



Dealing with the
Emotional Impact
of Identity Theft
& Other Nonviolent Crimes

A Guide for Victims



Jefferson Center
for mental health

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About Identity Theft

When someone secretly uses your name, social security number, account information or personal information - it's a crime! The biggest problem is you may not know your identity has been stolen for many weeks or months.

Identity Theft is the fastest growing crime in Colorado according to the Attorney General's Office. In 2005, Colorado ranked 5th in the nation with more than 4,500 victims of identity theft. Victims of identity theft can spend up to 500 hours and up to \$1000 trying to clear their name and credit.

If you know or suspect you have been a victim of identity theft, education is your best defense. To find out everything you need to know about what to do contact these helpful resources:

First Judicial District Attorney's Office

Fraud Line: 303.271.6980

Federal Trade Commission

www.consumer.gov/idtheft

1.877.438.4338



Take Care of Yourself

It is important for you to realize that you are not alone.... millions of cases of identity theft have been reported nationwide. In addition to the nightmare of straightening things out, individuals who experience identity theft often also experience a range of emotions about what has happened to them.

Taking care of yourself now can prevent more serious problems down the road. Follow the advice you would give to a friend in need: *take care of yourself, remember and do the fun things in life, make time for things you enjoy doing, and surround yourself with people who are supportive.* Here are some ideas...

- Get 8 hours of sleep each day
- Eat a healthy, balanced diet
- Avoid stimulants (nicotine, caffeine)
- Avoid alcohol and illegal substances; use prescription medications as prescribed.
- Establish a support system with whom you can talk about experience
- Exercise (sports, yard work, swim, jog)
- Practice relaxation (deep breathing, music)
- Recruit individuals you trust to help you negotiate with the myriad of systems and organizations.
- Keep thoughts positive!



Impact of Crime

You have been a victim of a crime. It doesn't matter that it wasn't a violent crime, you are still a victim and you have been harmed. Your responses as a victim are going to be similar to someone who was mugged or assaulted even though you were not physically harmed.



Identity theft is a powerful violation of privacy and victims often find themselves looking over their shoulder wondering if (and when) the thief has done more damage. It is common for identity theft cases to end up unsolved which can leave victims feeling a deep sense of loss.

Making sense of the crime that has happened to you takes time. Each person's experience with

being victimized is unique...there is no right or wrong way to feel - Some move through this process quickly, for others it takes more time.

Dealing with the emotional aftermath of identity theft can be complicated. In fact, how you cope with your emotions during this time may be affected by other factors. For example, if you knew your perpetrator or if you have been victimized in the past. Or, it could be that other recent events or situations in your life have exhausted your ability to cope.

What Can I Expect to Experience?

Don't be surprised to find you are not yourself as you deal with the impact of the crime that was committed against you. It is normal for you to feel calm one minute and a mess the next – this is your mind making sense of what has happened to you and ultimately, part of the healing process.

Other normal feelings include: embarrassment, anxiety, powerlessness, shame, overwhelmed, betrayed, vulnerable, isolated, fearful, irritable, sad, confused, angry, mistrustful, violated.

It is also normal to experience: difficulty concentrating, nightmares, mood swings, intrusive thoughts, flashbacks, outbursts of anger/ rage, panic attacks (sudden sweating and or heart palpitations), physical aches and pains, sleep difficulties, loss/increase in appetite, loss of interest in activities, constipation or diarrhea, easily startled, return of past unpleasant memories, avoidance of anything associated with the crime.

There is no right way to navigate the emotions and experiences of being victimized. Although it is common for things to happen in stages, there is no right order, and steps can be repeated. What follows is what you can expect to experience when a crime has happened to you.

- When the crime is first discovered it is common to feel shocked and disbelieve this has happened to you.
- As the shock subsides, it is time to act to report the crime and resolve its impact on you and your family.
- As the need for action subsides, energy shifts to making sense of what has happened to you. This can be a difficult time as feelings and behaviors surface, most of which are normal responses to being a victim of a crime.

When to Seek Help

It is important to know when to seek help. Consider professional counseling or suggest to a friend or loved one he/she may want to seek professional counseling when:

- 1) The time spent in shock, or the intensity of the shock is preventing you from taking the steps necessary to prevent further harm;
- 2) Your emotions or behavior are getting in the way of others helping;
- 3) As feelings surface about the crime, you struggle to get through day-to-day responsibilities at home, school or work.

Resources for counseling can include

- Spiritual guidance at your place of worship
- Check with your medical insurance company's for mental health coverage and referral;

OR

- Call Jefferson Center for Mental Health, your non-profit community mental health center, at 303 425-0300;
- Visit a private practice therapist who has expertise in trauma and counseling victims

Some Helpful Tips for Family and Friends

It is common for victims of identity theft to feel embarrassed and blame themselves for the crime that has occurred by focusing on their perceived carelessness. This is a time to be kind to your friend or loved one and support them – don't judge them.

Because victims of identity theft often take on so much responsibility for the crime, it is common for them not to ask for help from friends and family as they spend countless hours combing through account information and on the phone to various financial institutions. Offer to help by organizing information or preparing a notebook of important documentation. This is a scary time and it can help your friend or loved one to practice difficult phone calls so emotions can be in check and needed facts available.

We all need to tell our story as a way of healing. Listen to your friend or loved one when they tell the story of the crime that happened to them. Give them space to share their feelings and experiences. Don't worry about what to say, just lend an ear.



Being a victim of identity theft often shatters a person's sense of safety and trust in others. Don't take it personally if your friend or loved one is suddenly less trustful of others, maybe even you.

Navigating Systems

The investigation of a non-violent crime will require the involvement of many systems. Navigating these large systems requires assertiveness, persistence and perseverance. This can be a challenging task during the best of times...

Tips

Documentation! You will be talking to many people. Keep records of conversations (include names, dates, contact information, topic) and copies of any written correspondence. Organize this important information in a notebook or folder.

Be prepared! Organize your thoughts, goals and notes. Anticipate what information you will need to provide.

Power! Know the decision-making powers of the individual you are speaking with. Respectfully ask for a supervisor if necessary.

Keep calm! Managing your emotions at this time is critical to your success. If you are feeling angry, delay your call. Anger and other strong emotions impair your ability to think and increase the probability of saying something you'll later regret.