

Introduction

In 2007, the Maine Statistical Analysis Center (SAC) opted to conduct a Maine Crime Victimization Survey (MCVS) because findings from the National Crime Victimization Survey (NCVS) could not be analyzed at the state level, particularly because of Maine's predominantly rural geographic area and its aging population. With support from several statewide governmental agencies, the Maine SAC developed its own crime victimization survey to better understand the nature of criminal victimization in Maine, and to update crime trends and perceptions of crime in Maine. The Muskie School of Public Service (MSPS) staffs the Maine SAC and, as one of the largest public policy centers in the U.S., conducts extensive research activities under state and national partnerships, and has projects in every state in the nation.

The MCVS was patterned after the work of the Utah Commission on Criminal and Juvenile Justice and covers topics that include overall impressions of safety and satisfaction with local law enforcement. It asks respondents if they were victims of several types of crime in the past 12 months, including sexual, violent, stalking, property and identity theft crimes, and whether or not they reported these crimes to the police. Demographic determiners include household income, age, gender, marital status, education, race, and whether the respondent had children living with them or not.

In 2011, the MSPS repeated the MCVS to update data from the previous survey. As in 2007, the Maine SAC and the Muskie School's Survey Research Center obtained over 800 complete telephone surveys from eligible Maine residents and weighted the results based on the Census Bureau's American Community Survey for Maine and county population distributions from the 2010 census to ensure a representative sample of the statewide population. Data produced from the surveys are assessable by governmental agencies and statewide organizations to advocate for new laws, reduce victimization, and to provide services for victims of crime. This brief provides some in-depth analyses of identity theft crime data collected during the 2007 and 2011 surveys. Analyses in the brief represent data with the weights removed and percentages may vary slightly from the full victimization reports.

For the National and Maine Crime Victimization Surveys, identity theft includes:

- The unauthorized use or attempted use of existing accounts, such as bank accounts or credit accounts;
- The unauthorized use or attempted use of personal information to open new accounts or acquire loans; and
- The misuse of personal information for fraudulent purposes.

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Maine Statistical Analysis Center

The Maine SAC serves as a clearinghouse for data collection and statistical analysis for the Maine criminal justice system, promotes a research-based approach and conducts research that support its identified priorities and objectives.

Survey questions for the MCVS covered the unauthorized use of personal information for these purposes, as well as whether the crime was reported to the police and if the misuse resulted in problems with bank or credit accounts.

The Bureau of Justice Statistics' Identity Theft Supplement (ITS) is a supplement to the NCVS and was administered in 2008 and 2012. It captures personal level information on identity theft against persons age 16 or older. The questions in the 2012 ITS differ from the 2008 ITS to adjust for trends in identity theft, combining attempted and completed identity theft crimes, asking questions specific to identity theft prior to 12 months, and asking survey respondents to focus on the most recent incident of identity theft and, therefore, cannot be compared to previous reports at the national level for statistical change. However, the Maine surveys used the same questions for both the 2007 and the 2011 surveys and, unlike the national data, can reflect change between the years.

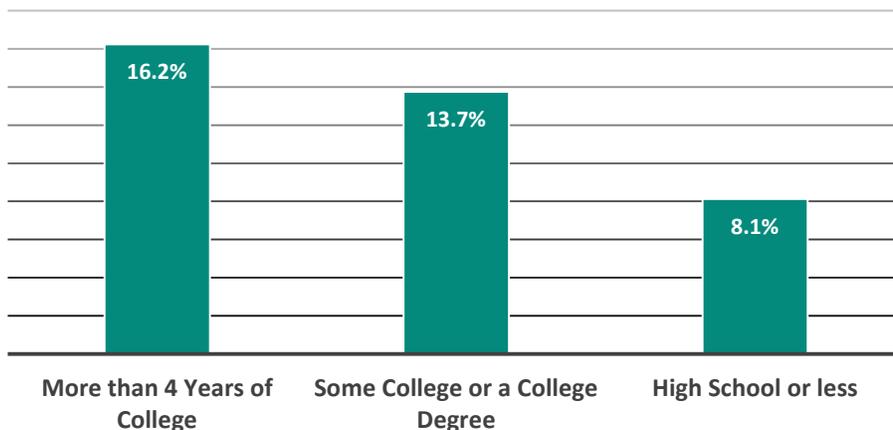
Identity Theft Analysis

Identity theft is the only crime type that showed an increase from the 2007 survey to the 2011 survey with 14.4% of survey respondents indicating they had been victims of identity theft in the last 12 months, up from 9.9% in 2007.

Survey participants' responses included in these percentages reflect 'yes' responses to one of three questions pertaining to attempted or actual misuse of a credit card, bank account or other personal account, or someone using or attempting to use personal information to open a new account or to create another liability. Findings show that victims reporting identity theft in Maine tend to be higher educated, middle aged, and earn a higher household income than non-victims.

Overall, victims of identity theft in Maine tend to have more than a four year college degree (16.2%) compared to victims with a high school diploma or less (8.1%), and victims with some college or a college degree (13.7%).

**Identity Theft Victimization by Level of Education
2007-2011 (n=1626)**



Identity theft saw the greatest increase of all crime in Maine, up 4.5% from 2007 to 2011.

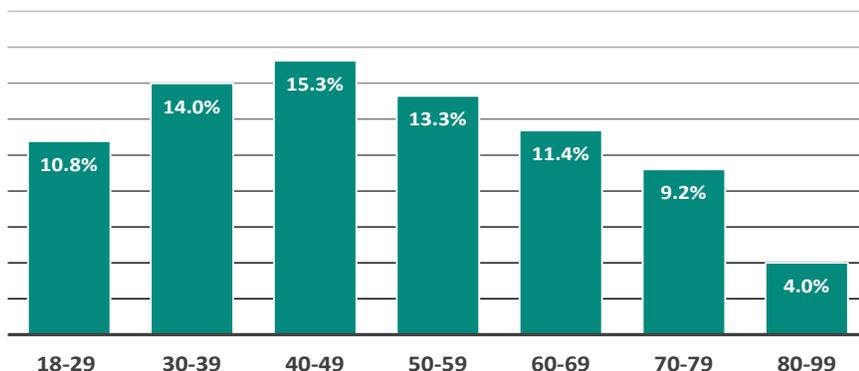
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The majority of identity theft crime victims in Maine are 30-59 years old and make up 64.8% of victims of this type of crime. The two groups with the largest claim to being identity theft victims are 30-39 year-olds at 14.0% and 40-49 year-olds at 15.3%. 70-79 year-olds and 80-89 year-olds were least likely to be victims of the crime at 9.2% and 4.0%, followed by 18-29 year-olds at 10.8%. Nationally, 16-17 year-olds were least likely to experience identity theft at 0.4%, and persons 35-49 were most likely at 8.0%. (BJS: Victims of Identity Theft Supplement, 2012).

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**Identity Theft Victimization by Age
2007 - 2011 (n=1612)**



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More identity theft crime victims have a household income of \$80K or more (14.4%) compared to those with incomes of less than \$20K (10.3%), \$20-\$50K (11.3%), and \$50-\$80K (12.9%). Nationally, results from the 2012 ITS show similar outcomes, with those with the highest household incomes (over \$75K) indicating they were victims of identity theft most often compared to those with the lowest incomes (less than \$25K).

National trends show those with the highest household incomes (over \$75K) indicate they were victims of identity theft compared to those with the lowest household incomes (less than \$25K) indicating they were victims.

Identity Theft Victimization by Annual Household Income 2007-2011 (n=1446)



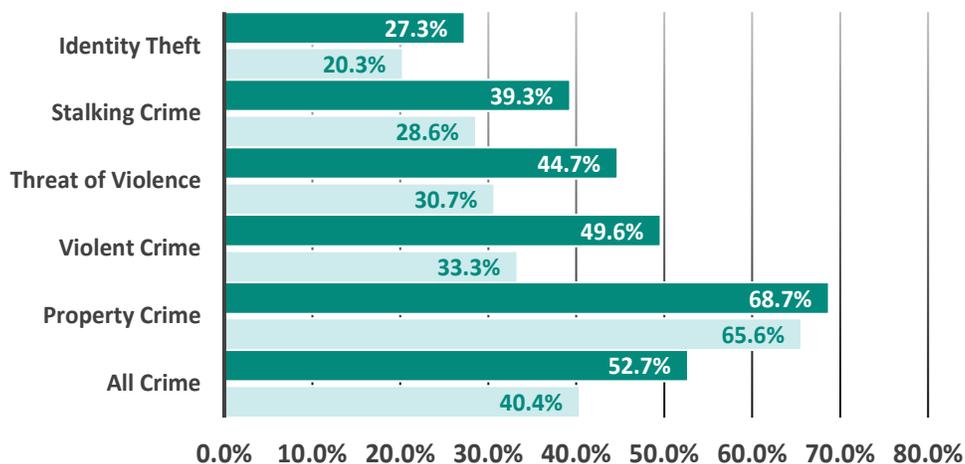
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While the underreporting of identity theft crimes represents the lowest reporting of all crime to local law enforcement in Maine, the FBI reveals identity theft as the fastest growing crime in the country, despite national identity theft crime reporting rates at only 9%. Crime reporting in Maine has gone down considerably for all crime (-12.3%) and shows a negative change in all types of crime reporting, with only the change in property crime reporting (-3.1%) showing a smaller change than the change in identity theft crime reporting (-7.0%).

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**Crime Reporting Percent Change 2007 - 2011
by Type of Crime**



Implications

Despite showing the greatest increase of all crime from 2007 to 2011, identity theft is the least reported crime in Maine with only 20.3% of victims reporting the crime, and trending lower on crime reporting by -7% between the survey years. This decrease may be because financial institutions seem to be doing a decent job of alerting customers about suspicious activity on their accounts. Nationally, 45% of identity theft victims discovered the crime because they were contacted by their financial institution. While customers of these financial institutions indicate they are generally satisfied with the response of the banks and credit card companies in addressing the crime, their overall satisfaction seems to be reducing the perceived need to report the incident to the police as an identity theft crime.

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