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Cover Page Footnote

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This work was supported by South Dakota State University Scholarly Excellence Funds.

Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

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Incidents of familiar identity theft are becoming more common, yet limited research has explored the experiences of such victims, particularly those who had their identity stolen by a parent. In this qualitative pilot study, six participants shared their experiences during interviews. Data were analyzed using interpretive content analysis. The following preliminary themes emerged from the data: Not Filing a Police Report, Negative Impacts, Positive Impacts, Social and Demographic Factors, and Helpful Resources. Lessons learned regarding methods and suggestions for future research are provided.

Keywords: content analysis; identity theft; parent

INTRODUCTION

Identity theft continues to be a problem for many U.S. consumers today, and family members are frequent perpetrators. Familiar identity theft occurs when an individual has his/her identity stolen by a family member or close associate. Moreover, many cases of child identity theft are cases of familiar identity theft as parents are the most common perpetrators of child identity theft (Cullen, 2007; Tatham, 2018), yet many of these cases remain unreported. Few studies have focused on child identity theft (e.g., Betz, 2012; Power, 2011) and even fewer have focused on familiar identity theft (e.g., Navarro & Higgins, 2017). Given the limited empirical knowledge regarding familiar identity theft perpetrated by parents, the primary purpose of this pilot study was to survey the experiences of familiar identity theft victims who had their identity stolen by a parent and exploring the following research question: "What are the shared experiences of familiar identity theft victims who had their identity stolen by a parent?" A secondary purpose was to gain insight on how to best design research studies for this difficult to reach population.

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LITERATURE REVIEW

Prevalence of Identity Theft

In 2018, there were 14.4 million reported cases of identity theft (Marchini & Pascual, 2019). Pascual and Marchini (2018) found one million children were victims of identity theft in 2017. Using identity theft protection scans of 42,232 children who were enrolled in an identity theft protection service program, Power (2011) found 10.2% of them had at least one other individual using their Social Security Number, a strong indicator of identity theft. Three hundred and three of the victims in this study were under the age of five. The largest fraud reported was \$725,000.

An estimated 25% of children will be identity theft victims before turning age 18 (Tatham, 2019). LaDue (2016) stated 30% of all identity theft perpetrators are family members; this phenomenon is known as “familiar fraud.” The prevalence of familiar fraud is debated for multiple reasons, including lack of reporting and lack of knowing how and where to report. Siciliano (2016) summed up the challenges associated with calculating accurate prevalence statistics for familiar fraud:

Familiar fraud is believed to be under-reported, likely because victims fear they won't be believed by authorities or they fear straining family bonds. In other cases it can go undetected; who'd ever suspect a family member could do such a thing? Another reason for non-detection is that the fraud sometimes begins when the victim is only a child (para.3).

By the time of detection, many victims' credit scores have been destroyed through delinquent, fraudulent accounts and they have difficulty establishing or re-establishing themselves financially as they face paying higher interest rates for loans obtained and security deposits for utility services (Levin, 2014).

Defining Identity Theft

Identity theft can be categorized as financial, medical, criminal, familiar, and child (Andrews, 2016; Florida Department of Agriculture and Consumer Services, n.d.; Identity Theft Resource Center, 2016; McCoy & Schmidt, 2008; State of California Department of Justice, n. d.). Financial identity theft occurs when an individual has his or her personally identifiable information obtained and used without consent for another's financial gain, such as to obtain credit cards (McCoy & Schmidt, 2008). A variant of financial identity theft is tax-related identity theft, in which an individual obtains the personally identifiable information of another to file a tax return in the victim's name to obtain his/her refund (Internal Revenue Service, 2020). Medical identity theft occurs when an individual has his or her personally identifiable information, often health insurance information, stolen and used to obtain medical services such as surgeries and prescription drugs (Andrews, 2016). Criminal identity theft occurs when an individual provides false personally identifiable information at

the time of an arrest, leading to a criminal record in the victim's name (State of California Department of Justice, n. d.). Familiar identity theft occurs when a family member or other close individual (e.g., roommate) obtains and uses the personally identifiable information of another family member or close associate without his/her consent for personal gain (Identity Theft Resource Center, 2016). Child identity theft occurs when a child under the age of 18 has his or her personally identifiable information obtained and used for another's gain (Florida Department of Agriculture, n. d.). A child's identity can be used for the same benefits as an adult's identity can be used, including financial gain and medical services. Child identity theft can be a form of familiar identity theft if the perpetrator is a family member or close associate of the family.

Perpetrators of Familiar Identity Theft

Familiar identity theft can be committed by parents, spouses, adult children, and close associates, such as roommates (Identity Theft Resource Center, 2016). In a study conducted by Experian, parents were the most commonly reported perpetrators of child identity theft (Tatham, 2018), consistent with Cullen (2007). In these cases, child identity theft can also be considered familiar identity theft. While parents are common perpetrators of child identity theft, there is limited understanding of these individuals. Financial instability or greed may motivate a parent to steal their child's identity (Chappell, 2013), or characteristics of Antisocial Personality Disorder may play a role (Betz-Hamilton, 2017). Behaviorally, those with APD characteristics may exhibit a disregard for laws, place others at risk for self-gain, and exhibit a lack of remorse for wrongdoing (National Institute of Mental Health, n. d.).

Spousal identity theft is a form of familiar identity theft as well as a form of financial infidelity and occurs when an individual uses the personal identifying information of his/her spouse without consent for personal gain. According to Jeanfreau, Noguchi, Mong, and Stadthagen (2018), "Financial infidelity may be defined as a form of financial cheating that one partner commits with his or her current partner" (p. 2).

Adult children are the most common perpetrators of elder financial exploitation (EFE) (National Adult Protective Services Association, 2018), which can include identity theft. In a small study, power and control over other family members, concern regarding one's own public image in the community, and poor personal financial management behaviors were identified as risk factors for family member perpetration of EFE (Betz-Hamilton, Vincenti, Jasper, & Rudisuhle, 2015).

METHOD

Research Design

This pilot study used a qualitative design that was informed by phenomenology and content analysis. Qualitative designs are appropriate for topics in which there is limited prior research (Creswell, 2012). Phenomenology is used to explore the "common meaning for several individuals of their lived experience" (Creswell, 2013; p. 76). Six participants

Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

provided data for this study. Data were analyzed using interpretive content analysis, which focuses on the meanings provided in a text (Esterberg, 2002). Content analysis can be used to complement other designs, including phenomenological designs (Leedy & Ormond, 2016).

After receiving approval from the South Dakota State University Institutional Review Board, English-speaking, US resident participants aged 18 or older were recruited from contacts the researcher had with familiar identity theft victims who reached out to her with comments and questions as a result of national media interviews on the topic of familiar identity theft. These national media interviews were focused on the researcher's personal experience as a child victim of familiar identity theft, which brings the researcher's subjectivity into question. Subjectivity refers to being attuned to one's personal views, emotions, and experiences as related to the study. One way to help manage a researcher's subjectivity is to write about them as they emerge in a field journal (Glesne, 2016). The researcher wrote about them after the completion of each interview and during the data analysis process.

By choosing this particular area of inquiry, the researcher was able to see how participants with experiences similar to her own were affected, which subconsciously may have validated or invalidated aspects of her own experience. Her emotional reactions to interview data, memories that were recalled of her own familiar identity theft experience, and notes about how the participants' experiences were similar or dissimilar to her own were kept in a field journal. She also discussed her reactions to the participants' experiences with a trusted colleague. Reflecting on these reactions and memories permitted the researcher to work out her personal reactions to the participants' responses and not have them slant the participants' experiences towards her own experience. In examining her reactions and memories, it became evident that honesty was a central value to the researcher. She also reflected on how the value of honesty is antithetical to the sensationalism and dramatization of stories of identity theft in popular culture, and how this is a disservice to victims. As the researcher is often sought for media interviews on familiar identity theft, the core value of honesty that emerged from this research has given her pause in considering which outlets she would and would not be willing to provide media interviews to. To reflect this value, she strove to stay true to the participants' experiences and interpretations of their experiences. One way she achieved this was through the process of member checking (Birt, Scott, Cavers, Campbell, & Walter, 2016). To conduct member checking, a final draft of the results section of this manuscript was shared with participants. They were asked to provide feedback on the accuracy of the interpretations and any corrections requested by the participants were made by the researcher. One participant noted a minor error regarding a birth; one participant did not respond to the researcher's request.

Participants

Of the six participants, all identified as White. Four were female and two were male. The two male participants were brothers, and both were victimized by their father. No other participants had family members who were willing to participate in the study. Of the female

participants, two were victimized by their father and two were victimized by their mother. The age of victimization ranged from unknown young age to approximately age 24. In two cases, credit cards were established in the victims' names, and checking account fraud occurred in two cases. In one case, a fraudulent business was established using the victim's identity and in another, student loans were fraudulently obtained. In the remaining case, a mortgage was fraudulently obtained. See Table 1 for details.

Table 1

Participant Characteristics

Name	What was Taken	Perpetrator	Age Victimized
Lauren	Credit cards, Existing checking account	Mother	20
Sassy	Student loans	Father	11
Abby	Credit cards	Mother	15
Scarlett	Fraudulent business	Father	6
Darwin	Utilities, mortgage, cash	Father	23/24
Charlie	Existing checking account	Father	Unknown/young age

Data Collection

Each participant engaged in an initial interview and follow-up interview, consistent with previous qualitative studies on child identity theft (Betz, 2012; Betz-Hamilton, 2018b). Interviews ranged in duration from 25 to 60 minutes. Questions from the initial interviews included, "Tell me about your experience with familiar identity theft" and "How has your experience with identity theft impacted you?" The purpose of the follow-up interviews was for the researcher to ask questions to clarify and expand upon the data provided in the initial interviews. Interview questions for both the initial interviews and follow-up interviews were prepared prior to conducting the interviews. Participants received a \$20 gift card incentive for completion of the initial interview and another \$20 gift card incentive for completion of the follow-up interview, for a total of \$40 per participant. All interviews, conducted via telephone, were audio-recorded and transcribed by an IRB-approved transcriptionist.

Data Analysis

The researcher began the data analysis process by reading each transcript multiple times to become familiar with each participant's story. During the reading of each initial interview transcript, the researcher developed questions, which were asked of each participant in a follow-up interview. Then, the researcher engaged in open coding, where codes that seemed relevant to the research question were noted. To do this, the transcript was read and coded line-by-line (Esterberg, 2002). Codes were noted in the margins of the transcripts. After open coding was completed, focused coding was conducted to identify categories and themes. This process is consistent with content analysis, which is "any qualitative data reduction and sense-making effort that takes a volume of qualitative material and attempts to identify core consistencies and meanings" (Patton, 2002, p. 453). Pseudonyms were assigned for names of individuals and places.

Approximately 60 hours were spent analyzing 98 total pages of interview transcripts. Two categories were given substantial consideration (i.e., disordered eating and loss), but were ultimately not included when developing the emergent theme of Negative Impacts. Disordered eating, including the diagnosis of an eating disorder and/or other maladaptive eating behaviors, was present in three of the participants' stories. However, upon further clarification with the participants, it was not perceived to be a direct consequence of the familiar identity theft victimization but rather reflected a larger pattern of family dysfunction. Loss was present with three of the participants; however, no common thread was present linking the experiences of loss. In addition, one of the participant's sense of loss was tied to their feelings of anxiety and was also coded as such (i.e., sleep loss).

PRELIMINARY FINDINGS

Five emergent themes from this pilot study warranted consideration in further analyses: Not Filing a Police Report, Negative Impacts, Positive Impacts, Social and Demographic Factors, and Helpful Resources. A brief discussion of each follows.

Not Filing a Police Report

Four of the six participants did not file a police report. Darwin, whose father stole his identity when he was approximately age 24, did not file a police report due to his father serving as a local law enforcement officer. Scarlett, whose father stole her identity at the age of six, did not file a police report because it was not the first time her father had engaged in criminal activity. She stated, "He gets out of [jail] and is just as much of a criminal as before, so I didn't really see that as being a solution." He had been incarcerated for more serious crimes in the past.

Negative Impacts

All six participants experienced negative impacts due to familiar identity theft perpetrated by a parent. The most consistent negative impacts were fear ($n = 3$), anxiety (n

= 3), and trust issues ($n = 2$). Negative impacts included being afraid of institutions such as the IRS, fear of the potential capacity for the parent perpetrator to commit more serious crimes, anxiety attacks, and anxiety over the lack of safeguards for personal information. Moreover, negative impacts included being distrustful of parents in general and employees of financial institutions. These findings are consistent with the results of a study of 176 identity theft victims conducted by the Identity Theft Resource Center (2017), which found fear, anxiety, and loss of trust were negative impacts experienced by victims. In this study, Scarlett described her fear of the Internal Revenue Service (IRS) after being contacted by them for failure to pay taxes on a business her father established without her knowledge or consent using her identity:

...I'm more afraid of the IRS than police officers, someone with a huge gun. I'm really afraid of them because I know they don't see me as a person...they have unlimited capacity to completely ruin my life if they wanted to, even if I haven't done anything wrong.

Lauren, whose mother stole her identity when she was 20, expressed concern regarding the potential relationship between her mother's familiar identity theft perpetration and Munchausen Syndrome by Proxy:

I feel like the impulse to commit fraud, like identity theft against her kid, it's a small step away from other kinds of physical crimes. Kind of like Munchausen by proxy crimes, those kinds of things. I don't feel like those things are too far apart. The capability.

Munchausen Syndrome by Proxy is also known as Factitious Disorder Imposed on Another (FDIA) and "the adult perpetrator has the diagnosis (FDIA) and directly produces or lies about illness in another person under his or her care, usually a child under 6 years of age" (Cleveland Clinic, 2014, para.1). Lauren's mother did not have a clinical diagnosis of FDIA.

With regard to anxiety, Abby has "anxiety attacks very frequently" that she doesn't remember having prior to learning about the identity theft. She is "afraid of picking up the phone when it's strange phone numbers because [she doesn't] know who's calling and [is] always afraid that something else is going to spring up" due to the identity theft her mother perpetrated against her when she was 15. Charlie, whose father stole his identity at a young, unknown age, experiences shortness of breath and a tingling sensation when he "[goes] to apply for any kind of credit card or loan" due to the "anticipation of being declined." Scarlett's familiar identity theft experience has left her feeling that "there's no safeguards for anything, that the world is just a very evil, predatory place."

Regarding trust issues, Scarlett stated, "Generally, I don't trust...I also have a very strong distrust of parents in general. [If] someone is a parent, I view them very suspiciously..." due to the familiar identity theft and other forms of abuse she was subjected to by her father. As a result of the familiar identity theft, Darwin described how he conveys his mistrust of financial institution employees:

Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

Now when I call banks or am talking with financial people, people ask, “What’s your Social Security number? I need your Social Security number.” Why? Why? Why do you need that? Use something else. You don’t need my Social Security number. I come off kind of harsh, I guess.

Positive Impacts

While all participants indicated negative impacts from their familiar identity theft experience, four indicated they experienced positive impacts from the experience as well. Positive impacts for participants in this study included increased empathy for clients, increased financial awareness as a parent, and rejection of the need to be concerned with how others perceive their family. Scarlett indicated her empathy for her clients who are concerned about identity theft had increased: “I sometimes talk to [clients] who are very frightened of the potential for identity theft...I empathize with their fear of having their identity stolen.”

Sassy described her father, who stole her identity at the age of 11, as being concerned with how others perceived the family. She indicated this was a factor that influenced his decision to commit identity theft as he wanted the family to appear as though they had considerable wealth in order to impress others. As a result of her experience as a victim of familiar identity theft perpetrated by her father, she rejects this concern in her own life:

...for the most part, I don’t keep up with the Joneses. I don’t run in high society or social circles...I don’t live in a flashy house. I don’t drive a flashy car. My kids wear their clothes for long periods of time.

Charlie, whose father stole his identity at an unknown, young age, felt his experience with familiar identity theft helped him be a better father:

[It’s] shown me what not to do as a parent in a whole spectrum of ways, obviously the financial. I would rather live in a cardboard box than affect [my child’s] future financial situation, than to steal from [my child] so we can have a temporary roof over [our] head for the next 30 days. I think it’s made me more appreciative of my ability to be a father and treating [my child] as if I wish I was treated.

Social and Demographic Factors

Four of the six participants identified one or more social and demographic factors that influenced their familiar identity theft experiences, including residing in a rural area ($n = 3$), socioeconomic status ($n = 3$), and race ($n = 2$). Often, these factors were intertwined. Participants felt residing in a rural area helped enable the secrecy that hid the identity theft and the limited resources in rural areas hindered their recovery. Moreover, others’ perceptions of the participants’ social class and being White limited the assistance they received in recovering from the identity theft. When Sassy moved from a suburban

community to a rural community as a child, “it felt like there were secrets.” Moving to a rural area was perceived to make it easier to keep things hidden from others. Perceived class disparity in Abby’s rural area impacted her identity theft experience:

Growing up lower to lower middle class in a very rural area meant that there was a lot of class disparity. My mom definitely married into a family that had more money than her family. And there was a lot of pushback from my mom’s side of the family...I’m the only person in my family to have gone to college. There was a lot of, ‘Oh, you think you’re better than us. Our life isn’t good enough for you’.

Conversely, Sassy indicated “being expected to be upper middle class” affected her familiar identity theft experience. She indicated there was a social expectation to be upper middle class due to being White. A similar social expectation was expressed by Scarlett: “...we were pretty wealthy, and we were White. And I feel that White wealthy families just aren’t really investigated very thoroughly...” due to a social perception that White families are comprised of good parents who raise good children.

Darwin felt that living in a rural area impacted his recovery from identity theft:

When I really started moving forward with [recovery], there weren’t a whole lot of resources around where I was at the time. When I was on the phone with [the cable company], arguing about stuff, about how that was possible the account was in my name when I lived miles and miles away, hours away. They were like ‘we need you to come into the office.’ Well, I can’t just hop over to the office today. I’m three hours away.

Helpful Resources

Helpful resources were defined as individuals and institutions that were perceived by the participant to aid in recovering from the familiar identity theft. While five of the six participants discussed resources that they perceived to be helpful, there was little consistency in the type of resources that were perceived to be helpful. Helpful resources included a social worker, in-laws, youth program staff, a lawyer, and religion. The most common perceived helpful resource was mental health counseling. For example, Sassy started seeing a therapist “at the point when [the identity theft discovery] happened. The therapist “is now seeing [my immediate family]. I think she’s amazing.” Abby, another participant, has “gone through a lot of therapy” and “engaged in a lot of self-work” and “feel[s] comfortable with mental health-wise where [she is] because [she has] been very proactive”.

DISCUSSION

Overall, these preliminary findings indicate participants experienced both negative and positive impacts due to familiar identity theft perpetrated by a parent. As well, participants indicated living in a rural area, their socioeconomic status, and being White

Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

influenced their experiences. Moreover, while participants typically did not file a police report against their parent perpetrator, they found other resources to be helpful in recovering from the identity theft, most commonly mental health counseling.

The finding of not filing a police report is consistent with Siciliano (2016). Victims of familiar identity theft, including child identity theft perpetrated by a parent, may feel pressure to keep the crime hidden from the public. Betz (2012) noted that child identity theft victims who had their identity stolen by a parent frequently did not receive support from other family members and felt pressure to not expose the crime to others outside of the family, which inhibited the recovery process.

The finding of negative impacts is consistent with Betz's (2012) findings, which were that child identity theft victims experience negative impacts including feelings of confusion, loss of control, and revictimization. In this study, some participants reported positive impacts, both in their professional lives and personal lives. These positive impacts centered on becoming more responsive and sensitive to the needs of others, including their own children, as well as clients. Limited attention has been given to potential positive impacts of familiar identity theft on victims; however, my own experience as a victim of familiar identity theft, perpetrated by my mother, shaped my career and research focus on identity theft. This can be considered a positive impact of familiar identity theft victimization.

The findings of this study further contribute to the literature by identifying possible positive effects of familiar identity theft victimization and a wide variety of perceived helpful resources for victims, most centering on relationships with one trusted professional (e.g., mental health counselor, social worker). Moreover, these findings indicate living in a rural area and social expectations associated with being White may negatively contribute to these victims' experiences.

LIMITATIONS

While the emergent themes of this study provide some insight into victims' experiences, they need to be interpreted with extreme caution due to its limitations. Data were collected from a very small sample of mostly female, White participants. Generalizability of the findings is not possible with a sample size of six, nor is generalizability a goal of qualitative research. An additional limitation is very limited triangulation was achieved. Triangulation involves collecting different sources of data, such as interview data from multiple participants within a family to corroborate interview data provided by one family member participant (Glesne, 2006). By engaging in triangulation, a qualitative researcher increases the validity of a study's findings. Moreover, participants were individuals who previously reached out to the researcher as a result of national media interviews on familiar identity theft, perhaps reflecting a higher level of access to resources than other familiar identity theft victims. This could also reflect a higher level of self-efficacy of these victims relative to other victims of familiar identity theft. Another limitation of this study was the presence of researcher bias, as the researcher had experienced familiar identity theft perpetrated by a parent. Researcher bias was managed throughout the data

collection and analyses phases through the use of field notes and discussion of the researcher's reactions to the interview data with a trusted colleague.

FUTURE RESEARCH

Findings from this study indicate that living in a rural area, race, and socioeconomic status may influence familiar identity theft victims' experiences when a parent is the perpetrator. Moreover, some participants developed strengths as a result of their victimization experience, including empathy for others who expressed concern about becoming identity theft victims and a commitment to not perpetrating identity theft against their own children. This suggests resiliency, "the process of adapting well in the face of adversity...threats or significant sources of stress" may play a role in familiar identity theft victims' experiences (American Psychological Association, 2020; para. 2). Contextual factors can influence one's resiliency and living in a rural area, race, and socioeconomic status are contextual factors that may influence familiar identity theft victims' experiences that warrant further exploration. Future studies should consider employing an ecological model for theoretical guidance, which would allow for the inclusion of these contextual factors.

Lessons Learned

Addressing triangulation in future studies on familiar identity theft. While limited research has been conducted on familiar identity theft, qualitative studies have explored EFE perpetrated by family members. In many of these cases, an adult child perpetrates EFE toward a parent who is at least 65 years old. Studies on family-member perpetrated EFE have successfully recruited non-perpetrator/non-victim family member participants (e.g., Betz-Hamilton & Vincenti, 2018; Stum, 2019). Thus, it was expected non-perpetrator/non-victim family members would successfully be recruited for this study as well, in addition to victims. Due to the estrangement of family members as a result of the familiar identity theft, victims generally did not want to provide contact information of other family members who may have been willing to participate in this study. Therefore, this method of triangulation was not successful.

Triangulation via multiple sources of data is only one method of triangulation; it can be achieved via collecting and analyzing multiple forms of data (e.g., interview data and documents) and by "examining how competing theoretical perspectives inform a particular analysis (e.g., transcendental phenomenology of Husserl vs. hermeneutic phenomenology of Heidegger)" (Patton, 2002; p. 248). Given the participants in this study had interactions with creditors, government agencies, social workers, and other professionals, it is likely they had documentation they could have shared with the researcher for document analysis. This information, along with the interview data, could have achieved triangulation. Future qualitative studies on familiar identity theft should strive to employ interview and document data collection and analysis methods to better achieve triangulation; relying on multiple informants is not sufficient.

Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

Coping with the reality of participant recruitment challenges. Betz-Hamilton (2018a) noted recruitment of participants for studies focused on financial abuse within families, including familiar identity theft, was challenging. Recruitment for this study was challenging as well. Given the limited number of victims who consented to participate in this study, future qualitative studies on familiar identity theft may want to consider using a case study approach. A case study approach would require prolonged engagement with a minimum of one participant who could offer unique insights about familiar identity theft.

This pilot study found victims of familiar identity theft experience both negative and positive impacts from the victimization, and their experiences are influenced by living in a rural area, being White, and others' perceptions of their socioeconomic status. The themes that emerged from the analysis along with the limitations of this study, including the inability to triangulate interview data from multiple informants and difficulty recruiting participants, can inform the design of future qualitative studies exploring familiar identity theft victimization.

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Understanding the Experiences of Familiar Identity Theft Victims When a Parent is the Perpetrator: A Pilot Study

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