IDSP

Workshop Report

Measuring Identity Theft

Identity Theft Prevention and
Identity Management Standards Panel

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ANSI
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IDENTITY THEFT PREVENTION AND IDENTITY MANAGEMENT STANDARDS PANEL (IDSP)

WORKSHOP REPORT: MEASURING IDENTITY THEFT

The Identity Theft Prevention and Identity Management Standards Panel (IDSP) is a cross-sector coordinating body working to reduce identity theft and fraud by promoting the development and use of voluntary consensus standards and best practices. For more information, visit www.ansi.org/idsp.

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1. Executive Summary

The IDSP workshop on measuring identity theft grew out of a concern that controversies about research methodologies make it difficult to measure how well the marketplace is doing in combating identity theft and fraud, posing a challenge to industry, law enforcement and consumers. The workshop posed the overarching question whether standards are desirable and feasible for measuring and reporting on identity theft and data breach trends, identity theft protection services and information security solutions. The overarching goals of the workshop were: to better gauge how well the marketplace is doing in combating identity theft and fraud, to exchange / catalog recent research, and to answer the overarching question.

The February 23-24, 2009 workshop launch meeting concluded that, while reporting on identity theft was seen as a somewhat subjective field for standardization, standards for measuring the problem warrant further investigation. To that end, three working groups were established. The three groups worked autonomously, meeting by conference call and e-mail over the course of several weeks leading up to the April 27-28, 2009 IDSP plenary meeting at which event reports were delivered by each of the working group chairs. The working group reports contained herein reflect a consensus[1] of the working group team members.

Working Group 1 – Definitions compiled an inventory of key identity theft terms that may be causing confusion in the marketplace. The group compared usage of identity theft and fraud terms in statute and in research surveys and concluded that terms are defined and used differently in different contexts. This reflects the perspectives of the different communities of interests and types of fraud that exist. To make any sort of harmonization of terminology even more challenging, separate communities of interest do not appear to be communicating with each other, fueling the inconsistency in definitions. The group also observed that definitions continue to evolve and it is important that practitioners keep up with changes in the law and definitions to avoid confusion in the media / academic community. The group recommends that definitions always be sourced.

Working Group 2 – Research catalogued 166 research studies on identity theft and data breach trends, identity theft protection services and information security solutions. The group observed contradictory results in measuring the effects of identity theft attributable to the lack of differentiating between identity theft and identity fraud. Another contradictory result was in measuring the problem of identity theft victimization, depending upon research methodology used, e.g., whether a survey was done via the internet or telephone. The group found no contradictory results with respect to data breach research. The group observed some contradictory results with respect to research on identity theft protection services and information security solutions which it

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[1] Consensus signifies substantial agreement but not necessarily unanimity among those participating.

believes may be attributable to bias created by who sponsored the research. The group observed a number of gaps in existing research for each of the categories such as the effects of ID theft versus ID fraud, breach correlation to ID theft, and the effectiveness of identity theft protection services and information security solutions. The group also offered some observations regarding what makes a study useful which included such things as disclosing research methodology, sources of funding and potential limitations of the methodology, clearly identifying the intended audience and problem it is addressing, etc.

Working Group 3 – Methodologies concluded that there are generally accepted principles for conducting sound research which are applicable to the specific realm of identity theft problems and solutions. The group developed a set of recommended best practices regarding research methodology for identity crime findings that are publicized or intended to shape public policy. These include publication of a lexicon of significant terms and a methodology statement. The group also outlined the specific elements that should be included in a methodology statement to include: the research organization, sponsor and partners, target population, sample source / size, date research published, dates of data collection, time period being reported on, method of data collection, question formulation, a description of additional statistics methods used, and a statement regarding unknowns and impartiality. The intent was to address the problem of public findings not being accompanied by enough detail on methodology and definitions to encourage appropriate decision making.