

Researcher finds the psychological effects of identity theft lingers with victims

April 20 2011, By Judy Monchuk

(PhysOrg.com) -- In January 2010, Joanne McNeal received a series of persistent messages about her email account—seemingly from the account provider itself—seeking "verification" of her name, address and password. Late one night, when yet another warning notice arrived, she let her guard down and surrendered the data.

"I certainly learned how fast your information can be just blown wide open," says McNeal, who teaches in the U of A's Faculty of Education. Soon, financial appeals ostensibly from her were made via email to family and professional colleagues around the world.

One of the fastest growing crimes in the world, law enforcement officials say identity theft is thought to be as profitable as drug related offences, estimated at between \$10 and \$30 billion annually in Canada. But the violation of privacy goes deeper than just finances.

McNeal found that even her Facebook account was compromised, and, in a chilling twist, several of her friends reported carrying on Facebook conversations with the imposter. "You just feel violated, like you've been opened up, drawn and quartered."

These feelings aren't unusual, says Jessica Van Vliet, an assistant professor in counselling psychology at the U of A and one of the few academics to have studied the psychological impact of identity theft. Van Vliet recently conducted an exploratory study on the experiences of individuals who were victims of identity theft. Participants who



recounted their experience during in-depth research interviews expressed a pervasive sense of vulnerability each time they use a credit card or a bank machine. Some participants also felt like they were being treated as criminals when they attempted to clear their names.

"It was very clear that most participants in the study no longer felt safe conducting everyday financial transactions that most of us take for granted," says Van Vliet. Most of the identity theft victims felt they were taking appropriate precautions to safeguard their personal information and had no idea of how that data fell into the wrong hands. The lack of specifics makes it difficult for identity theft victims to attain any closure and move forward. "No matter how well they monitor their financial records for the rest of their lives, they may still feel vulnerable," Van Vliet says.

Very few of the people in Van Vliet's study had sought any counselling. But that doesn't mean the experience isn't traumatic, only that the possible lingering effects of identity theft are poorly understood.

"Without acknowledging the psychological distress often associated with identity theft, people may minimize their own suffering," says Van Vliet. Another consideration is that society often doesn't believe that victims are blameless, that they must have done something wrong to bring this upon themselves. "It's terrifying to think you can do everything right and still be a victim," she adds.

Since falling prey, McNeal's awareness is piqued, ready to protect her from schemes in the future. "Certainly, you learn that you need to be vigilant and to not discuss personal information or passwords." She now shares her <u>identity theft</u> experience with her class of future teachers in the hope that the classroom discussion it prompts will serve as a wake-up call for the students, too. "Most of us are too trusting," she says. "When something like this happens, you have to learn from the experience."



Provided by University of Alberta

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