



Family  
Online Safety  
Institute

RESEARCH  
CONDUCTED BY  
**HART** RESEARCH  
ASSOCIATES

# TEEN IDENTITY THEFT:

FRAUD, SECURITY, AND STEPS TEENS ARE  
TAKING TO PROTECT THEMSELVES ONLINE

EXECUTIVE SUMMARY



# RESEARCH OVERVIEW

## 1. Many teen Internet users express concern about maintaining the privacy of their personal information and about identity theft, and their degree of concern has increased over the past year.

- Over three-quarters of teens (76%) are very or somewhat concerned about the privacy of their personal information being harmed by their online activity, including 43% who are very concerned. This is up from the two in three teens who were very (35%) or somewhat (30%) concerned a year ago. Concern over privacy of personal information continues to outpace concern over physical and personal safety, as well as personal image online.
- The proportion of teens who say they are very concerned about someone stealing their identity using information they have posted online has climbed from 43% one year ago to 51% today. Concern has increased across the board, but by a larger margin among girls.

## 2. Despite a large majority who believe teens could be victims of identity theft and many who express concern about it, comparatively few online teens feel that they personally are at risk of having their identity stolen and used for someone else's financial gain.

- Nearly three-quarters of teens (73%) agree that because teens are more likely to have clean credit histories and are less likely to monitor their credit, it is reasonable to think they could be victims of identity theft. Only about one in four (27%) says that it is not reasonable because teens are less likely to have credit cards or credit for someone to steal.

# 34%

of teens say they have shared one of their usernames and passwords with someone other than their parent or guardian.

# 76%

of teens are very or somewhat concerned about the privacy of their personal information being harmed by their online activity.

- Yet, less than one in three teens (29%) thinks they are vulnerable to having their identity stolen and used for someone else's financial gain, including just 11% who feel very vulnerable.
- Additionally, teens express a muted level of concern about the amount of personal information about them that is available online: while two in three are at least somewhat concerned, only 27% are very concerned.

## 3. Many teen Internet users indicate that personal information about them is available online, and one in three has shared his/her username and password with someone other than his/her parent.

- The information that teens report as being most available online is their full name (75%), a photo (69%), their date of birth (54%), the name of their school (48%), and their e-mail address (47%). Nearly one in five teens (19%) say that ALL five of these types of information about them are available online.
- Additionally, 34% of teens say they have shared one of their usernames and passwords with someone other than their parent or guardian, including 23% who have shared it with a friend or significant other.
- On the other hand, teens report that certain pieces of information are not readily available or shared online. For example, only 14% of teens report that their cell phone number is available online, and even fewer say their home address (6%) and Social Security number (2%) are available.

# 69%

of teens report that they have set up one of their devices to auto-lock.

#### 4. While most online teens are using privacy settings for at least some of their online accounts and many are taking other precautions, teens could be doing more to protect the privacy of their information online.

- Fully 43% of teens say they are using privacy settings for only some (33%) or none (10%) of their online accounts.
- Certain security measures are more widely used than others. Sixty-nine percent (69%) of teens report that they have set up one of their devices to auto-lock, which requires a password to be able to use it. A lesser 56% of teens use a variety of passwords for their online accounts.
- Encouragingly, teens who have not taken steps to protect themselves online express a willingness to consider doing these things.
- Despite being incredibly plugged in to newer online platforms, teens indicate that more “traditional” forms of outreach are the best ways to get their attention about the risks of online identity theft. When asked which one or two of six methods would be the most likely to get their attention, their top choices are a school assembly with industry/technology experts (56%), their parent/guardian talking to them about identity theft (45%), and a public service announcement campaign, either on TV or online, featuring someone their age who has been a victim of identity theft (42%). These more traditional forms of outreach rank higher than approaches that use social media or social networking sites.

## METHODOLOGY

In September and October 2013, Hart Research Associates undertook qualitative and quantitative research to explore teens’ online behaviors and views of online safety on behalf of the Family Online Safety Institute. The research consists of two focus groups held in Towson, Maryland in September 2013 and a nationwide online survey conducted in October 2013 among 558 teens ages 13 to 17 who access the Internet. The objective of the research is to better understand behaviors and attitudes toward online identity theft, teens’ self-reported use of various online/mobile platforms, and the types of tools used and actions teens take to protect their personal information online. This report details the key findings identified through the research.

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