

# Supporting Victims of **Identity Theft**: Strategies for Allies and Loved Ones



## What is Identity Theft?

Identity theft is a broad term that refers to the unauthorized use of another individual's personal information, often for financial or personal gain. It can be an intensely unsettling experience, leaving victims not only with legal or financial concerns but also with a shaken sense of self and security. Beyond the tangible losses, the emotional toll can deeply affect confidence and mental well-being. In the aftermath, support from a trusted ally or loved one is invaluable, helping victims process their emotions, regain stability, and rebuild their sense of control. Having someone to lean on can make all the difference as they work toward recovery and reclaim their peace of mind.

## How it Happens

Identity thieves use a range of digital and real-world tactics to steal personal information, often without victims realizing it until damage is done. Understanding the most common methods of identity theft can help you stay vigilant and take steps to protect yourself and others. Here are some key tactics:



**Phishing & Impersonation** – Scammers pose as banks, government agencies, or businesses through fake emails, calls, texts, websites, or social media pages and direct messages to steal personal information.



**Data Breaches & Hacking** – Cybercriminals steal personal details from companies or hack accounts using malware and weak passwords.



**Skimming & Card Fraud** – Devices on ATMs or payment terminals capture credit/debit card details for fraudulent use.



**Mail & SIM Theft** – Stolen mail or hijacked phone numbers give scammers access to financial accounts and authentication codes.



**Public Wi-Fi Snooping** – Hackers intercept data on unsecured networks to steal login credentials and financial details.



**Social Engineering Scams** – Fraudsters manipulate victims through urgency, fear, or deception, such as fake job offers, lottery scams, or charity fraud.

## How You Can Help

### Provide Emotional Support

Listen without judgment, acknowledge their frustration, and reassure them that they're not alone. Encourage self-care and help them manage stress during the recovery process.

### Help Navigate the Recovery Process

Assist with reporting the identity theft to the appropriate authorities, updating compromised accounts, and securing personal information. Offer to research next steps, organize documents, or accompany them to appointments, if needed.

### Promote Awareness & Prevention

Share information on identity theft scams, security best practices, and monitoring tools. Encourage them to take proactive steps to safeguard their personal information in the future.

Identity theft is a traumatic experience that may cause lasting emotional impacts. Approach these conversations with empathy, offering resources only with permission and care. Support must be provided when individuals feel comfortable and open to receive it.

# Supporting Victims of **Identity Theft**: Strategies for Allies and Loved Ones

## Types of Identity Theft:

### Financial

Stolen personal information is used to open credit cards, take out loans, or make unauthorized purchases. Can severely damage a victim's credit score and financial stability.

### Medical

Personal information to receive medical care, prescriptions, or insurance benefits. Can result in incorrect medical records, denied insurance claims, or unexpected medical bills.

### Criminal

Another person's identity is given when arrested or cited for a crime. Can result in wrongful criminal records, arrest warrants, or legal trouble for the victim.

### Tax or Social Security

A stolen Social Security number is used to open accounts, receive government benefits, or claim a tax refund. Can have long-term consequences for credit and legal records.

### Employment

Stolen personal information is used to obtain a job or pass a background check. Can lead to issues with tax records, Social Security benefits, and professional history.

### Child / Youth (Foster)

A child's Social Security number is obtained and used to open credit accounts, apply for government benefits, or take out loans. Often goes undetected for years.

### Synthetic

A fraudster creates a fake identity by combining real and fabricated personal details. Often used to open fraudulent accounts that can be difficult to trace back to a single victim.

### Online & Social Media

A thief hacks or impersonates someone's social media or online accounts to scam others, spread misinformation, or steal additional personal data. Can lead to reputational damage, financial fraud, and privacy violations.

### Business & Corporate

Criminals steal a company's identity to open business accounts, commit tax fraud, or scam customers. Can lead to financial losses, legal issues, and reputational damage.

## Complex Victimization

Identity theft is a silent, unpredictable threat that doesn't require any action from the victim. It can happen through data breaches or unauthorized access, often going unnoticed until harm is done. Even after taking steps to recover, the risk of future misuse creates lasting uncertainty and fear.

### Help to prevent *re-victimization* with these *practical and empowering* strategies:



**Monitor Your Accounts** – Regularly check bank statements and credit reports for suspicious activity. Set up alerts for unusual transactions.



**Strengthen Security** – Use strong passwords, enable multi-factor authentication, and update security settings on personal and financial accounts.



**Limit Personal Information Sharing** – Be cautious about sharing sensitive details online or over the phone. Verify the legitimacy of requests before providing information.



**Stay Informed** – Keep up with identity theft scams and fraud tactics. Learn about new security measures and available prevention resources.

Need to report identity theft, get info, or access support?

[www.idtheftcenter.org/recover](https://www.idtheftcenter.org/recover)

Need Crisis Support? Start Here



Access Give an Hour's Online Mental Health Library for free trauma-informed resources!  
<https://giveanhour.org/tools/>