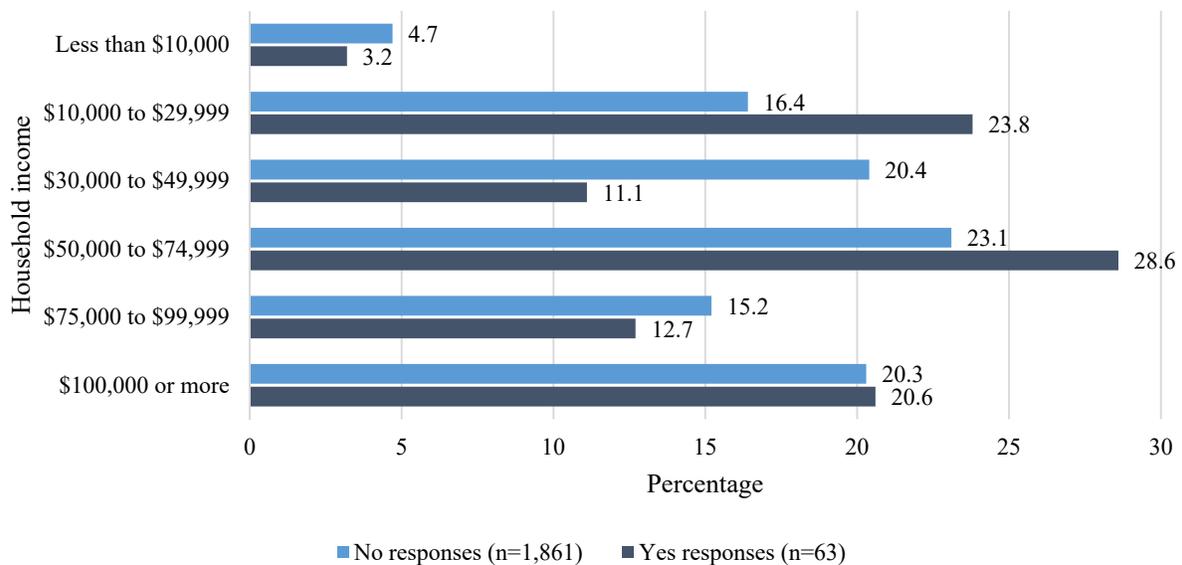


[^]Proportion of *no* responses is significantly greater than the proportion of *yes* responses

^{*}Proportion of *yes* responses is significantly greater than the proportion of *no* responses

Household income categories \$10,000 to \$29,999, \$50,000 to \$74,999, and \$100,000 and more had higher proportions of *yes* responses compared to *no* responses. However, *household income* was not associated with personal information theft ($X^2=5.945$, $df=5$, $p=0.312$).

Figure 5C. Personal information theft by household income



Appendix A: Survey Sample and Indiana Census Estimates Comparisons

Demographic Characteristics	Percent of Respondents	
	Sample	Indiana (2013 Census Estimates) ⁺
Total Respondents	100.0	100.0
Gender		
Male	49.3	49.2
Female	50.7	50.8
Age		
18-24	5.9	13.4
25-34	19.9	16.9
35-44	19.8	16.7
45-54	20.6	18.6
55-64	19.8	16.5
65 and older	13.0	17.9
Unknown/Refused	1.0	n/a
Race		
African American/Black	9.3	9.1
American Indian/Alaska Native	1.1	0.2
Asian	0.9	1.7
Caucasian/White	79.8	84.3
Native Hawaiian/Pacific Islander	0.1	0.03
Two or More Races	2.6	2.2
Other Race	0.1	2.4
Unknown/Refused	2.8	n/a
Ethnicity		
Hispanic	5.6	6.3
Non-Hispanic	93.4	93.7
Unknown/Refused	1.0	n/a
Education Level [*]		
Less than a high school diploma	5.3	12.5
High school/GED graduate	25.1	35.0
Some college	19.4	20.9
Technical/vocation school or certificate	3.6	n/a
Associate degree	8.1	8.1
College graduate	28.2	15.0
Post graduate degree/work	8.7	8.5
Unknown/Refused	1.5	n/a
Household Income [^]		
Less than \$10,000	3.7	7.7
\$10,000-\$29,999	12.9	23.1

Demographic Characteristics	Percent of Respondents	
	Sample	Indiana (2013 Census Estimates) ⁺
\$30,000-\$49,999	15.6	21.2
\$50,000-\$74,999	17.9	19.3
\$75,000-\$99,999	11.6	12.3
\$100,000 or more	15.6	16.4
Unknown/Refused	22.7	n/a

⁺Based on the 2013 United States Census estimates.²

[#]Census age estimates add up to 4,950,486

^{*}US Census Bureau estimates are only for population 25 years and older (n=4,287,171)

[^]US Census Bureau estimates represent number of households (n=2,482,558) not respondents



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 (ICJI) serves as the state's planning agency for criminal justice, juvenile justice, traffic safety, and victim services. The Institute 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

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² United States Census Bureau. (n.d.). 2011-2013 3-Year American Community Survey data. Accessed at <https://factfinder.census.gov>