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Identity Theft: Assessing Offenders' Strategies and Perceptions of Risk

by

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ABSTRACT

Despite rising rates of identity theft little is known about those who engage in this crime. The current study is exploratory in nature and is designed to shed light on the offenders' perspectives. To do this we interviewed 59 identity thieves incarcerated in federal prisons. Results show that identity thieves are a diverse group, hailing from both working-class and middle-class backgrounds. Nearly half of those we interviewed led lifestyles similar to those of persistent street offenders. The rest used the proceeds of their crimes to live "respectable" middle-class lives. Regardless of their chosen lifestyle, they were primarily motivated by the quick need for cash and see identity theft as an easy, relatively risk-free way to get it. They employed a variety of methods to both acquire information and convert it to cash. The most common methods of acquiring information were to buy it from others, steal it from mailboxes or trashcans, or to obtain it from people they knew. Identity thieves have developed a set of skills to enable them to be successful at their crimes. These skills included social skills, technical skills, intuitive skills, and system knowledge. By developing these skills they thought they could commit identity theft with impunity. Our findings suggest that several well-known situational crime prevention techniques may be effective at reducing identity theft through increasing efforts, increasing risks and removing excuses. However, situational crime prevention techniques may be limited in reducing identity theft as offenders adapt and find new ways of acquiring information and strategies for converting this information into cash. Based on the information provided by offenders in our sample it is cognitive-based programs geared toward removing excuses that may be most likely to encourage desistance and thus reduce identity theft.

EXECUTIVE SUMMARY

In the last ten years, one form of fraud, identity theft, has garnered America's attention as it became one of the most common economic crimes in the Nation (Bernstein 2004; Perl 2003). According to recent data from the Federal Trade Commission, 685,000 complaints of fraud were reported in 2005. Thirty-seven percent of these complaints (255,565) were for identity theft (Federal Trade Commission 2006). Despite the apparent growth in the crime investigators have yet to conduct a systematic examination on a sample of offenders to ascertain a reliable or comprehensive picture of identity theft and how it can be controlled more effectively. Because so little is known about those who engage in identity theft the current exploratory research is designed to examine the offenders' perspectives. Our goal is to shed light on how identity thieves think about their crimes in order to propose policy aimed at preventing it and to guide future research.

Through semi-structured interviews with 59 identity thieves incarcerated in federal prisons, we examined their motivations for identity theft, perceptions of risk, justifications for their crimes, the methods they employ to acquire information and convert it into cash and/or goods, and the skills they develop to be successful. Our interviews revealed that they are a diverse group who come from different backgrounds and lifestyles. Offenders are primarily motivated by the quick need for cash and see identity theft as an easy, relatively risk-free way to get it. They employ a variety of methods to both acquire information and convert it to cash and have developed a set of skills to enable them to do so successfully. Our findings suggest that several well-known situational crime prevention techniques may be effective at reducing identity theft through increasing efforts, increasing risks and removing excuses. However, situational

crime prevention techniques may be limited in reducing identity theft as offenders adapt

and find new ways of acquiring information and strategies for converting this information

into cash. Based on the information provided by offenders in our sample it is cognitive-

based programs geared toward removing excuses that may be the most effective at

encouraging desistance and thus reducing identity theft.

KEY FINDINGS

- Identity thieves are equally likely to come from working-class or middle-class backgrounds.

- Approximately one-third of them used their employment to carry out their crimes. These offenders included those who worked for mortgage agencies, government workers (e.g., state department of motor vehicles), or businesses that have access to credit card numbers and/or social security numbers (e.g., banks, universities, convenient stores).

- Nearly two-thirds had prior arrests. Of these, 26 were arrested for other identity thefts or frauds, 11 for drug use/sales, and 13 for street-level property crimes.

- Although most identity thieves devote little thought to getting caught, those who do perceive the risk of being caught as low and the expected punishment to be minimal.

- Identity thieves use neutralization techniques to account for their crimes, thereby, allowing them to continue offending.
    - The most common way identity thieves account for their crimes is by denying that they caused any real harm to actual individuals.

- o Identity thieves also justify their crimes by claiming their actions were done to help others (i.e., appeal to higher loyalties).

  - o Identity thieves who worked within groups denied responsibility for their actions by minimizing their roles and financial gains.

- Offenders in our sample utilized a variety of methods to acquire information. The most common were:

  - o *Buying Information—*the most common method of obtaining a victim's information was to buy it from employees of various businesses and state agencies or from acquaintances on the streets.

  - o *Mailboxes and Trashcans*—many offenders stole mail from residential mailboxes and small businesses such as insurance companies.

  - o *Family, Friends and Acquaintances*—it was common for thieves to appropriate information from people they knew. This was sometimes accomplished with the victim's consent.

- Offenders in our sample utilized a variety of methods to convert information to cash and/or goods.

  - o *Producing Additional Documents—*offenders used the information to acquire or produce additional identity related documents such as driver's licenses and state identification cards.

  - o *Fake Checks—*many offenders were skilled at making their own checks or knew someone who would make them.

  - o *Credit Cards*—offenders used the information to order new credit cards and cash checks.

- o *Loans*—offenders used stolen information to apply for various loans. The most common type involved mortgages.

- Identity thieves have also developed a skill set to successfully accomplish their crimes and avoid detection. Offenders believed that these skills allowed them to offend with impunity.

  - o *Good social skills*—the ability to manipulate the social situation through verbal and non-verbal communication. This is perhaps the most important skill that identity thieves claim to possess.

  - o *Intuitive skills*—a sensitization to and awareness of one's external surrounding, including when they are at risk of being caught.

  - o *Technical skills*—the technical knowledge needed to produce fraudulent documents such as identification, checks and credit applications.

  - o *System knowledge*—this includes knowing how banks and credit agencies operate and knowing which stores require identification when cashing checks.

KEY RECOMMENDATIONS

- Increase the effort and risks of acquiring information and converting information to cash and/or goods.

  - o Control access to business and residential mailboxes and dumpsters.

  - o Monitor how documents are disposed of.

  - o Limit the number of employees with access to sensitive information.

  - o Conduct careful background checks of employees.

- o Maintain a positive work environment to reduce the motivation to engage in misconduct on the job.

- o Require passwords to withdraw money, even when people withdraw in person.

- o Banks should also be more aware of who enters the bank and watch for behaviors not people.

- o All stores need to be consistent in checking identification.

- Remove excuses for acquiring information and converting information to cash and/or goods.

  - o Alert employees to the real consequences for victims of identity theft.

  - o Place messages in banks and stores to remind offenders that there are real victims.

- Encourage desistance by requiring or encouraging convicted identity thieves to attend cognitive-based programs geared towards removing excuses.

- Advertise the potential legal consequences of identity theft.

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Identity Theft: Assessing Offenders' Strategies

and Perceptions of Risk

Over the past several years, the United States has enjoyed a significant decline in rates of serious street crime. However, crimes of fraud continue to increase and with emerging opportunities for economic crime this trend is expected to continue (Shover and Hochstetler 2006). In the last ten years, one form of fraud, identity theft, has garnered America's attention as it became one of the most common economic crimes in the Nation (Bernstein 2004; Perl 2003). According to recent data from the Federal Trade Commission, 685,000 complaints of fraud were reported in 2005. Thirty-seven percent of these complaints (255,565) were for identity theft making it the most prevalent form of fraud in the United States (Federal Trade Commission 2006).

To combat these rising rates, Congress passed the Identity Theft and Assumption Deterrence Act (ITADA) in 1998. According to ITADA, it is unlawful if a person:

> knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law.

This law made identity theft a separate crime against the person whose identity was stolen, broadened the scope of the offense to include the misuse of information and documents, and provided punishment of up to 15 years of imprisonment and a maximum fine of $250,000. Under U.S. Sentencing Commission guidelines a sentence of 10 to 16 months incarceration can be imposed even if there is no monetary loss and the perpetrator has no prior criminal convictions (GAO 2002).[1]

Identity theft occurs when a criminal appropriates an individual's personal information such as name, address, date of birth or Social Security number to assume that person's identity to commit theft or multiple types of fraud. Identity thieves utilize a variety of methods to acquire victims' identities, most of which are "low-tech" (Newman and McNally 2005). These methods include stealing wallets or purses, dumpster diving, stealing mail from residential and business mail boxes, and buying information on the street or from employees with access to personal information. More sophisticated methods or "high-tech" methods include hacking into corporate computers and stealing customer and/or employee databases, skimming, and using the Internet to purchase information from websites or trick consumers into divulging account information (Newman and McNally 2005).

By exploiting personal and financial information, an identity thief can obtain a person's credit history; access existing financial accounts; file false tax returns, open new credit accounts, bank accounts, charge accounts, and utility accounts; enter into a residential lease, and even obtain additional false identification documents such as a duplicate driver's license, birth certificate or passport. Identity theft also occurs when an offender commits crimes in the victim's name and gives that person a criminal record. Identity thieves may use the victim's personal information "to evade legal sanctions and criminal records (thus leaving the victim with a wrongful criminal or other legal record)" (Perl 2003).

Although estimates of the costs vary, identity theft is one of the most expensive financial crimes in America, costing consumers an estimated $5 billion and businesses $48 billion each year. The FTC Identity Theft Clearinghouse estimates that the total

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financial cost of identity theft to be over $50 billion a year, with the average loss to businesses being $4,800 per incident and an average of $500 to the victim whose identity is misused (FTC 2003). According to the Privacy and American Business survey, out-of-pocket expenses for consumers have amounted to nearly $1.5 billion annually since January 2001, averaging $740 per victim (P and AB 2003). Recent data from the National Crime Victimization Survey indicates an average loss of $1,290 to victims of identity theft (Bureau of Justice Statistics 2006).

Moreover, victims of identity theft experience a great deal of emotional distress, including feelings of anger, helplessness and mistrust, disturbed sleeping patterns, and a feeling of lack of security (Davis and Stevenson 2004). Much of this distress stems from the hundreds of hours and large sums of money victims spend trying to resolve the problems caused by the theft of their identity (LoPucki 2001). A survey with CALPIRG found that the average amount of time spent by victims to regain financial health was 175 hours, which takes an average of two years to complete (www.privacyrights.org/ar/idtheft2000.htm). According to the Identity Theft Resource Center's 2003 survey, the average time spent by victims clearing their financial records is close to 600 hours.

Despite the fact that identity theft is one of the fastest growing economic crimes in the United States, researchers have devoted little attention to understanding those who engage in this offense. To date, no one has conducted a systematic examination on a sample of offenders to ascertain a reliable or comprehensive picture of identity theft and how it can be controlled more effectively (for an exception see Allison, Schuck, and Lersch 2005). The goal of the current research is to explore the offenders' perspectives. Through semi-structured interviews with 59 identity thieves incarcerated in federal

prisons, we examine their life experiences, and criminal careers, the apparent rewards and risks of identity theft, and measures employed to carry out their crime. Because so little is known about those who commit identity theft the current study is exploratory and is designed to act as a springboard for future research on identity theft. Based on our findings we offer suggestions for future research and for prevention and enforcement efforts with improved potential for curbing identity theft.

METHODS

Data for this project come from semi-structured interviews with 59 individuals serving time for identity theft in federal prisons. We chose to interview federally convicted thieves because of the complexity in defining identity theft. By narrowing our sample to those convicted at the federal level we were able to have some level of standardization as to the types of offenders we could interview. Although we had planned to obtain a list of individuals indicted, prosecuted and/or convicted under federal identity theft guidelines, legal issues prevented the Executive Office of U.S. Attorneys from turning over the list to us. Therefore we had to seek alternative means for locating identity thieves. We followed the strategies of past researchers who have employed non-probability sampling to locate hard to reach criminal populations (e.g., Shover and Coffey 2005; Wright and Decker 2002). To locate identity thieves we employed a purposive sampling strategy similar to that used by Shover and Coffey's (2005) qualitative study of telemarketing fraud.

We located federally convicted identity thieves by examining newspapers (via Lexis-Nexis) and legal documents (via Lexis-Nexis and Westlaw) from across the Nation and by searching press releases from each U.S. Attorney's website for the 93 U.S.

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districts. We used the Lexis-Nexis electronic database, which organizes newspapers from around the Nation by region and state, as our source for the newspapers. Because these newspapers were archived in the Lexis-Nexis electronic database, we used their search engine to locate articles pertaining to identity theft. We searched newspapers from each state by entering the search term "identity theft" and specifying "all available years." The broadness of the search term resulted in many false hits, but it seemed the best strategy to ensure maximum inclusion of articles. In addition, we searched the Lexis-Nexis Legal Research database, which contains decisions for all federal court levels, and the Westlaw database using the search term "18 U.S.C. § 1028," which is the federal statute for identity theft. We also searched the official website for U.S. Attorneys (http://www.usdoj.gov/usao/) for press releases and indictments of individuals charged with identity theft. We then searched the websites of each individual U.S. Attorney to locate persons charged with, indicted for and/or sentenced to prison for identity theft. The information available on these websites included legal documents and press releases about charges, indictments, convictions, and sentencing.

Once we generated a list of names from our search of newspaper articles and legal documents we looked for these individuals on the Federal Bureau of Prisons Inmate Locator (http://www.bop.gov) to determine if they were currently being housed in federal facilities. Our search yielded the names of 470 individuals who had been sentenced to federal prison. Of these individuals, 117 had been released, 297 were being housed in federal prison, and the remaining 56 individuals were "In Transit" or "Not in BOP Custody."

Because it was not possible to interview all 297 individuals it was necessary for us to sample people from this list. We visited the facilities that housed the largest number of inmates on our list in each of the six regions defined by the Federal Bureau of Prisons (Western, North Central, South Central, North Eastern, Mid-Atlantic, and South Eastern) and solicited the inmates housed in these places. In addition, some of these facilities were located near other federal prisons that housed individuals on our list. When this was the case, we went to these facilities to interview offenders.

We visited a total of 14 correctional facilities and interviewed 65 individuals incarcerated for identity theft or identity theft related crimes. Because we relied on newspaper descriptions to locate identity thieves some of those we spoke with did not commit crimes that fit the definition of identity theft. For instance, several of them worked at state Department of Motor Vehicle offices and facilitated the purchasing of illegitimate identification. Others worked at businesses that had access to personal information and sold this information to willing thieves but did not use this information themselves. We chose to interview these individuals to shed light on the full range of social networks that facilitate identity theft. Our final sample includes 59 offenders. Six interviews were excluded because the offenders denied taking part in or having knowledge of (if they had a co-defendant) the identity theft or because they committed fraud without stealing the victims' identities.

We used semi-structured interviews to explore the offenders' decision-making processes (see Appendix for copy of interview guide). Our goal was to have the participants tell their stories in their own words. While we tried to ask the same questions to all participants this was not always possible. For example, questions pertaining to

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entering banks to cash checks were not applicable for those who engaged in mortgage fraud. Also, many of the participants began describing the events of the thefts even before we asked. On several occasions they would describe how they became involved in their crimes before we could ask all background questions. In these cases we either tried to ask them at the end of the interview or left them out. This was done because we did not want to disrupt the flow of the conversation regarding the details of the thefts and their perceptions of their crimes.

When possible we audio recorded interviews and then transcribed them verbatim. However, some wardens denied us permission to bring recording devices into their facilities and some offenders agreed to the interview only if it was not recorded. We recorded all but nine interviews. One interview was recorded but due to sound quality it was not transcribed. We analyzed the transcribed interviews with NVivo 7 (Richards 1999). To ensure inter-rater reliability, we read independently each transcript to identify common themes. We then convened to determine the overarching themes that had been identified.

DESCRIPTIVE STATISTICS

The common perception of identity thieves is that they are more akin to white-collar fraudsters than they are to street level property offenders. That is, they hail disproportionately from the middle-classes, they are college educated and they have stable family lives. To determine if identity thieves, at least the ones we interviewed, resemble other fraudsters we collected various demographic characteristics, including age, race, gender, employment status and educational achievement. We also asked offenders about their socioeconomic status, family status, and criminal history including

prior arrests, convictions and drug use (see Table 1). Overall, we found identity theft to be quite democratic with participants from all walks of life. In fact, they were just as likely to resemble persistent street offenders as they were middle-class fraudsters.

Gender, Race/ethnicity, and Age

Our final sample of 59 inmates included 23 men and 36 women. This discrepancy in gender is likely due to our sampling strategy and the higher response rate from female inmates rather than the actual proportion of identity theft offenders. In addition, more males were unavailable for interviews because of disciplinary problems and/or prison lockdowns. Offenders in our sample ranged in age from 23 to 60 years with a mean age of 38 years. They included 18 white females, 16 black females, 2 Asian females, 8 white males, and 15 black males.

Family Background, Marital Status, and Educational Attainment

To gain an understanding of their life experiences we asked offenders to describe their past and current family situation. When asked to describe their family's status growing up most offenders classified their family background as either working or middle class, 37.3 percent and 30.5 percent, respectively.[2] The parents of those we interviewed had occupations ranging from manual laborers to physicians and engineers. Most offenders were currently or had been married in their lifetimes: 25 percent of offenders were married, 30.5 percent were separated/divorced, 32.2 percent had never been married, and 5.1 percent were widowed. Divorces or separations were instrumental in instigating identity theft for ten people. Only one individual said that her thefts led to her divorce. Approximately 75 percent of offenders had children. With respect to educational achievement, the majority of offenders had had at least some college.

Employment Status

Most offenders had been employed at some point during their lifetimes. The diversity of jobs included day laborers, store clerks, nurses and attorneys. Although 52.5 percent were employed at the time of their crimes, only 35.5 percent reported that their employment facilitated the identity thefts. The majority of those who used their jobs to carry out their crimes committed mortgage fraud (n = 11). Others worked at government agencies (e.g., state department of motor vehicles) (n = 5) or businesses that had access to credit cards and social security numbers (n = 5). Few said that they sought employment for the purposes of easier access to sensitive information. In fact several worked at jobs where they had access to identifying information but chose not to exploit their positions, preferring instead to steal identities elsewhere.

Criminal History

Thirty-seven (63 percent) of the offenders reported that they had been arrested for crimes other than those for which they were currently incarcerated. Of those who had prior arrests most were for financial fraud or identity theft (n = 26) but drug use/sales (n = 11) and property crimes (n = 13) were also relatively common. Twenty-six had also been convicted of a crime. Again, most of these convictions were for financial fraud or identity theft (n = 15). Researchers are unclear as to the degree that offenders specialize in particular crimes. Reports from street offenders suggest that while they may have a "main hustle" they are willing to exploit any emerging opportunity (Faupel 1986). Evidence also shows that fraudsters are more specialized in their chosen crime. Here again our sample showed diversity. Prior arrest patterns indicate that a large portion of them had engaged in various types of crime, including drug, property and violent crimes. Yet, the

majority of them claimed that they only committed identity thefts or comparable frauds (e.g., check fraud).

We also questioned inmates about their prior drug use. Thirty-four (58 percent) had tried drugs in their lifetime, mostly marijuana, cocaine in various forms and methamphetamine. Only 22 reported having been addicted to their drug of choice. Of those offenders who said that they were using drugs while committing identity theft, only 14 reported that the drug use contributed to their identity thefts. Despite current claims about the link between methamphetamines and identity theft, only five of those with whom we spoke said that methamphetamine use directly contributed to their crimes.

The common perception of identity theft is that it is a white-collar crime. Therefore we would expect those who commit the bulk of these crimes to resemble typical white-collar offenders. But as our description of them shows they are just as likely to exhibit the characteristics of street offenders as they are those of more privileged ones. Identity theft appears to be an offense that attracts offenders from a wide range of family backgrounds, criminal histories and current lifestyles. It is equally as attractive to street level hustlers as it is for middle-class fraudsters.

MOTIVATIONS FOR IDENTITY THEFT

Numerous studies of street-level property offenders and of fraudsters find that the primary motivation for instigating these events is the need for money (Shover 1996; Shover, Coffey and Sanders 2004; Wright and Decker 1994). When asked what prompted their criminal involvement the overwhelming response was money. Lawrence[3] probably best reflects this belief, "It's all about the money. That's all it's about. It's all about the money. If there ain't no money, it don't make sense." Indeed, identity theft is

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financially rewarding. Gladys estimated that she could make "two thousand dollars in three days." Lawrence made even larger claims, "I'll put it to you like this, forging checks, counterfeiting checks…in an hour, depending on the proximity of the banks – the banks that you're working – I have made seven thousand dollars in one hour." These estimates were consistent with those given by other offenders in the sample and with previous estimates (BJS 2006).

While estimates on how much they made from their crimes varied widely among respondents, most brought in incomes greater than they could have earned with the types of legitimate work they were qualified for or from other illegal enterprises. In fact, several of them described how they gave up other criminal endeavors for identity theft because they could make more money. When asked why she stopped selling drugs Bridgette answered, "[Selling drugs is] not the answer. That's not where the money is." Dale switched from burglaries to identity theft arguing, "[Identity theft] is easier and you keep the money, you know. You keep a lot of money."

But how did they spend the money gained through their illegal enterprises? Ethnographic studies of street offenders indicate that few "mentioned needing money for subsistence" (Wright, Brookman and Bennet 2006:6). This was also true for the majority of those with whom we spoke. Jacob said that he spent most of his money on "a lot of nice clothes." When asked what he did with the money Lawrence replied, "Partying. Females. I gave a lot of money away. I bought a lot of things." Finally Carlos said, "We're spending it pretty much as fast as we can get it, you know?" The majority of them spent the money on luxury items, drugs, and partying.

But not all identity thieves were so frivolous with their proceeds. In fact, many of them claimed that they spent money on everyday items. When asked what he did with the money Jake answered, "Nothing more than living off it, putting it away, saving it. . . Nothing flashy. Just living off it." Similarly, Bonnie responded, "Just having extra money to do things with… but nothing extravagant or anything like that." Oscar simply stated, "Just pay bills, you know."

Identity thieves used the proceeds of their crimes to fund their chosen lifestyles. Much has been written describing the self-indulgent lifestyles of persistent street offenders. Of the 54 for which we had information about their lifestyle, 23 led lifestyles similar to persistent street-offenders. Like their street offender counterparts, these individuals led a "life of party." Proceeds were more likely to be spent maintaining partying lifestyles filled with drug use and fast living than putting money aside for long-term plans. Bridgette explained succinctly why she committed identity theft, "getting money and getting high." This lifestyle was described by Lawrence:

> I made a lot of money and lost a lot of money. It comes in and you throw
> it out. . . Partying, females. I gave a lot of money away. I bought a lot of
> things. A lot of people put things in their names. . . Back and forth to
> Miami, to Atlanta. I mean it's a party… Just to party, go to clubs, strip
> clubs and stuff. Just to party.

The ease at which money was made and spent is reflected in the words of Sheila:

I was eating great food, buying clothes, going shopping, getting my hair done, you know, wasting it. I wish I would have bought a house or something like that, but it probably would have got taken away anyways.

However, not all indulged in such a lifestyle. In fact, some showed restraint in their spending. Nearly half of those we had lifestyle information on used the money they gained from identity theft to support what could be considered conventional lives (n = 24). In addition, seven others could be classified as drifting between a party lifestyle and a more conventional one. These offenders made efforts to conceal their misdeeds from their friends and family and to present a law-abiding front to outsiders. They used the proceeds of identity theft to finance comfortable middle-class lives, including paying rent or mortgages, buying expensive vehicles, and splurging on the latest technological gadgets. Bruce engaged in identity theft "to maintain an upper class lifestyle. To be able to ride in first class, the best hotels, the best everything." Their lifestyles were in line with the telemarketers interviewed by Shover, Coffey and Sanders (2004). This is not to say that they did not indulge in the trappings of drugs and partying. Many did. As Denise explains, "I didn't do a lot of partying. I bought a lot of weed, paid out a lot, kept insurance going and the car note, put stereos in my car." Nevertheless, they put forth an image of middle-class respectability.

Offenders have a variety of options when seeking means to fund their chosen lifestyles. Regardless of their lifestyle offenders are often confronted with a perceived need for quick cash. This was certainly true for the identity thieves we spoke with, regardless of their lifestyle. These self-defined desperate situations included drug habits,

gambling debts, family crises, and loss of jobs. Shover's (1996:100) description is applicable here: "Confronted by crisis and preoccupied increasingly with relieving immediate distress, the offender may experience and define himself as propelled by forces beyond his control." Edgar succinctly described why he engaged in identity theft, "Poverty. Poverty makes you do things." When asked how she got involved in identity theft Sherry explained, "Well, let's see. I had been laid off at work, my son was in trouble, about to go to jail. I needed money for a lawyer." Sylvia described the situations that led her to start her crimes:

> I had a mortgage company that went under. My partner embezzled a bunch of money. Certain events happened and you find yourself out there almost to be homeless and I knew people that did this but they never went to jail. And back then they didn't go to jail, so it was a calculated risk I took.

In the face of mounting financial problems, she like other identity thieves, thought identity theft could offer hope of relief, even if only temporarily.

For those who were addicted to alcohol or other drugs (n = 22), their addictions led them to devote increasing time and energy to the quest for monies to fund their habits. For identity thieves, as for others offenders, the inability to draw on legitimate or low risk resources eventually may precipitate a crisis that they believe can only be relieved through crime. Penni explained, "I started smoking meth and then when I started smoking meth, I stopped working and then I started doing this for money." In explaining how her

and her husband relapsed into drug use Sherry said, "My husband had lost his job at [an airline] and I was working at a doctor's office and then I lost my job. So we were both on unemployment." The loss of both sources of incomes set them onto a path of drug use and identity theft. Finally, Heidi claimed that her relapse precipitated her crimes. In her words, "I was clean for three and a half years before I relapsed on methamphetamines and that's what brought me back into this."

In addition to the financial rewards of identity theft there are also intrinsic ones. Criminologists should not forget that crime can be fun and exciting (Katz 1988). Eleven interviewees mentioned that they found identity theft "fun" or "exciting." These offenders said that they enjoyed the "adrenaline rush" provided by entering banks and stores and by "getting over" on people. Bruce describes what it was like going into banks, "It was fairly exciting to… I mean, every time you went to a retail establishment and you gave them the credit card you don't know what's going to happen." Similarly, Cori described, "It's just, it was, it was like a rush. . . At first it was kind of fun. The lifestyle is addicting you know." Bridgette describes what it was like, "It was like a high. . . It's all about getting over." When asked to describe the rush he felt from engaging in identity theft Lawrence replied:

It's money. It's knowing I'm getting over on them. Knowing I can manipulate the things and the person I got going in there. It's everything. It wasn't just… I guess you can say it is a little fear, but it's not fear for me, though. It's fear for the person I got going in there. I don't know. It's kind of weird. I don't know how to explain it. . . But it's the rush.

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Knowing that I created this thing to manipulate these banks, you know what I'm saying? They're going to pay me for it and I'm going to manipulate this dude out of the money when they cashing those checks.

Dustin attributed his continuance with identity theft to the thrill:

I like to go out with money. But eventually it got to the point where I didn't need money. I was just doing it for the high. But that is basically what it was. The rush of standing there in her face and lying. [Laughter]. That's what it was. I'm being honest. I didn't need the money. I had plenty.

But even for these individuals, except Dustin, the thrill factor of identity theft was a secondary motivation to the money. Thrills alone did not instigate or propel identity theft. It is possible, however, that offenders persisted with identity theft because of the excitement of these crimes.

Previous reports on identity theft have pointed out that some of these crimes are precipitated by the desire to hide from the law or to get utilities or phone service activated (Newman 2004). Only three people with whom we spoke mentioned such reasons. Jolyn told us that she had a warrant out so she used another's identity to get a telephone. While her crimes started as a means to get telephone services, she eventually used this information to garner social security benefits. Additionally, Jamie said, "I needed my

utilities on. [I did it] for that reason. I've never used it as far as applying for a credit card though because I knew that was a no."

PERCEPTIONS OF RISK

Interviews with persistent street offenders indicate that for the most part they do not dwell on the potential risks of their enterprises (Shover and Honaker 1992). Of the 40 participants who we directly asked if they thought about getting caught, 21 said they ignored the long-term consequences of their crimes. These offenders devoted little thought to the possibility of being caught. When asked if they ever thought about getting caught Penni's and Bradley's responses were typical of this belief:

> Nope. I didn't care because I was good at what I did and I know I wasn't going to get caught.

> Not really. I mean, I knew there was always a possibility, but that wasn't really on my mind. At the time I was just worried about getting money.

Offenders in general are adept at simply putting the consequences of their actions "out of mind" (Hochstetler and Copes 2006; Tunnell 1992). Many of the offenders we interviewed said that if thoughts of getting caught came up, they pushed these negative thoughts aside. These offenders believed that dwelling on the risks of crime was detrimental to their success. Instead, they preferred to think positively and maintain an optimistic outlook. For instance, Bruce defined himself as "super-optimistic" when he entered banks and stores for illicit purposes. Mindi explained, "when you get too

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comfortable doing illegal things, you become like, it's just like you get a superpower. You don't think you're going to get caught." Like athletes who enter competitive events with a mindset that they can and will win, identity thieves entered stores and banks with a mindset that they would be successful (Hochstetler and Copes 2006).

Others who ignored the possibility of arrest and confinement believed that their advanced skills insulated them from falling under the thumb of law enforcement. By relying on their skills, they believed they could stay one step ahead of the law (see Skill Sets section for full review of these skills). According to Dustin, "It was calculated risk. Before the feds actually got me the first time, I never worried about getting caught. And that's the truth. I never worried about getting caught. Because that's how quick and good I was." When asked if he considered the risks Carlos added, "everything that we did was thought out very, very, very well and nothing was done cheaply." Another reason identity thieves did not think about getting caught was because they saw their crimes as being very easy. The comments of Alisha and Heidi are typical:

> I guess cause we were always up (from drug use) we never really thought
> too much about getting caught because we just knew it was easy.

> Once you do it, I mean it's like, "Whoa!" That was easy and fast.

Additionally, several of them stated that they did not think they would get caught because they had little faith in the ability of police. According to Lawrence, "Actually,

the truth [is], I thought I was smarter than the police." He followed this up by saying,

"Me, I thought all the police were stupid. Me, I thought they was all dumb. . .

Those who relied on their skills to avoid detection and capture believed that the

only way they would get caught was through bad luck, and this was the case for many of

them. As Dale describes:

> It's always bad luck that gets you caught. You don't get caught in the
>
> store; you don't get caught in the bank. I have never, since I been doing
>
> this, I've never been apprehended in the bank or department store.

Not all ignored the possibility of formal consequences. Slightly less than half (n =

19) of the 40 asked directly about their thoughts of getting caught acknowledged that they

would eventually lose their freedom due to their crimes. However, consistent with prior

evaluations of street offenders, they did not think they would be caught for the crime they

were committing at the time (Feeney 1986). Betty acknowledged that "[I knew] someday

I was going to get caught." Sheila explained, "I looked at it like I'm not gonna get caught

today, you know. I'm gonna make it through this one today."

Even though many knew they were eventually going to get caught this belief had

little deterrent effect on their choices. When assessing the costs and benefits of identity

theft, those we spoke with were quick to mention the relatively low risk of detection and

minimal expectations of punishment associated with the crime. Many argued that since it

was a "white-collar" crime nothing severe would fall upon them if caught. When asked if

she ever thought about getting caught Fran responded, "I did, but as I said, my mind

frame was that it's white collar crime. At that point in time, back then, everyone that was getting [convicted of] white collar crime was getting a slap on the wrist." She was not alone in this belief. Mindi, an immigrant, explains:

> I thought I was going to get caught. I did, but I didn't think it was going to be this big. I thought I was going to go to jail for a couple of months or something, not 71 months… [I thought] I would just pay for it for a little while and get out. Never in a million years I would think that all of them (my family) would be deported and we lose everything, the cars, the houses. Nothing like this ever, ever crossed my mind. Which is stupid because if you walk the crooked line, what happens when you walk the crooked line? Somebody's going to pay for it, but I didn't think I was going to get 71 months.

When pressed about what they thought about the formal consequences of identity theft respondents overwhelmingly believed that not much harm would come to them.

> Not this. I figured I might do some time in jail or something, but I never thought I'd be picked up by the feds. (Jolyn)

> I thought if we got caught we would possibly get, since I hadn't been in trouble before something in my mind was still saying OK, probation you know, that's what I thought. (Brandie)

Fired from my job. Yeah, that's the worse I thought I'd get. (Anita)

Most of the people that were getting caught with white collar crime was
mostly probation here and there. Eighteen months here or there.
Something like that. Nothing near what I got for it, but I thought it would
be something like that. I really didn't think I would get anything after not
going in [the bank]. It's not me going in the bank. It's them going in the
bank. (Fran)

When identity thieves conducted a mental cost benefits analysis of the crime the belief
that little harm would come to them coupled with the perceived high payoffs of the crime
made it an attractive choice.

Even the minor threat posed by possible arrest and imprisonment, however, is
attenuated for many identity thieves. As compared to their marginal and precarious
existence, it may even be perceived as a relief (Shover and Copes forthcoming). The
number of participants who expressed relief when finally confronted by law enforcement
was remarkably high. When asked what it was like when they were arrested twelve
claimed to experience relief. Typical responses were:

It's over. [I] didn't have to worry about [police] being somewhere. It was
over. What was going to be done was done. I didn't have to worry. (Jolyn)

Oh it was a relief. It was, it was over. I'm glad, you know. I didn't even put up trouble. (Ed)

In, in a way it's kind of a sad, sick thing because it was kind of like a relief. I was like finally this will be over with. (Jo)

Bruce, a persistent identity thief, best articulates the emotions experienced when he was finally captured:

It was, I would have to say a relief at that point. At that point it was just a relief. I think I knew that it was coming. I was getting well out of hand with the money I was spending, the way I was spending it and stuff like that. So, I think that I knew it was coming, and I was getting a little more sloppy in the end, not keeping track of this and that. It was just kind of a relief.

Although many entertained the thought of giving up the lifestyle for a variety of reasons they simply lacked the will power to do so. In these circumstances, the threat of punishment does little to persuade them, especially when punishment is perceived to carry little weight or is thought to be a better alternative to their current life.

JUSTIFYING IDENTITY THEFT

One of the most important elements in the decision to commit crime is the psychological process of sanitizing the conscience so that it can be accomplished. For this

reason, much has been written in criminal social psychology about the ways that offenders make sense of or account for their criminal acts and related behaviors (Sykes and Matza 1957; Scott and Lyman 1968; for detailed review see Maruna and Copes 2005). Offenders' enabling accounts are designed to explain or make excuses for behavior that the culturally distant or otherwise ignorant outsider might assess as aberrant or inexplicable and distasteful. Criminologists have long thought that offenders mentally justify their acts before deciding to commit crime, although all acknowledge that these explanations might be rough, ill-conceived and only partially articulated in the offenders' conscience before the act (Sykes and Matza 1957).

According to Sykes and Matza (1957), when offenders contemplate committing criminal acts they find ways to rationalize their actions or to neutralize the guilt associated with their actions. To do this, offenders use linguistic devices that blunt the moral force of the law and neutralize the guilt of criminal participation. These neutralizing techniques precede behavior and make criminal conduct possible. Through the use of these devices "social controls that serve to check or inhibit deviant motivational patterns are rendered inoperative, and the individual is freed to engage in delinquency without serious damage to his self-image" (Sykes & Matza 1957: 667). Thus, actors can remain "committed to the dominant normative system and yet so qualifies [their actions] that violations are 'acceptable' if not 'right'" (Sykes & Matza 1957: 667).

Overall, nearly sixty-percent (n = 35) of the offenders interviewed articulated at least one technique of neutralization and several (n=14) used multiple techniques. Not all of the techniques were mentioned and some techniques were used more frequently than

others, which is consistent with what others have found regarding the use of

neutralizations (Maruna & Copes 2005). It should be noted that neutralization techniques

used by offenders emerged naturally during conversations. No deliberate attempt was

made to elicit these responses. It is possible that if respondents had been asked about

these devices more offenders would have reported using them.

While there are a number of ways that offenders can justify or excuse their

crimes, identity thieves tend to rely on a few. The techniques that these identity thieves

mentioned, in order of frequency, were: denial of injury (n=21), appeal to higher loyalties

(n=14), denial of victim (n=9), and denial of responsibility (n=6). The most common way

identity thieves make sense of their crimes is by denying that they caused any real harm

to actual individuals. It was not uncommon for identity thieves to make statements such

as Fran's, "I always thought that just because it was white collar crime it didn't hurt

nobody" and Joel's, "Everything that I did was based on opening, grabbing the identity

and then opening separate accounts. It didn't, it affected them, but it was different."

Many of them felt secure in their belief that stealing identities was only a minor hassle to

victims and that no real harm came to them because with a few calls the victim could

repair any credit damage and consequently not suffer any direct financial loss.

When identity thieves did acknowledge victims they described them as large,

face-less organizations that deserved victimization (i.e., denial of the victim). Identity

thieves argue that the only people who actually lose from their crimes are banks,

corporations or other victims who are thought not to deserve sympathy. Dustin

confidently explained:

I mean, like real identity theft. . . Man I can't do that. You know what I'm saying. Intentionally screw someone over, you follow what I'm saying. It's just, it's not right to me. So I couldn't do it. But corporations, banks, police departments, government – oh, yeah, let's go get 'em. Because that's the way they treat you, you know what I'm saying. If they done screwed me over, screw them.

When portraying victims are faceless or "plastic" distancing one's self from the crime becomes remarkably easy.

Individuals who work within an organization to carry out their crimes sometimes rely on the diffusion of responsibility to excuse themselves. Although large amounts of money are eventually appropriated many of the self-proclaimed low level organizational members in our sample claimed that they only played a minimal role in the crime. Thus by comparison they should not be judged like the others. Additionally, these individuals point to the small amount of money they made as evidence that they "really didn't do anything." According to Lillian:

I never believed that I would be listed on the indictment. . . I didn't go into it saying okay, I'm gonna make a ton of money off of this, you know…When I saw the indictments and some of the amounts of the money that these folks were making, I mean 1.2 million dollars, you know. And I'm a struggling just out of school student. I lived in an apartment that was barely big enough for me, you know. My car was still

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owned by Mazda, you know what I mean?...Everybody I knew that
worked in real estate as an attorney that's the kinda money they were
making.

Jacob used a similar excuse:

I'm an outside guy. I'm not really involved. I don't know what's going
on. I'm not making no transactions. None of this money is coming into
any of my bank accounts. So I don't have nothing to do with it. But now
I look like I'm the main guy.

Many identity thieves also seek to make sense of and justify their crimes by
pointing out that their actions were done with noble intents – helping people. They set
aside their better judgment because they thought their loyalties to friends and family was
more important at that time. Betty explains:

And it's like I tell the judge, I regret what I had put my family through, but
I don't regret at all what I did because everything that I did was for the
safety of my kids. And I don't regret it. As a mother, I think you do
whatever needs to [be done] to keep your kids safe.

I mean there be a couple of cases where I have felt bad. Some people, I
mean a lot them, I help out. There's a girl that stay in the projects, I met

her at the bus station… Her old man was a drug dealer. He wasn't doing nothing for her… I went in her apartment. Man, she didn't have anything in there. Nothing. No furniture, no tv. She was drinking out of glass jars and stuff. I'm talking about poor. I'm talking about poverty to the lowest. I felt sorry for her. I ran into the bank a couple of times. She made some money and I let her keep the money. Last time I seen her, she had a car. She had moved up into better place. A lot of people… I just didn't do everybody wrong. (Lawrence)

I did it for my son. I thought if I had money and I was able to live, have a nice place to live, and not have to worry about a car payment, I could just start a new life and that life is for him because when I left [my ex-husband], we argued a lot and I just wanted my son to be happy and loved. (Abbey)

Although neutralization theory was created to explain initiation into delinquent behavior, Maruna and Copes (2005:271) argue that neutralization theory "is best understood as an explanation of persistence or desistance rather than a theory of onset of offending." Identity thieves appear to use neutralizations as mechanisms to continue their current line of behavior.

METHODS AND TECHNIQUES OF IDENTITY THEFT

Acquiring Information

Offenders in our sample utilized a variety of methods to procure information and then convert this information into cash and/or goods. In fact, most did not specialize in a

single method, instead, they preferred to use a variety of strategies. Although some offenders in our sample acquired identities from their place of employment (35 percent), mainly mortgage companies, the most common method of obtaining a victim's information was to buy it (n = 13). Offenders in our sample bought identities from employees of various businesses and state agencies who had access to personal information such as name, address, date of birth, and social security number (n = 5). Information was purchased from employees of banks, credit agencies, a state law enforcement agency, mortgage companies, state Department of Motor Vehicles, hospitals, doctor's offices, a university, car dealerships and furniture stores. Those buying information said that it was easy to find someone willing to sell them what they wanted. According to Gladys, "It's so easy to get information and everybody has a price." Penni, said:

> …people that work at a lot of places, they give you a lot of stuff… hospitals, DMV, like Wal-Mart, a lot of places, like [local phone company]. People fill out applications. A lot of stuff like that and you get it from a lot of people. There's a lot of tweekers [drug addicts] out there and everybody's trying to make a dollar and always trading something for something.

When describing how she obtained information from a bank employee, Kristin said:

…she was willing to make some money too, so she had the good information. She would have the information that would allow me to have a copy of the signature card, passwords, work address, everything, everything that's legit.

Eight offenders who purchased information did so from persons they knew or who they were acquainted with "on the streets." Lawrence explained, "…[people on the streets] knew what I was buying. I mean any city, there's always somebody buying some information." The identity thieves bought information from other offenders who obtained it from burglaries, thefts from motor vehicles, prostitution, and pick-pocketing. One offender purchased information from boyfriends or girlfriends of the victims. For the most part those we spoke with did not know nor care where their sellers obtained their information. As long as the information was good they asked no questions.

Five individuals obtained information by using the mailbox method and another two got information by searching trash cans. Those offenders typically stole mail from small businesses such as insurance companies or from residential mailboxes in front of homes or apartments. Some offenders simply drove through residential areas and pulled mail out, often taking steps to appear to be legitimate, i.e., they placed flyers advertising a business in mailboxes. Mailboxes and trashcans for businesses that send out mail with personal information (account numbers, social security numbers, and date of birth) such as insurance companies were also popular targets.

Although most of the offenders we interviewed did not know their victims, of those who did six said that the victim willingly gave them the information in exchange

for a cut of the profits. In these cases, the "victim" gave the offender information to commit the identity theft and then reported that their identity had been stolen. According to Lawrence, "What I did was I had got this guy's personal information, he actually willingly gave it to me." Five offenders used family members' information without their knowledge and in one case the information was on family members who were deceased. Another five stole from friends or acquaintances without their knowledge.

Other methods of acquiring victims' information included various thefts (house and car burglary, purse-snatching) (n = 3) and socially engineering people to get their information (n = 2). One individual set up a fake employment site to get information from job applicants. Another used the birth announcements in newspapers to get the names of new parents and, posing as an insurance representative, called the parents to get information for "billing purposes." Interestingly, the offender made the phone calls from the waiting room of the hospitals where the infants were born so that the name of the hospital would appear on the victims' Caller ID if they had it. Another offender used rogue internet sites to run background checks and order credit reports on potential victims. In addition, nine individuals claimed to work in a group where others obtained information. These thieves chose not to ask where the information came from.

Converting Information

After they obtain a victim's information the offender must convert that information to cash or goods. Most commonly, offenders used the information to acquire or produce additional identity related documents such as driver's licenses or state identification cards. Some offenders created the cards themselves with software and materials, e.g., paper and ink, purchased at office supply stores or given to them by an

employee of a state Department of Motor Vehicles. Other offenders knew someone or had someone working for them who produced IDs. Identification cards were needed to withdraw cash from the victim's existing bank account or to open a new account.

Offenders used a variety of methods to profit from the stolen identities. The most common strategies were applying for credit cards in the victims' names (including major credit cards and department store credit cards), opening new bank accounts and depositing counterfeit checks, withdrawing money from existing bank accounts, applying for loans, and applying for public assistance programs. Identity thieves often used more than one technique when cashing in on their crimes.

The most common strategy for converting stolen identities into cash was by applying for credit cards. Twenty-three offenders used the information to order new credit cards. In a few cases the information was used to get the credit card agency to issue a duplicate card on an existing account. They used credit cards to buy merchandise for their own personal use, to resell the merchandise to friends and/or acquaintances, or to return the merchandise for cash. Offenders also used the checks that are routinely sent to credit card holders to deposit in the victim's account and then withdraw cash or to open new accounts. Offenders also applied for store credit cards such as department stores and home improvement stores. According to Emma:

> [I would] go to different department stores or most often it was Lowes or
> Home Depot, go in, fill out an application with all the information, and
> then receive instant credit in the amount from say $1,500 to $7,500. Every
> store is different. Every individual is different. And then at that time, I

would purchase as much as that balance that I could at one time. So if it was $2,500, I would buy $2,500 worth of merchandise.

Another common strategy is to produce counterfeit checks. Sixteen offenders either made fraudulent checks on their own or knew someone who would produce these checks for them. Although most offenders who counterfeited checks made personal checks, others made insurance checks or payroll checks. They cashed these checks at grocery stores, purchased merchandise and paid bills such as utilities or cell phones.

Sometimes identity thieves would use the stolen identities to either open new bank accounts as a way to deposit fraudulent checks or to withdraw money from an existing account. Sixteen of the people we interviewed used this approach. Using this strategy required the offender to have information about the victims' bank account.

Another method of conversion included applying for and receiving loans. Fourteen individuals used this strategy. The majority of those who applied for loans engaged in some type of mortgage fraud. These types of scams often involved using victim's information to purchase homes for themselves. In one case, the offenders were buying houses and then renting them for a profit. Others applied for various auto loans, home equity loans, or personal loans.

SKILL SETS

As with any behavior, skills improve with experience. With practice, persistent burglars learn to assess the risks and value of homes almost instantaneously, crack dealers and prostitutes learn to discern undercover officers, and hustlers learn to recognize potential marks. Identity thieves have also developed a skill set to successfully

accomplish their crimes. Four broad categories of skills emerged in our analysis of the interviews: (1) social skills, (2) intuitive skills, (3) technical skills, and (4) system knowledge.

Good social skills is perhaps the most important skill that identity thieves claim to possess. Social skills is the ability to manipulate the social situation through verbal and non-verbal communication. To be successful, an identity thief must possess the ability to "pass" as a regular customer in stores and banks and "be" the person they claim to be. This ability allows identity thieves to construct a larcenous situation as real and remove any doubts about the legitimacy of the situation. Identity thieves accomplish this through dress, mannerisms and speech. When questioned as to what skills make a "good" identity thief, Gladys responded:

> I mean I can go into a place…Knowing how to look the part in certain situations. …you go up to a place and you look in there and get the feeling about how a person would look and I'd take off a ring or something, put on a ring, take off some of your make-up, or go put on a hat or a scarf, put some glasses on.

Bridgette also made sure that whomever she sent into the bank was dressed to appear to be the person he/she claimed to be.

> I always made them dress accordingly, if you're going in to cash an insurance check, I want to dress nice and casual. If you were cashing a

payroll check, you got to wear a uniform. I always try to find a uniform that match whatever company we were using. With the lab tech, we went right to the uniform shop and got it, the little nurse scrub sets and everything.

Tameka also "dressed" the part, "I might have on a nurse uniform, a lot of these they had me on I had on a nurse uniform." In describing what it was like interacting with bank and store employees Bruce, an experienced thief, said:

> You definitely have to be adaptable. It's not even being pleasant with people. It's just having authority. You have to have authority of whatever situation you are in. And if you have that authority, people will not go any further than to peripherally question you. That's about it.

Emma explained:

> …I would just act as if I were that person and I would go in and I'd be talking to the person processing the application and, say if it were at Home Depot, I would be saying, "Oh, we're doing some remodeling of our home" or something like that and I'd engage the people.

The ability to socially engineer people and situations is especially important when things go wrong. When describing how she would conduct herself in a bank when questioned by employees, Tameka said:

> …if it was a tricky question you should be able to talk to the bank manager cause there were times when I asked to speak to the manager if I was withdrawing a large sum of money. In essence you had to become these people.

A second skill that identity thieves develop is intuitive skills, which can be defined as "an acute sensitization to and awareness of one's external surrounding" (Faupel 1986). Some offenders superstitiously believed they have developed the ability to sense trouble, believing that if they do not "feel bad" about a crime then they are safe. April replied, "You kind of get, I don't know, almost like you dreaded walking into it." The ability to recognize criminal opportunity, sense danger and know when to call off a criminal plan has been referred to as "larceny sense," "grift sense," and "intuitive sense" (Faupel 1986; Maurer 1951; Sutherland 1937). When asked how he got better at identity theft Bruce responded:

> Sensing… sensing what was going on within a situation, like at a bank, like I could sense what was going on with tellers. I could tell how they were looking at the screen, how long they were looking at it and I could sense whether something had been written or if I was cashing too many

checks. Just a sense of how people react in situations and then also just the situations themselves. As many as they presented themselves, I would find a way around them. So I guess just honing the thinking on your feet. . .in the situations that came up.

Several offenders in this study believed they would not have been caught if they had paid attention to their premonitions. For instance, Kimi describes the moments before she was arrested:

> I knew the detectives were watching. I knew that and I had the feeling and I told [my co-defendant] but he was trying to kick heroin that day. And this stupid fool was shooting and I'm all surrounded by heroin addicts. So one person, up all night, she was smoking meth and smoking weed, but everyone else was shooting heroin and I'm surrounded by them. And I told him I said, we got to leave. I have this freaking feeling something's going to go wrong.

Whether or not repeat offenders have a heightened ability to sense danger is less important than the fact that many believe they do.

A third type of skill identity thieves develop are technical skills. This refers to the technical knowledge needed to produce fraudulent documents such as identification, checks and credit applications. Making these documents look real is an increasingly difficult task. For example, determining the right types of paper to print checks on, how

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to replicate watermarks, and matching the colors on driver's licenses are necessary skills that must be learned. Lawrence describes:

> I use a different type of paper. I use a regular document. The paper always came straight from the bank. A lot of people, they would get paper out of like Target or Office Max or places like that. That kind of paper right there, it's not always efficient. Nine times out of ten, the bank may stop it. They want to check the company payroll.

While many identity thieves contract out for their documents, a sizable number learn these tricks through experimentation and practice. Kimi described her process:

> We studied IDs then I went to the stamp shop, the paint shop, got the logos right and I know the [Bank] was one of the hardest banks for us to get money out, but when I found out about the logos, when I passed it through the black light, it became real easy. . . I went to the stamp shop and bought a stamp and sat there for hours and hours with the colors and I made like seven different IDs before it come through under the black light.

The final skill discussed by identity thieves is system knowledge. This includes knowing how banks and credit agencies operate and knowing which stores require identification when cashing checks. According to Carlos:

Well you definitely have to know how loans work. You have to know how title companies work…funding companies, banks in general. Then on top of that you have to be pretty adept to computers, how to, you know, pull a program apart. And I don't mean in code, but how to really operate a program. And that goes with anything. . . You gotta know how all of that works.… So yeah there's some skills you definitely have to have and you really gotta know the rules, you know. I think that's a lot of what people don't really get is that it's…it's easier, everything is easier than you think if you know the rules, you know?

You have to have an idea of how banks work. At some point in your life, live a normal life and understand how credit is extended and things like that. (Sherry)

I was a bank teller. I knew how to approach a person. I knew the insights, you know, what they would look for, how much I could get, when to go out. (Sheila)

The development of these various skills plays an important role in crime persistence. By developing these skills identity thieves increase their chances of being successful at crime; that is, these skills allow them to avoid the formal sanctions associated with identity theft. Those who commit crime with impunity have overly optimistic views of their crimes (Cusson 1993; Paternoster et al. 1982), which was the

case for many of those we interviewed. Offenders come to believe that they could continue offending because they could rely on their skills to evade sanctions thereby nullifying the deterrent effects of criminal sanctions.

POLICY IMPLICATIONS

All crime-control programs build upon assumptions about the nature of the target crime and the typical characteristics of those who commit it. In the best of circumstances, this knowledge is based on systematic data collection and analysis. Some have suggested, in fact, that "[t]here can be no more critical element in understanding and ultimately preventing crime than understanding the criminal's perceptions, opportunities and risks associated with [the type of crime in question]" (Rengert and Wasilchick 1989:1). Our description of identity thieves' accounts of their crimes has several implications for crime control. Law enforcement can and has made it more difficult for offenders to acquire information by reducing crimes that contribute to identity theft, such as burglary, theft from motor vehicles, or pick-pocketing. However, businesses and agencies may have the greatest potential for preventing active and potential identity thieves from acquiring information and converting it to cash and/or goods.

In the following section we develop a set of policy suggestions for both preventative efforts to reduce identity theft and rehabilitative efforts designed to reduce the likelihood of re-offending by convicted identity thieves. Our suggestions for identity theft prevention incorporate several well-known situational crime prevention techniques, including increasing the effort the offender must use to acquire and convert information; increasing the risks of getting caught; and removing excuses that offenders may use to

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justify their crime. In addition, we outline several cognitive based interventions designed to rehabilitate convicted offenders and decrease the likelihood of recidivism.

Situational Crime Prevention

Increasing the Effort and Risks

The two main points of weakness for identity thieves are 1) getting the appropriate information and 2) entering banks or stores to cash in on the crime. Much has already been done to make it more difficult for thieves to secure information. Media campaigns warning citizens to guard their personal information have been widespread. These campaigns typically focus on telling people to protect their information. Our interviews support these attempts to reduce identity theft, at least for the opportunistic offender.

In addition to target hardening efforts on the part of individuals, our interviews suggest that businesses can play an important part in preventing offenders from acquiring information. Many of the techniques for preventing identity theft outlined in Newman and McNally (2006:70) would have likely prevented many of the offenders in our sample from acquiring information. For example, many offenders stole information from the mailboxes or dumpsters of small businesses. Controlling access to these targets or monitoring how documents are disposed of (i.e., shredding documents with identifying information) would have restricted the number of areas from which offenders got their information. However, programs designed to educate potential victims and measures to control access to information are ineffective when information is compromised by individuals who have legitimate access to this data.

Many of the offenders in our sample were able to purchase information from employees of various businesses and agencies. Businesses and agencies whose employees have access to personal information must take steps to reduce the likelihood that identity thieves can acquire this information from employees. Such strategies may include limiting the number of employees with access to the information, careful background checks of employees, and maintaining a positive work environment while alerting employees to the real consequences for victims of identity theft.

While most crime reduction strategies focus on preventing the acquisition of information by encouraging individuals and businesses to protect their information, this is not the only, or even the most effective, strategy. Overwhelmingly the thieves we spoke with said that entering banks and stores was seen as the riskiest part of the crime. Thus, this may be the most effective stage in the criminal event to focus prevention efforts. Banks could make simple changes in procedure that would increase the effort and risk of identity theft. For instance, they could require passwords to withdraw money from accounts or cash checks, even when customers engage in these transactions in person. Several of the offenders we interviewed suggested that had this been in place they could not have completed their withdrawals. Because the majority of people we spoke with obtained personal and banking information from strangers it would be very difficult if not impossible for them to guess their victims' passwords. Clearly, this strategy would not deter those thieves who have inside partners or who gain access to the bank's computer system but these types of identity theft are rare.

Banks should also be more aware of who enters the bank. Identity thieves often hire "writers" to go into the bank to cash the checks or withdraw money. Because writers

cannot be trusted, the "ring leader" often escorts them to the bank. Security could be aware of individuals who are dropped off or who walk to the bank. Simply looking for certain types of people will prove to be ineffective because identity thieves have learned to dress and act the part when entering banks. Thus security should watch for behaviors and not people.

Large department stores that give easy and instant credit are especially susceptible to fraud. Several of the respondents mentioned that they actively exploited these opportunities. Stores that offer instant credit should increase security to protect consumers.

Also, stores should require identification when cashing checks. While many identity thieves produce fake identification, not all have the capability of doing so effectively. For this strategy to be effective it is necessary that all stores to be consistent in checking identification. With experience and inside knowledge identity thieves learn which stores checked identification and what dollar amounts require proof of identification or manager approval. If some stores do not follow these policies then target displacement is likely to occur (Clarke 1983). The problem with many antitheft programs is that, "Within easy reach of every house with a burglar alarm, or car with an antitheft device, are many others without such protection" (Clarke 1983: 246) Thus it is necessary that all stores require proof of identification or there will be too many suitable targets in easy reach of offenders and the deterrent effect of the program will be undercut.

Removing Excuses

Situational crime prevention programs have been developed based on the neutralization theoretic premise. The theory is that by learning the linguistic devices that

offenders use to make their crimes palatable, program designers can attack these belief systems. By "neutralizing the neutralizations" offenders would not be able to define their actions as non-criminal and thus would refrain from criminal behavior (Clarke and Homel 1997; Clarke 1997; Copes and Williams 2007). True to situational crime prevention's roots, "removing excuses" in this way does not entail making long-term changes in the disposition of the offender, as do the cognitive based programs described below. Instead, situational crime prevention theorists argue that programs geared toward removing excuses should still focus on highly specific forms of crime and should be presented at the time criminal decisions are being made. The idea is to "stimulate feelings of conscience at the point of contemplating the commission of a specific kind of offense" (Clarke 1997:24).

Researchers have suggested numerous programs to help reduce crime based on the premise of removing of excuses." Thurman, St. Cloud, and Riggs (1984) found that neutralizations used to justify tax evasion can block the potential inhibiting effects of guilt. They suggest that campaigns designed to make tax cheaters feel guilty about their behaviors can reduce the prevalence of tax fraud. Bohner et al. (1998:266) suggest that the prevention of some forms of crime, such as rape, can be prevented by exposing cultural stereotypes that rapists use as neutralizations and by replacing these myths with interpretations of reality that are not as conducive to crime. Most commonly, though, these interventions are targeted to stop deviant behavior that occurs within formal organizations such as workplaces and schools (Pelfrey 1984; Greenberg 1990; Lim 2002). For instance, organizational managers are encouraged to openly discuss the neutralizations that wayward employees use. Bringing these neutralizations into the open

is thought to force employees to consciously consider their actions when stealing from the company (Cressey 1953).

These principles can be applied to identity theft. For this approach to work it is necessary to present the anti-neutralization message at the immediate situation of the crime. While this may prove difficult for identity theft, there are ways it can be accomplished successfully. A large proportion of identity theft requires that offenders go into banks to cash checks or withdraw funds. It is here that messages could be placed reminding offenders that their actions harm individuals. The goal is to make potential offenders recognize the harm they are doing in those locations where they carry out their crimes. Publicity campaigns like those used to deter movie piracy and cable theft could be implemented for identity theft. The best locations for these campaigns include banks, retail stores and any other location where thieves must go to convert stolen identities into cash or merchandise.

Our results show that a large percentage of identity thieves obtained the information they needed to carry out their crimes from people who had legitimate access to this information. Thus dishonest employees play a large role in the prevalence of identity theft. The remove excuses campaigns would also serve to educate employees who might be tempted to misuse their position to illegally sell sensitive information to others (Gibson 2000; Lim 2002; Pelfrey 1984).

Advertise Consequences

Identity thieves repeatedly made reference to their expectations of lenient punishments if they did happen to be apprehended. With the promise of large rewards with relatively little effort and perceptions of inconsequential punishments it is easy to

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understand why they chose to commit identity theft. But the actual punishments the people we spoke with received typically exceeded their expectations. Instead of being given probation or a year of incarceration they were given sentences ranging from 12 to 360 months. Lawrence, who was sentenced to three years, stated, "I ain't knew they'd give me this much time. I thought because of a white collar crime, I ain't think I would get… I thought I'd get a slap on the wrist and like probation or something." Bradley, who was sentenced to 12 months said, "So I figured the worst I could get was probation. You know because I wasn't doing like hundreds of thousands of dollars."

The underestimates of potential sentences likely contributed to their habituation of identity theft. It is likely, therefore, that educating potential thieves about the true consequences of being convicted, at least at the federal level, could persuade them to desist. It is always a difficult task to educate target populations about the costs of crime but it is possible. Evidence shows that significant reductions in homicide and gun violence were achieved by implementing a "lever-pulling" strategy involving face-to-face communication of a deterrence message (McGarrell et al. 2006; Kennedy 1998). Similar programs could be implemented to target both chronic identity thieves and the larger population. Following principles of situational crime prevention these deterrent messages can also be delivered at the scene of the crime. Just as messages informing offenders of the real harm they cause can be presented at the locations of the crimes, so too can these deterrent messages.

Decades of deterrence research has informed us that perceived punishments have a greater deterrent effect than actual punishments. It is necessary to change these perceptions of identity thieves. Campaigns designed to create the impression that law

enforcement agencies consider identity theft a serious crime, who will actively seek prosecution, and who will prosecute to the fullest may go a long way in changing offender perceptions of the crime. If successful, these informational campaigns would likely reduce identity theft. Although there is disagreement about the effectiveness of publicity campaigns (Mazerolle 2003), if properly planned "publicity campaigns may represent a powerful yet cost-effective tool in crime prevention" (Johnson and Bowers 2003:497).

Rehabilitation Efforts (Remove Excuses)

Advocates of rational-choice interpretations of offending often question the effectiveness of rehabilitation efforts advocating simple models of deterrence (Cullen et al. 2002). Rational-choice perspectives lend themselves most easily to state policies that adjust costs of crime and are distant from perspectives that focus on what is wrong with offenders. One reason is the presumed difficulty of altering a person's values (Lukesetich and White 1982). Our investigation into identity thieves and their decisions to engage in fraud may call these biases into question. It takes considerable preparation to commit identity theft and most costs associated with the crime can be minimized in the offender's mind so long as there is a reasonable chance of success, which is almost always the case. This suggests that criminal confidence in the face of fear and guilt is not the result of some intractable and deep-seated preference for risk, and may expose penetrable chinks in the armor of identity thieves.

The use of linguistic devices allows offenders, such as identity thieves, to free themselves from the guilt or negative self-image that may be associated with their crimes. By holding onto these justifications and bringing them to the foreground when needed

thieves can continue a line of behavior without the corresponding guilt (Maruna and Copes 2005). Consequently, if the acceptance of neutralizations is important for persisting at crime, then the rejection of these neutralizations should be associated with the process of desistance from such behavior. This is certainly the theory behind countless cognitive correctional interventions that promote the removal of neutralizations to end the behavior.

Nowhere is the impact of removing neutralizations more pronounced than in the psychological treatment of offenders. Nearly every form of offender treatment – from the "12 Steps" model of Alcoholics Anonymous to the confrontational techniques of therapeutic communities – involves some strategies for "overcoming denial" and challenging offender rationalizations. This is certainly true of cognitive-based treatment in correctional settings (e.g., Bush 1995; Gibbs, Potter, and Goldstein 1995; McGuire 1995). In terms of "what works" in recidivism reduction, meta-analysts like Gendreau et al. (2000:13) have reached the "inescapable conclusion" that cognitive-based interventions may be the "only game in town." Certainly, cognitive-based programs – with titles like "Reasoning and Rehabilitation" (Ross and Fabiano 1985), "Mind Over Matters: Corrective Thinking Treatment Model" (Tru-thought 2000), and "Thinking for a Change" (Bush, Glick, and Taymans 1997) – have "dominated practice developments" in correctional programming in the past decade (Vanstone 2000).

The previous offender rehabilitation programs are designed to teach offenders, through training and exercises, how to recognize their past mistakes and errors in thinking, such as justifying their misdeeds. The hope is that through changes in thinking and simple cognitive training offenders will recognize their responsibilities and apply

these lessons when confronting criminal opportunity upon release. This method is proven to be effective in helping offenders who are prepared to make a change in their lives (Maruna 2001). Offenders can be taught lessons that change their thinking and these lessons help them to avoid situations that lead them to crime. There may be other things that they can be taught to recognize in their own thinking, including the linguistic devices that enable crime. Thus cognitive restructuring programs based on what we have learned from interviews with identity thieves may prove to be effective in transforming them into ex-identity thieves.

Like pain, a full sense of guilt and anxiety and how it is experienced is difficult to recall. In the abstract, offenders remember well their guilt and how they learned to manage it. They recall the labor of getting past guilt including the procedures and suppression of thought that allowed them to do something that they felt was "not quite right" in the first place. To recognize that they share this experience with others that should have known better, like many rehabilitative lessons, might make clear that the route to prison operates against an almost natural better judgment. Knowing that they purposely denied causing harm to actual people suggests that the lingering effects of anxiety created by engaging in identity theft if interpreted properly could throw cold water on criminal plans. Utilizing the same sort of cognitive training that characterizes other programs, identity thieves could be taught to recognize guilt as a warning mechanism that what they are doing is harmful and to respond appropriately. They could learn to recognize the moods, rhetorical devices and interpersonal dynamics that made it possible for them to manage the guilt and offend in the past. Learning to interpret and respond differently to guilt may be part of rehabilitation and prevention.

Restorative justice interventions, such as family group conferencing – where offenders sit down with family members, community elders, and their victims in a reintegrative shaming process – are largely premised on just such principles, with the explicit aim of undermining offender neutralizations. John Braithwaite, for instance, explains the social psychological basis behind restorative justice:

> At a victim-offender mediation or conference when the victim is present, it is hard to sustain denial of victim or denial of injury. In contrast, these techniques of neutralization are fostered by criminal justice institutions that sustain separations of victims and offenders. …Condemnation of the condemners is also more difficult to sustain when one's condemners engage in a respectful dialogue about why the criminal behavior of concern to them is harmful. …Denial of responsibility is tested at a conference. … [Finally] appeals to higher loyalties like loyalties to one's mates [can be addressed by bringing] together the audiences the criminal would most want to be segregated [e.g., one's mates and one's parents] (Braithwaite 1999:47-49).

Even more directly, Thomas Scheff (1998:105) argues that one of the great advantages of mediation is in "making sure that all of the shame connected with the crime is accepted by the offender … acknowledging his or her complete responsibility for the crime."

For many of those identity thieves that we spoke with confronting their victims or hearing stories of other victims is what changed their thoughts on how they "see" their crimes. When asked if he felt bad for engaging in identity theft Bruce said:

I would say not until after about a year in my conviction, in 2001, when one of the agents was talking to me about the identity theft. . . She brought up some of the actual victims to me. And because I thought that they repair their credit and [then they] go on with what they're doing it's not that big of a deal. She was saying that people had gotten fired for what I'd done. Employees of banks had gotten fired, retail establishment people had gotten fired for what I'd done. The victims themselves said you don't get it fixed. There's been victims that have lost homes because they couldn't get their credit back up. They were going into bad times because of what I'd done. Anyway, yeah. She had explained to me a lot about what goes on that I didn't either care about or didn't want to hear or whatever. And then I was kind of assessing that it was not just a financial crime on institutions. That the people actually take the loss. She was telling me that people who are trying to repair their credit, it costs them hours of what they could not do in their lifestyle, going skiing, boating, whatever, and also the, just being violated, like she said. They feel like they were being stolen from personally, all though I thought that I just entered their mailbox.

Echoing this statement, Fran stated:

> I always thought that just because it was white collar crime it didn't hurt nobody but at our sentencing and in a copy of the PSI, we had victims that actually gave statements and I'll never forget this one victim. And I've been sentenced over 5 years now. She said we raped her mentally and that hurt me. That kind of stuck because I always thought that it's just white collar crime. It ain't hurting nobody. They can file and get their identity back and prove it wasn't them but she was like she couldn't even give her son a birthday party and I value family and that hurt me when I felt like we took a part in that. She's like I'm still fighting to get my own identity back and that was something that I chose right then and there right before we even got sentenced, this is just a time going to court, that I didn't want to do it no more and it's so easy to do.

Thus requiring or encouraging convicted identity thieves to attend cognitive-based programs geared towards removing excuses is likely to produce positive deterrent effects. Similarly, having victims confront and tell their stories is an important step in removing offender excuses.

CONCLUSION

Our interviews with 59 offenders incarcerated in federal prisons revealed information about their motivations for identity theft, perceptions of risk, justifications for their crimes, and the methods they employ to acquire information and convert it into

cash and/or goods. Results show that identity thieves are a diverse group. Offenders are primarily motivated by the quick need for cash and see identity theft as an easy, relatively risk-free way to get it. They employ a variety of methods to both acquire information and convert it to cash and have developed a set of skills to enable them to do so successfully. Our findings suggest that several well-known situational crime prevention techniques may be effective at reducing identity theft through increasing efforts, increasing risks and removing excuses. However, situational crime prevention techniques may be limited in reducing identity theft as offenders adapt and find new ways of acquiring information and strategies for converting this information into cash. Based on the information provided by offenders in our sample it is cognitive-based programs geared toward removing excuses that may be most likely to encourage desistance and thus reduce identity theft.

Limitations of Current Research

This project was designed to be a starting point for understanding identity theft from the offenders' perspectives. As such, the study does have a number of limitations that should be addressed in future research on the topic. The primary limitation of the study is that we relied exclusively on interviews with federally convicted thieves. While appropriate for an exploratory study, this type of sample does have its shortcomings. Generally, any sample based on convicted offenders may actually tell us more about enforcement patterns and priorities than about the actual distribution of crime (Jesilow, Pontell and Geis 1993). Those convicted at the federal level may not be characteristic of the typical identity thief. Federally convicted thieves may be responsible for unusually high monetary losses or have clear evidence against them making prosecution easier. We

should note, however, the self-reported financial gains of those we spoke with are comparable to reports from other researchers (FTC 2003; BJS 2006).

Another drawback of sampling convicted offenders is that they may be considered unsuccessful or unskilled offenders, which is why they were caught. Much has been written about the importance of interviewing active offender populations (Cromwell and Olson 2004; Glassner and Carpenter 1985; Jacobs and Wright 2006; Polsky 1998). In fact, some scholars offer that interviews with active, free-ranging law violators have numerous advantages over those involving incarcerated offenders. Purportedly, findings based on inmate interviews are potentially biased because study participants are 'unsuccessful' criminals, fearful of further legal sanctions, and likely to reconstruct their offenses in an overly rational manner. However, many researchers do not share this critique of confined populations. For instance, Akerstrom (1985) argues that active offenders often do not make the best study participants because their attention is elsewhere (namely, revolving around future deals), they are hard to keep long enough to complete an interview, and many come to interviews high, making any meaningful conversation difficult. In addition, many researchers contend that there is, in fact, remarkable agreement in the results of studies using free-ranging and confined offenders. They show that serious points of contradiction among the two types of samples have yet to be identified (Nee and Taylor 2000; Shover 1996). Nevertheless there are still valuable reasons to include samples of active offenders and future research should pursue this option.

Conducting research on incarcerated populations poses many unique problems for researchers. This type of research carries numerous standard access issues that may limit

the study. Although we had cooperation from the Federal Bureau of Prisons, we did not always have cooperation from administration and staff of individual prisons. On several occasions staff either denied us permission to visit the facility or simply never responded to our requests. In addition, even when we had permission to visit a facility the unpredictability of prisons (e.g., lockdowns) prevented us from completing our interviews.

The most serious threat to generalizability is that we were unable to randomly sample convicted thieves. At the outset of the project the Executive Office of U.S. Attorneys stated that they would provide us with a list of all people indicted, prosecuted, and convicted under the federal statute for identity theft. Due to legal issues they were unable to provide us with the list.

Future Research

Despite the previous shortcomings the current research has provided insights into the offenders' perspectives, which have implications for policies designed to prevent identity theft. The findings also suggest directions for future research. Overall, future research should seek to expand the sample of identity thieves. This includes gaining the accounts of those convicted at the state level and those who are still active. Doing so would certainly increase our understanding of the problem. To address the problems associated with relying on data from federally convicted offenders, researchers should consider interviewing both state and federal prosecutors to assess the types of cases they handle. Questions may include those designed to ascertain the differences between the types of cases prosecutors accept for prosecution and those they decline and the types of cases that start at the state level and are picked up by federal prosecutors for processing.

In addition, future researchers would be well advised to collect data using a self-report questionnaire. Doing so would allow for a considerably larger sample and would allow for quantifiable data, both of which were outside the reach of the current project. The information gleaned from this study and from others could be used to develop an appropriate questionnaire.

The findings also suggest several substantive areas that future researchers should address. First, many of those with whom we spoke worked in groups. These groups were often hierarchically organized. Researchers would be well served to further explore the social organization of identity theft groups. This could be done by interviewing multiple members of the same organization. Doing so may help prosecutors and law enforcement agents build better cases against alleged ringleaders.

Also, more should be done to examine the changing opportunity structure for identity theft. Fundamental shifts in the American economy and in communications technology are transforming crime. It is important to understand the structural lures that turn the heads of potential identity thieves (Shover and Hochstetler 2006). These changes have led to the prevalence of some crimes dwindling or becoming nearly non-existent. Offenders are quick to adjust to changing opportunity structures of crime (Shover and Hochstetler 2006) and this seems especially true for those engaging in identity theft. This may explain why rates of identity theft have increased in the face of declining rates of street crime.

ENDNOTES

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[1] In 2004, the Identity Theft Penalty Enhancement Act established a new federal crime, aggravated identity theft. Aggravated identity theft prohibits the knowing and unlawful transfer, possession, or use of a means of identification of another person during and in relation to any of more than 100 felony offenses, including mail, bank, and wire fraud, immigration and passport fraud, and any unlawful use of a Social Security number. The law mandates a minimum two years in prison consecutive to the sentence for the underlying felony. In addition, if the offense is committed during and in relation to one of the more than 40 federal terrorism-related felonies, the penalty is a minimum mandatory five years in prison consecutive to the sentence for the underlying felony.

[2] Readers should note that this measure of socioeconomic class is subjective. We asked offenders what occupations their parents or legal guardians were in and to classify their family background as underclass, working class, middle class, or upper class.

[3] The offenders' names have been changed.

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Table 1. Descriptive Statistics

Variable	Frequency	Percentage
Gender*		
Male	23	39.0
Female	36	61.0
Race/Ethnicity*		
White	26	44.1
Black	31	52.5
Asian	2	3.4
Socioeconomic Class		
Underclass	6	10.2
Working Class	22	37.3
Middle Class	18	30.5
Upper-Middle Class	7	11.9
Unknown	6	10.2
Family Background		
Broken	23	39.0
Intact	17	28.8
Unknown	19	32.2
Marital Status		
Never Married	19	32.2
Separated/Divorced	18	30.5
Married	15	25.4
Widowed	3	5.1
Unknown	4	6.8
Children		
Yes	44	74.6
No	11	18.6
Unknown	4	6.8
Educational Attainment		
No H.S. Diploma	9	15.3
H.S. Diploma	10	16.9
Some College	19	32.2
College Degree	12	20.3
Unknown	9	15.3
Employed During Lifetime		
Yes	47	79.7
No	3	5.1

Unknown	9	15.3

Employed During ID Theft
Yes	31	52.5
No	21	35.6
Unknown	7	11.9

Employment Facilitated ID Theft
Yes	21	35.6
No	32	54.2
Unknown	6	10.2

Prior Arrests
Yes	37	62.7
No	19	32.2
Unknown	3	5.1

Prior Arrests by Crime Type**
Property Crime	13	35.1
Violent Crime	4	10.8
Drug Possession/Sale	11	29.7
Fraud	19	51.4
ID Theft	7	18.9
Other	3	5.4
Unknown	2	8.1

Prior Convictions
Yes	26	44.1
No	25	42.4
Unknown	8	13.6

Prior Convictions by Crime Type**
Property Crime	5	19.2
Violent Crime	2	7.7
Drug Possession/Sale	2	7.7
Fraud	13	50.0
ID Theft	2	7.7
Other	1	3.8
Unknown	8	30.8

Drug Use During Lifetime
Yes	34	57.6
No	22	37.3
Unknown	3	5.1

Drug Addiction

Yes	22	37.3
No	31	52.5
Unknown	6	10.2
Drug Use During Id Theft		
Yes	25	42.4
No	31	52.5
Unknown	3	5.1
Type of Drug Used During Id Theft**		
Cocaine (Powder and Crack)	10	40.0
Heroin	3	12.0
Marijuana	6	24.0
Prescription	1	4.0
Methamphetamine	7	28.0
Unknown	8	32.0
Drug Use Contributed to ID Theft		
Yes	14	23.7
No	41	69.5
Unknown	4	6.8
Type of Drug Used Contributing to ID Theft**		
Cocaine (Powder and Crack)	6	42.8
Heroin	3	21.4
Marijuana	1	7.1
Methamphetamine	5	35.7
Unknown	5	35.7

* Information collected from Bureau of Prisons Inmate Locator.

** For some categories percentages do not add up to 100% because some offenders reported more than one answer.

APPENDIX A

INTERVIEW GUIDE

IDENTITY THEFT: ASSESSING OFFENDERS' STRATEGIES AND PERCEPTIONS OF RISK

BACKGROUND INFORMATION
Note: We want to begin the interview by learning more about you, including your past and present life circumstances.

What was your family situation like growing up?
> Who raised you?
> What did they do for a living?

What is the highest level of school that you completed?

Are you married?
> If no, were you married at the time you were engaging in ID theft?
> Did you go through a divorce or separation during this time?
> If so, did your involvement in ID theft have something to do with the separation?

Were you employed at the time you were engaging in ID theft?
> If so, what type of job? How long did you do this job?
> How much were you making?
> Did the job help you commit ID theft?
> If unemployed, how did you support your lifestyle?

We are interested in understanding what your life was like during this time. Please describe an average day during the time you were engaging in ID theft. When would you wake up? What would you do? Etc.

EXPERIENCE WITH CRIME AND DRUGS
Note: We are interested in understanding your level of participation in other crimes, including violent crimes, property crimes, and drug crimes prior to your incarceration.

Did you do any other types of crimes other than ID theft?
> What types?
> How old were you when you committed your first crime?
> What was it?

> Were you engaging in these crimes at the same time that you were engaging in ID theft?

Had you ever used illegal drugs prior to being incarcerated?
> If so, specify the types.
> How long were you using the drugs (years/months)?

Had you ever used crystal meth prior to being incarcerated?

About how old were you when you first used illegal drugs?

Were you using illegal drugs during the period you were engaging in ID theft?
      If so, specify type(s)?
      Did you see yourself as an addict?
      Did this drug use/dealing have anything to do with these thefts?

Have you ever been arrested for another crime?
      If so, for what crimes?
      How many times?

Have you ever been convicted of another crime?
      If so, for what crimes?
      How many times?

Have you ever served time for another crime?
      If so, specify

EXPERIENCE WITH ID THEFT
NOTE: Next, instruct the offender that you want to ask him/her some questions about his/her general approach to ID theft. Allow them to freely respond and then probe.

About how old were you when you committed your first identity theft?

Approximately how many individual identities have you taken and used in your life?
      Was this based on need for money?
      Was it based on risk and safety?
      Was it based on opportunity?
      Was it based on something else?

Did you ever commit ID theft with other people?
      If so, how often did you do that?
      Why did you work with others?

If worked in a group:
      What was the size of the group?
      How was the group organized? (Specialized roles, division of labor)
      How were the goods divided? (What was the split?)

EVENT DECISIONS
Note: Inform the offender that the following questions relate to the ID theft(s) for which he or she is currently doing time for. Ask them to think back to that ID theft and try to remember everything that went on that day.

How did you come to the decision to do it?
        Instrumental needs (e.g., money for subsistence; hide identity; avoid arrest;
                commit another crime) - specify and probe
        Expressive needs (e.g., "To make something happen") specify and probe
        Influence of others - specify and probe
        Presented opportunities - specify and probe (e.g., how did the opportunity come
                about?)
        Influence of Alcohol/Drugs - specify and probe
        Other - specify and probe

Did the thought of not doing it come to your mind?
        If so, what made you not want to do it?
        Why did you decide to do it?
        What made you go ahead and do it?

Why did you choose the target that you did? Allow response then probe with:
        Low risk - specify and probe
        High reward - specify and probe
        Ease (e.g., close-by) - specify and probe

Did you know your target?
        If yes, what was your relationship?
        How long did you know the person?

        If no, did you study/observe them before committing the ID theft?
        What information were you looking for?

What information did you obtain? For example, credit card, social security numbers, date of birth, database, convenience checks, etc.
For how many people did you obtain this information? (probe for specific number)

What specifically did you do with the identity information once you obtained it?
        Did you personally use it?
        Did you sell it?
                If you sold it, what specifically did you sell?
                How much money did you sell it for?
                What was your relationship with the person you sold it to?

How did you actually go about getting the person's information? - probe to determine exact method
        Why this method was adopted (e.g., was it part of employment or burglary?).

        What were the specific steps you took to get the info?
        How long did it take to get the info?

        Low risk - specify and probe

High reward - specify and probe
Ease - specify and probe

Were there other ways you would have preferred to get the information you needed?
    Why did you not use these methods?

What did you gain from the ID theft?
    If money, what did you do with the money?
    How long would the money last?
    Did you give things away to others?

Did you think about the chances of getting caught?
    If not, why?
    If yes, did you think you would receive a sentence?
    What kind of a sentence did you expect if you were caught?
Incarceration - specify length and type
Probation
Other – specify

Who arrested you? (federal, state, local)

How did you get caught? Have respondent expand.
    "Snitched-on" – probe
    Through evidence – probe
    Other – e.g., "self-incrimination" – probe

What was it like when you were caught?

Do you think you were treated fairly by police, courts, prison etc.?

What do you think you could have done to not get caught?

Did you depart from your typical approach on this occasion?
    If so, what was the difference?

What did you see as the greatest risk of committing ID theft?
    Police or law enforcement
    Regulators (credit card or bank officials)
    Victim
    Family and friends

How did you overcome these risks?

Did you feel guilty beforehand? During? Afterwards?
    If so, what did you feel guilty about?
    How did you overcome this guilt?

Were there some people you wouldn't victimize?
     If so, who were they?
     Why not victimize these people?

What was the worst part of doing ID theft?
What is the best part of doing ID theft?

PERCEIVED RISKS OF ID THEFT

NOTE: Next, instruct the offender that you want to ask him/her some questions about his/her general approach to ID theft. Allow them to freely respond and then probe.

What kind of information were you looking for when committing ID theft?
     Low risk - probe
     High reward – probe
     Ease – probe

What kind of a target do (did) you avoid when committing ID theft?
     High risk – probe
     Low reward – probe
     High difficulty – probe

Did you think about the chance of being caught for an ID theft before (or while) you committed it?
     If not, why?
     How did you overcome the fear of being caught?

     If yes, what did you think your chances of being caught were?
     How did you overcome these "fears"?

Did you think about the chance of being caught "sooner or later?"
     If not, why?
     How did you overcome the fear of being caught?

     If yes, what did you think your chances of being caught were?

(If appropriate) How did you know your chance of being caught?
     Own experience – probe
     Experience of others – probe
     Media reports - probe
     Other - probe

What did you think the penalties would be if you got caught?
Was this consistent with what you got?

HABITUATION AND IDENTITY THEFT
Note: Have the participant think back over the course of their career. Ask how things have changed since the first time they committed an ID theft until now.

What skills are required to be good at ID theft?
        Technical skills (making ids, making checks)
        Social skills (interacting with bank tellers or clerks)
        Intuitive skills (who to approach, who to avoid)
        Knowledge of banks and credit agencies

Did you consider yourself an ID thief?

Did others label you as an ID thief?

What constitutes a good ID thief?

What constitutes a bad ID thief?

Did your contacts with other ID thieves increase? How?

If you worked in a group did your role within the group change? How?

Did you lose contact with friends and family?

Did you lose employment during this period?

Did you become financially dependent on ID theft?

Did you choose work to facilitate ID theft?
        Did work provide the initial opportunity to commit ID theft?

Did you change your lifestyle (e.g., partying habits) during this time?

What specialized knowledge do you need to be successful in ID theft?

How did you learn these skills?

Did your skills improve?
        If yes, how did they improve?
        Did you plan more?
        Did you take more precautions?
        Did you get more selective in victims?
        Did you develop contacts to get information?
        Did you provide information to others?

How did you "deal with" police and others?
What steps did you take to avoid being detected?
What steps did you take to avoid being arrested?
Did these strategies change as you progressed in ID theft?

CONCLUSION
Thank participants for giving us their time and their straightforwardness and honesty. Let them know that everything they have told us will be kept confidential. Ask participants if they have any questions?

APPENDIX B

OFFENDER LIST

Alias	Age	Race	Sex	Education	Marital Status	Prior Arrest	Prior Convict	Drug Use During Theft	Drugs Contribute to Theft	Job Facilitate Theft
Mark	25	White	Male	HS Diploma	Married	None	None	No	No	*
Bruce	39	White	Male	Some College	Never Married	Id Theft	Fraud	No	No	No
Lawrence	27	Black	Male	*	Never Married	Property	Property	Yes	*	No
Abbey	31	White	Female	HS Diploma	Sep/Divorced	None	None	Yes	No	Yes
Carol	37	Black	Female	College Degree	Never Married	Fraud	Fraud	No	No	No
Ashley	34	Black	Female	College Degree	Sep/Divorced	None	None	No	No	Yes
Dustin	45	Black	Male	College Degree	Widowed	Fraud	Fraud	No	No	No
Kimi	32	White	Female	Some College	Married	Violent	Violent	Yes	Yes	No
Emma	46	White	Female	Some College	Sep/Divorced	Fraud	Fraud	No	No	No
Penni	48	Black	Female	No HS Diploma	Never Married	Property	Property	Yes	Yes	No
Mindi	40	Black	Female	College Degree	Married	None	None	No	No	Yes
Denise	51	Black	Female	Some College	Sep/Divorced	Fraud	Fraud	Yes	No	Yes
Gladys	33	White	Female	HS Diploma	Sep/Divorced	Property	Property	Yes	Yes	*
Sherry	42	White	Female	College Degree	Sep/Divorced	Fraud	Fraud	Yes	Yes	No
Betty	33	White	Female	No HS Diploma	Sep/Divorced	Property	Property	No	No	No
Annie	60	White	Female	No HS Diploma	Married	None	None	No	No	Yes
Connie	48	Asian	Female	*	Married	*	*	*	*	Yes
Jake	47	Black	Male	College Degree	Sep/Divorced	None	None	No	No	Yes
Fran	31	Black	Female	Some College	Sep/Divorced	Violent	Violent	No	No	No
Sylvia	30	Black	Female	Some College	Widowed	None	None	No	No	Yes
Jolyn	57	White	Female	Some College	Never Married	Fraud	None	Yes	No	No
Bridgette	25	White	Female	HS Diploma	Never Married	Fraud	Fraud	Yes	Yes	No
Anita	35	Black	Female	Some College	*	None	None	*	*	*
Lois	34	Black	Female	College Degree	Never Married	None	None	No	No	Yes
Bonnie	47	Black	Female	Some College	Sep/Divorced	*	*	No	No	Yes
Tameka	39	Black	Female	No HS Diploma	Never Married	Fraud	Fraud	No	No	*
Ruby	42	Black	Male	*	*	None	None	Yes	Yes	No
Carlos	34	White	Male	College Degree	Married	Drug	Drug	Yes	No	Yes
Russel	37	Black	Male	College Degree	Sep/Divorced	*	None	No	No	*
Dustin	40	Black	Male	College Degree	Sep/Divorced	Id Theft	Id Theft	No	No	Yes
Justin	45	Black	Male	Some College	*	None	None	No	No	No
Dale	53	Black	Male	No HS Diploma	Never Married	Property	Property	Yes	Yes	No
Jay	57	White	Male	Some College	Sep/Divorced	Id Theft	Id Theft	Yes	Yes	No
Ed	37	White	Male	No HS Diploma	Never Married	Drug	Drug	No	No	No
Joel	49	White	Male	College Degree	Married	*	*	Yes	No	No
Oscar	42	Black	Male	*	Married	Other	Other	No	No	No
Frederick	24	Black	Male	HS Diploma	Married	None	None	Yes	No	No
Celine	26	White	Female	HS Diploma	Married	None	None	Yes	No	No