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Graham ♦ School ♦ of ♦ Management

IDENTITY THEFT:

Findings and Public Policy Recommendations

From the Saint Xavier University Study of Identity Theft Incidents Reported to the Chicago Police Department, 2000 – 2006

IFP | Institute for Fraud Prevention

Executive Summary

This study is based on general data compiled from 28,891 identity theft case reports from 2000 to 2006, and specific data gleaned from 1,322 identity theft case files randomly selected from the 28,891 identity theft case reports. These identity theft case reports were all filed with the Chicago Police Department, the nation's second largest police department in the nation's third largest city.

Among the finding:

❖ After adjusting the figures for changes in policy, it appears that the incidents of identity theft in Chicago peaked in 2004 with a subsequent slow downward trend.

❖ Women are slightly over-represented as victims of identity theft

❖ In line with other crimes, African-Americans are over-represented as victims of identity theft, while Hispanics are under-represented as victims of identity theft

❖ Senior citizens, children and teenagers are underrepresented as victims of identity theft.

❖ Younger adults, especially those between the ages of 20 – 44 are over-represented as victims of identity theft.

❖ With regards to the manner in which identity theft victims became aware of the theft:
➢ Most victims became aware of the theft only after being notified by credit card companies.
➢ Less than 10% of identity theft victims discovered the theft by reviewing a credit report.
➢ Almost one in five identity theft victims first learned of the theft when they were served with legal process or received a collection notice.

❖ Where the means by which the identity was stolen was known:
➢ In over 60% of the cases, the victim's identity was stolen by a friend, relative or person otherwise known to the victim.
➢ In one in six cases of identity theft the victim's identity was stolen by means of a purse snatching, pick-pocketing, burglary or robbery.
➢ In less than 5% of the cases the identity was stolen as a result of stolen mail.
➢ Despite identity theft's reputation for being a "high tech" crime, in less than 5% of the cases was a computer or the Internet used to steal the victim's identity.

❖ In the cases where the identity theft victim knew the perpetrator:
➢ In over one third of the cases the perpetrator was a member of the victim's family.
➢ In over 1 case in 8 the perpetrator was a boy-friend or girl-friend of the victim.
➢ In less than 2% of the cases was the perpetrator a caregiver for the victim.

- ❖ Regarding the uses of stolen identities:
  - ➢ The most popular use of a victim's stolen identity was to acquire a credit card, or some other credit card fraud, with over a quarter of the incidents citing this use.
  - ➢ The second most popular use of a victim's stolen identity was to acquire mobile telephone equipment and/or service.

- ❖ There is a fairly strong positive correlation between the rate of index crimes and the rate of identity theft. As such, one would expect to find relatively higher rates of identity theft in areas where the general crime rate is high.

- ❖ There is a slight negative correlation between median household income and the rate of identity theft. As such, one would expect to find slightly higher rates of identity theft in poorer areas, and slightly lower rates of identity theft in wealthier areas.

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Introduction

In the Autumn of 1998 Congress passed, and the President signed, the Identity Theft and Assumption Deterrence Act which created the new federal offense of identity theft. This law defined identity theft as:

> "knowingly transfer[ring] or us[ing], without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law."[1]

Shortly thereafter, identity theft has been widely described as America's "fastest growing" crime.[2] Yet, despite its reputation as the "fastest growing crime", in depth research into identity theft has been sparse. Contributing to this relative lack of research is the absence of a comprehensive, detailed, national database of identity theft statistics.[3] In lieu of such a database, the existing research into identity theft has used a variety of proxies, including statistics tabulated from voluntary consumer contacts to various self-reporting hotlines,[4] summary data from national consumer credit reporting agencies, and telephone surveys.[5]

In early 2006 the Institute for Fraud Prevention (IFP) awarded a research grant to the Graham School of Management of Saint Xavier University of Chicago (SXU) to study identity theft in the City of Chicago. Under the grant, the SXU researchers examined data culled from Chicago Police identity theft crime reports to glean, *inter alia,* information on the means by which identities are stolen, the manner in which the stolen identities were used by the perpetrators, and the demographics of identity theft victims.

In order to perform the research, the SXU researchers were granted unprecedented access to the information from the case files of actual incidents of identity theft reported to the Chicago Police Department. However, in order to protect the integrity of the case files and the privacy rights of the identity theft victims, while not affecting the validity of the data gathered, protocols were put into place so that the actual case files were never removed from CPD locations. Additionally, protocols were put into place so that the Saint Xavier University researchers would not handle any documents that contained victim identifying information; such documents were handled only by off-duty CPD personnel working with the Saint Xavier University researchers.

This unique access to CPD data by the SXU researchers is part of a continuing relationship between the Chicago Police Department and Saint Xavier University known as the "Partnership in Education". Since 1998, the Saint Xavier University Graham School of Management /

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[1] 18 U.S.C. § 1028(a)(7).

[2] A research search on the Google website of the terms "'identity theft' 'fastest growing' and 'crime'" resulted in over 352,000 "hits".

[3] Identity Theft: Available Data Indicate Growth in Prevalence and Cost, GAO-02-424T, General Accounting Office, 3, 2002.

[4] *See, e.g.,* "Identity Theft Victim Complaint Data, January 1 – December 31, 2006", Federal Trade Commission (2007).

[5] *See, e.g.,* "2007 Identity Theft Survey Report", Javelin Strategy & Research (February 2007).

Chicago Police Department "Partnership in Education" program has combined the talents of both institutions in a number of progressive endeavors. Included in this partnership is the Graham School's commitment to develop both graduate and undergraduate programs for Chicago Police Department employees, and offer these programs at the Chicago Police Academy. Since its inception, over 700 Chicago police officers, including some high-ranking officials, have graduated from the program. Additionally, Saint Xavier University has worked with the Chicago Police Department on a number of research, strategic, and training projects.

Since 2003, the Graham School of Management has offered a Master of Business Administration (MBA) degree with a concentration in Financial Fraud Examination and Management. Based on the body of knowledge developed by the Association of Certified Fraud Examiners, the Financial Fraud Examination and Management program was designed by the Graham School of Management with input from professionals in accounting, law, management, information technology and law enforcement, including officials from the Chicago Police Department Financial Crimes Investigations Section. The Graham School also offers a graduate certificate in Financial Fraud Examination and Management. To date, over 150 students have matriculated through the Financial Fraud Examination and Management program, including a number of Chicago Police detectives and agents of the U.S. Department of Justice and the FBI.

As the nation's second largest police department, the Chicago Police Department serves the approximately 2.9 million residents of the nation's third most populous city, covering an area of over 228.5 square miles. The Department has 15,675 employees, including 13,600 sworn police officers, and has an annual budget of over one billion dollars.

In the year 2000, following the passage of the federal Identity Theft and Assumption Deterrence Act, and similar state legislation in Illinois[6], the Illinois State Police introduced three new Illinois Uniform Crime Reporting Code (IUCR) numbers, 0840, 0841 and 0842, for misdemeanor identity theft, felony identity theft, and identity theft involving the elderly and/or disabled, respectively. These IUCR numbers are used by Illinois police departments to track the incidents of identity theft in their respective jurisdictions.

The SXU researchers used the three identity theft IUCR numbers to locate the relevant identity theft incident case reports from the CPD computerized report documentation database. Over 28,000 identity theft case reports were isolated from the CPD database from when the relevant IUCR numbers began being used in 2000 until the end of 2006. Certain general information maintained in the CPD computerized database about these 28,000 cases was used by the researchers in their analysis. Additionally, as the researchers were allowed access to information in the case reports from 2000 – 2005, the researchers randomly selected approximately 5.7% of the population of over 24,000 case reports for collecting specific information from the case reports. From these over 1,300 selected case files, data regarding the means by which identities were stolen, the manner in which the perpetrators used the stolen identities, and the demographics of identity theft victims were gathered.

While the findings and analysis below from the identity theft case reports from the nation's second largest police department in the nation's third largest city may not necessarily be

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[6] 720 ILCS 5/Art. 16G.

representative of identity theft throughout the United States, this research, which appears to use the largest detailed database of actual identity theft incidents, including the most extensive study to date of the means by which identities were stolen in actual identity theft incidents, does contribute substantial and valuable insights into the crime of identity theft.

Identity Theft Incidents 2000 – 2006

Findings

The data in the Chicago Police Department's computerized database was sorted by the three relevant Illinois Uniform Crime Reporting Code (IUCR) numbers, 0840 for misdemeanor identity theft, 0841 for felony identity theft, and 0842 for identity theft involving the elderly and/or disabled. As the CPD did not start using the identity theft IUCR numbers until the fourth quarter of 2000, data for 2000 was not included in this analysis. This sort for identity theft incident case reports shows the following results for the number of identity theft case reports generated by the Chicago Police Department for the years 2001 – 2006 (inclusive):

Reported Incidents of Identity Theft in Chicago 2001-2006
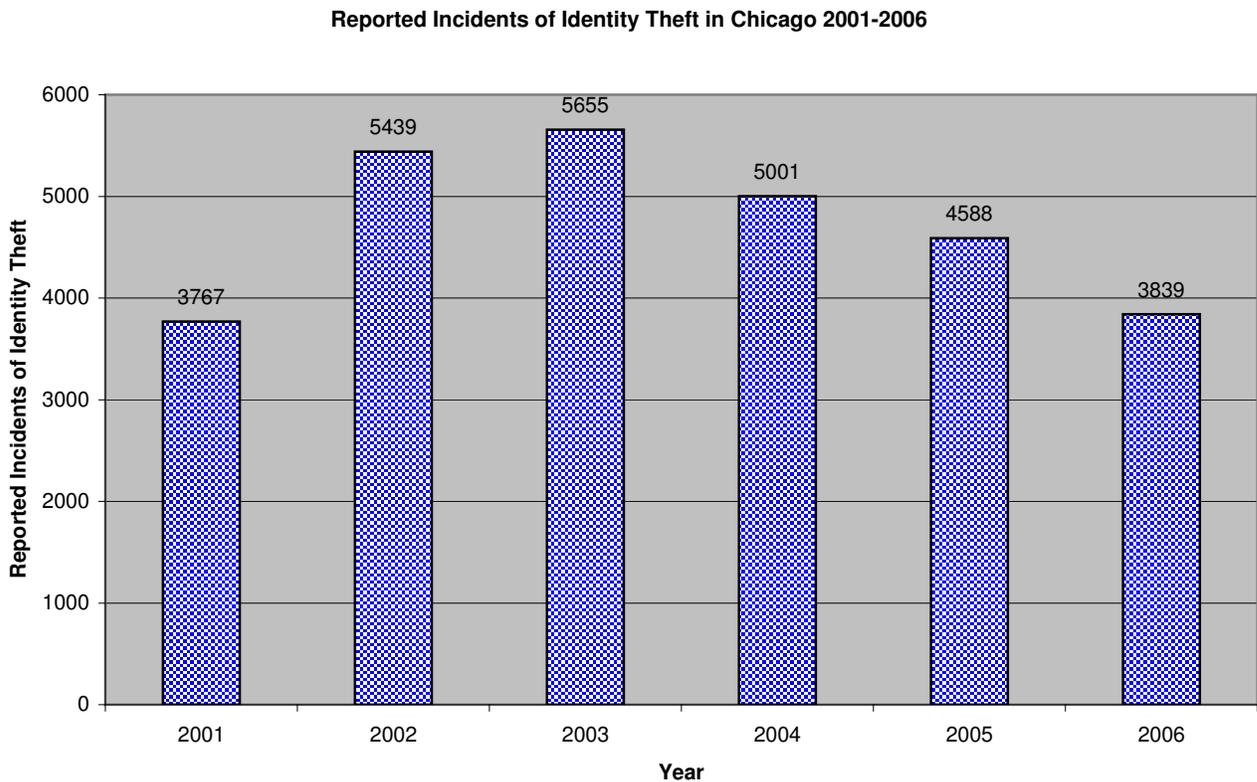
At first glance, it would appear that after a large initial spike in identity theft incidents, identity theft incidents peaked in 2003, and has been trending downward since that time. However, there is an important fact that must be considered. According to members of the Chicago Police Citywide Financial Crimes Investigations Section, prior to 2004 consumer credit reporting agencies generally required identity theft victims to file a police report before the agencies would place a fraud alert on the victim's credit file. As such, prior to 2004 many identity theft victims filed police reports solely for the purpose of being able to have a fraud alert placed on their credit files, even if they had not suffered any known damages or loss from the identity theft. In 2004

and thereafter, consumer credit reporting agencies generally did not require police reports in order to have a fraud alert placed on an identity theft victim's credit file. Accordingly, it is believed that the downward trend in the number of identity theft incidents reported to the Chicago Police Department is due, at least in part, on this change in policy by the consumer credit reporting agencies.

The following analysis appears to back up this belief that the downward trend in the number of identity theft incidents reported to the Chicago Police Department is due, at least in part, on this change in policy by the consumer credit reporting agencies. Examining the data from the over 1,300 identity theft case reports from 2000 – 2005 that were subject to greater scrutiny, there was a sudden, significant change in the percentage of identity theft case reports that indicated either no loss or an "unknown" loss after 2003. Graphically, this analysis appears like this:

Loss: Zero or Unknown (%)
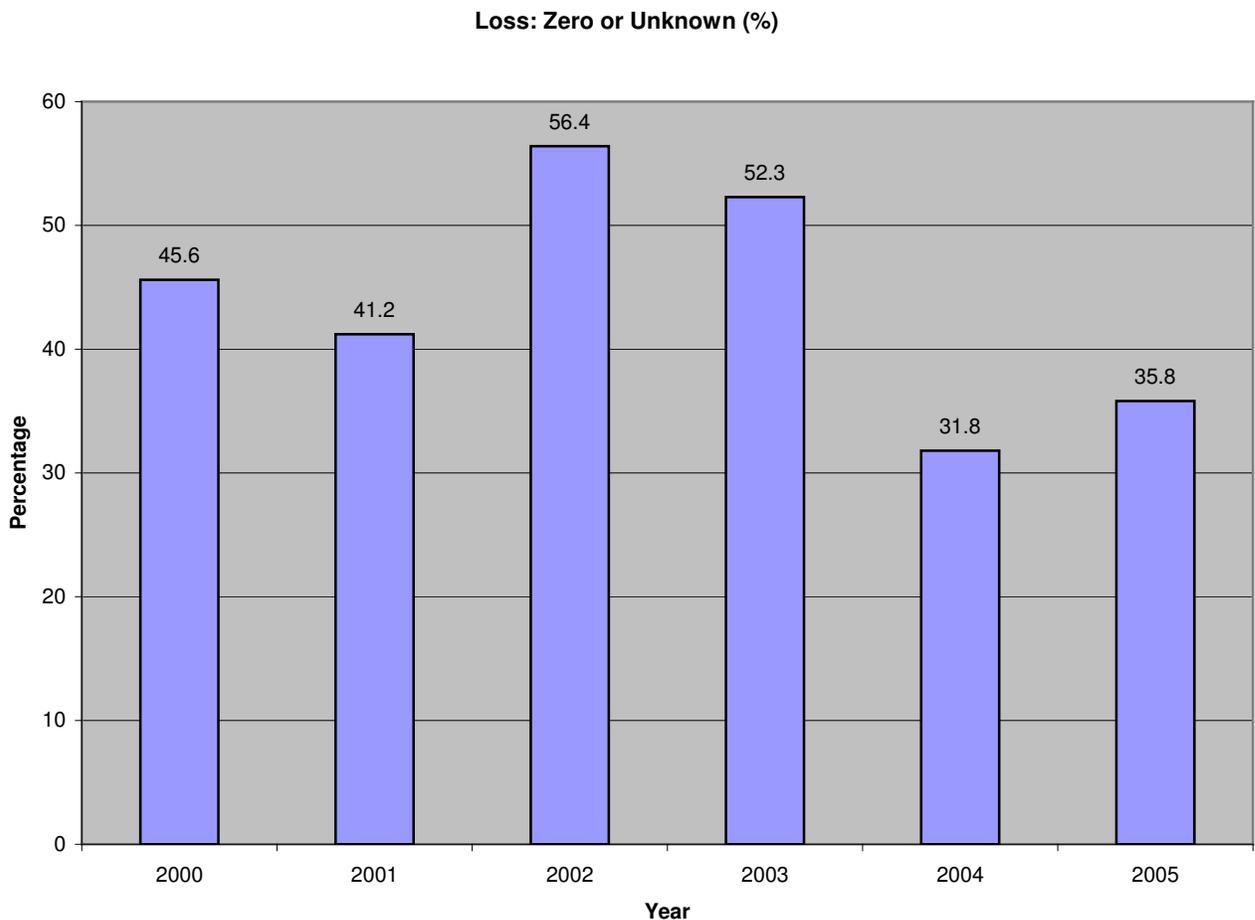
Thus, assuming that the change in consumer credit agency policy was the cause for at least some of the drop off in identity theft incidents reported to the Chicago Police Department after 2003, the researchers adjusted the number of identity theft incidents reported to the Chicago Police Department in 2004 – 2006 to bring those numbers to levels that would have been reported had

the rate of "zero or unknown loss" case reports approximated the average of the 2002 and 2003 percentages for "zero or unknown loss" case reports. Graphically, the actual number of identity theft case incidents reported to the Chicago Police, along with the projected number of case reports had the consumer credit agencies not changed their policies, would appear as such:

Identity Theft Cases 2000-2006
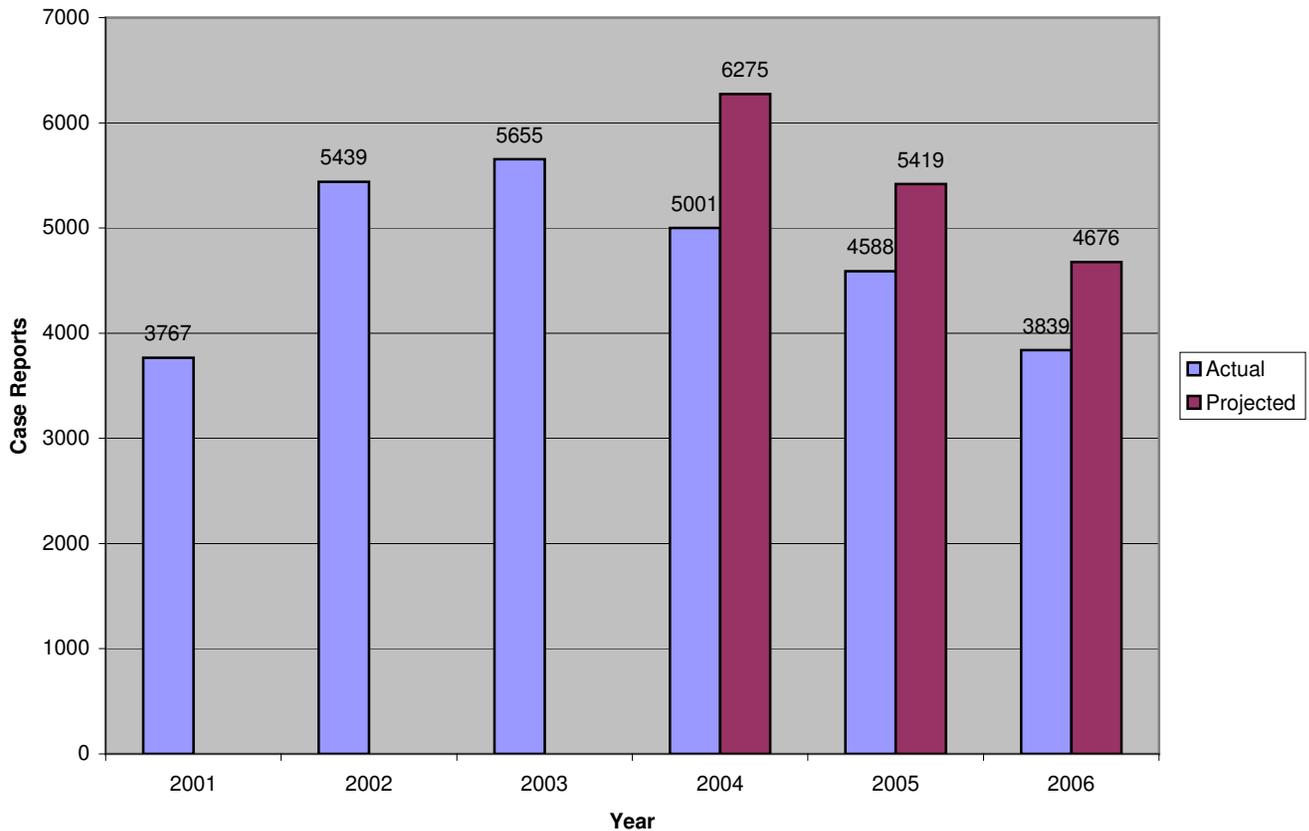
Accordingly, this analysis indicates that while the actual number of identity theft cases *reported to the Chicago Police Department* peaked in 2003, the actual number of incidents of identity theft in Chicago peaked in 2004, with a subsequent downward trend. This finding is in line with some other recent reports that indicate a downward trend in identity theft.[7] Future research needs to be conducted to determine if this downward tend is significant and continuing.

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[7] *See, e.g.,* "2007 Identity Theft Survey Report", Javelin Strategy & Research (February 2007).

Public Policy Considerations

This necessity to adjust the number of identity theft case incidents reported to the Chicago Police Department in order to create comparable figures points up the difficulty of determining the extent of identity theft in the nation due to the absence of a comprehensive, detailed, national database of identity theft statistics.

Since 1930, the Federal Bureau of Investigation has collected and compiled data on specific categories of serious crimes, known as "index crimes". Currently, these index crimes are murder, criminal sexual assault, robbery, aggravated assault / battery, burglary, theft, motor vehicle theft, and arson. The data so compiled by the FBI for these crimes has been popularly used by researchers and law enforcement agencies.[8] A similar national database for identity theft would be extremely useful for achieving a better understanding of this crime, and develop appropriate strategies for combating this crime. Adding identity theft as an index crime is not the only way to achieve this national database, appropriate improvement to the Federal Trade Commission's Identity Theft Data Clearinghouse to make it more comprehensive and more detailed may suffice.

Additionally, to ensure that most incidents of identity theft are reported to the police, policies that encourage victims of identity theft to report incidents of identity theft to police authorities should be adopted. For example, consideration should be given to requiring a police report number before such devices as fraud alerts are placed on a consumer credit files. The Financial Data Protection Act of 2006, recently considered by Congress, contained a provision requiring the filing of a report with the police in order to obtain a "credit security freeze".[9]

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[8] 2004 Chicago Police Department Annual Report 7 (2005).
[9] Financial Data Protection Act of 2006, H.R. 3997, § 2(b) (amending the Fair Credit reporting Act, 15 USC 181, at §630(i)(2)(A)(iii)).

Victim Demographics: Gender

Findings

An analysis of the 1,322 identity theft case reports sampled from the population of all identity theft case reports reported to the Chicago Police Department between 2000 – 2005 indicates that women are slightly over-represented as victims of identity theft when compared to the relative proportion of men and women in Chicago per the 2000 census, as illustrated below:

Gender: Chicago Population

Male 49%

Female 51%

Gender: Identity Theft Victims

Other 0%

Male 44%

Female 56%
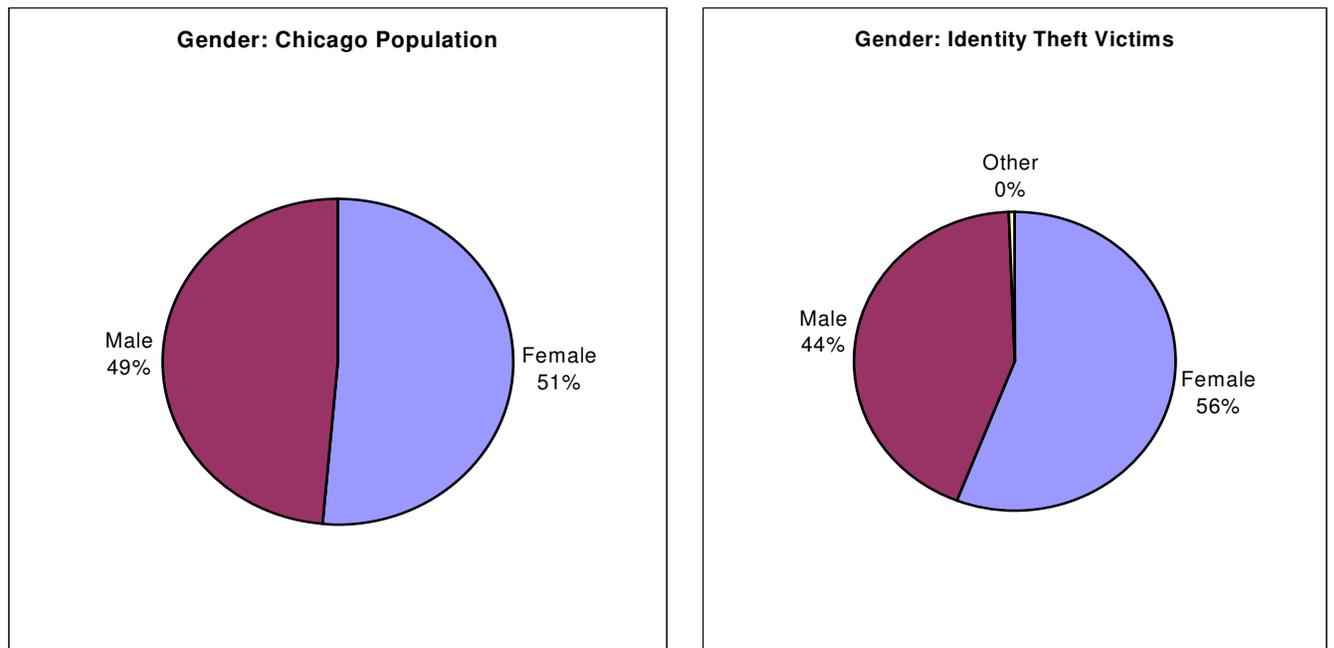
Public Policy Considerations

While the proportional difference between men and women as victims of identity theft is not overwhelming, the difference is substantial enough that programs to fight identity theft, such as public education programs, should be consciously designed to focus somewhat more on women as a group.

Victim Demographics: Race

Findings

The most significant findings regarding race from an analysis of the 1,322 identity theft case reports sampled from the population of all identity theft case reports reported to the Chicago Police Department between 2000 – 2005 indicates that compared to the relative proportions of the various racial groups in Chicago per the 2000 census, African-Americans are over-represented as victims of identity theft, while Hispanics are under-represented as victims of identity theft, as illustrated below:

Identity Theft Victims By Race Compared With Chicago Population By Race
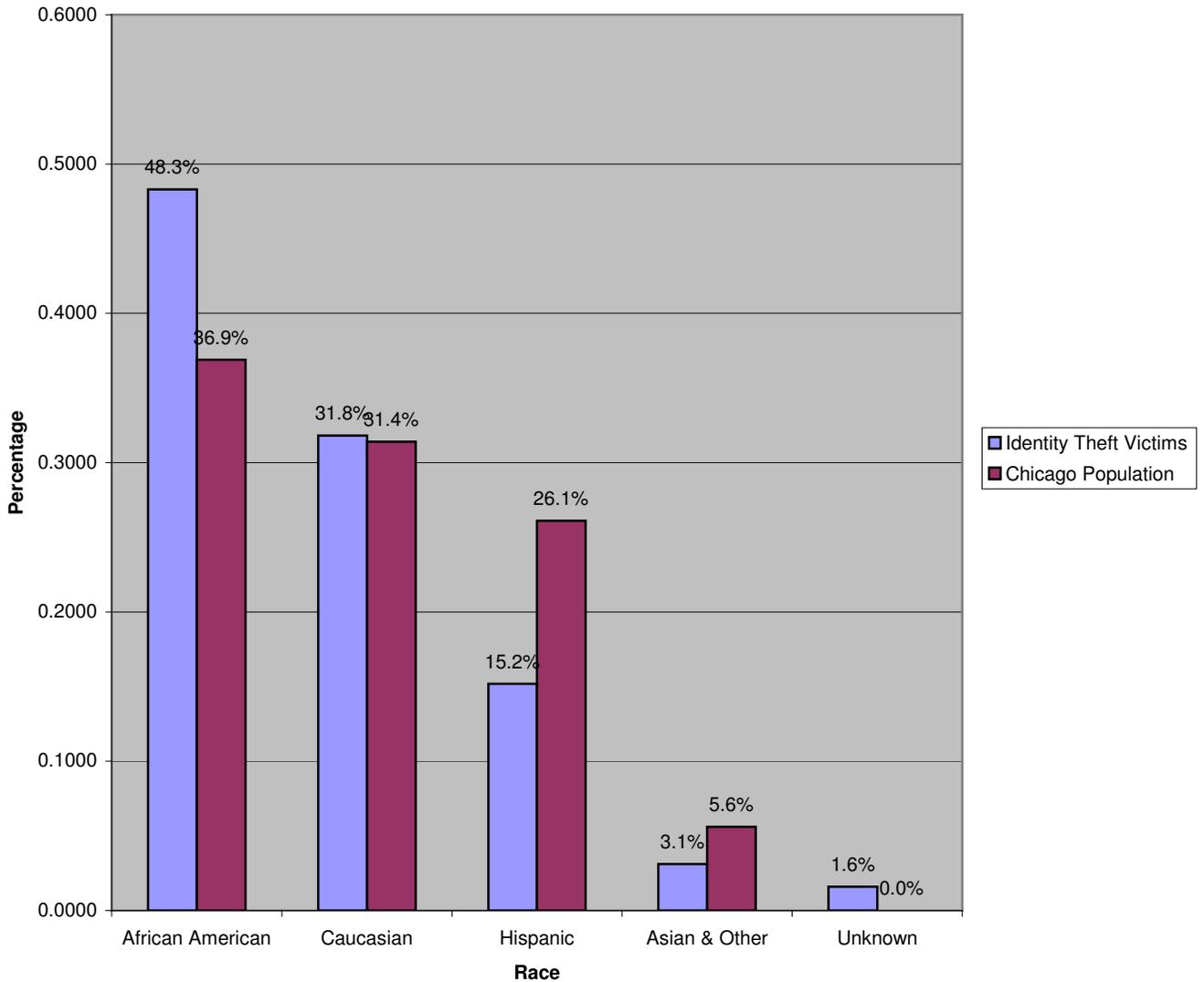
However, an analysis of identity theft by race compared to all index crimes by race shows no statistically significant differences. For example, the illustration below, which is the same as the illustration above but adds the breakdown of index crimes for 2002 by racial group,[10] demonstrates this lack of significant difference between ratios for identity theft by race and index crimes by race.

Analysis by Race
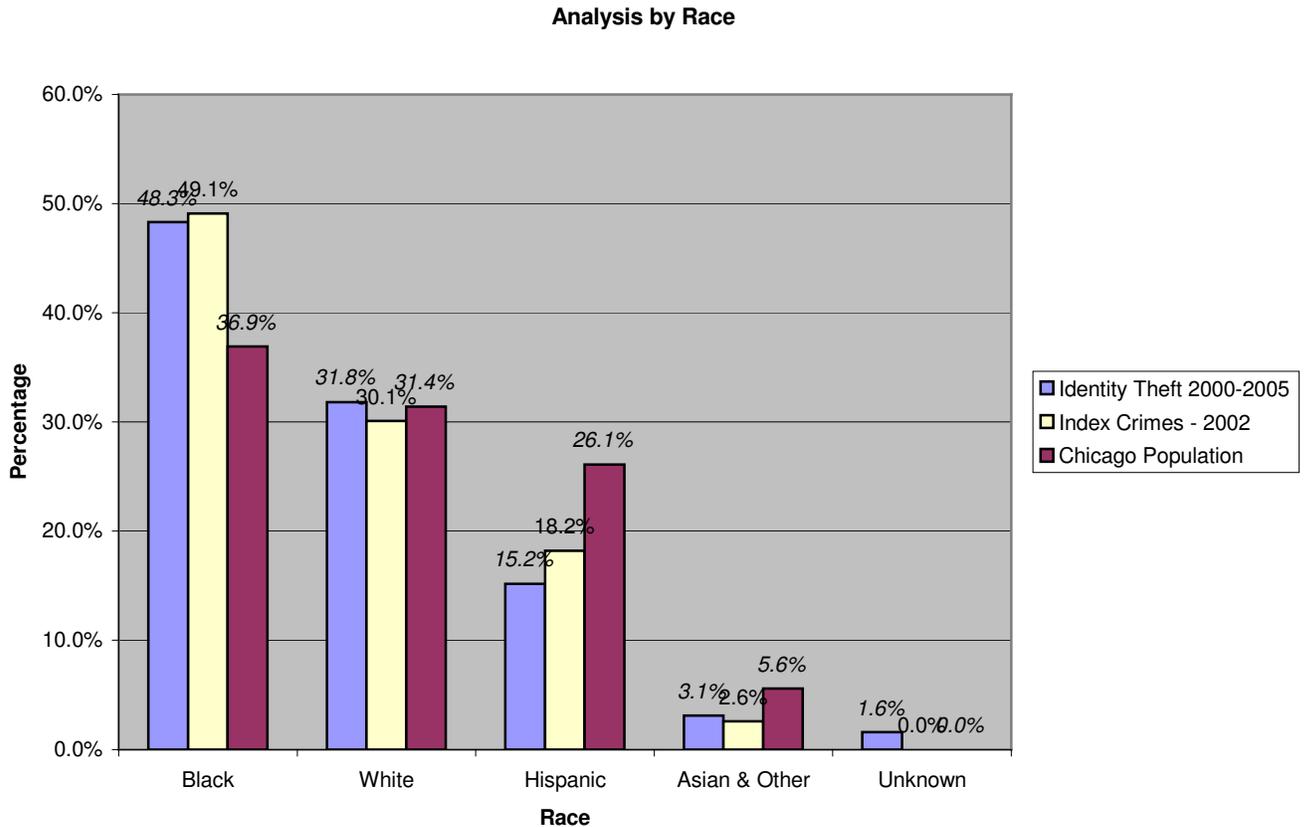
Public Policy Considerations

The analysis above indicates that any disparity with regards to identity theft and race appears not be unique to identity theft, but rather, is due to that panoply of factors that causes the disparity with crime in general.

However, while it appears that there are no significant differences between ratios for identity theft by race and index crimes by race, programs to fight identity theft, such as public education programs, should be consciously designed to target those racial groups most affected by identity theft.

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[10] 2002 Chicago Police Department Annual Report 10 (2003).

Victim Demographics: Age

Findings

Because Chicago has a slightly younger population than the U.S. population generally, the median age of Chicago residents is about 32 years of age,[11] while the median age in the United States is just over 35 years old.[12] Nonetheless, the age distribution among residents of Chicago is, for the most part, not substantially different than the age distribution among Americans generally. This is illustrated in the graph below.

Population Age Ranges
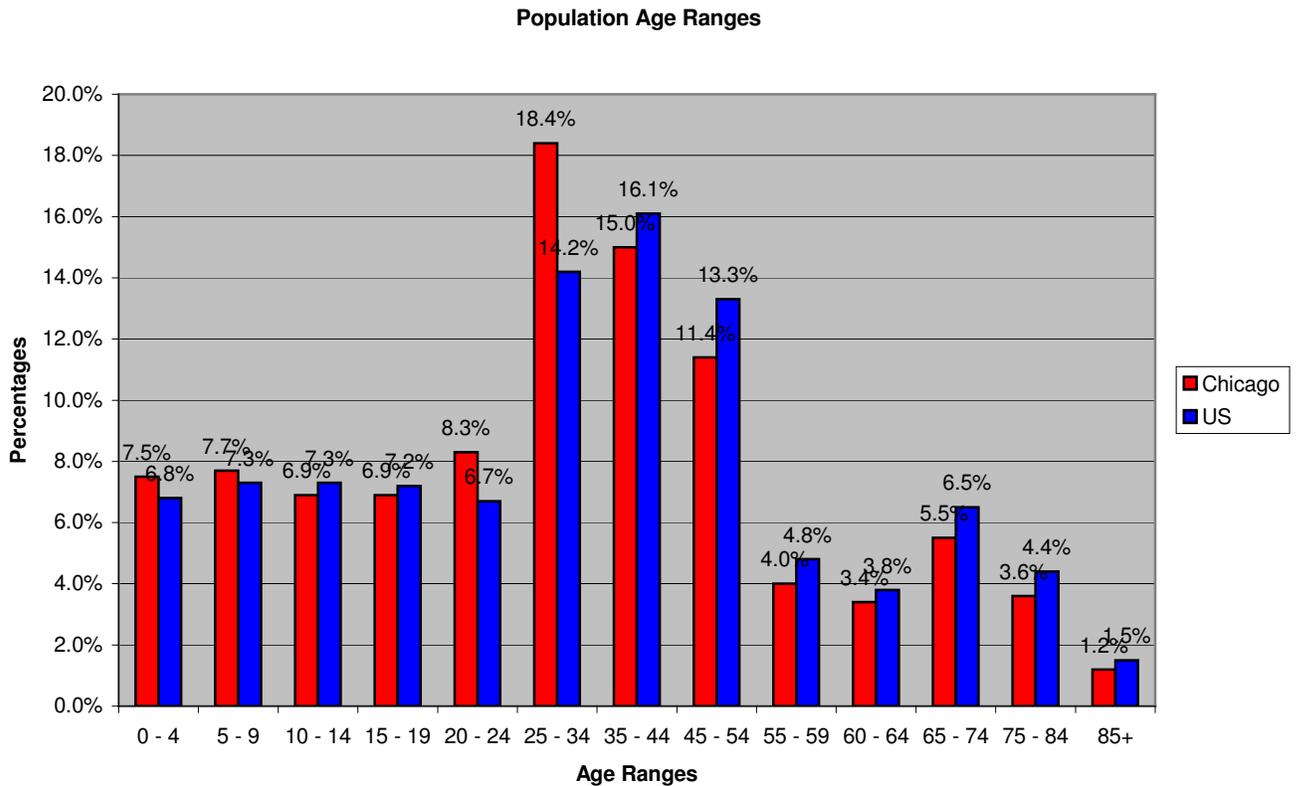
Analysis of the 1322 sampled identity theft case files shows that the median age of identity theft victims is 36 years of age, older than both the median age of Chicago residents and the median age of Americans generally. This relationship is illustrated in the chart below.

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[11] Northeastern Illinois Planning Commission, *Census 2000: Summary Tables of Social, Economic, & Housing Data for the 77 Community Areas in the City of Chicago* (August 20, 2002).

[12] US Department of Commerce, US Census Bureau, *Profiles of General Demographic Characteristics: 2000 Census of Population and Housing* (May 2001).
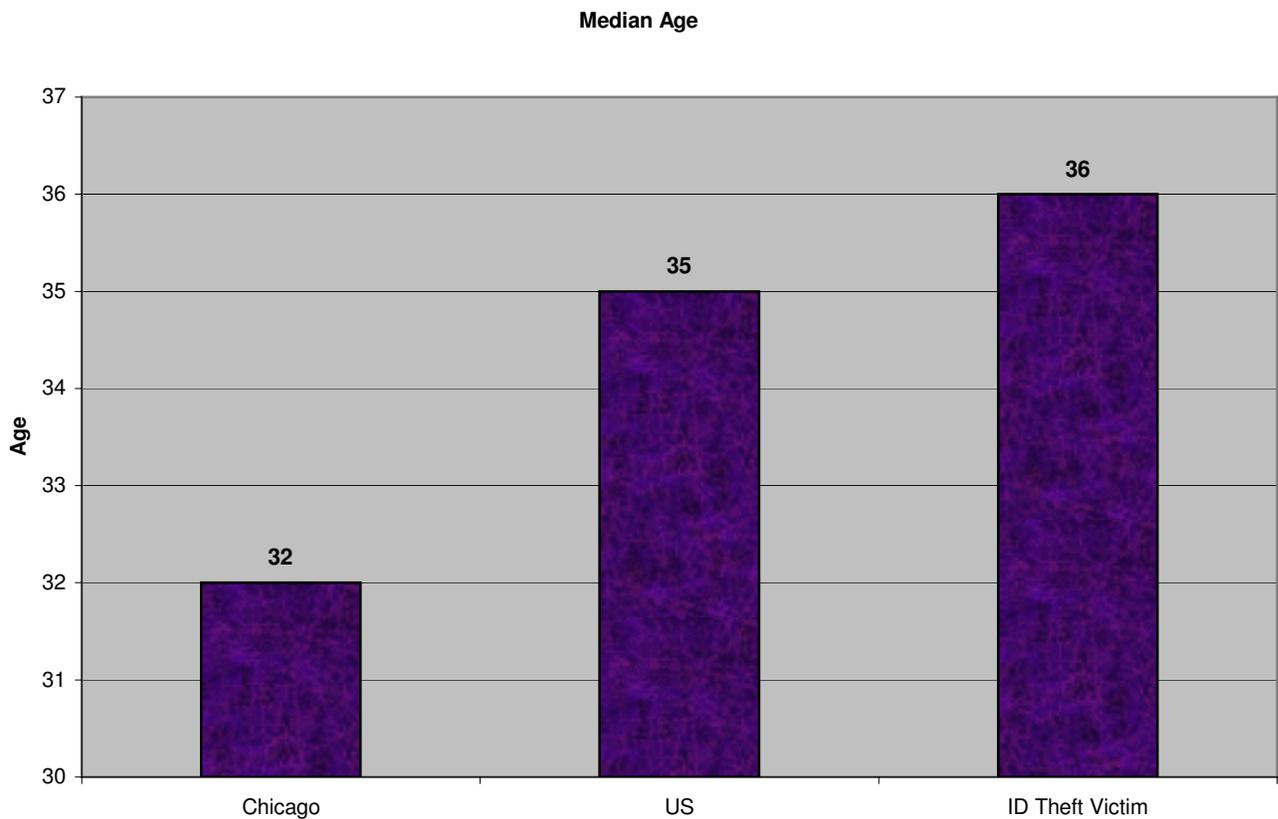
Median Age

At first glance, this fact regarding median age might give one the impression that older adults, especially senior citizens, are particularly vulnerable for being victims of identity theft. However, that impression would not be correct.

Children and teenagers (ages 0 – 19) make up 29.0 % of the Chicago population. However, despite some tragic stories in the popular media[13], children and teenagers are underrepresented as victims of identity theft. Persons under the age of 20 constitute only 3.5% of identity theft victims, with teenagers aged 15 – 19 making up the bulk of these cases (2.9%).

This substantial under-representation by children and teenagers as identity theft victims is the chief cause for the median age of identity theft victims being greater than the median age of the Chicago population.

A closer analysis of the age distribution of identity theft victims shows that the age group that is most likely to be victimized by identity thieves is young adults. Young adults, especially those between the ages of 20 – 44 are strikingly over-represented as victims of identity theft. While

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[13] "Kids' ID Theft: Growing Problem", CBS News, Jan. 16, 2006; "Kids, Infants Fall Victim to Identity Theft", ABC News, Apr. 2, 2005; "ID Theft Hits Children Close to Home", NBC News, Mar. 3, 2005.

the 20 – 44 age group represent 41.7% of the Chicago population, people in this age group constitute 65.4% of identity theft victims.

In contrast, senior citizens, defined as individuals age 65 and over, are under-represented as victims of identity theft. While senior citizens make up 10.3% of the population of Chicago, they constitute only 7.6% of identity theft victims.

The age distribution of the Chicago population compared to the age distribution of identity theft victims is illustrated in the chart below.

Identity Theft and Chicago Population by Age
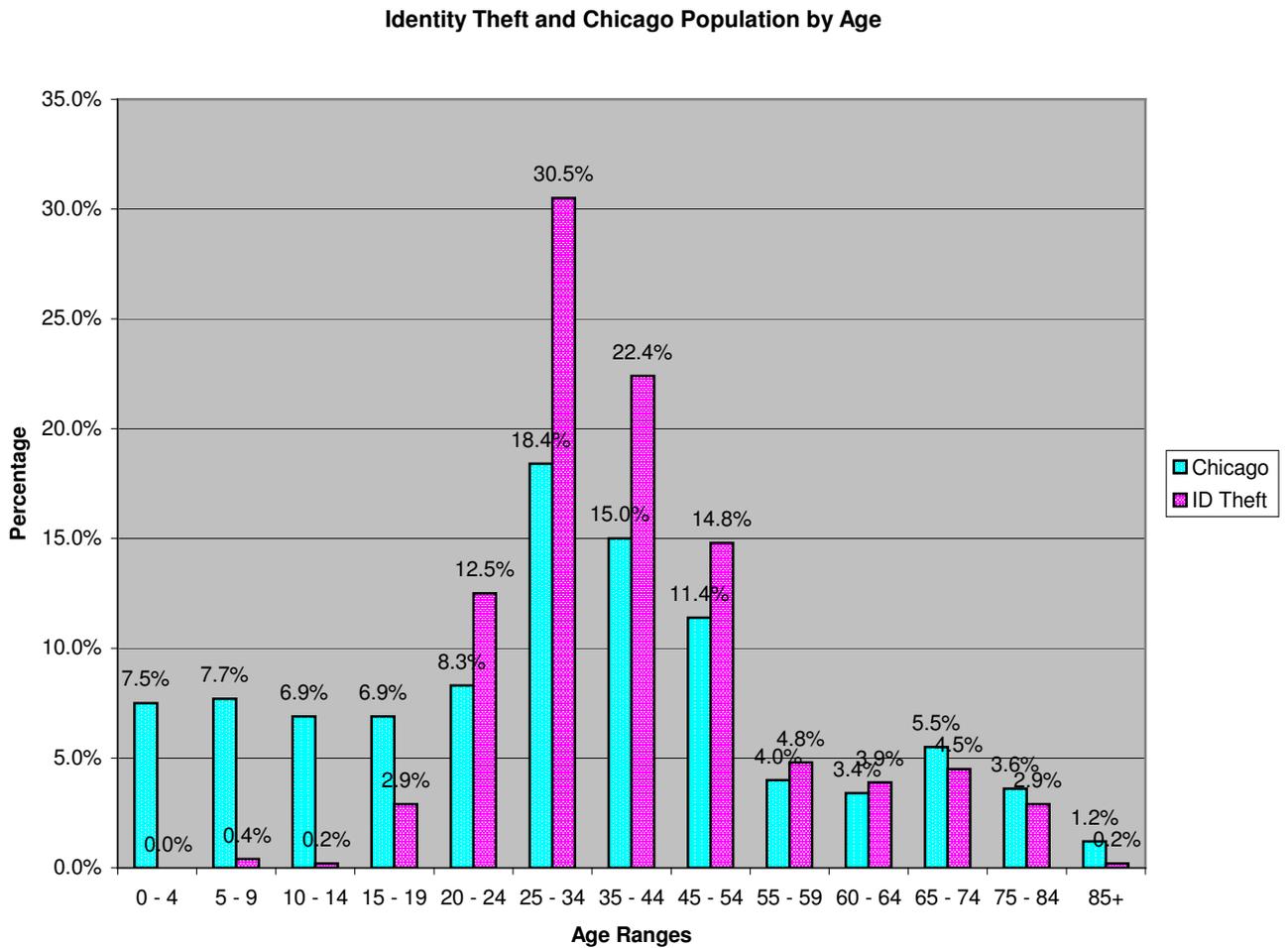
Public Policy Considerations

In order for programs to fight identity theft to be effective, such as public education programs, they should be consciously designed to target those groups most vulnerable. However, many of

the programs, and much of the legislation intended to combat identity theft focuses on senior citizens.[14] This research indicates that this focus may be somewhat misdirected.

As younger adults are more likely to be victims of identity theft, programs to fight this crime should be designed with this younger age group in mind.

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[14] *See, e.g.,* Sylvester, Erin L., "Identity Theft: Are the Elderly Targeted?" Conn. Pub. Int. L.J., Vol. 3, No. 2, 371 (2004)

Victims' Discovery of Identity Theft

Findings

During the review of the police reports and victim statements contained in the 1322 identity theft case files selected for further analysis figures on the manner in which the victims first discovered that they were victims of identity theft were gathered. These manners of discovery were grouped into seven categories:

- Victim became aware that his/her identity was stolen when he/she received a bill for goods or services that they did not purchase;
- Victim became aware that his/her identity was stolen when he/she received a collection notice for goods or services that they did not purchase;
- Victim became aware that his/her identity was stolen after he/she received and reviewed a consumer credit report;
- Victim became aware that his/her identity was stolen after he/she was denied credit;
- Victim became aware that his/her identity was stolen after he/she received a notice from a credit card company;
- Victim became aware that his/her identity was stolen after he/she was served with legal process or other legal papers; and,
- Victim became aware that his/her identity was stolen in some other manner.

Victims' Discovery of Identity Theft

Victim Became Aware of the Identity Theft After ...
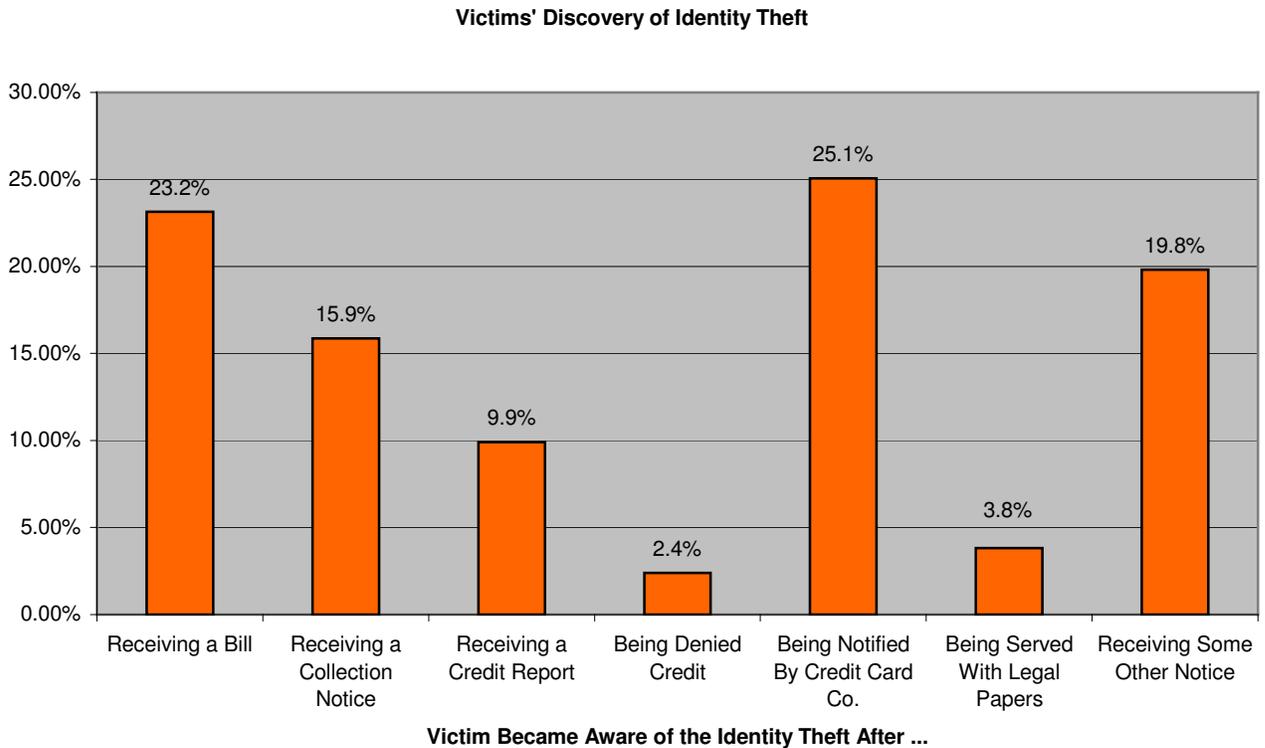
The findings of this study of how identity theft victims became aware that their identities were stolen is summarized and illustrated in the graphic above.

Among the more interesting results from this analysis are:
- ➢ Despite encouraging consumers to regularly access and review their credit reports for evidence of identity theft and other anomalies, less than 10% of the victims reported that this was the manner in which they discovered that they were identity theft victims.
- ➢ The most frequently cited manner in which identity theft victims became aware that their identities were stolen is being notified by credit card companies. This fact speaks highly of the efforts made by the various credit card companies over the past several years to combat identity theft.
- ➢ Almost one in five identity theft victims (19.7%) first learned that their identities were stolen when they were served with legal process or received a collection notice.

Public Policy Considerations

By vigilantly monitoring their credit reports, consumers can efficiently and effectively determine when their identities have been stolen and their credit worthiness exploited. Greater efforts should be undertaken to direct consumers to regularly obtain and review their credit reports.

Means By Which Identities Were Stolen

Findings

One of the features for which the researchers attempted to observe during the review of the 1322 identity theft case files selected for further analysis was any indication of the manner and means in which the victims' identities were stolen. However, due primarily to the nature of fraud crimes in general, and identity theft in particular, most of the case files contained no signals as to the manner in which the identities were stolen.

However, in 258 cases, there were indications as to the means in which the victims' identities were stolen. Despite the fact that only a fraction of the identity theft case files selected for further scrutiny contained indicators of the manner and means in which the victims' identities were stolen, this analysis of 258 actual cases constitutes the largest study to date of the manner and means in which identities are stolen known to the researchers.[15]

The manner and means in which identities were stolen were grouped into six categories:
- The victim's identity was stolen by a friend or relative;
- The victim's identity was stolen as a result of a purse snatching or wallet theft;
- The victim's identity was stolen as a result of stolen mail;
- The victim's identity was stolen as a result of a burglary or robbery (other than a purse snatching or wallet theft);
- The victim's identity was stolen because of the use of a computer and/or through the Internet; and,
- The victim's identity was stolen by some other means or method.

The findings of this study of how identities were stolen is summarized and illustrated in the graphic below.
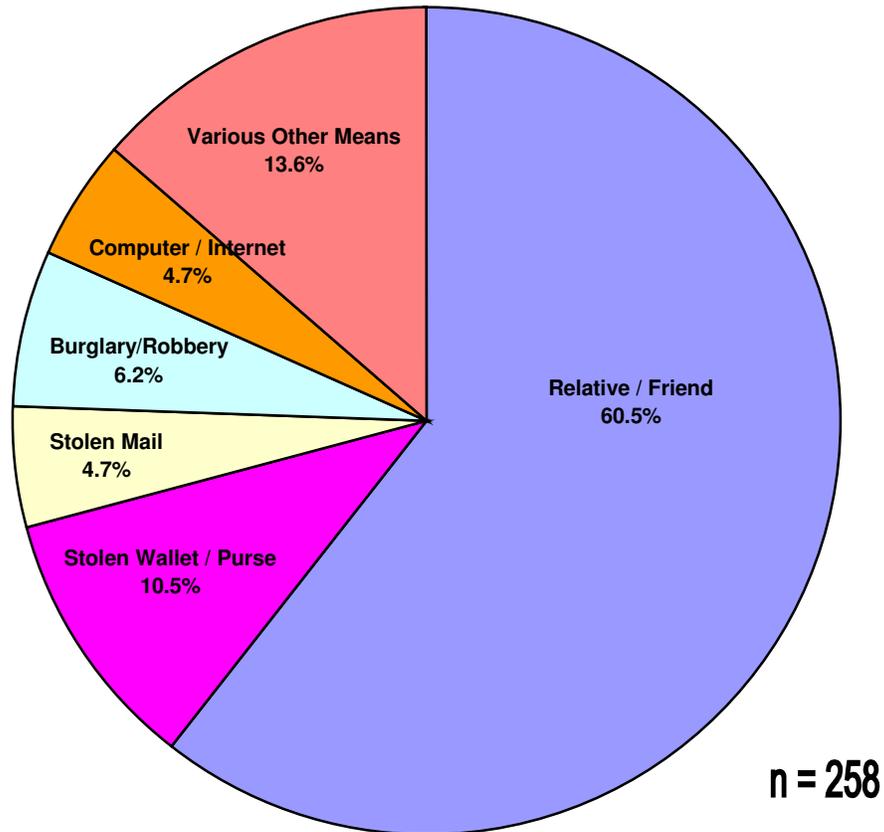
Among the more interesting results from this analysis are:
- By far the most frequent means or method by which a victim's identity was stolen was that it was stolen by a friend, relative or person otherwise known to the victim. In over 60% of identity theft cases where the means or method of theft was known, the victim's identity was stolen by a friend, relative or person otherwise known to the victim.
- In approximately 1 in every 6 cases of identity theft where the means or method of theft was known, the victim's identity was stolen as a result of a prior purse snatching, pick- pocketing, burglary or other robbery.
- In less than 5% of the cases (4.7%) of identity theft where the means or method of theft was known was the identity stolen as a result of stolen mail.
- Despite identity theft's reputation for being a "high tech" crime,[16] in less than 5% of the cases (4.7%) of identity theft where the means or method of theft was known was a computer or the Internet used to steal the victim's identity.

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[15] *Cf., e.g.,* "2006 Identity Fraud Survey Report", Javelin Strategy & Research (January 2006) (235 cases).

[16] "Guarding against high-tech identity theft", *USA Today* (Mar. 17, 2004).

Manner In Which IdentityTheft Victims' Identities Were Stolen (Where Known)
Chicago Police Department Case Files 2000 - 2005

Various Other Means
13.6%

Computer / Internet
4.7%

Burglary/Robbery
6.2%

Stolen Mail
4.7%

Stolen Wallet / Purse
10.5%

Relative / Friend
60.5%

n = 258

As indicated above, in 60.5% of the cases (156 cases) where indications as to the means in which the victims' identities were stolen, the identity theft perpetrator was a friend, relative or person otherwise known to the victim. These 156 cases were further scrutinized and categorized by the relationship of the victim to the perpetrator. This analysis of these 156 actual cases constitutes the largest study known to the researchers where the relationship between identity theft victims and identity theft perpetrators was studied.[17]

In the cases where the identity theft perpetrator was known to be a friend, relative or person otherwise known to the victim, the relationships between identity theft victim and identity theft perpetrator were grouped into five categories:

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[17] *Cf., e.g.,* "2007 Identity Fraud Survey Report", Javelin Strategy & Research (February 2007) (144 cases).

- The identity theft perpetrator was a member of the victim's family;
- The identity theft perpetrator had a current or past "boy-friend" or "girl-friend" romantic relationship with the victim;
- The identity theft perpetrator was a friend of the victim other than a "boy-friend" or "girl-friend"
- The identity theft perpetrator was a caregiver for the victim;
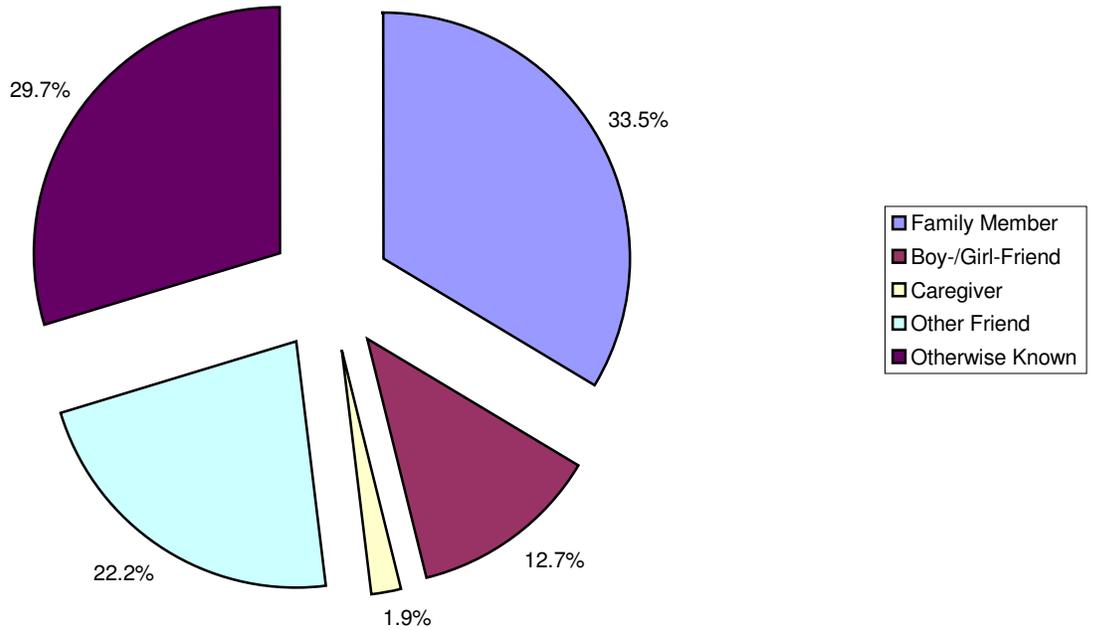- The identity theft perpetrator was otherwise known to the victim.

The findings of the study of the relationship between identity theft victims and identity theft perpetrators where a relationship is known is summarized and illustrated in the graphic below.

Among the more interesting results from this analysis are:
➢ In cases where the identity theft victim knew the perpetrator, the most common relationship was that the perpetrator was a member of the victim's family. In over one third of these cases the identity theft perpetrator was a relative of the victim.
➢ In over 1 case in 8 the identity theft perpetrator had a current or past romantic relationship with the identity theft victim as either a boy-friend or girl-friend.
➢ Despite horrendous stories in the media of cases where caregivers steal the identity of persons under their care,[18] in less than 2% of the cases (1.9%) of identity theft where the perpetrator was known was this the case.

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[18] "Caregiver accused of identity theft", *Milwaukee Journal Sentinel* (Mar. 16, 2007).

Victim : Perpetrator Relationship, If Perpetrator Known

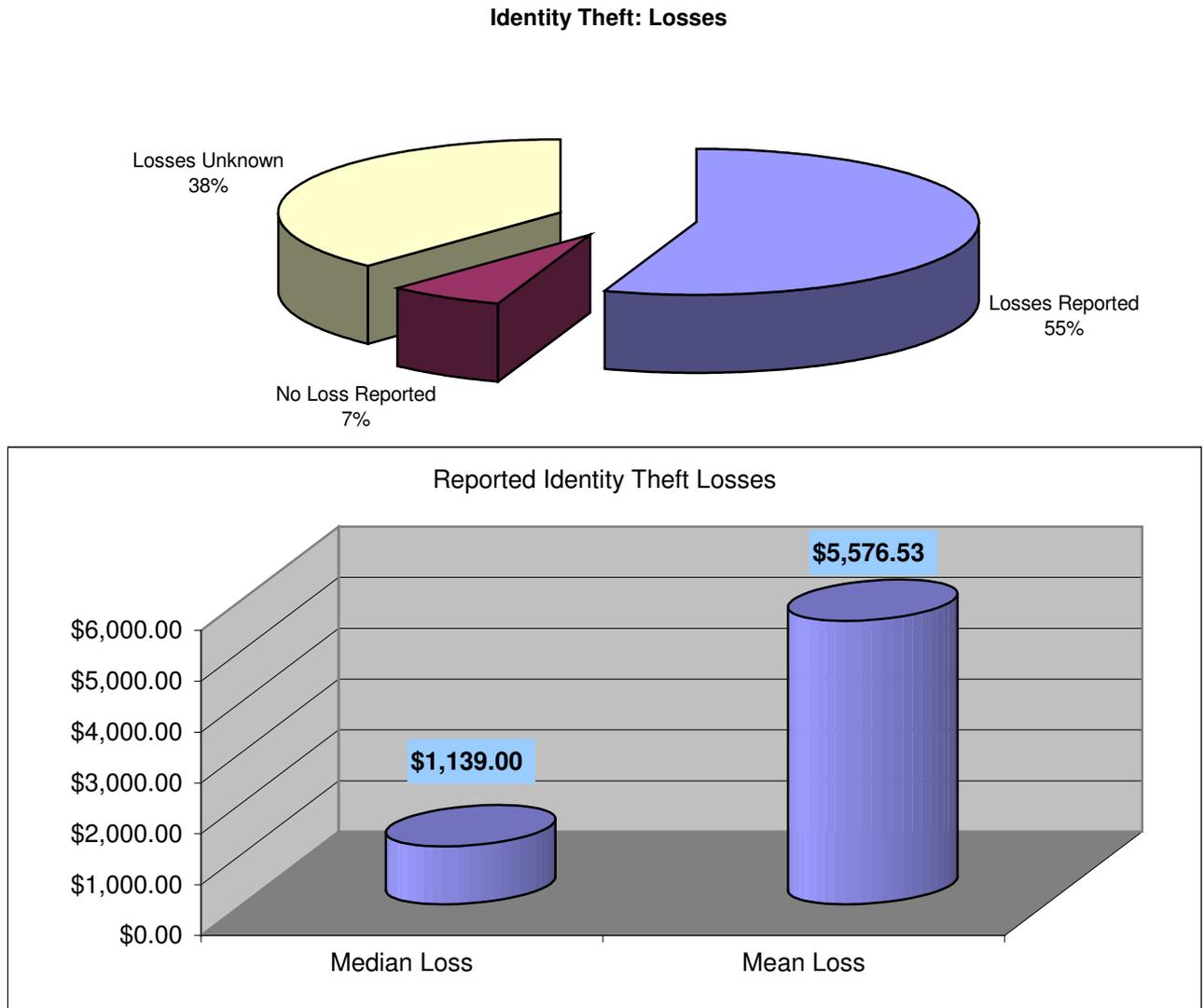|	
■	Family Member
■	Boy-/Girl-Friend
□	Caregiver
□	Other Friend
■	Otherwise Known

29.7%

33.5%

22.2%

1.9%

12.7%

Public Policy Considerations

Second only to a victim's identity being stolen by a friend or relative, 1 in 6 cases of identity theft (where the method of theft was known) occurred as a result of a prior purse snatching, pick-pocketing, burglary or other robbery. Based of this finding, initiatives should be started to assist individuals who are potential victims of identity theft, specifically victims of purse snatching, pick-pocketing, burglary or other types of robbery. These victims should be alerted of the potentiality for identity theft, ways to vigilantly monitor credit reports, how to seek a fraud alert or freeze on credit reports, and how to report a suspected identity theft to the police and other authorities.

Identity Theft Losses

Findings

The researchers analyzed the 1322 identity theft case files selected for further analysis to gather information as to reported losses. These findings are illustrated in the graphics below.

Identity Theft: Losses

Losses Unknown
38%

No Loss Reported
7%

Losses Reported
55%

Reported Identity Theft Losses

$5,576.53

$1,139.00

$6,000.00
$5,000.00
$4,000.00
$3,000.00
$2,000.00
$1,000.00
$0.00

Median Loss

Mean Loss

As the pie chart in the top half of the above graphic shows, in only 55% of the cases analyzed did the identity theft case file indicate a loss. This is not altogether surprising because, as discussed previously in this report, consumer credit agencies had in the recent past required consumers to file police reports in order to have fraud alerts placed on their credit reports. This policy caused

a large number of victims of identity theft to file police reports even when they were unaware of any losses at the time that the report was filed.

As the chart in the bottom half of the above graphic shows, the average, or mean, loss for those cases where a loss was reported amounted to $5,576.53. However, the median loss for those cases where a loss was reported amounted to only $1,139.00. This disparity between mean and median is due to the fact that among the 1,322 cases randomly selected for further analysis were a small number of cases (mostly involving identity theft leading to mortgage fraud) where the reported loss was in the hundreds of thousands of dollars. These few large-dollar loss cases skewed the mean loss upward.

Public Policy Considerations

The large number of cases reported to the police for which there were no losses or "unknown" losses points up once again the fact that numerous times consumers become aware that their identities have been stolen, but may not report this incident to the police if there is no known loss. And as discussed previously, recent policy changes by consumer credit reporting agencies seem to have the effect of discouraging victims from reporting identity theft incidents to the police if there is no known loss. As a consistent and comprehensive database of identity theft incidents is needed to adequately track this crime, policies that encourage victims of identity theft to report incidents to police authorities should be adopted, along with the development of a comprehensive, detailed, national database of identity theft statistics derived from police reports.

Uses of Stolen Identities

Findings

One of the features that the researchers attempted to observe while reviewing the 1322 identity theft case files selected for further analysis was the manner in which the identity theft perpetrators actually used, or attempted to use, the stolen identities.

The manner in which the identity theft perpetrators actually used, or attempted to use, the stolen identities were grouped into ten categories:
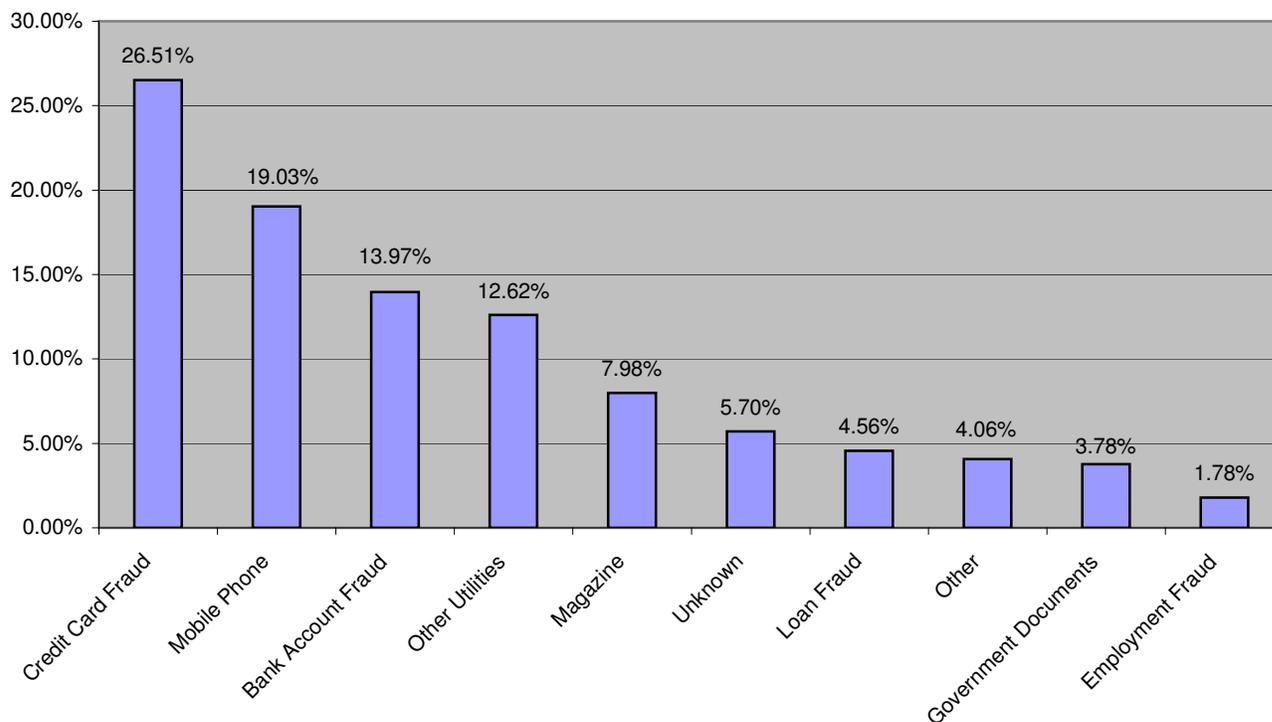- The victim's identity was used to acquire a credit card, or some other credit card fraud;
- The victim's identity was used to acquire mobile telephone equipment and/or service;
- The victim's identity was used to perpetrate some manner of bank or financial institution account fraud;
- The victim's identity was used to acquire utilities service, other than mobile telephone service;
- The victim's identity was used to fraudulently acquire or place magazine subscriptions;
- The victim's identity was used to perpetrate loan fraud;
- The victim's identity was used to acquire, or otherwise in connection with, government documents, including identity documents;
- The victim's identity was used to perpetrate employment fraud;
- The use of the victim's identity was unknown;
- The victim's identity was for some other use.

The findings of this study of how stolen identities were used is summarized and illustrated in the graphic below.

Among the more interesting findings from this analysis are:
- ➢ The most popular use of a victim's stolen identity was to acquire a credit card, or some other credit card fraud, with over a quarter of the incidents (26.51%) citing this use. This finding would seem to confirm common perceptions as to the uses of stolen identities.
- ➢ Surprising to some may be the finding that the second most popular use of a victim's stolen identity, at 19.03%, was to acquire mobile telephone equipment and/or service.
- ➢ Somewhat unexpected was the fact that almost 8% of stolen identities were used to fraudulently acquire or place magazine subscriptions.

Uses of Stolen Identity

Credit Card Fraud	26.51%
Mobile Phone	19.03%
Bank Account Fraud	13.97%
Other Utilities	12.62%
Magazine	7.98%
Unknown	5.70%
Loan Fraud	4.56%
Other	4.06%
Government Documents	3.78%
Employment Fraud	1.78%

Public Policy Considerations

The second most popular use of a victim's stolen identity was to acquire mobile telephone equipment and/or service. While this fact might be surprising to some, this did not startle members of the Chicago Police Financial Crimes Investigations Section. According to Financial Crimes detectives, the first stop for many identity thieves with a stolen identity is the local mobile phone store. Identity thieves utilize mobile phone stores for two reasons:

1) Most mobile telephone dealers will perform a background check on anyone requesting mobile telephone service. Thus, by requesting mobile telephone service, an identity thief can learn quickly and cheaply whether the person whose identity he or she stole is credit worthy;

2) A telephone number erroneously gives the appearance of identification validity. Thus identity thieves will use the new mobile telephone number to give the perception of legitimacy, and then use this to perpetrate other frauds. As such, mobile telephone service can be a gateway to committing other, and larger, frauds.

Because of the finding here that identity thieves often use stolen identities to acquire mobile telephone equipment and service, new regulations and/or laws should be promulgated that would require mobile telephone dealers to demand that prospective mobile telephone customers prove

their identity and/or show specific identification documents before either mobile telephone equipment or mobile telephone services can be sold to the prospective customer.

Incidents and Rates of Identity Theft by CPD District

Findings

The Chicago Police Department is the United States' second largest police department. The Chicago Police Department serves approximately 2.9 million residents of the city of Chicago over its 228.5 square miles. The Department has 15,675 employees, including over 13,600 sworn police officers, and has an annual budget of over one billion dollars.

For administrative purposes, the Chicago Police Department geographically divides the city into 25 "Districts". The below map of the City of Chicago illustrates how the city is geographically divided into these 25 Police Districts.
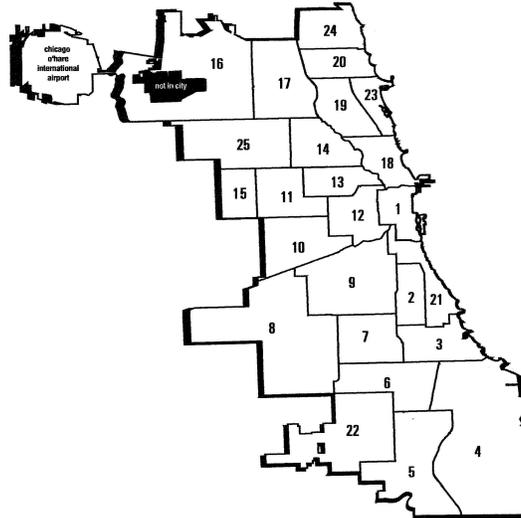

The data received from the Chicago Police Department included computer files with generalized information on over 28,000 cases of identity theft reported to the Chicago Police Department from the year 2000 through the end of 2006. Included in this generalized data was a code for each of the over 28,000 case that gives the Chicago Police District in which the identity theft occurred.

Utilizing this generalized data, the researchers were able to plot the over 28,000 incidents of identity theft from 2000 – 2006 against the Chicago Police District in which the identity theft occurred.

The graphic showing this analysis is below.

**Incidents of Identity Theft 2000-2006 by CPD District**
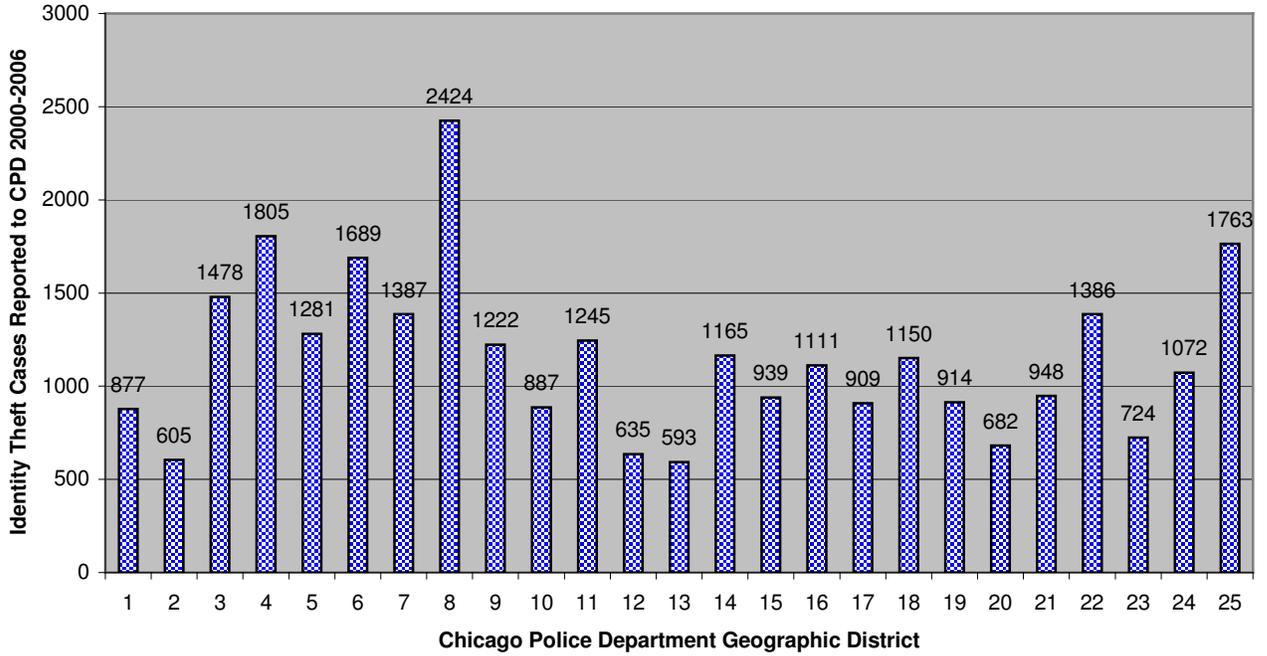
According to the analysis above, for example, the 8th Chicago Police District has the most incidents of identity theft from 2000 – 2006, while the 1st Chicago Police District has the sixth lowest number of incidents of identity theft during this period.

Taking this analysis one step further, the researchers plotted the incidents of identity theft *per year* against the Chicago Police District in which the identity theft occurred. However, the Chicago Police Department did not begin recording identity theft data until late in the year 2000. Accordingly, as 2000 would be a partial year, the researchers decided to exclude data from the year 2000 in order that the levels of identity theft for each year are comparable.

The graphic showing this analysis is below.

Incidents of Identity Theft Per Year By District (2001 - 2006)
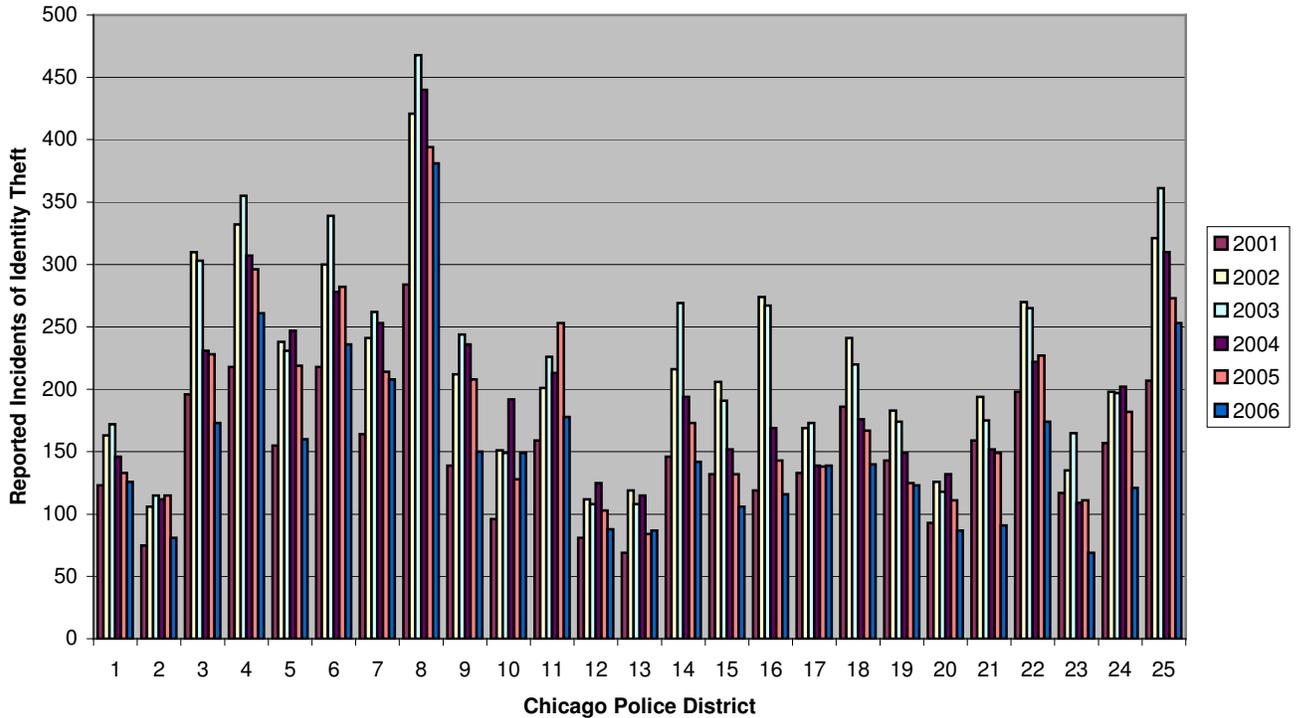
The above analysis shows that, in general, the relative rankings of Chicago Police Districts by the number of identity theft incidents in the respective district are consistent through the years.

However, the information content of the above analysis is limited. This is due to the fact that, as the table below illustrates, the 25 Chicago Police Districts have widely disparate resident populations.

CPD District	2000 Population
1	25,613
2	50,967
3	93,384
4	141,422
5	92,729
6	105,360
7	91,600
8	244,470
9	165,457
10	137,120
11	82,392
12	69,677
13	60,517

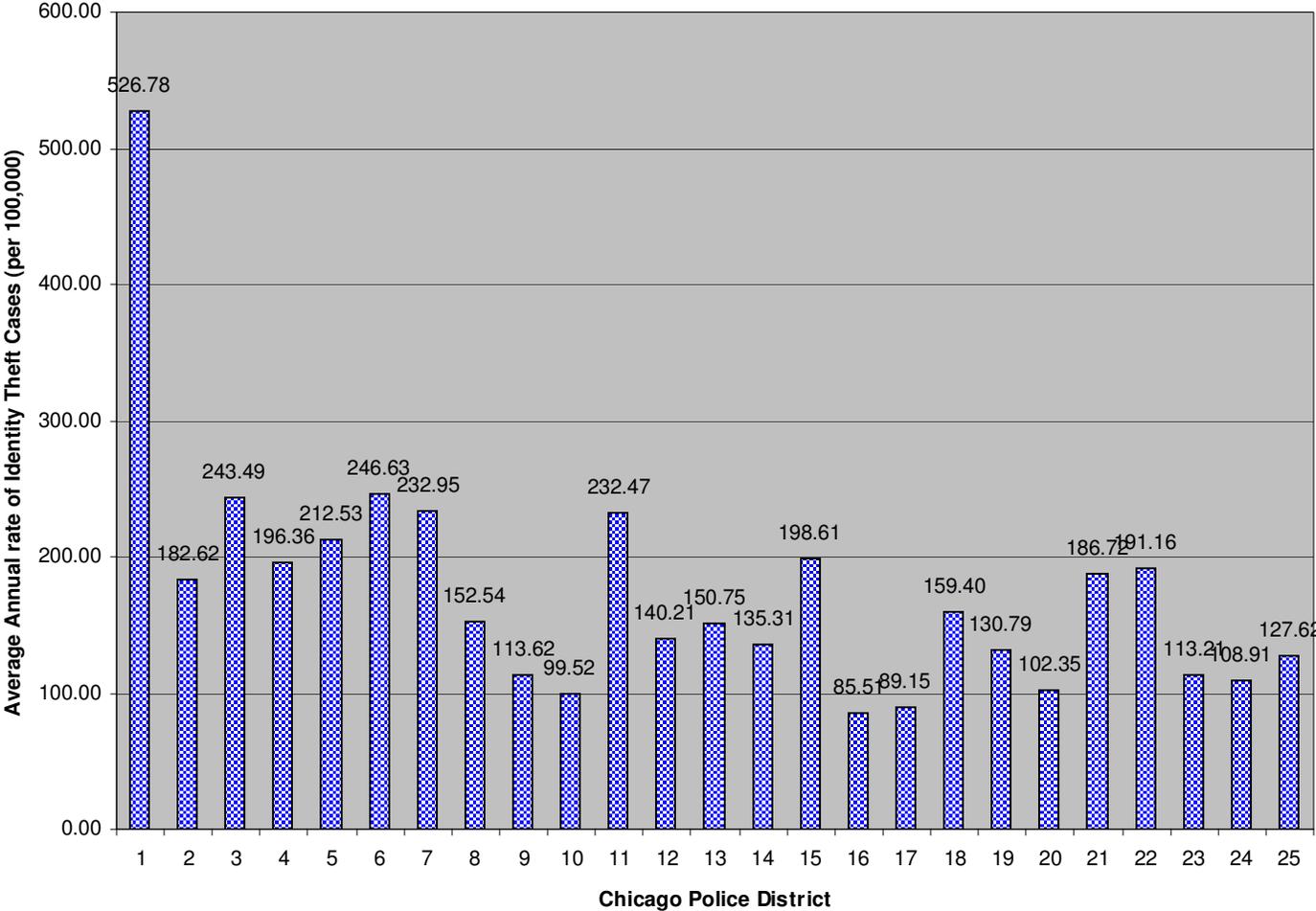| CPD District	2000 Population
14	132,459
15	72,736
16	199,898
17	156,859
18	110,995
19	107,516
20	102,512
21	78,111
22	111,545
23	98,391
24	151,435
25	212,535

For example, the population figures above, which are derived from Year 2000 U.S. Census data, illustrate the differences in resident populations between the 25 Chicago Police Districts.[19] For example, the district with the smallest population is the 1st District, with only 25,613 residents. Meanwhile the district with the largest population is the 8th District, with 244,470 residents.

Accordingly, in order to have comparable data, the incidents of identity theft per CPD District data were normalized to a rate of identity theft per 100,000 residents per CPD District.
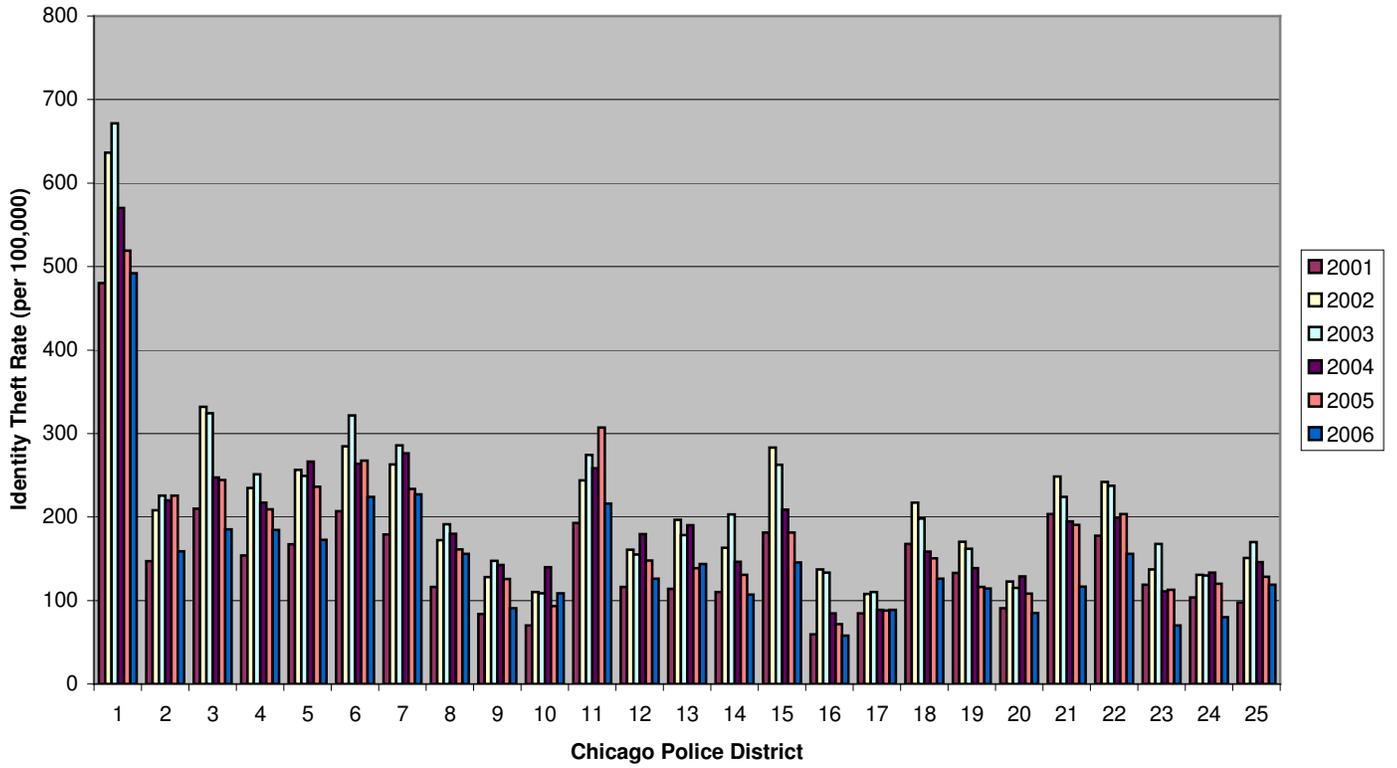
Following the normalizing of this data, the two graphs immediately above were adjusted so as to show these normalized figures. The resulting new graphs are displayed below.

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[19] 2004 Chicago Police Department Annual Report 24 (2005) (displaying data compiled by Dr. Wesley Skogan, Institute for Policy Research, Northwestern University, based on 2000 U.S. Bureau of the Census data).

Average Annual Rate of Identity Theft By CPD District

Bar chart showing Average Annual rate of Identity Theft Cases (per 100,000) on the y-axis (0.00 to 600.00) versus Chicago Police District (1–25) on the x-axis. Values: District 1: 526.78; 2: 182.62; 3: 243.49; 4: 196.36; 5: 212.53; 6: 246.63; 7: 232.95; 8: 152.54; 9: 113.62; 10: 99.52; 11: 232.47; 12: 140.21; 13: 150.75; 14: 135.31; 15: 198.61; 16: 85.51; 17: 89.15; 18: 159.40; 19: 130.79; 20: 102.35; 21: 186.72; 22: 191.16; 23: 113.21; 24: 108.91; 25: 127.62.

Identity Theft Rate per Year by CPD District

Legend:
- 2001
- 2002
- 2003
- 2004
- 2005
- 2006

X-axis: Chicago Police District (1–25)

Y-axis: Identity Theft Rate (per 100,000)

These new charts demonstrate the dramatic differences that result from normalizing the identity theft incidents data. For example, the 8th Chicago Police District, which had the most incidents of identity theft of any district, is in the bottom half of the districts when looking at the rate of identity theft incidents per 100,000 district residents. On the other hand, the 1st Chicago Police District, whose few incidents of identity theft placed it in the bottom third of districts, has by far the highest rate of identity theft incidents per 100,000 district residents.

In fact, the 1st District is *sui generis.* The 1st District is essentially the central business district of Chicago, taking in the "Loop" and nearby surrounding areas. Because of this, the 1st District has the fewest residents, yet, because it attracts many visitors and suburban commuters who also can be identity theft victims, has by far the highest rate of identity theft per 100,000 residents. As such, the 1st District may be excluded in further analysis because it is an outlier.

Public Policy Considerations

In order for programs to fight identity theft, such as public education programs, to be effective, they should be consciously designed to target those groups most vulnerable.

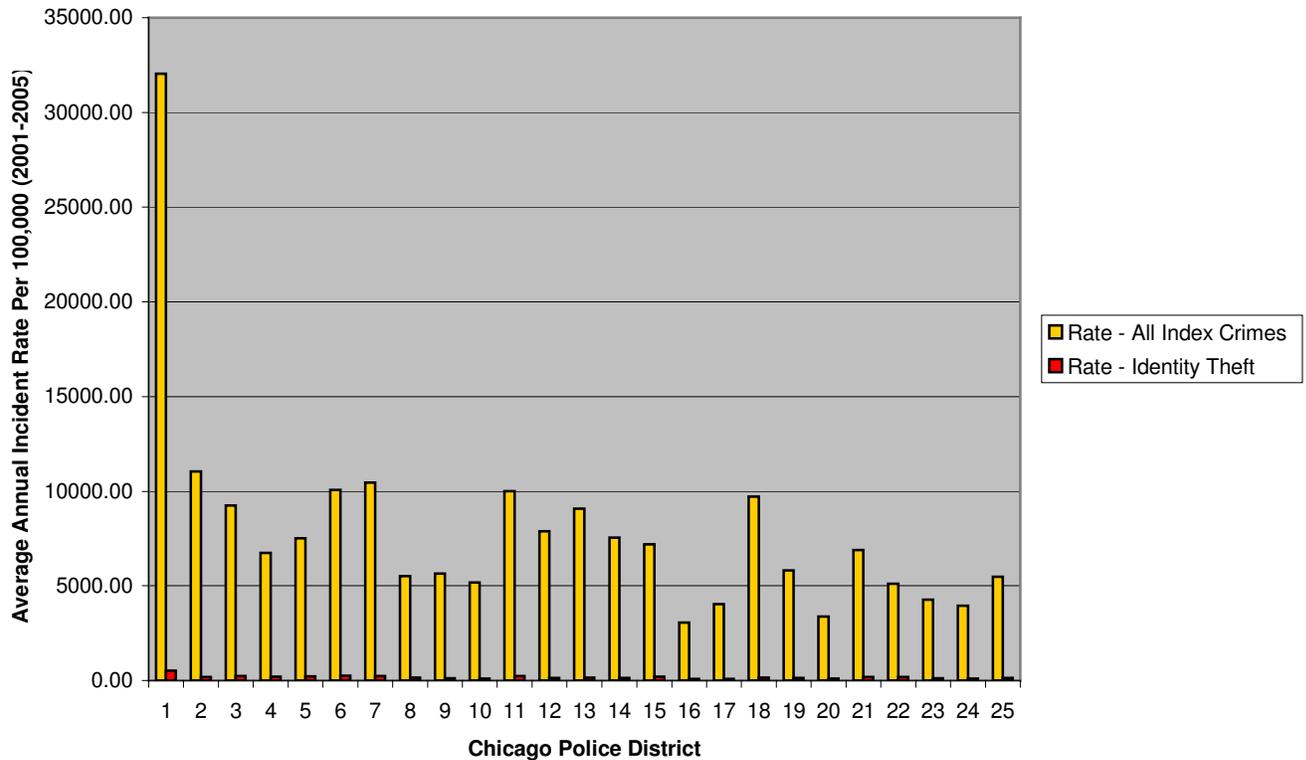# Index Crime Rates and Identity Theft Rates

Findings

The Federal Bureau of Investigation collects and compiles data on specific categories of serious crimes, known as "Index Crimes". Currently, these Index Crimes are murder, criminal sexual assault, robbery, aggravated assault / battery, burglary, theft, motor vehicle theft, and arson.

In its Annual Reports, the Chicago Police Department publishes statistics on the incidents of Index crimes in the City of Chicago, including statistics on the incidents of Index Crimes in each of the 25 Chicago Police Districts.

Utilizing the data available, the researchers prepared the following chart. The yellow bars on the chart show the rate of Index Crimes per Chicago Police District per 100,000 district residents for the period 2001 – 2005. The red bars on the chart show the rate of identity theft per Chicago Police District per 100,000 district residents for the period 2001 – 2005.

As this chart shows, the rate of Index Crimes in the 1st Police District, similar to the rate of identity theft in the 1st Police District, is highly skewed due to the *sui generis* nature of the 1st District. Accordingly, the 1st District, as an outlier, will be excluded from further analytical treatment.

Index Crime Rate and Identity Theft Rate By CPD District

The researchers decided to test whether there is a correlation between the rate of index crimes and the rate of identity theft in the various Chicago Police Districts.

Because they are outliers, data from the 1st Chicago Police District were excluded from this analysis.

The researchers used regression analysis estimating district identity theft rate as a linear function of district index crime rate.

Below is a scatter diagram with a trend line, regression equation and R^2, along with select regression statistics from this analysis.

The estimated regression equation is:

$y = 58.685 + 0.0175x$
    (12.982) (0.0018)

where the numbers below the parameter estimates are the standard errors of the estimates. The R^2, the coefficient of determination, indicates a fairly strong goodness of overall fit from the equation: 43.76% of the variability in identity theft rate is explained by variation in index crime rate. The t statistic indicates statistical significance.

ID Theft Rate vs. Index Crime Rate (w/o 1st Dist) 2001 - 2005

$y = 0.0175x + 58.685$
$R^2 = 0.4376$
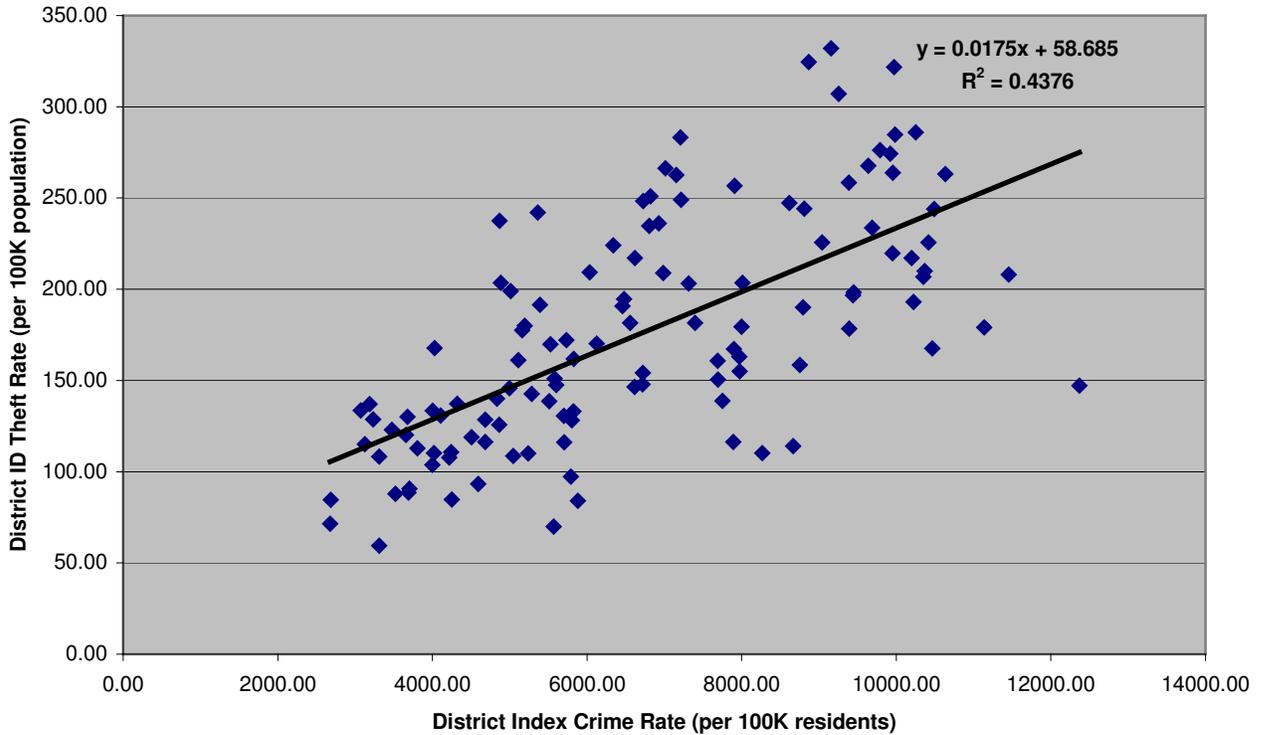
Regression Statistics	
Multiple R	0.661543141
R Square	0.437639327
Adjusted R Square	0.432873559
Standard Error	47.12247989
Observations	120

	F	Significance F
Regression	91.82975102	1.95375E-16

	Coefficients	Standard Error	t Stat
Intercept	58.68453356	12.98204983	4.520436628
Index Crime Rate	0.017490559	0.001825206	9.582784095

This analysis indicates a fairly strong correlation between rate of identity theft and rate of index crime. That is to say, in general, one would expect that the higher the rate of index crimes in a particular area, the higher the rate of identity theft.

Public Policy Considerations

This finding that identity theft tracks positively with Index Crimes suggests that identity theft is more likely to occur in areas that have relatively high rates of other crimes.

Once again, programs designed to fight identity theft, such as public education programs, to achieve optimal effectiveness, should be designed to target the groups and areas most vulnerable. The above finding suggests that in lieu of specific data regarding the occurrence of identity theft, it would be reasonable to focus anti-identity theft efforts at areas where the rates of other crime is high.

Identity Theft Rate and Household Income

Findings

The researchers determined that a study of any possible correlation between identity theft rates and victim household income would be important. However, while 1,322 randomly sampled identity theft case files were selected for further analysis, these case files do not contain any data as to the household income of these identity theft victims.

Accordingly, the researchers decided to use a proxy for victim household income. By utilizing available census data, the researchers determined that an estimated median household income figure for each Chicago Police District could be developed. This estimated median household income per Chicago Police District would be a useful proxy for victim household income.

Developed by the U.S. Census Bureau and the University of Chicago Sociology Department following the 1920 Census, the 77 Chicago "Community Areas" have remained as the most widely-used method to divide the city into geographic units for use by advocacy groups, planning agencies, governmental units and researchers.[20]

Following each recent census, the Northeastern Illinois Planning Commission prepares analyses of Census data emanating from Northeastern Illinois. Included in these analyses are findings as to the median household income for each of the 77 Chicago Community Areas.[21]

By assigning each of the 77 Community Areas to the Chicago Police District in which that Community Area is located, the researchers were able to develop an estimated median household income for each Chicago Police District.

The resulting table of estimated median household income per Chicago Police District illustrates the range of income levels distributed throughout the various Chicago Police Districts. The Chicago Police District with the lowest estimated median household income is the 2nd police district, with an estimated median household income of only $14,493.34. The Chicago Police District with the highest estimated median household income is the 18th police district, with an estimated median household income of $62,557.78.

These median estimated household income per Chicago Police District figures are in line with the median household income per Chicago Community Area amounts. For example, the Chicago Community Area data shows a range of median household income from a low of $10,739 to a high of $68,613.

The table of estimated median household income for each Chicago Police District is reproducd below.

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[20] 2004 Chicago Police Department Annual Report 16 (2005).
[21] Northeastern Illinois Planning Commission, *Census 2000: Summary Tables of Social, Economic, & Housing Data for the 77 Community Areas in the City of Chicago* (August 20, 2002).

CPD District	Est. Hshld. Income
1	$54,563.96
2	$14,493.34
3	$25,881.07
4	$37,194.28
5	$36,059.29
6	$33,358.31
7	$22,785.24
8	$44,477.75
9	$32,172.94
10	$26,848.64
11	$26,552.94
12	$28,832.88
13	$38,915.00
14	$36,384.34
15	$33,663.00
16	$50,551.05
17	$42,577.56
18	$62,557.78
19	$51,758.00
20	$37,697.24
21	$31,249.75
22	$54,412.00
23	$46,340.66
24	$36,376.08
25	$42,507.21

Using the figures from the above table, the researchers plotted estimated household income per Chicago Police District against the annual rates of identity theft per Chicago Police District for the years 2001 – 2005.

Because they are outliers, data from the 1st Chicago Police District were excluded from this analysis.

The researchers used regression analysis estimating annual Chicago Police District identity theft rate as a linear function of district estimated median household income.

Below is a scatter diagram with a trend line, regression equation and R^2, along with select regression statistics from this analysis.

The estimated regression equation is:

$y = 246.29 - 0.0019x$
(19.609) (0.0005)

where the numbers below the parameter estimates are the standard errors of the estimates. The R^2, the coefficient of determination, indicates a fairly weak goodness of overall fit from the equation: 10.53% of the variability in identity theft rate is explained by variation in median household income. The t statistic indicates statistical significance.

Annual Identity Theft Rate per Chicago Police District and Estimated Median Household Income per Chicago Police District (w/o 1st District) 2001-2005
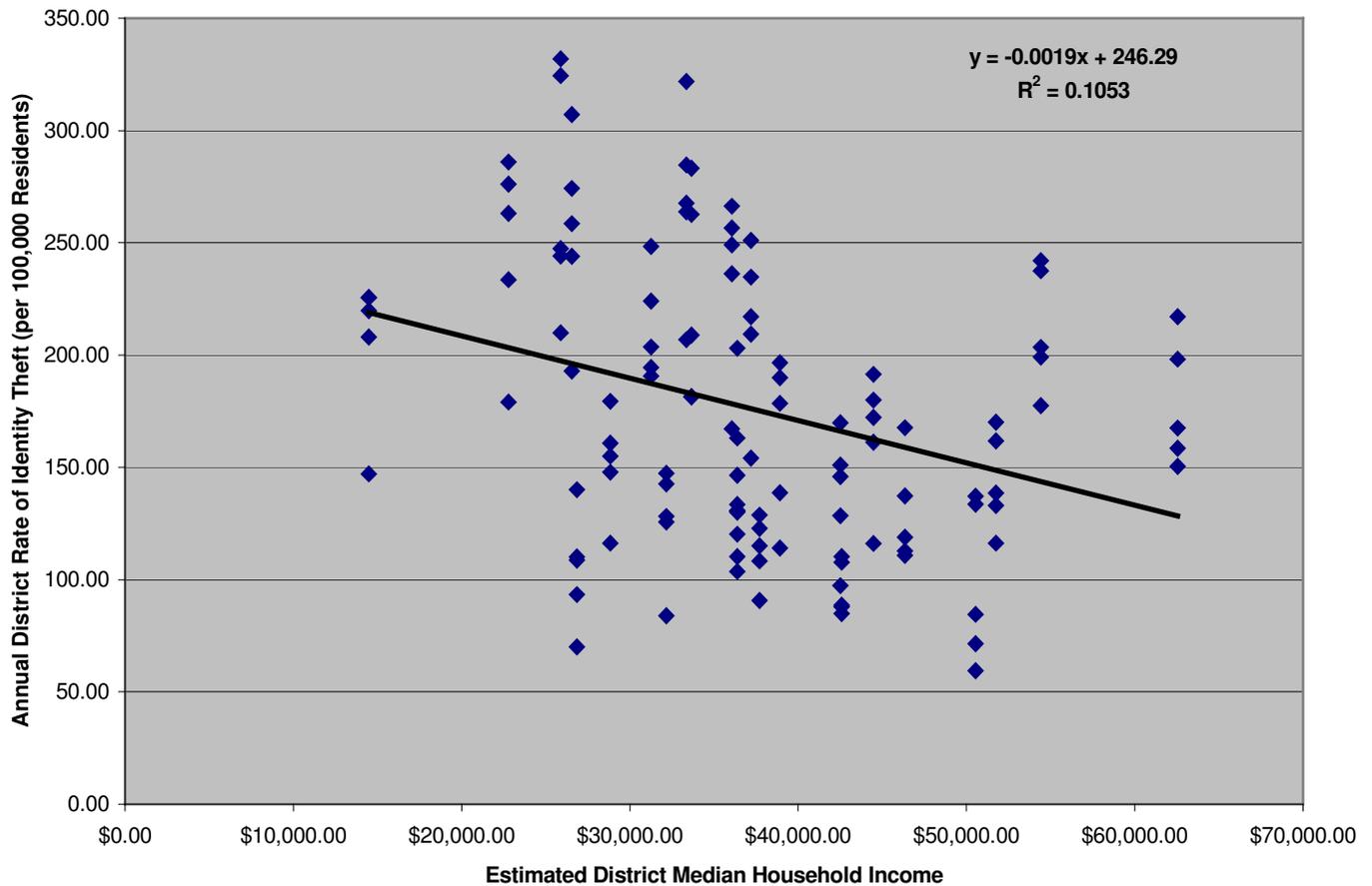
Regression Statistics	
Multiple R	0.324514109
R Square	0.105309407
Adjusted R Square	0.097727284
Standard Error	59.4370303
Observations	120

	F	Significance F
Regression	13.88917035	0.000299148

	Coefficients	Standard Error	t Stat
Intercept	246.2874048	19.60923688	12.55976489
Household Income	-0.001886029	0.00050607	-3.726817724

While not a very strong correlation, this analysis indicates that a negative correlation exists between the rate of identity theft in a particular area and the median household income in that area. This suggests that residents of poorer areas are more likely to be victims of identity theft than residents of wealthier areas. This finding seems to run counter to the findings of other studies of identity theft.[22]

Public Policy Considerations

Contrary to what might be the common public perception, this finding that rates of identity theft tracks negatively with median household income suggests that identity theft is less likely to occur in areas that have relatively high median household income, and more likely to occur in areas that have relatively low median household income.

Again, programs designed to fight identity theft, such as public education programs, should be designed to target the groups and areas most vulnerable to identity theft in order to achieve optimal effectiveness. The above finding suggests that in lieu of specific data regarding the occurrence of identity theft in particular areas, it would be reasonable to focus anti-identity theft efforts at areas where median household income is relatively low.

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[22] *Cf., e.g.,* "2007 Identity Fraud Survey Report", Javelin Strategy & Research (February 2007) (low income individuals "least likely group to experience fraud").

Methodology

In the year 2000, following the passage of the federal Identity Theft and Assumption Deterrence Act[23]and similar state legislation in Illinois[24], the Illinois State Police introduced three new Illinois Uniform Crime Reporting Code (IUCR) numbers, 0840, 0841 and 0842, for misdemeanor identity theft, felony identity theft, and identity theft involving the elderly and/or disabled, respectively. These IUCR numbers are used by Illinois police departments to track the incidents of identity theft in their respective jurisdictions.

The Chicago Police Department, the nation's second largest police department in the nation's third largest city, maintains a computerized database where it accumulates crime information indexed by IUCR numbers. From this database, the Saint Xavier University researchers were given access to aggregate general data from the 28,891 identity theft case reports indexed under the three identity theft IUCR numbers from 2000 to 2006

In order to obtain the additional data about identity theft necessary to perform the analysis that the researchers wish to perform, the Saint Xavier University researchers, using a systematic random sampling technique, selected 1,322 identity theft case files (approximately 5.7%) from the population of approximately 24,000 identity theft case reports available to the researchers from the years 2000 - 2005. However, in order to protect the integrity of the case files and the privacy rights of the identity theft victims, while not affecting the validity of the data gathered, protocols were put into place so that the actual case files were never removed from CPD locations. Additionally, protocols were put into place so that the Saint Xavier University researchers would not handle any documents that contained victim identifying information; such documents were handled only by off-duty CPD personnel working with the Saint Xavier University researchers.

From these 1,322 selected case files, data regarding the means by which identities were stolen, the manner in which the perpetrators used the stolen identities, and the demographics of identity theft victims were gathered. After reviewing a pilot sample of case reports, the researchers decided on the following data fields and codes to be used during the data collection process:

Fields of data used for analysis:

Column A   Date reported (per CPD reporting format)

Column B   Date of occurrence

Column C   Case Status

Column D   RD # (CPD "Report Documentation" number)

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[23] 18 U.S.C. § 1028(a)(7).
[24] 720 ILCS 5/Art. 16G.

Column E   Beat of Victim (Beat location from which victim reported offense)

Column F   Beat of Occurrence (Beat where offense is believed to have occurred)

Column G   Location Code (Per CPD Incident reporting guidelines)

Column H   House or Apt (H=house, A=Apartment, B=business, O= other)

Column I   IUCR (Illinois Uniform Crime Reporting) Code (0=0840, 1=0841 or 2=0842)

Column J   Gender of victim

Column K   Race of Victim

Column L   Age of Victim

Column M   Reported loss if known

Column N   Recovered amount if any

Column O   Offender/Perpetrator
1	Offender is a stranger or unknown
2	Offender is a family member (add letter to denote relationship) F=father, M=mother, W=wife, S=son, D=daughter, O=other
3	Offender is current or former B=boyfriend or G=girlfriend
4	Offender is or was a care giver or health care provider
5	Offender is an acquaintance or friend
6	Offender is otherwise known by victim

Column P   Discovery Code (How victim became aware of identity theft)
1	after receiving a bill, invoice or statement
2	after receiving a collection notice
3	after receiving a credit report
4	after being denied credit
5	after notification be credit card or other company
6	after being served with legal process or papers
7	after receiving some other type of notice
8	Unknown how victim became aware

Column Q **PRIMARY** USE CODE (INDICATE ALL NUMBERS THAT APPLY)
Column R **SUB TYPE** USE CODE (INDICATE ALL LETTERS)

Primary Code:	Sub type Code:	Stolen ID was used for the following financial or economic crime:
1		**Credit Card Fraud**
	A	New CC account
	B	Existing CC account (fraud use)
	C	Other unspecified CC use
2		**Telephone / Utilities Fraud**
	A	New cell phone account
	B	New Telephone account
	C	New Utility account (gas & elec)
	D	Unauthorized chge to existing acct.
	E	Unspecified
3		**Bank Fraud (check, sav. Eft.)**
	A	Existing account depleted
	B	Electronic funds transferred (unauth)
	C	New accounts fraud (in victims name)
	D	Unspecified
4		**Loan Fraud**
	A	Business/Personal/Student
	B	Auto Loan / Lease
	C	Real Estate Mortgage or Home Equity
	D	Unspecified
5		**Employment Fraud**
	A	Resume Fraud
	B	Unauthorized use of a social security #
	C	Unspecified

6		**Government Documents or Benefits Fraud**
	A	Fraudulent Tax Return Refund Payment
	B	Drivers License Forged/Altered/Issued
	C	Gov. Benefits Applied/Receive
	D	Social Security Card issued/forged
	E	Other Forged Gov. Documents
	F	Unspecified
7		**Other Identity Theft Facilitated Crime**
	A	Internet facilitated ID Theft
	B	Medical Fraud (services-benefits)
	C	Apartment - Home rentals
	D	Insurance
	E	Bankruptcy
	F	Child support
	G	Securities
	H	Money laundering / structured transactions
	I	On Line Auction Frauds
	J	Other Criminal

Column S   **Theft Means Code:**
1   ID stolen by a relative, friend or other known person
2   related to theft of victim's wallet or purse
3   related to the theft of U.S. Mail
4   related to theft of trash
5   related to burglary or robbery
6   related to computer / internet activity or transaction
7   unknown
8   other

Column T   **Other relevant information**

Using the above data fields and codes, the Saint Xavier University researchers reviewed the 1,322 selected identity theft case files and created the data base from which the researchers conducted their analysis.

The Researchers

❖ **<u>William Kresse, Principal Researcher:</u>** Assistant Professor and Director of Graduate Programs in Financial Fraud Examination and Management, Graham School of Management, Saint Xavier University. Certified Public Accountant. Certified Fraud Examiner. Attorney and Counselor at Law. J.D., University of Illinois. M.S., Accounting, University of Illinois – Chicago. B.B.A., Accounting, University of Notre Dame. Chair, Higher Education Committee, Association of Certified Fraud Examiners. Member of the Board of Directors and Audit Committee Chair, Mercy Hospital and Medical Center, Chicago. Former Auditor for Deloitte and Touche. Former Law Clerk to the Honorable Abraham Lincoln Marovitz, U.S. District Court for the Northern District of Illinois. Research interests in auditing and fraud.

❖ **<u>Kathleen Watland, Consultant and Researcher:</u>** Assistant Professor and Director of Chicago Police Department Graduate Programs, Graham School of Management, Saint Xavier University. Ed.D., Loyola University of Chicago. M.S., Education, Purdue University. B.S., Social Work, University of Illinois. Consultant to Superintendent of the Chicago Police Department. Author of "CoPs For Cops: An Investigation of the Emergence of Communities of Practice within a Police Department". Research interests in Training and Performance Management and Communities of Practice.

❖ **<u>John Lucki, Police Liaison:</u>** Detective Sergeant, Financial Crimes Investigation Section, Detective Division, Chicago Police Department. Adjunct Faculty, Graham School of Management, Saint Xavier University. B.S., Bradley University. M.B.A., Saint Xavier University. Second in command of the Financial Crimes Investigation Section.

About Saint Xavier University

Founded in 1846 by the Sisters of Mercy, Saint Xavier University is a Catholic, coeducational, comprehensive university offering undergraduate and graduate degree programs to 5,722 students in its four colleges. Saint Xavier University has 183 full-time faculty members and 245 adjunct faculty members. Saint Xavier University's 74-acre Chicago campus is located in the southwest quadrant of the city of Chicago, and its 35-acre Orland Park campus is located in the southwest surburb of Orland Park, Illinois.

As the business college of Saint Xavier University, the Graham School of Management provides theoretically sound and practically oriented undergraduate and graduate programs to serve the broad needs of students interested in the challenging fields of business and management. All of the Graham School's business programs are accredited by the Association of Collegiate Business Schools and Programs.

Started in 2003, the Graham School of Management was the first school to offer a Master of Business Administration (MBA) concentration in Financial Fraud Examination and Management. Based on the body of knowledge developed by the Association of Certified Fraud Examiners, the Financial Fraud Examination and Management program was designed by the Graham School of Management with input from professionals in accounting, law, management, information technology and law enforcement, including officials from the Chicago Police Department Financial Crimes Investigations Section. The Graham School also offers a graduate certificate in Financial Fraud Examination and Management. The Financial Fraud Examination and Management program is offered at the Saint Xavier University Chicago campus, at the Saint Xavier University Loop Location in the Chicago Bar Association Building in downtown Chicago, and to members of law enforcement at the Chicago Police Department Education and Training Center.

Acknowledgements