From Identity Theft Resource Center

Fact Sheet 108 Overcoming The Emotional Impact

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Fact Sheet 108
IDENTITY THEFT – OVERCOMING THE EMOTIONAL IMPACT

This guide covers:

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You've been spending hours writing credit card companies, calling merchants and spending time on hold with credit bureaus waiting to report the crime and request your credit report. Each time you answer the telephone or go to the mailbox, you wonder what new bill will appear. The idea of dealing with yet another collection agency or a newly discovered credit card leaves you filled with dread, rage, and helplessness.

It is NORMAL for this crime to have an emotional impact on you and your family. In fact, it would be unusual if it did not.

Identity theft is a complex problem. Therefore, it is not surprising that some victims react as survivors of prolonged, repeated trauma, much like battered women or prisoners of war. In fact, victims may compare the crime to rape or torture. Some feel like they are experiencing a form of a stress disorder.

At one point or another, victims of identity theft may feel overwhelmed

by the psychological pain of loss, helplessness, anger, isolation, betrayal, rage, and even embarrassment. This crime triggers deep fears regarding financial security, the safety of family members, and the ability to ever trust again.

It is not uncommon for identity theft victims to shut down emotionally and withdraw from family, friends, and co-workers. You might suspect that someone you know committed this crime. Perhaps you might feel that no one seems to care or understand how devastated you are by the crime. Let's face it: many friends and family members get tired of hearing about the crime after the first or second time. Unfortunately, it may take months for this to be completely cleared up, and you may need to talk about it for more than a couple of days.

Dealing with the mess left by an imposter is only part of your job. This crime, like other long-term crimes that involve repeated emotional abuse, can affect not only your emotional stability, but that of your family. So, while you take care of the paperwork, don't forget to leave a little time to work on healing your and your family's emotional wounds.

THE MOMENT OF DISCOVERY:

Be prepared for a roller coaster ride of emotions. As effects of this crime sink in you may well find yourself cycling between denial (*This is not happening*.) and rage (*How dare they!*), endless questioning (*How did this happen*? *Why me*?), and hopelessness and vulnerability (*Nothing can protect me.*). This is normal and should be expected. Few people are emotionally prepared for the impact of identity theft. There is a loss of innocence and trust associated with this crime. You may also have to deal with the fact that someone you know personally may be involved in the theft. That's a lot to absorb.

Finally, you may feel stonewalled by the very people you turn to for help: the police and criminal justice system. Identity theft is a difficult crime to solve, and the wheels of justice are still very squeaky. Be patient with yourself and with those who want to help.

STARTING THE HEALING PROCESS:

While it might take some time to straighten out the paper trail, it is important for you to regain your emotional balance as quickly as possible. The feelings you have are valid. You have been harmed. Recognizing and accepting your fears, apprehensions and frustrations is the first step. They might even sneak up on you, unexpected, sometimes long after the original crime, triggered by a situation most people would just shrug off. Such emotional floods are a part of the healing process.

- **Embarrassment is a waste of time and energy.** Some people become embarrassed about becoming an identity theft victim. They feel ashamed and that they did something wrong or maybe deserved to have this happen to them. No one deserves to be a victim of identity theft. We'll say that again — No one deserves to be a victim of identity theft. We all do foolish things, moments we would give anything to get back and do just the opposite. That's in the past and beating up on you will not make this go away.
- **You are not alone**. In 2006, there were more than 15 million new victims of identity theft. That averages to about 28 a minute. There are state and nonprofit programs to help you. You don't need to be alone through this crisis, if you choose not to be.
- **Appreciate the value of a support team.** The emotional damage and isolation you feel can be compounded if you believe family members or friends don't understand what you are going through. The reality is that people who have not gone through identity theft may not recognize the on-going damage of this crime. Many victims find that after they explain how they feel and ask for on-going support, their support team is more open to being there through the long haul.
- **Personality Changes**. It's not surprising that something like identity theft may cause a certain amount of personality changes including the ways you relate to others. Identity theft attacks our belief in the trustworthiness of others. Some victims go through a period of time when they refuse to give anyone any information. We know of one victim whose employer stole her identity and refused to include her social security number and driver's license number on job applications. It took almost six months for her to find an employer who would interview this "uncooperative" applicant.

Identity theft is life-altering; the amount of change depends on many factors including your own ability to overcome adversity. However, if you feel the changes have gotten out of hand, or people on your support team raise some concerns, you may want to seek professional help from someone who understands identity theft response or crime victimization.

OVERCOMING FEELINGS OF POWERLESSNESS:

- **Recognizing your emotions**. An emotion is your reaction a situation. While it may not always seem like it, your reaction is under your control. When you say, "He made me angry," you are mentally giving another person your power over your reaction. He didn't make you angry – in that split second, without conscious thought, you chose to become angry. That

awareness is a step in regaining control over the situation.

- **Be consistent and organized.** In terms of paperwork, consistence and organization are key. Keep track of whom you talk with and what needs to be done next. Keep a journal with a calendar of “things to do.” If you can control the process, you will start to feel more on top of the situation.
- **Don’t forget the rest of your life.** Emotionally, at times, it is going to feel like everyone has control of your life but you. You might feel battered and bounced from one person or agency to another in your quest to clear your name. While identity theft seems all-consuming, it is important to acknowledge the other parts of your life that this crime has not touched. Focus on your accomplishments in life, both in the past and currently. Work to keep balance in your life and not let your identity theft case become your life.
- **Accentuate the positives.** Finally, some victims find a gift in identity theft. They learn how powerful they truly are. They find an assertiveness they never exercised before. They learn how to talk with high level people and get what they want, sometimes with a boldness they never knew they had. In addition, they find who their true friends are.

TAKE TIME FOR YOURSELF:

- **Be kind to yourself.** Cleaning up the problems left by identity theft can become a full time job. Take the time to pamper yourself and your support team. Now is the time to take advantage of those two-for-one dinner coupons, offers from others to baby-sit your kids, drive carpools, or help with the housekeeping. This might even be a good time to enjoy a weekend away from town, maybe with someone you care about. This is not a time to start a new diet. Listen to your body. It will tell you what it needs – rest, a massage, a day at an amusement park, comfort foods (in moderation), a night at a comedy club, or a long bath.
- **Exercise.** Exercise is a wonderful way to relieve stress and get away from the telephone. Take a long walk in the park, at the beach, or around your favorite lake. Play a round of golf or tennis or even go horseback riding. Swim some laps or go fly a kite. Learn a new sport or hobby.
- **Set limits.** Finally, don’t be afraid to say “no” to requests for your time. Speak out when you feel taken advantage of.

A SPECIAL NOTE TO VICTIMS and THE FINANCIAL HEAD OF HOUSEHOLDS:

Identity theft plays special havoc on someone who is financially responsible for others or who is their family’s sole source of financial

support. This crime threatens your credit rating, and may affect your ability to get a loan or purchase a big-ticket item. It may even temporarily jeopardize a number of other situations in your life. However, please know you have not let your family down. You did not cause this to happen. **You are an innocent victim** .

We find that being honest with other members of the family removes some of the weight from your shoulders. You need to hear them say they don't blame you. You have enough to deal with in the paperwork alone. Let your loved ones and friends help with the emotional burden and even some of the paperwork.

FEELINGS ABOUT THE IMPOSTER(S):

Whether you know the imposter or not, you may give a lot of thought to the person behind the act.

If you know the imposter: You may feel more pronounced feelings of betrayal, especially if the person was a friend or family member. It may be very difficult to turn this person in to the authorities. The decisions you now make have many ramifications, for you and for those who know both you and the imposter. You might want to seek counseling, either to help you make your decision or live with its consequences. Please refer to our **Fact Sheet 115** on Family Identity Theft.

If you are a friend/relative of a victim, you need to be supportive. This victim is dealing with much more than a crime. They may feel in a no-win situation, especially if they are being pulled in two different directions: Either turn the person in (expose the imposter), or don't act (betray the victim).

If the imposter is still unknown: Victims often report a feeling of insecurity, wondering if the person standing next to them in the market or walking past them on the street may be the imposter. They may distrust everyone, feeling tremendously vulnerable. It's important to put the crime in some sense of proportion in order to function. This may mean focusing on the crime and not the criminal.

To everyone: Although you may wish the criminal be brought to justice, the reality is that this may not occur. Making sure that your identity is cleared so that you can move on with life and have some serenity is a more important and practical goal.

MOVING INTO ACTIVISM:

Some crime victims find that by moving from their personal experience into a broader world, they begin the healing process. Here are some

ways that you can help others while helping yourself:

- Join or begin a identity theft support group
- Help other victims
- Work to change laws
- Increase public awareness
- Increase corporate awareness
- Help to increase understanding of this crime with law enforcement, district attorneys and victim assistance personnel
- Get involved in community volunteer policing programs

The Identity Theft Resource Center can help you begin a support group, contact one in your area or become more active in creating public and legislative awareness. Contact us at **itrc@idtheftcenter.org** or by phone.

SHOULD YOU CONSIDER PROFESSIONAL HELP?

Without intervention, some victims can become so chronically dysfunctional that they are unable to cope any longer. They may be severely depressed – some symptoms are exhaustion, overeating, anxiety, drinking, forgetfulness, or an unwillingness to leave home or their bed.

Don't wait until you feel lost at the bottom of a pit. Even if you don't feel overwhelmed, talking to a trained professional who specializes in crime victims can be very beneficial. This could be a religious leader (i.e., minister, rabbi), a licensed counselor, psychologist, or psychiatrist. Getting help should never be considered a sign of weakness. You are going through a very stressful time and need to talk about your feelings.

Victim assistance professionals have long recognized the value of support groups and counseling for victims of crime. You **are** a victim of crime, whether your police department recognizes it as such or not. In some cases, you can seek restitution for the services of a professional therapist should your case go to court.

The following is a partial resource list for those who may not be financially able to afford a private therapist themselves or who may need the name of a good therapy program. We also recommend you look in the front of your local phonebook under Crisis Intervention, Counseling and Mental Health.

- Local religious leader- your pastor, rabbi or minister
- Family Service Association
- Ask for a low cost referral from your family physician
- YMCA Family Stress Counseling Services

- Your county Mental Health Association
- Senior Citizens: The Agency on Aging and Independence and AARP has referral programs.
- Many counties have Victim/Witness Assistance programs affiliated with your local district attorney or police departments. You might also look up a victim assistance unit of your state attorney general's office.
- Many professional counseling associations refer clients to free or reduced cost programs.
- Local hospitals often maintain lists of both governmental and non-profit assistance programs. Some sponsor clinics and support programs. Talk with the mental health department.
- Many businesses have an employee assistance program. You may want to talk with your HR representative to find out about availability.
- NOVA- the National Organization of Victim Assistance has a web site (**http://www.try-nova.org/**) and can be contacted for referrals of victim assistance professionals in your area.
- If you are concerned about restarting a negative habit such as smoking or excessive drinking again, seek help from one of the groups that you worked with before. Some of them include:
- Alcoholics Anonymous and Al-Anon
- Overeaters Anonymous
- Weight Watchers
- Stop Smoking Clinics
- Eating Disorder Clinics
- Narcotics Anonymous

CLINICAL SYMPTOMS OF CRIME VICTIMS:

Many victims compare identity theft to rape, others to a cancer invading their lives. Many of the symptoms and reactions to identity theft victimization parallel those of violent crime. The following information is provided for your enlightenment and, perhaps, to reassure victims that what they are experiencing is not abnormal. The reaction to identity theft can run the full spectrum from mild to severe. Clearly, the complexity of the crime itself will also define the severity of the impact, as will any other traumatic events that may occur around that same time frame.

Impact: The moment of discovery.

- Can last from 2 hours to several days.
- Reactions include shock, disbelief, denial, inappropriate laughter, feeling defiled or dirty, shame or embarrassment.

Recoil:

- Can last for several weeks or months, especially as other instances of theft are uncovered.
- Physical and psychological symptoms may include: heart palpitations, chest discomfort, breathing difficulties (i.e., shortness of breath, hyperventilation), dizziness, clumsiness, sweating, hot and cold flashes, elevated blood pressure, feeling jumpy or jittery, shaking, diarrhea, easily fatigued, muscle aches, dry mouth, lump in throat, pallor, heightened sensory awareness, headaches, skin rashes, nausea, sexual dysfunction, sleep disturbance.
- It is not uncommon for victims to frequently search through events trying to pinpoint what they did to contribute to this crime.
- Anger, rage, tearfulness, overwhelming sadness, loss of sense of humor, an inability to concentrate, hyperprotectiveness, and a deep need to withdraw are all part of the psychological reactions to identity theft.
- You may misplace anger on others, especially loved ones causing family discord. Those who tend to lean on unhealthy habits such as under or overeating, smoking, alcohol or drugs may be drawn to those addictions for comfort.
- During Recoil, victims may experience a sensation of grief. They may grieve the loss of: financial security, sense of fairness, trust in the media, trust in people/humankind and society, trust in law enforcement and criminal justice systems, trust in employer (especially in workplace identity theft), trust in caregivers and loved ones, faith, family equilibrium, sense of invulnerability and sense of safety, hopes/dream and aspirations for the future.
- At one point or another, almost all victims will also grieve a loss of innocence, sense of control, sense of empowerment, sense of self and identity, and sense of self worth.

Equilibrium/Balance/Recovery:

- In identity theft, this phase may come as early as several weeks after the crime and for others may take months or years. It usually depends on how quickly the actions of the imposter are resolved and cleared up.
- For all victims, achieving balance and entering recovery will take awareness and purposeful thought.

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