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Identity Theft Reports Of Adolescents

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Abstract

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Identity theft reports of adolescents

An exploration of the experiences of school counselors

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Abstract

Purpose – The purpose of this paper was to explore the identity theft victimization experiences of high school students, as well as the predictors of it being reported to school counselors.

Design/methodology/approach – In July and August 2014, an online survey was sent to every registered member of the American School Counselor's Association (ASCA). School counselors were questioned about their experiences in regarding online victimization of their students.

Findings – Results of this analysis revealed extremely interesting predictors of school counselor demographics related to the number of reports filed by students.

Research limitations/implications – There was a small response rate because the survey was sent to all registered members of the ASCA, instead of a specific targeted group (which would have been more appropriate).

Practical implications – The results indicate a need for further resources and training dedicated to school counselors to manage identity theft victimization of students.

Originality/value – As far as the authors are aware, no other study of this kind has previously been performed. In addition, there is little known about identity theft victimization of adolescents.

Keywords Identity theft, Victimization

Paper type Research paper

Introduction: Explaining identity theft

Each year, an estimated two million people are victims of identity theft (Federal Trade Commission, 2013). Technology, especially the internet, has propelled identity theft into the minds of individuals across the USA. Identity theft has been referred to as "the fastest growing crime in America" and the "crime of the new millennium" (Hoar, 2001).

Victims of identity theft can provide valuable insight into the perpetrators, as well as the effectiveness of current management of such incidents.

Identity theft is the theft of a person's identity through the use of personal identification with the intention of fraudulent activity (Marcum, 2013). There are two different kinds of identity theft. Type one involves an offender assuming the physical identity of victim to hide their true identity or obtain goods and/or services. The offender can use the false identity to disguise his true identity while conducting other illegal activities. An offender of this type of identity theft can be seen as a con-artist or an imposter. In some cases, financial benefit or the acquisition of goods is not the objective. A variation of this form of identity theft, known as "virtual identity theft", is where the offender assumes the victim's identity through social networking or online sites. The offender can use the victim's identity to write or send potentially harmful e-mails and/or other correspondences in which the victim's social identity and reputation can be severely impacted (Moore, 2011).

The second type of identity theft is far more likely to occur in part because of the ease in which an offender can commit the crime (Moore, 2011). In this case, the offender assumes the victim's identity to obtain financial gains. Information such as a person's name, date of birth and account numbers are gathered through dumpster diving or stealing mail. Credit card offers received in the mail can also be used for identity theft. Often the individual's personal information is used to open credit cards or new accounts. The victim is unaware of the misuse of their personal information until they are held responsible for offender's shopping spree (Moore, 2011). Copes *et al.* (2010) reported that victims spent an average of $739 in expenses for damages inflicted on existing accounts and $951 for new accounts opened in their name. Many victims only find out that their identity has been stolen after they are denied a request to finance a house or car (Allison *et al.*, 2005; Hoar, 2001). It has been reported that identity theft can cost victims up to $50bn a year (Copes *et al.*, 2010). Existing credit card theft accounts for more than half of all identity theft crimes.

Methods and identification of identity theft

Whether it is theft of convenience or situational opportunity, there are multiple ways to steal someone's identity. Dumpster diving, for instance, is the search of a person's trash can or other receptacle for identifying information (e.g. bills, credit card offers, invoices). This often occurs in university settings because post offices on campus have a central trash receptacle where most students dump their unwanted mail and bills. A class form that preys on any e-mail user is phishing, which entails sending messages from legitimate entities to obtain a person's information. For instance, a phisher can pose as a national bank or credit card company and provide a link to verify a log in name and password. A similar technique, called smishing, involves the use of cellular telephones and texting (Marcum, 2013; Moore, 2011).

Identity theft can also occur very simply, such as looking over a person's shoulder at the ATM to memorize the PIN number. Or, identity theft can involve complicated software. Packet sniffing involves the use of software to intercept credit card numbers and other data *en route*, such as when purchases are authorized on retail websites. Individuals who initiate skimming are retail clerks or wait staff that use small handheld devices to scan a person's debit or credit card under the ruse of an authorized transaction (Marcum, 2013; Moore, 2011).

Any person, whether internet user or not, can become a victim of identity theft. However, the majority of victims are unaware of their victimization until the behavior has occurred (Marcum, 2013). Unless seen on a credit card or bank statement, financial damage may not be caught until weeks or months after the initial fraudulent act. Popular indicators of identity theft include but are not limited to: denial of loan; denial of utility service; denial of employment; or arrest for activity never committed (Federal Trade Commission, 2013).

While there are studies on adult victims of identity theft, there is very little research on adolescent victims. Adolescents tend to be overlooked because of the fact that they do not posses a regular income. Copes *et al.* (2010) found that high levels of income increased potential victimization risk. Furthermore, educational levels were found to be a significant predictor of victimization. Most victims were found to be individuals with a high school diploma or less (Copes *et al.*, 2010). Adolescents simply do not have the educational and life experiences to help them avoid potential pitfalls (Winterdyk and Thompson, 2008). The need for clarification of identity theft predictors of this particular age group is the impetus for this exploratory study.

Winterdyk and Thompson (2008) conducted a survey in Canada to compare awareness and perceptions of identity theft in a student population and a non-student population. The students in this study were of college age with the average student being 24 years old. The non-students were on average 36 years old. While both students and non-student demonstrated limited knowledge of identity theft, students had significantly less overall knowledge of identity theft. One striking finding was that both populations believed that the typical identity theft victim is between the ages of 31 and 39 years old (Winterdyk and Thompson, 2008). Research has shown that individuals between the ages of 18 and 20 account for the highest proportion of identity theft. Additionally, 6.4 per cent of the students reported experiencing identity theft, whereas 12.3 per cent of non-students reported victimization. Of the student victimization, 20 per cent was due to bank fraud, compared to about 8 per cent of non-student victimization. Winterdyk and Thompson (2008) found that students use a debit card in stores more often than non-student, which could increase the risk of victimization.

Educators and online victimization

Teachers and counselors are often the first to be notified of adolescent aggression (Eden *et al.*, 2013), so the ability to intervene and provide support is critical when addressing online victimization. Hinduja and Patchin (2015) stated one of the biggest challenges in addressing online victimization of students is that these events can occur 24 h a day and often out of the realm of the school property. The current article explores the management of identity theft incidents in schools. The focus of the research has been on the management and tactics of law enforcement officials in incidents of identity theft. While there are many laws to protect victims, there is not as much guidance for school officials (Hoar, 2001). This study will serve as an exploratory study in two ways: first, it will attempt to provide insight into the frequency adolescents are experiencing identity theft. Second, it will attempt to bridge the void in the literature, as well as offer insight into current educational practices with this over-looked victim.

Methodology

Design

In July and August 2014, an online survey was sent to every registered member of the American School Counselor's Association (ASCA). After three waves of invitation to participate, 1,339 school counselors responded, equating to a 3.3 per cent response rate. While the response rate is notable low, even for an online survey (Dillman, 2007), a large portion of the respondents did not reply for the following reasons:

- inexperience with this type of victimization due to level of school (generally elementary education as the reason);
- retired from the profession but still maintaining active membership in ASCA; or
- currently in graduate school and not yet placed in a school setting.

School counselors were questioned about their experiences in regarding online victimization of their students in a variety of ways. First, they were asked questions regarding the frequency and type of online victimization reported to them over the past six months. Matrix questions were presented, asking school counselors to report how many times male and female students (asked separately) had reported cyber victimization via cyberbullying, sexting and identity theft. Second, school counselors were asked about their responses to these reports of online victimization. Potential responses included filing an incident report, meeting with a student, referral to outside resources and other. Third, respondents were asked to report the mandatory actions required with cyber victimization reports, training received to manage these reports and resources allocated to this type of student issue. In addition, they were given qualitative blanks to discuss the sufficiency of these actions and the opinion of the counselors. Lastly, demographic questions were asked regarding the individual counselor and his/her school.

Measures

Dependent measures. The dependent measures for this particular study involved the frequency of reporting by students and the form of response by the school counselor for identity theft. First, we examined the frequency of reporting of identity theft via use of debit or credit card by male and female students. For both items, the counselors provided their response to the item using a five-point Likert-type scale (0) never, (1) once, (2) 2-3 times, (3) 4-6 times and (4) 7+ times. The data from these measures were skewed and kurtotic, so the decision was made to dichotomize the answer choices to reflect (0) for no and (1) for yes. Second, we examined the predictors of school counselors filing an incident report for identity theft in two forms: debit or credit card use and license/ID theft. Answer choices for all dependent measures were (0) for no and (1) for yes.

Independent measures. We also used a number of independent measures in this study. Specifically, the counselors were asked approximately how many students attend their school. The item was open-ended, and it resulted in highly skewed and kurtotic data. We transformed the data using a natural log so that it would be normally distributed. The counselors provided information about their biological sex (0) was for male and (1) for female. The counselors also provided information about whether their schools were considered rural (0) or urban (1). The counselors were asked to provide their age. This measure was captured using an eight-point scale: (1) 18-24, (2) 25-34, (3) 35-44, (4) 45-54, (5) 55-64, (6) 65-74, (7) 75 or older and (8) other. The counselors were

asked to provide the racial/ethnic category that best describes them as (0) non-white and (1) white non-Hispanic. In addition, the counselors were asked what their highest level of education was using five-point scale: (1) associate's degree, (2) bachelor's degree, (3) Master's degree, (4) PhD/PsyD/EdD and (5) Other. The counselors were asked whether they had received regular training to handle these types of situations that were coded as (0) no and (1) yes.

Analysis plan

In order to gain a preliminary understanding of the correlates of the dependent measures, the analysis took place in two steps. The first step was a presentation of the descriptive statistics. The mean and standard deviation – where applicable – provided information about the distribution of the measures. The second step was a logistic regression analysis. In general, regression analysis provided information about the correlates to a dependent measure while controlling for the other measures. Because the dependent measure data were dichotomous, logistic regression was the proper analysis for these data (Menard, 2002).

Results

Table I presented the descriptive statistics for these data. For identity theft via use of debit or credit card, 6 per cent of the school counselors saw male students for this form of victimization, and 5 per cent of the respondents saw female students. In addition, 5 per cent of school counselors completed an incident report for students who had their debit or credit card used without permission, and 4 per cent of completed an incident report for use of license or identification card used without permission.

Measure	b	SE	Exp (b)
Male students			
Number of students	0.11	0.34	1.11
Sex	0.16	0.42	1.18
Urban versus rural	−0.29	0.32	0.75
Age	0.03	0.13	1.03
Race	−0.99*	0.29	0.37
Education	−0.97*	0.49	0.38
Training	−0.53*	0.28	0.59
Female students			
Number of students	0.59	0.39	1.81
Sex	−0.35	0.39	0.71
Urban versus rural	0.10	0.33	1.11
Age	0.05	0.14	1.05
Race	−0.92*	0.31	0.40
Education	−0.29	0.52	0.75
Training	−0.14	0.31	0.87

Note: $*p < 0.05$

Table I.
Logistic regression analysis of ID theft card

Participants
In total, 87 per cent of the school counselors who responded were female; 29 per cent of the respondents' schools' were urban. The average age of the counselors was 2.02 or 25 to 34 years old; 73 per cent of the counselors were white. The average education level of the counselors was bachelor's degree; 65 per cent of the counselors received regular training (Table II).

Table I presents the logistic regression analysis examining the predictors of reporting of identity theft by male and female students. There were several predicators of identity theft by male students: race, education of school counselor and training of school counselor. White school counselors were less likely to see male students report identity theft than non-white school counselors. More educated school counselors were less likely to see male students report identity theft than less educated school counselors. Finally, school counselors that received regular training in the area were less likely to see male students report identity theft than counselors who did not receive regular training.

Conversely, reporting of identity theft by female students only had one significant predictor: race. White school counselors were less likely to see female students for this type of victimization than non-white school counselors. This finding mirrored that of identity theft reporting by male students.

Table III presents the logistic regression analysis that examined the correlates of whether school counselors had completed an incident report for students' debit/credit card use without their permission. The results showed that school counselors who worked in urban schools were less likely to complete an incident report than school counselors who worked in rural schools. White school counselors were less likely to complete an incident report compared to non-white school counselors. Lastly, as education increased, school counselors were less likely to complete an incident report.

Measure	n (%)	Mean	SD
Number of students	–	907.25	0.42
Sex (female)	1136(87)	–	–
School category			
Urban	381(28.5)	–	–
Rural	398(29.8)	–	–
Suburban	525(39.3)	–	–
Age	–	2.02 (25-34 years old)	1.12
Race			
White	948(71.0)	–	–
African American	167(12.5)	–	–
White Hispanic	119(8.9)	–	–
Education			
Bachelor's degree	36(2.7)	–	–
Master's degree	1,148(85.9)	–	–
Ph.D.	74(5.5)	–	–
Training	591(65)	–	–

Table II.
Descriptive statistics

Table IV presents the logistic regression analysis that examined the correlates of whether school counselors had completed an incident report for students' license or identification card without his/her permission. The results mirror the results for the previous model. Specifically, school counselors in urban schools versus rural schools, white counselors versus non-white counselors and more educated counselors were less likely to complete an incident report for this activity.

Discussion

Victimization via cybercrime is continuing to become an increasingly prevalent problem for Americans because the majority is regular internet users. However, this is especially true for adolescents because more and more youth are falling prey to various forms of online victimization. Identity theft is a crime generally associated with working adults rather than the underage, a group much less likely to be employed and spending money. Yet, much like most cybercrimes, it is experienced by internet users of all ages. Marcum *et al.* (2014), found in a study of high school students that 4 per cent of respondents had used a debit or credit card illegally, and 3 per cent had used an identity card/license illegally. In addition, deviant peer association was a significant predictor of both behaviors.

The purpose of this study was to provide an exploratory investigation of the experiences of school counselors regarding the online victimization of their students. We specifically examined the frequency of receipt of identity theft experiences, as well as the management techniques of these forms of online victimization. The intention of the collection of data was not only to determine the frequency of reporting by the

Measure	b	SE	Exp (b)
Number of students	0.42	0.37	1.53
Sex	−0.38	0.37	0.69
Urban versus rural	−1.11*	0.40	0.33
Age	−0.12	0.13	1.13
Race	−0.82*	0.31	0.44
Education	−1.16*	0.53	0.31
Training	0.14	0.31	1.15

Note: $*p < 0.05$

Table III.
Logistic regression analysis of incident report ID theft debit/credit card

Measure	b	SE	Exp (b)
Number of students	0.31	0.39	1.37
Sex	−0.50	0.39	0.61
Urban versus rural	−1.52*	0.49	0.22
Age	−0.11	0.15	0.90
Race	−0.87*	0.33	0.42
Education	−1.03*	0.56	0.36
Training	0.28	0.34	1.32

Note: $*p < 0.05$

Table IV.
Logistic regression analysis of incident report ID

students but also how these reports were managed and potential predictors of the reporting by the school counselors.

Results of this analysis revealed extremely interesting predictors of school counselor demographics related to the number of reports filed by students. Non-white school counselors were more likely to receive reports of identity theft by male and female students. In addition, school counselors who were less educated and had received less training in the field of online victimization were more likely to receive reports of identity theft by male students. At first, these findings appear puzzling but may be further explained in the second set of models. These models indicated that white school counselors, as well as more educated school counselors, are less likely to complete incident reports compared to non-white and less educated school counselors. It is possible that students may feel more comfortable speaking with non-white and less-educated school counselors because they are more likely to take the incident seriously and file a report.

Another potential cause for the difference between sexes in intervention style is the hypersensitivity school counselors these groups have regarding their minority presence in the career field. When a group is underrepresented, it often means more scrutiny is placed on that group regarding their performance. Individuals of minority races are underrepresented and may be perceptive of that scrutiny by the profession; therefore, they want to insure that they are handling online victimization events to the regulatory letter. The same may hold true for those with less education because individuals with higher degrees are often given deference to expertise. Individuals with a bachelor's degree may feel the continual need to prove competency compared to those with a master's degree, where it may well be assumed they are better trained and more knowledgeable.

The geographical location is also a significant predictor of management of a reported incident. School counselors in a rural setting were more likely to file incident reports for the theft of a student's debit/credit card or identification card/driver's license. It is possible that reporting of this type of theft is so commonplace in urban schools that it is not reported nearly as often by students as they assume nothing will come of it. Or, conversely, school counselors receive so many reports of this type of theft they are unable to complete reports for each incidence.

Conclusions

This study indicates the need for future exploration of the management techniques of online victimization events by school counselors. Again, this is an exploratory study because there has been little investigation of identity theft reporting by adolescents, as well as the reaction of school counselors to these occurrences. Unfortunately, the response rate for this study was low based on several issues discussed above; therefore, a group-administered survey or mail survey targeting a specific sample of middle and high school students may yield higher response rate and more information-rich data. In addition, the usage of focus groups at national and professional meetings that zero in on the potential conclusions discussed above may yield qualitative data that could shed light on why age and sex are predictive factors of management of online victimization.

However, what can be taken away from the results of this study is that it is vitally important for school counselors and other educators to be trained in the management of cyber victimization of youth. Technology has become a mainstay in the lives of

adolescents. These young people have become dependent upon the internet to find information rather than using books or other resource materials. Communication via telephone calls are a thing of the past because social networking and texting is the new way to pass along information. With that being said, cybercrime is at an all-time high and our young people are getting victimized in a variety of ways. It is important that those adults who are around them the most (i.e. educators, school counselors, resource officers) are able to handle these reports and get the appropriate resources to the students as soon as possible.

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