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Understanding Identity Theft

Offenders' Accounts of Their Lives and Crimes

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Researchers typically label acts as "white-collar" based on the respectable status of the offender (populist perspective) or on the characteristics of the offense (patrician perspective). However, some crimes, such as identity theft are not easily classified into either of these categories. The current study is designed to contextualize previous research and to situate the crime of identity theft within these two broad perspectives of white-collar crime. To do this, 59 identity thieves incarcerated in federal prisons were interviewed to offer the offenders' perspectives on existing research describing characteristics of thieves and the techniques they employ to complete their crimes. Results show that identity thieves are a diverse group in terms of demographic characteristics (age, race, gender, and social class), employment, and criminal histories. They employed a variety of methods to both acquire information and convert it to cash. The most common methods of acquiring information were to buy it from others or to steal it from mailboxes or trashcans. They also used numerous methods to convert these identities into valuable goods, which included accessing existing accounts, applying for new credit, and obtaining loans. Thus, the findings show that identity theft is difficult to classify as white-collar crime.

Keywords: *identity theft; identity thieves; white-collar crime; fraud*

The definition of white-collar crime has engendered much confusion and debate among criminologists since it was introduced nearly seven decades ago and agreement over conceptual boundaries has yet to be achieved. Perspectives on how best to conceptualize white-collar crime tend to fall into one of two camps, what Shover and Cullen (2008) refer to as the populist and patrician paradigms. The populist paradigm is perhaps best exemplified by the work of Sutherland who saw the respectable status of the perpetrators as the defining characteristic of white-collar crime. Those who take this perspective conceive of white-collar crime as

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involving the "illegal and harmful actions of elites and respectable members of society carried out . . . in the context of legitimate organizational or occupational activity" (Friedrichs, 2004, p. 5). When seen through this lens, white-collar crime evokes images of powerful elites who use their position to fraudulently obtain money and evade prosecution and elicits a critical, reform oriented stance to research.

The patrician perspective of white-collar crime "takes a narrower, more technical, and less reform-oriented view of white-collar crime" (Shover & Cullen, 2008, p. 156). Those who define white-collar crime from this perspective place emphasis on the characteristics of the crime rather than the characteristics of the criminal. The work carried out at the Yale Studies of White Collar Crime typifies this perspective (Weisburd, Wheeler, Waring, & Bode, 1991). By reviewing the presentence investigation reports of federal offenders, Weisburd et al. (1991) painted a portrait of white-collar offenders as mundane and ordinary. This camp points out that the notion of white-collar crime being committed only by elites is an exaggeration and, therefore, emphasis should be placed on "collaring the crime, not the criminal" (Shapiro, 1990). As Shapiro (1990) notes, researchers should be "exploring the modus operandi of their misdeeds and the ways in which they establish and exploit trust" (p. 363). Edelhertz (1970) suggests that white-collar crime is "an illegal act or series of illegal acts committed by nonphysical means and by concealment or guile, to obtain money or property, to avoid the payment or loss of money or property or to obtain business or personal advantage" (p. 3). Edelhertz (1970) makes clear the belief that "the character of white-collar crime must be found in its modus operandi and its objectives rather than in the nature of the offenders" (p. 4).

Regardless of whether one emphasizes the status of the offender (populist) or the nature of the crime (patrician), Friedrichs (2004, p. 4) notes that most criminologists who study white-collar crime agree that it occurs in a legitimate occupational context and is motivated by the goal of economic gain or occupational success. This issue was also raised by Newman (1958) who argued that "the chief criterion for a crime to be 'white-collar' is that it occurs as a part of, or a deviation from, the violator's occupational role" (p. 737). Typologies of white-collar crime also illuminate the difficulties in defining white-collar crime and classifying actors and/or actions as white-collar. Numerous typologies have emerged since Sutherland's (1949) *White Collar Crime* with some classifying types of white-collar crime based on the context in which the activity occurs, the status or position of the offender, the primary victims, the primary form of harm, or the legal classification of the offense (Friedrichs, 2004).

According to Braithwaite (1985), the most influential partition has been Clinard and Quinney's (1973) separation of white-collar crime into occupational and corporate crime. In doing so, the term *corporate crime* preserves the original definition of white-collar crime as delineated by Sutherland, but recognizes that lower level white-collar and even blue-collar workers commit crimes in the context of their occupations. Others have added forms of governmental crime, hybrid forms of white-collar crime (e.g., state-corporate crime, crimes of globalization, and finance crime), and "residual" forms such as technocrime and avocational crime (Friedrichs, 2004).

When labeling acts as *white-collar* researchers typically use definitions from one of the two camps. But some crimes are hard to classify in either of these broad categories, which makes it difficult to determine the best conceptual lens with which to understand these crimes. Friedrichs (2004, p. 187) argues that identity theft is a classic example of a hybrid form of white- collar crime based on the observation that a victim's identifying information is often taken by an employee and passed along to others. Thus, the employee and his/her actions may be classified as white-collar criminal and white-collar crime, respectively, but how does one classify the use of the identifying information that likely follows? Many perceive identity theft to be so sophisticated that it is committed predominantly by computer specialists, organized criminal networks, or sophisticated "hackers" who access such databases.[1] Others see it as a crime so mundane that it has become the crime of choice for those who have succumbed to the effects of methamphetamine addiction (Gayer, 2003). Thus, current discussions of identity theft focus either on drug addicted, unsophisticated mail thieves, and dumpster divers or more commonly on high-tech hackers and phishers. Such varied portrayals of the crime raise the question, is identity theft a white-collar crime? Our goals for this study are to contextualize previous research based on victimization surveys and law enforcement case files and to determine if identity theft should be treated as a white-collar offense using either of the two broad definitions. To do this we rely on the accounts of 59 federally convicted identity thieves to examine their personal backgrounds and the techniques they use to acquire identifying information and convert it into cash or goods.

Identity Theft in Context

Although it is difficult to gauge the extent of identity theft, it is possible to determine a general pattern of the crime by comparing the various attempts by public and private agencies to measure it. Numerous sources support the claim that identity theft rose considerably over the past decade. According to reports from the Federal Trade Commission (FTC), identity theft has been the most prevalent form of fraud committed in the United States for the past 7 years, comprising 36% of fraud complaints filed in the year 2006 (FTC, 2007). According to the Gartner Survey and the Privacy and American Business (P&AB, 2003) survey, the incidence of identity theft almost doubled from 2001 to 2002. The Social Security Administration's fraud hotline received approximately 65,000 reports of Social Security number misuse in 2001, more than a five-fold increase from the 11,000 reported in 1998 (U.S. General Accounting Office, 2002). Data from the FTC (2004) suggest that identity theft rose from 86,212 in 2000 to 214,905 in 2003, nearly a 250% increase. Recent data from the FTC indicate that identity theft reports have been relatively stable the past 3 years.

In 2007, the FTC released a report on estimates of the incidence and costs of identity theft. According to the report, approximately eight million people experienced identity theft in 2005 and total losses were nearly $16 billion (Synovate, 2007). According to the National Crime Victimization Survey (NCVS), in 2005, 6.4 million households, representing 5.5% of the households in the United States discovered that at least one member of the household had been the victim of identity theft during the previous 6 months. The estimated financial loss reported by victimized households was about $3.2 billion (Bureau of Justice Statistics [BJS], 2006). Regardless of how identity theft is measured, reports indicate that it is a growing and costly crime.

Identity Theft Offenders

Despite the creation of identity theft task forces throughout the country, clearance rates for identity theft are low. Available evidence suggests that offenders are seldom detected and rarely apprehended (Allison, Schuck, & Lersch, 2005; Gayer, 2003; Owens, 2004). The paucity of research on identity theft coupled with the low clearance rate makes it difficult to have a clear description of those who engage in this offense. To date only two studies have provided data on identity thieves, both rely on law enforcement files (e.g., closed cases or police reports). To gain an understanding of the type of individual who commits identity theft Gordon, Rebovich, Choo, and Gordon (2007), examined closed U.S. Secret Service cases with an identity theft component from 2000 to 2006. They found that most offenders (42.5%) were between the ages of 25 and 34 years when the case was opened. And another one-third fell within the 35 to 49 years age group. Using data from a large metropolitan police department in Florida, Allison et al. (2005) found that offenders ranged in age from 28 to 49 years with a mean age of 32 years.

Both studies found similar patterns regarding race. Gordon et al. (2007) found that the majority of the offenders were Black (54%), with Whites and Hispanics accounting for 38% and 5% of offenders, respectively. Allison et al. (2005) found that the distribution of offenders was 69% Black, 27% White, and less than 1% were Hispanic or Asian. The two studies differed in terms of the gender of offenders. Gordon et al. (2007) found that nearly two-thirds of the offenders were male. Whereas, Allison et al. (2005) found that 63% of offenders were female.

Techniques of Identity Theft

To be successful at identity theft would-be offenders must secure identifying information and convert it into goods or cash. Identity thieves have developed a number of techniques and strategies to do this. Researchers and law enforcement agencies have collected information, primarily from victimization surveys, on the techniques identity thieves commonly employ.

The first step in the successful commission of identity theft is to obtain personal information on the victim, which is relatively easy for offenders to do. Offenders obtain this information from wallets, purses, homes, cars, offices, and business or institutions that maintain customer, employee, patient, or student records (Newman, 2004). Social security numbers, which provide instant access to a person's personal information, are widely used for identification and account numbers by insurance companies, universities, cable television companies, military identification, and banks. The thief may steal a wallet or purse, work at a job that affords him/her access to credit records, may purchase the information from someone who does (e.g., employees who have access to credit reporting databases commonly available in auto dealerships, realtor's offices, banks, and other businesses that approve loans), or may find victims' information by stealing mail, sorting through the trash, or by searching the Internet (Davis & Stevenson, 2004; Lease & Burke, 2000; LoPucki, 2001; Newman, 2004).

Based on victim surveys, most offenders commit identity theft by obtaining a person's credit card information, which they use to forge a credit card in the victim's name and use it to make purchases (P&AB, 2003). According to the P&AB survey, 34% of victims reported that their information was obtained this way. In addition, 12% reported that someone stole or obtained a paper or computer record with their personal information on it, 11% said someone stole their wallet or purse; 10% said someone opened charge accounts in stores in their name; 7% said someone opened bank account in their name or forged checks; 7% said someone got to their mail or mailbox; 5% said they lost their wallet or purse; 4% said someone went to a public record; and 3% said someone created false IDs to get government benefits or payments (P&AB, 2003).

Data from the FTC suggest that of those who knew how their information was obtained (43%), 16% said their information was stolen by someone they personally knew; 7% during a purchase or financial transaction; 5% reported their information was obtained from a stolen wallet or purse; 5% cited theft from a company that maintained their information; and 2% from the mail (Synovate, 2007). Other techniques have been identified such as organized rings in which a person is planted as an employee in a mortgage lender's office, doctor's office, or human resources department to more easily access information. Similarly, these groups will bribe insiders such as employees of banks, car dealerships, government, and hospitals to get the identifying information. Others have obtained credit card numbers by soliciting information using bogus e-mails (phishing) or simply by watching someone type in a calling card number or credit card number (Davis & Stevenson, 2004).

According to the FTC, the most common type of identity theft was credit card fraud followed by "other" identity theft, phone or utilities fraud, bank fraud (fraud involving checking and savings accounts and electronic fund transfers), employment-related fraud, government documents or benefits fraud, and loan fraud (FTC, 2007). Although not directly comparable due to differences in methodology, units of analysis, and definition of identity theft, data from the NCVS indicate that of the 6.4 million households reporting that at least one member of the household had been the victim of identity theft, the most common type was unauthorized use of existing credit cards (BJS, 2007).

Methods

The present study is based on data collected from interviews with 59 inmates incarcerated in U.S. federal prisons for identity theft or identity theft-related crimes. The interviews were conducted from March 2006 to February 2007. A purposive sampling strategy was employed to locate suitable participants, which involved an examination of newspapers and legal documents from across the United States. Lexis-Nexis News, an electronic database that organizes newspapers from around the United States by region and state, was used as the source for the newspapers. The Lexis-Nexis Legal Research database, containing decisions from all federal courts, and the Westlaw database, were also searched using the term *18 U.S.C. § 1028*, which is the U.S. federal statute for identity theft. Finally, the websites of U.S. Attorneys in all 93 U.S. districts were searched for press releases and indictments regarding individuals charged with identity theft.

The online Federal Bureau of Prisons Inmate Locator (www.bop.gov) was then used to determine whether the offenders identified during the earlier searches were housed in federal facilities at the time of the study. In total, this process yielded the names of 297 identity thieves. To sample participants, visits were made to the 14 correctional facilities that housed the largest number of inmates in each of the six regions defined by the Federal Bureau of Prisons (Western, North Central, South Central, North Eastern, Mid-Atlantic, and South Eastern). A total of 65 individuals who were incarcerated for identity theft, primarily aggravated identity theft, were interviewed. However, six interviews were excluded from the analysis because the offenders denied taking part in or having knowledge of the identity theft (if they had a codefendant) or because they committed fraud without stealing the victims' identities. The final sample consisted of 59 people who had engaged in identity theft.

Some argue that interviews with active, free-ranging offenders have numerous advantages over those with incarcerated offenders (Jacobs & Wright, 2006). Purportedly, findings based on inmate interviews may be biased because the participants are "unsuccessful," fearful of further legal sanctions, and likely to reconstruct their offenses in an overly rational manner. However, many of these claims against captive populations are overstated (Copes & Hochstetler, in press). In fact, a recent study examining target selection of burglars found a "striking similarity" between studies using free-ranging and prison-based samples (Nee & Taylor 2000, p. 45). Little is gained by denying that the interview setting colors narratives or that conversations with social scientists are not different than what might be said elsewhere. Yet offenders appear to report similar patterns of behavior regardless of how they were originally contacted or where they were interviewed.

Semistructured interviews were used to explore offenders' life circumstances at the times of their crimes, their reasons for becoming involved in and continuing with identity theft, and the techniques they used to secure information to commit fraud and convert it into cash or goods. This style of interview allows the participants to discuss their crimes in their own words and with detail. Moreover, it allows the researcher to gain in-depth knowledge about the subject matter, in this case, the backgrounds and modus operandi of identity thieves.

The interviews took place in private rooms in the correctional facilities, such as offices, visiting rooms, and attorney–client rooms. For the majority of the interviews the authors interviewed as a pair, with one acting as lead and the other taking notes and ensuring that important questions were not left out. The one constant in the interview settings was that interviewers were alone with participants during the interview. Although correctional officers were nearby, they were unable to listen in on the conversations. This was important because participants may be hesitant to speak freely with the worry of staff overhearing the details of their lives and crimes. When possible interviews were audio recorded and then transcribed verbatim. However, some wardens denied us permission to bring recording devices into their facilities and some offenders agreed to the interview only if it was not recorded. All but nine interviews were recorded. Detailed notes were taken during the interviews that were not recorded. The transcribed interviews and detailed notes taken from nonrecorded interviews were analyzed with QSR NVivo 7 (Richards, 1999). To ensure interrater reliability, the two authors read independently each transcript to identify common themes. The authors then convened to determine the overarching themes they had identified.

Background Characteristics of Identity Thieves

The common perception of identity thieves is that they are more akin to middle-class fraudsters than they are to street level property offenders. That is, they hail disproportionately from the middle-classes, they are college educated, and they have stable family lives. To determine if identity thieves resemble other fraudsters various demographic characteristics, including age, race, gender, employment status, and educational achievement were collected. In addition, offenders were asked about their socioeconomic status, family status, and criminal history. Overall, it was found that identity theft was a democratic crime. Its participants came from all walks of life and had diverse criminal histories. In fact, they were just as likely to resemble persistent street thieves as they were middle-class fraudsters.

Gender, Race/Ethnicity, and Age

Table 1 shows the gender, race, and age distributions of the sample. The final sample of 59 inmates included 23 men and 36 women, which was consistent with the findings of Allison et al. (2005). However, the discrepancy in gender in our sample is likely due to our sampling strategy and the higher response rate from female inmates rather than the actual proportion of identity theft offenders. For example, the gender makeup of the full list of located identity thieves was more similar to that found by Gordon et al. (2007): 63% male and 37% female. The racial makeup of the sample was 44% White, 53% Black, and 3% other. The makeup for the full list of located inmates was 50% White, 46% Black, and 4% other. This is a higher percentage of White offenders than found by either Gordon et al. (2007) or Allison et al. (2005). Offenders in the sample ranged in age from 23 to 60 years with a mean age of 38 years. The majority of offenders were aged 25 to 34 (34%) or 35 to 44 (32%). Only 7% were aged 18 to 24 years and 5% were older than 55 years. The age distribution matches closely with the larger sampling pool and that found by Gordon et al. (2007) and Allison et al. (2005).

Employment History

Most offenders had been employed at some point during their lifetimes (see Table 2). The diversity of jobs included day laborers, store clerks, nurses, and attorneys. At the time of their crimes 52.5% were employed and a total of 35.5% of the sample reported that their employment facilitated the identity thefts. The majority of those who used their jobs to carry out their crimes committed mortgage fraud. Others worked at businesses that had access to credit cards and/or social security numbers (e.g., department stores that granted credit or government agencies). These people used their position to obtain information and either used it themselves or sold it to others who then committed fraud. For instance, one offender worked as a junior recruiter for the National Guard and used his position to obtain identifying information. In his words:

> The military has [a form], which has all of your history on it, Social Security numbers, dates of birth, last known addresses that kind of stuff. And we use that to solicit people to

Table 1
Gender, Race, and Age of Identity Thieves[a]

	Sampling Pool		Final Sample	
	N	Percentage	*N*	Percentage
Gender				
Male	187	63.0	23	39.0
Female	110	27.0	36	61.0
Race				
White	148	50.8	26	44.1
Black	137	46.1	31	52.5
Other	12	4.0	2	3.4
Age (Years)				
18-24	15	5.1	4	7.0
25-34	91	30.6	20	33.9
35-44	113	37.8	19	32.2
45-54	61	20.6	13	22.0
≥55	17	5.9	3	5.1

a. Information collected from Bureau of Prisons Inmate Locator.

> come into the National Guard. . . . After I had gotten out [of the National Guard] I still had the information. . . . I had talked to some other people about how to get credit cards and stuff like that. Then I started, you know.

Not all used their positions to steal information, some used their employment to facilitate identity theft. For example, several worked at local Department of Motor Vehicles offices and used their position to help others obtain fraudulent identification. Most of them claimed that they sought employment at these places legitimately and then were approached by others to commit the fraud. Few said that they sought employment for the purposes of gaining easy access to sensitive information or to facilitate the thefts. Although the majority of thieves we spoke with did not commit identity theft through the course of their occupations, a significant number of offenders indicated that their past employment experience gave them insiders' knowledge that enabled them to carry out their crimes. This included knowledge of real estate transactions and how banks, credit agencies, and department stores operated and extended credit.

Criminal History

A total of 37 (63%) of the offenders reported that they had been arrested for crimes other than those for which they were currently incarcerated (see Table 3). Of those who had prior arrests most were for financial fraud or identity theft ($n = 26$) but drug use/sales ($n = 11$) and property crimes ($n = 13$) were also relatively common, which is consistent with Gordon et al.'s (2007) findings. A total of 26 had also been convicted of a crime. Again, most of these convictions were for financial fraud or identity theft ($n = 15$).

Researchers are unclear as to the degree that offenders specialize in particular crimes. Here again our sample showed diversity. Prior arrest patterns indicate that a large portion of them had

Table 2
Employment Histories

	N	Percentage
Employed during lifetime		
Yes	47	79.7
No	3	5.1
Unknown	9	15.3
Employed during ID theft		
Yes	31	52.5
No	21	35.6
Unknown	7	11.9
Employment facilitated ID theft		
Yes	21	35.6
No	32	54.2
Unknown	6	10.2

engaged in various types of crime, including drug, property, and violent crimes. Yet the majority of them claimed that they only committed identity thefts or comparable frauds (e.g., check fraud). Although several offenders described having committed other crimes in the past, they stopped these other criminal endeavors because they could make more money through identity theft. For example, one offender said, "[selling drugs is] not the answer. That's not where the money is" and another, who switched from burglaries to identity theft, argued that, "[identity theft] is easier and you get the money, you know. You get a lot of money."

Inmates were also questioned about their prior drug use (see Table 4). A total of 34 (58%) had tried drugs in their lifetime, mostly marijuana, cocaine in various forms, and methamphetamine. Only 22 reported having been addicted to their drug of choice. Of those offenders who said that they were using drugs while committing identity theft, only 14 reported that the drug use contributed to their identity thefts. Despite current claims about the link between methamphetamines and identity theft, only five of those with whom we spoke said that methamphetamine use directly contributed to their crimes. One respondent claimed, "I started smoking meth, then I stopped working, and then I started doing this for money." This finding is supported by Gordon et al. (2007).

Family Background, Marital Status, and Educational Attainment

To gain an understanding of their life experiences offenders were asked to describe their past and current family situation (see Table 5). To assess social class a subjective measure was used by asking offenders to self-identify with a class based on their parents' occupations and lifestyles. When asked to describe their family's status growing up most offenders classified their family background as either working-class (47.5%) or middle/upper-middle class (42.4%). Whereas a few of the parents of those who self-defined as working class made a living through crime, the majority said that their parents worked at jobs such as manual laborers. A typical response to what their families were like was, "Growing up, my mom was actually in prison. She was here actually for ten years and then my dad, like I said I don't know about him." Another replied:

Table 3
Criminal Histories

	N	Percentage
Prior arrest		
Yes	37	62.7
No	19	32.2
Unknown	3	5.1
Prior arrests by crime types[a]		
Property crime	13	35.1
Violent crime	4	10.8
Drug possession/sales	11	29.7
Fraud	19	51.4
ID theft	7	18.9
Other	3	8.1
Unknown	2	5.4
Prior convictions		
Yes	26	44.1
No	25	42.4
Unknown	8	13.6
Prior convictions by crime types[a]		
Property crime	5	19.2
Violent crime	2	7.7
Drug possession/sales	2	7.7
Fraud	13	50.0
ID theft	2	7.7
Other	1	3.8
Unknown	8	30.8

a. For some categories percentages do not add up to 100% because some offenders reported more than one answer.

> I had a rough background. Since I've been incarcerated, I've been able to reflect on everything that led me up to where I was a couple of years ago. Let's see. I'm a middle child of 5 girls and I'm from Chicago. My mother was a single parent. She was physically abused by my father. They were divorced when I was 4, but I remember the fights, you know? My mother was remarried. Her second husband had sexually molested me and that was like one time. I was 12 years old, but that never was able to be dealt with and I think I had a lot of anger starting at 11 years old that I held in. So my anger wanted to get back but I didn't know how.

Not all came from such humble beginnings. As over half claimed to hail from middle-class or upper middle-class families. The parents of those who self-defined as middle-class held jobs such as doctors, nurses, engineers, or other white-collar positions. When asked to describe their childhood one respondent said, "Typical middle-class. Both parents, actually my mother didn't work until the children were grown and out of the house (I have two younger sisters). My father's always been in law enforcement he's also military, he's a colonel in the army." Another described, "[My] parents went to work and we went to school. . . . We had computers. Pretty much didn't want for anything."

Of those for which information was available, 39% came from broken homes, which is reflected in some of the above quotes. Most offenders were currently or had been married

Table 4
Drug Histories

	N	Percentage
Drug use ever		
Yes	34	57.6
No	22	37.3
Unknown	3	5.1
Drug addiction		
Yes	22	37.3
No	31	52.5
Unknown	6	10.2
Drug use during ID theft		
Yes	25	42.4
No	31	52.5
Unknown	3	5.1
Type of drug used during theft[a]		
Cocaine (powder and crack)	10	40.0
Heroin	3	12.0
Marijuana	6	24.0
Prescription	1	4.0
Methamphetamine	7	28.0
Unknown	8	32.0
Drug use contributed to ID theft		
Yes	14	23.7
No	41	69.5
Unknown	4	6.8

a. For some categories percentages do not add up to 100% because some offenders reported more than one answer.

in their lifetimes: 25% of offenders were married, 30.5% were separated/divorced, 32.2% had never been married, and 5.1% were widowed. Divorces or separations were factors, among many, that instigated identity theft for 10 people. One female offender's remarks exemplify this process:

> I had gotten divorced, I was a single mom, and I was struggling. I was working, but I've worked for a number of years as an independent contractor doing medical transcription, and I lost some of my accounts. I was struggling with depression and dealing with a lot of things. I had met some ladies and we started talking and . . . we began to socialize and they said, "We do identity theft and we think you would do really good going into a bank and taking some money out. We can split that with you and you can have some money." I said okay and that's how I started.

Only one individual said that her thefts led to her divorce. Approximately 75% of offenders had children. With respect to educational achievement, the majority of offenders had had at least some college.

Based on the background characteristics of the identity thieves in our sample, it would be difficult to classify them as *white-collar* offenders. They came from a variety of socioeconomic classes, occupations, and varied in their employment histories. Weisburd

Table 5
Family Background, Marital Status, and Educational Attainment

	N	Percentage
Socioeconomic class		
Under/working class	28	47.5
Middle/upper-middle class	25	42.4
Unknown	6	10.2
Family background		
Broken	23	39.0
Intact	17	28.8
Unknown	19	32.2
Marital status		
Never married	19	32.2
Divorced/separated/widowed	21	35.6
Married	15	25.4
Unknown	4	6.8
Children		
Yes	44	74.6
No	11	18.6
Unknown	4	6.8
Educational attainment		
No high school diploma	9	15.3
High school diploma	10	16.9
Some college	19	32.2
College degree	12	20.3
Unknown	9	15.3

et al.'s (1991) study also reported a diversity of classes represented in their sample of white-collar offenders with the majority hailing from the middle class. Thus, if one were to adhere to the populist perspective regarding the definition of white-collar crime, the majority of identity thieves in our sample would not be considered white-collar criminals; nor would their crimes be considered white-collar. The majority of offenders were not of high economic, social, or occupational status nor did most of them commit their thefts through the course of their occupation. In fact, most of the offenders who were employed at the time of their crimes did not use their positions to gain identifying information and commit identity theft.

Methods and Techniques of Identity Theft

Identity thieves use a variety of methods to acquire victims' personal information and convert that information into cash and/or goods. Data from victimization surveys and interviews with law enforcement officials have been used to describe the techniques identity thieves commonly employ to commit their crimes (Lease & Burke, 2000; Newman, 2004). In what follows we contextualize previous research on the topic by providing a description of the techniques participants used to commit identity theft.

Acquiring Information

When asked where the information came from nearly all were able to answer. However, some individuals worked in a group where other group members obtained the information. They claimed that they merely played their role in the crimes and chose not to ask too many questions. Those who did know where information came from did not specialize in a single method of procuring identifying information. Instead, they preferred to use a variety of strategies. Although some offenders acquired identities from their place of employment, mainly mortgage companies, the most common method of obtaining a victim's information was to buy it. Offenders in our sample bought identities from employees of various businesses and state agencies who had access to personal information such as name, address, date of birth, and social security number. Information was purchased from employees of banks, credit agencies, a state law enforcement agency, mortgage companies, state Department of Motor Vehicles, hospitals, doctors' offices, a university, car dealerships, and furniture stores. One individual bought information from an employee of a state department of law enforcement. He described how he was able to do so:

> I just happen to meet this lady that was a drug user. She smoked crack and worked for [law enforcement agency], so that told me that she could be bought. She was very discreet with it, but I knew that she had a weakness. Her weakness wasn't necessarily the crack, the weakness was the money from my part. I couldn't supply her with crack, but I could definitely give her the money to buy crack. So I would make her offers that she could not refuse as far as, "Look, I need you to go into the file for me, pull up some clean names for me."

He was not alone in the ability to locate employees willing to sell private information. According to one female identity thief, "It's so easy to get information and everybody has a price." Another, said, "People are easily bought these days. You can get IDs anywhere. You can get IDs from a driver's license place if you find somebody corrupt working in there." When describing how she obtained information from a bank employee, one participant said:

> [The bank employee] was willing to make some money too, so she had the good information. She would have the information that would allow me to have a copy of the signature card, passwords, work address, everything, everything that's legit.

Offenders who purchased information did so from persons they knew or who they were acquainted with "on the streets." As one male offender explained, "[people on the streets] knew what I was buying. I mean any city, there's always somebody buying some information." The majority of the people who were providing this information were drug users and/or petty street hustlers. The identity thieves bought information from other offenders who obtained it from burglaries, thefts from motor vehicles, prostitution, and pick-pocketing. For the most part, the participants did not know or care where their sellers obtained their information. As long as the information was good they asked no questions. When asked where the information came from one offender explained, "I didn't ask . . . they just said, 'Hey I got this and I got that.' And I said, 'Okay well here's a little bit of dope.' There you go."

Other individuals obtained information by using the mailbox method or searching trash cans. These offenders typically stole mail from small businesses such as insurance companies or from residential mailboxes in front of homes or apartments. Apartment complexes or other areas with rows of boxes in close proximity were popular targets. When asked where they got information, a female identity thief answered:

> I would go into an apartment complex that would have the square boxes. There would be like 60 in one, because there's like a little community in there. You just pop it open and there's just all kinds of slots there. You just start taking it all out as fast as you can, real late at night, in the early morning like when people are just about ready to go to work.

Others simply drove through residential areas and pulled mail out. These offenders took steps to appear legitimate. One middle-class offender explained how he did this, "I usually had a flyer I was putting in the mailbox and I was dressed like I was getting a flyer out for these businesses so no I was never confronted." This strategy was similar to that used by residential burglars looking for a suitable home to break into (Wright & Decker, 1994). Mailboxes and trashcans for businesses that send out mail with personal information (account numbers, social security numbers, and date of birth) such as insurance companies were also popular targets. One offender, who paid people to get information for him, said, "I had a dude running into the banks and stealing the trashcans out the bank." Some would even steal from store cash registers to obtain credit and check information. Another offender would:

> Go to a department store register and pull out the under-box and pull out whatever they had for their credit receipts and stuff like that. They'd write social security number and date of birth on them. And pull that kind of stuff out.

Although most of the offenders interviewed did not know their victims, of those who did, half said that the victim willingly gave them the information in exchange for a cut of the profits. In these cases, the "victim" gave the offender information to commit the identity theft and then reported that their identity had been stolen. According to one, "What I did was I had got this guy's personal information, he actually willingly gave it to me." The other half used family members' information without their knowledge. One identity thief used a good friend and roommate's identity because of his high credit score. He explained:

> [He] moved into my home out of his apartment to save him money. And from there I just kept track of his credit. I kept track of what he was spending and his credit limits. From there whenever I needed to use his credit [I did]. . . . He just didn't know about it.

Another, who worked for a mortgage company, used her infant son's identity to buy property. In her words, "I bought another property in a false alias, I used my son's social security number and my maiden name and bought a property." Historically, deceased victims have been thought to be the targets of choice for identity thieves (Newman & McNally, 2005). Only two individuals used this type of information and one was a family member. Pontell, Brown, and Tosouni (2008) also found that only a limited number of people stole deceased people's identities.

Other methods of acquiring victims' information included various thefts (house and car burglary, purse-snatching). One individual claimed to have stolen mailbags from an unattended mail truck. Others conned or manipulated people to get their information. One individual set up a fake employment site to get information from job applicants. In his words:

> I put an ad in the newspaper, company in a new area, seeking employees. . . . I would write a synopsis up on the computer as to what the job was offering, the benefits. In the paper I always put excellent benefits and dental after ninety days, and I would take that and attach it to an employment application and put it in a folder. . . . Each person that filled out an application, I had a digital camera, I would take a picture of and I actually fashioned the application for the information that I needed. You know height, weight, color of eyes, date of birth, Social Security number. . . . Then I would take the applications and screen the ones that were close to my makeup and shred the rest. I would take folders and I built the identities in case I needed one quick. So I would have the information, birth certificate, and Social Security card, everything you needed.

Another used the birth announcements in newspapers to get the names of new parents and, posing as an insurance representative, called the parents to get information for "billing purposes." Interestingly, the offender made the phone calls from the waiting room of the hospitals where the infants were born so that the name of the hospital would appear on the victims' caller ID if they had it. Another offender used rogue internet sites to run background checks and order credit reports on potential victims.

Converting Information

After they obtain a victim's information the offender then has the task of converting that information into cash or goods. Offenders used a variety of methods to profit from the stolen identities including applying for credit cards in the victims' names (including major credit cards and department store credit cards), opening new bank accounts and depositing counterfeit checks, withdrawing money from existing bank accounts, applying for loans, and applying for public assistance programs. Identity thieves often used more than one technique when cashing in on their crimes.

The most common strategy for converting stolen identities into cash was applying for credit cards. Offenders used the information to order new credit cards. In a few cases the information was used to get the credit card agency to issue a duplicate card on an existing account. They used credit cards to buy merchandise for their own personal use, to resell the merchandise to friends and/or acquaintances, or to return the merchandise for cash. A typical response was, "you buying things so that you could then sell it for cash or just items for yourself." Offenders also used the checks that are routinely sent to credit card holders to deposit in the victim's account and then withdraw cash or to open new accounts. Offenders also applied for store credit cards such as department stores and home improvement stores. According to one offender who used this technique:

> [I would] go to different department stores or most often it was Lowes or Home Depot, go in, fill out an application with all the information, and then receive instant credit in the amount from say $1,500 to $7,500. Every store is different. Every individual is different. And then at that time, I would purchase as much as that balance that I could at one time. So if it was $2,500, I would buy $2,500 worth of merchandise.

She went on to explain that sometimes she took orders from customers before making the fraudulent purchases or just sold them later. Gift cards were popular purchases. One participant explained, "I was buying like gift cards and things like that. . . . Gift cards were like money on the streets. People were buying them off me like hotcakes."

Another common strategy to profit from identity theft was to produce counterfeit checks. Offenders either made fraudulent checks on their own or knew someone who would produce these checks for them. Sometimes identity thieves would use the stolen identities to either open a new bank account as a way to deposit fraudulent checks or to withdraw money from an existing account. One offender described how her and her team would work this scam:

> They had fake checks deposited into the account. And because we were in Washington, I was required to go to Oregon because for [this bank], Washington, Idaho, Oregon, California are not on the same computer system. Every day you can make three transactions on an account without a flag coming up. So they would deposit monies into the account and for a two day period, he would drive me to Oregon and we would go to different bank branches and I would go in and I would withdraw money from the account and you could do three a day and so I would take $1,500 from each, so that'd be $4,500. . . . We would do 2 days at a bank, so we'd go to 6 different branches. Sometimes there would be a third day if there was still a balance on the account.

Another identity thief, who also worked in a group, described their process thus:

> There were some people in my cases that had fake ID and stuff like that. We use other people's names and stuff to go in [the bank] and cash checks. First they get your account, then they get your name and stuff. Make some ID and send a person in there to cash checks on your account.

Another offender, who acted as a ringleader, described how he would get a "writer" to cash checks from stolen identities:

> Say that the person already got an existing account. I would teach the [co-defendant] how to do the signature. I would let him do it couple of times, like send him in there and let him practice on it. Then once I feel like he got it down pat, I send them in there and let them cash checks in that person's name. . . . If the person got an account at any kind of bank, you ain't really got to go in there and cash a check, you can go through the drive through. So, I send the [co-defendant] through the drive through with a rented car and just cash the check. But if the person doesn't have an account, what I'm going to do, I'll just take three grand and I'm going to go open up a checking account somewhere. And I just hit the branches around that area. . . . I might get ten pieces in one day, with that three grand in there.

Identity thieves also applied for and received loans with the stolen identities. The majority of those who applied for loans engaged in some type of mortgage fraud. These types of scams often involved using a victim's information to purchase homes for themselves. In one case, the offenders were buying houses and then renting them for a profit. Others applied for various auto loans, home equity loans, or personal loans.

When cashing checks in other people's names, applying for loans, or extracting money from the victim's bank account it was necessary to have fraudulent identification to pose as these individuals. Most commonly, offenders used the information to acquire or produce additional identity related documents such as driver's licenses or state identification cards. Some offenders created the cards themselves with software and materials (e.g., paper and ink, purchased at office supply stores or given to them by an employee of a state Department of Motor Vehicles [DMV]). One participant described her process for making fraudulent identification:

> We studied IDs. Then I went to the stamp shop, the paint shop, got the logos right and I know the [Bank] was one of the hardest banks for us to get money out, but when I found out about the logos, when I passed it through the black light, it became real easy. . . . I went to the stamp shop and bought a stamp and sat there for hours and hours with the colors and I made like seven different IDs before it come through under the black light.

Another claimed to have access to software that allowed them to produce realistic looking driver's licenses:

> My friend, he made me the IDs and he was good at it and of course we have DMV program from people working at DMV and they get you the program. So we have DMV program. We even have real DMV holograms, backing, and the paper.

Several offenders claimed to get driver's licenses directly from the Department of Motor Vehicles either through fraud or by paying off employees. One prolific identity thief described how he obtained a driver's license from a small town DMV:

> I was at a DMV and the lady said "something's not right." I said, "Yeah I don't understand why it's not coming up on your computer that I have a license." She goes, "Well, I think you did. I believe you did." And she gave me one anyway, because it was a transfer from another state.

Others used their contacts at their local DMVs to purchase driver's licenses. In these cases they would bring stolen information on the victim and present it to the compromised employee. Then the employee would process the information as if it were legitimate, resulting in a driver's license with the offender's photo but the victim's information.

Conclusion

The goals of the research presented here were to contextualize previous research on identity theft and to highlight the complexities in labeling the crime as white-collar. Our interviews with 59 offenders incarcerated in federal prisons revealed information about their backgrounds and the methods they employed to acquire information and convert it into cash and/or goods. Results show that identity thieves were a diverse group. The majority of them were between the ages of 25 and 44 years, have had at least some college, and were employed in a wide range of legitimate occupations. Although White offenders made up the largest proportion of offenders, Blacks were overrepresented in relation to their distribution in the population. In addition, offenders employed a variety of methods to both acquire information and convert it to cash. When seeking out identifying information, identity thieves were more likely to buy it from others. Those they purchased information from either obtained this information from their place of employment or through other crimes like burglaries. For those who obtained information on their own they typically did so by simple methods such as dumpster diving or stealing from mailboxes. Few in the sample used sophisticated computer technologies like phishing to obtain identities. When converting this information into cash the most common strategies were to apply for credit cards, apply for loans, or to counterfeit and/or forge checks.

Depending on which perspective one adheres to, identity theft may or may not be classified as a white-collar crime committed by white-collar offenders. Although the characteristics of our sample would seem to support the patrician view of white-collar crime that emphasizes the act rather than the populist view that emphasizes the actor, we find it difficult to categorize all identity theft as a white-collar crime. If one defines identity theft by the act itself, regardless of whether it occurs in an occupational context, then it would be included as a white-collar crime under the patrician perspective. Edelhertz (1970) suggests that white-collar crime is "an illegal act or series of illegal acts committed by nonphysical means and by concealment or guile, to obtain money or property, to avoid the payment or loss of money or property or to obtain business or personal advantage" (p. 3). Thus, if we ignore the offender's occupational position or social status we might conclude that identity theft is a white-collar crime.

If we take a more middle of the road position regarding the definition of white-collar crime, then some identity thieves can be classified as white-collar offenders, whereas others might best be classified as property offenders. If, as Friedrichs (2004) suggests, most criminologists support the basic assumption that white-collar crime must occur in the context of a legitimate occupation, identity theft is sometimes but not always white-collar crime. The majority of the offenders in our sample did not meet this requirement as many were either unemployed or, if employed, did not acquire information through their place of employment. We should reiterate however that many of them noted that they were able to engage in identity theft because of their knowledge gained from previous employment experiences. According to our findings, identity thieves include property offenders (e.g., those who acquire information from other street offenders or from employees of certain businesses) and white-collar offenders (e.g., employees who acquire information from their place of work).

Identity theft is often portrayed as a sophisticated crime committed by well-organized groups through the use of computers and as such it is often portrayed as white-collar crime. Considering that the research on identity theft is rather limited and there are limitations to our own study (as discussed below) it is likely impossible to conclude that identity theft is a white- collar or even primarily a white-collar crime. But we should be careful not to overlook the fact that identity theft is committed by people from a wide range of classes and backgrounds. Based on the employment status of our sample of offenders, and the methods they used to acquire and convert identifying information, we do not advocate classifying it as a white-collar crime. It is best categorized as an economic crime committed by a wide range of people from diverse backgrounds through a variety of legitimate (e.g., mortgage broker) and illegitimate (e.g., burglar) occupations.

It should be noted that this project was designed to be a starting point for understanding identity theft from the offenders' perspectives. As such, the study does have limitations that should be addressed in future research on the topic. The primary limitation of the study is that it relied exclusively on interviews with federally convicted thieves. Although appropriate for an exploratory study, this type of sample does have its shortcomings. Generally, any sample based on convicted offenders may actually tell us more about enforcement patterns and priorities than about the actual distribution of crime (Jesilow, Pontell, & Geis, 1993). Those convicted at the federal level may not be characteristic of the typical identity thief. Federally convicted thieves may be responsible for unusually high monetary losses or have clear evidence against them making prosecution easier. However, the self-reported financial gains of those interviewed are comparable to reports from other researchers (BJS 2006; FTC, 2004; Gordon et al., 2007).

Our findings also suggest directions for future research. Expansion of the sample to include those convicted at the state level and those who are still active is warranted and desirable. Those charged and convicted at the federal level may not necessarily reflect the larger population of identity thieves for those reasons listed above. Expanding the sample accordingly would certainly increase our understanding of the problem. To address the problems associated with relying on data from federally convicted offenders, both state and federal prosecutors should be surveyed to assess the types of cases they handle. Questions may include those designed to ascertain the differences between the types of cases prosecutors accept for prosecution and those they decline and the types of cases that start at the state level and are picked up by federal prosecutors for processing. In addition, collecting data using a self-report questionnaire may provide relevant information about those who commit this crime. Doing so would allow for a considerably larger sample and would allow for quantifiable data, both of which were outside the reach of the current project. The information gleaned from the current research and from others could be used to develop an appropriate questionnaire.

Despite public perceptions of identity theft being a high-tech, computer driven crime, it is rather mundane and requires few technical skills. Identity thieves do not need to know how to hack into large, secure databases. They can simply dig through garbage or pay insiders for information. No particular group has a monopoly on the skills needed to be a capable identity thief. This should not be taken to dismiss or diminish the impact of large-scale, sophisticated identity theft organizations that do exploit modern information systems. These types of breaches do occur and exact considerably large costs to victims, but they are a rarity in comparison to the typical identity theft incident.

Note

1. For a review and/or examination of the social construction of identity theft see Cole and Pontell (2006), Levi (2006, 2008), and Morris and Longmire (2008).

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