

Family
Online Safety
Institute

RESEARCH
CONDUCTED BY
HART RESEARCH
ASSOCIATES

TEEN IDENTITY THEFT:

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



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.

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.

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.
- 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.

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.

69%

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

- 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.

KEY FINDINGS

1. When it comes to the devices that teens use today to access the Internet, compared with one year ago, there have been notable increases in access to mobile technology, including smartphones and tablets.

- Online teens' access to computers (98%), MP3 players (72%), and gaming consoles (90%) has remained consistently high over the past year.
- There is a notable increase in teen access to mobile Internet technology. Sixty-four percent (64%) of teens surveyed report owning or having access to a smartphone, up from 43% last year. While access to any type of cell phone (92%) appears consistent with 2012 (90%), increased access to smartphones represents an important change in the means by which teens use the Internet.
- Tablet ownership and access is also on the rise: 67% of teen Internet users report having access to tablets, up from 45% in 2012.

64%

of teens surveyed report owning or having access to a smartphone, up from 43% last year.

Proportion of Teen Internet Users Who Have or Have Access to Smartphones or Tablets

	Smartphone			Tablet/iPad		
	2013	2012	Increase	2013	2012	Increase
	%	%	#	%	%	#
Total	64	43	21	67	45	22
Gender						
Boys	67	44	23	68	43	25
Girls	61	42	19	67	47	20
Age						
13-15	61	41	20	69	47	22
16-17	68	46	22	65	42	23
Gender/Age						
Boys 13 - 15	63	42	21	67	44	23
Girls 13 - 15	60	39	21	71	49	22
Boys 16 - 17	74	47	27	69	40	29
Girls 16 - 17	63	46	17	61	45	16

2. There have been some slight variations in teens' reported use of online and mobile platforms since last year, with the most notable increases in teens' reported use of Instagram.

- Teens who use the Internet report using the photo-sharing mobile app Instagram and the online micro-blogging and social network Tumblr at higher rates in 2013 than they did in 2012. Forty-two percent (42%) of teens report either posting a photo or posting/receiving comments on Instagram within the past month, a 12-point increase from the 30% who said they did this in 2012. This includes 38% of teens who say they have posted a photo on Instagram within the past month (versus 28% who said this last year), including 22% who say they post photos daily (up from 15% one year ago). Teens reported usage of Tumblr has increased slightly from 2012, when 23% said they used it in the past month, to 28% who say the same today. This is the first year that teens were asked about their use of Snapchat, and nearly one in three online teens (32%) says they used it in the past 30 days.

There have been slight shifts in the landscape of teens' use of online mobile platforms

Proportions Saying They Have Done Each Activity in the Past 30 Days

	2013	2012
Sent/received a text message	87%	86%
Used online social networking site	81% ↓	88%
Played mobile/online games	82%	N/A
Used online instant messenger	71% ↓	78%
Sent an e-mail	81% ↓	90%
Posted photo or posted/received comments on Instagram	42% ↑	30%
Sent/received messages on Twitter	35% ↓	42%
Sent/received messages on Snapchat	32%	N/A
Post/blog on Tumblr	28% ↑	23%
Posted on YouTube	27%	29%
Posted/received/answered questions on Ask.fm	25%	N/A
Posted video or posted/received comments on Vine	23%	N/A
Used location services to "check in" or share location	16%	17%

42%

of teens report either posting a photo or posting/receiving comments on Instagram within the past month, a 12-point increase from the 30% who said they did this in 2012.

- On the other hand, while still used in large majorities, there have been some small dips in teens' reported usage of selected platforms in the past month. Eighty-one percent (81%) of teens report using Facebook within the past 30 days, including 66% daily. This is down slightly since last October, when 88% said they used the platform at least once a month (73% daily). The same is true for Twitter—teens' reported use of the online network in the past 30 days is at 35% today, compared with 42% one year ago. Teens also report sending e-mail less frequently than one year ago—just 45% claim to send an e-mail daily, down from 53% last year.

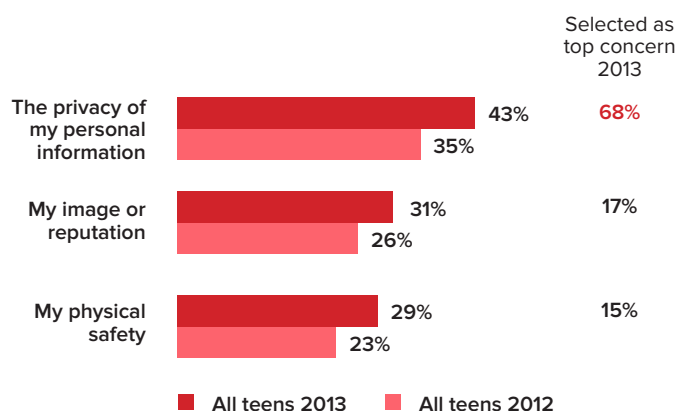


3. When considering the potential consequences that could result from their online activities, teen Internet users remain more concerned about the privacy of their personal information than their reputation or their physical safety.

- Teens express the highest level of concern regarding the privacy of personal information—over three in four teens (76%) are very or somewhat concerned about privacy, including 43% who are very concerned. This is a level of concern higher than measured in 2012, when 35% of teens expressed being very concerned about the privacy of their personal information.
- Teens are slightly less concerned about their online activities damaging their image or reputation (31% very concerned) or physical safety (29% very concerned).
- While teens' overall levels of concern about each of these three potential consequences of online activity have increased, when teens are asked which one of the three outcomes they are most concerned about they continue to rank the privacy of their personal information as the top concern (68%), while far fewer indicate that they are most concerned about their image or reputation (17%) or their physical safety (15%).

Privacy remains teens' greatest concern about their online activity.

Proportions Saying They Are **Very Concerned** about the Following Areas Being Harmed by their Online Activity



Girls are more concerned about the privacy of their personal information than boys:

81%

of girls are either very or somewhat concerned, while

72%

of boys express these same levels of concern.

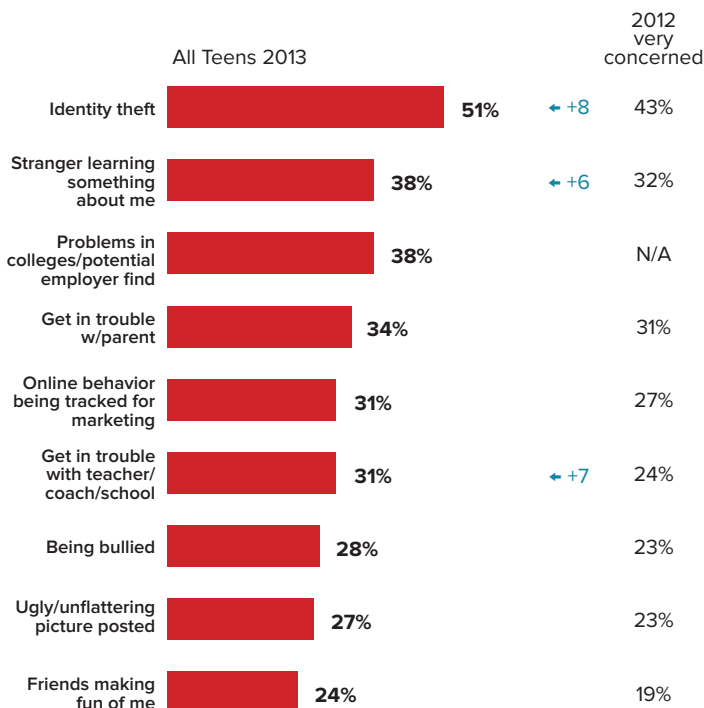
- Girls are more concerned about the privacy of their personal information than boys: 81% of girls are either very or somewhat concerned, while 72% of boys express these same levels of concern. Nonetheless, privacy of their personal information is the top concern among both boys (69%) and girls (66%).

4. When it comes to potential adverse consequences of their online activities, identity theft stands out as teens' top concern.

- When asked about their level of concern about a variety of potential scenarios, online teens express the most concern over someone stealing their identity using information they have posted online: 51% respond that they are very concerned about this happening. This level of concern is up from 2012 (43% very concerned), and also outranks other potentially harmful scenarios such as a stranger learning something about them from their online posts (38% very concerned), being tracked by companies for marketing purposes (31%), getting in trouble with parents (34%) or teachers (31%), and being bullied (28%) or made fun of (24%).

Identity theft tops teens' list of specific concerns about potential consequences of online activity, and concern has increased.

Proportions Saying They Are **Very Concerned** about the Following Things Happening as a Result of Their Online Activity



Online teens express the most concern over someone stealing their identity using information they have posted online:

51%

respond that they are very concerned about this happening. This level of concern is up from 2012.

- While teens across the board are now more likely to say they are very concerned than they were last October, the largest increase is among 16- to 17-year-old girls.

Proportion of Teens Very Concerned About Identity Theft

	2012	2013	Change
	%	%	#
Gender/Age			
Boys 13-15	48	51	3
Girls 13-15	40	49	9
Boys 16-17	44	51	7
Girls 16-17	42	55	13

5. The focus groups reveal that teens associate identity theft not only with someone stealing another individual's personal information to create new accounts for financial gain, but also to impersonate that individual online or to steal their credit card numbers. All of these potential scenarios concern teen Internet users.

- The focus group discussions indicate that teens have a broad definition of what it means when someone's identity is stolen using information found online. There is a general recognition and understanding that there are harmful consequences when someone steals your identity, and teens associate identity theft with financial loss, credit card fraud, and even reputational damage that can be caused if someone hacks a victim's online accounts.
- When asked in the survey about three specific scenarios in which someone accesses a person's personal information, a majority of teens express the highest level of concern about each of the potential consequences:
 - 57% are very concerned about someone using that information to obtain new credit cards, loans, and other financial benefits in their name.
 - 56% are very concerned about someone using that information to impersonate the victim online.
 - 51% are very concerned about someone obtaining existing credit/debit card information to charge items to the victim's account.

Proportion of Teens Very Concerned About Personal Information Scenarios

	All Teens	Boys 13-15	Girls 13-15	Boys 16-17	Girls 16-17
	%	%	%	%	%
Accessing information to impersonate you online	56	53	55	54	62
Accessing information and using it to obtain NEW credit cards, loans, etc.	57	55	53	56	65
Obtaining current credit/debit card information and using it	51	50	46	55	57

- In each case, 16- to 17-year-old girls express the most concern.
- It is worth noting that only 22% of all teens respond that they have a debit or credit card, so even large proportions of teens that do not have them express concern that this could happen to them in the future.

6. There is a broad recognition among online teens that teenagers could be victims of identity theft.

- When asked which of the two statements in the corresponding graph comes closer to their point of view, fully 73% of teens say they think it is reasonable to think teens could be victims of identity theft, while just 27% think it is not.

More than seven in 10 teens feel it is reasonable to think teens could be victims of identity theft.

Which statement comes closer to your view about identity theft?

It is **REASONABLE** to think that teens could be victims of identity theft because they tend to have clean credit records and are unlikely to notice that their credit has been compromised.



It is **NOT REASONABLE** to think that teens could be victims of identity theft because they do not have any credit cards or credit for someone to steal.



Attitudes Differ Somewhat by Age:

	Age 13 to 15		Age 16 to 17	
	Boys	Girls	Boys	Girls
Reasonable to think teens can be victims of identity theft	60%	72%	80%	84%
Not reasonable to think teens can be victims of identity theft	40%	28%	20%	16%

73%

of teens say they think it is reasonable to think teens could be victims of identity theft.

- Reactions to these opposing statements vary both by gender and by age:
 - Girls (77%) are generally more likely to feel that teens could be victims of identity theft than boys (69%).
 - There are similar differences between older teens and younger teens—82% of 16- to 17-year-olds say it is reasonable to think teens could be victims, while 66% of those 13- to 15-year-olds share the same views.
 - Given these disparities, it is unsurprising that 16- to 17-year-old girls (84%) are most apt to feel it is reasonable, while 13- to 15-year-old boys (60%) are least likely to feel it is reasonable to think teens could be victims of identity theft.

“Once someone gets ahold of your information, either credit card or whatever, there’s no stopping them.”

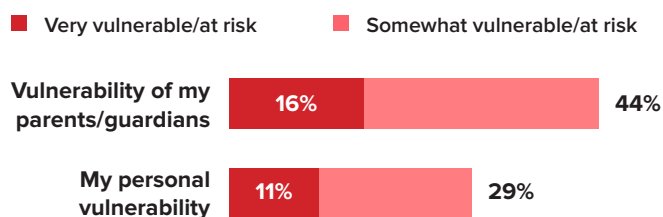
“It’s just a scary thought of someone stealing your identity. I thought about it when I saw the movie. When someone steals your identity they have possession of everything in your life.”

7. While there is acknowledgment of the issue of identity theft as a general concept, fewer than three in 10 teen Internet users feel they personally are vulnerable to having their identity stolen.

- Despite a sizeable majority feeling it is possible for teens to be victims of identity theft, just 29% feel they personally are very or somewhat vulnerable/at risk, and just 11% feel very vulnerable.
- The degree to which teens feel vulnerable appears to vary, mostly by gender, with girls tending to feel more personally vulnerable than boys.
- Younger boys, 13-15, are least likely to feel personally at risk—only 17% feel either very or somewhat vulnerable, compared with 25% of boys 16-17.

Fewer than three in 10 teens feels that they are vulnerable to having their identity stolen.

How vulnerable or at risk do you think you or your parents are to having your/their identity stolen by someone accessing personal information?



I Feel Very/Somewhat Vulnerable to Having My Identity Stolen:

Boys age 13 to 15	17%	} Girls tend to feel more vulnerable to identity theft than boys do.
Girls age 13 to 15	38%	
Boys age 16 to 17	25%	
Girls age 16 to 17	39%	

* Description prior to question: "... specific type of identity theft that involves someone accessing your personal information, such as your name, address, date of birth, or Social Security number, and using that information to their own financial gain by obtaining NEW credit cards, car loans, government benefits, or home mortgages in your name. To be clear, we are NOT talking about someone stealing your credit or debit card number and using it to charge items to your existing account."

- Teens are more likely to think their parents or guardians are at risk of having their identity stolen, but less than half feel this way (44% very or somewhat vulnerable), reflecting the overall disparity between recognizing that identity theft is a problem capable of affecting anyone and feeling personally vulnerable.
- The focus groups suggest that teens do not feel particularly vulnerable to identity theft because they do not recognize that they have anything worth stealing. To the degree they think about an individual's credit, they tend to focus on credit cards. Since many of them do not have credit cards, they do not feel personally vulnerable. The discussions reveal little understanding among teens about what credit is and what a credit report provides.

"I don't think anyone wants to be me. I mean, I don't have a credit card. I don't know what they would want to take from me."

"I'm not worried about it. I just don't think someone would take someone's identity that's under the age of 21."

"There's no reason to steal a minor's identity. You can't do anything except get a debit card."

"Teenagers information, as a whole, is more useless than an adult's. Adults have way more on them."

"I'm not really that concerned about it with me, but my parents...Someone could buy things with their credit card and take on debt."

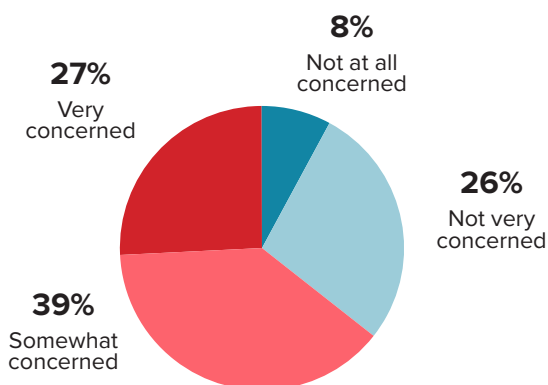
"Compared to our parents I don't think we have nearly as much risk as they do."

8. There is a gap between teens' level of concern about identity theft and their degree of concern about the amount of personal information about them that is available online.

- Concern about the amount of personal information available online is limited, with only 27% of teens very concerned about the amount of information about them available online for others to see. Another 39% say they are somewhat concerned, while one in three (34%) is not very concerned or not concerned at all about personal information being available.

Teens' concern about the amount of personal information about them available on the internet is muted.

To what degree, if at all, are you concerned about the amount of personal information about you that is available on the Internet for others to see?



However:

Very concerned about the **amount of personal information about me** available on the Internet for others to see



Very concerned about **someone accessing my personal information**, such as my name, address, date of birth, or Social Security number and using that information **to obtain NEW credit cards, car loans, government benefits, or home mortgages in my name.**



- There is a relationship between teens' concern about the amount of personal information about them that is available and their sense of being personally vulnerable to identity theft. Thus, the fact that teens report a fairly low level of concern about the amount of personal information available may help explain why many do not feel particularly vulnerable to identity theft. Also, even among those most concerned about available personal information, less than one in three feels very vulnerable to identity theft.

Proportion of Teens Who Feel Vulnerable to Identity Theft

Concern about personal information online

Very concerned	43% (29% very vulnerable)
Somewhat concerned	29% (6% very vulnerable)
Less concerned	19% (4% very vulnerable)

"It's never really come across my mind. I'm pretty safe with my stuff."

9. Many teens say that personal information about them is available on the Internet for others to see.

- A majority of teen Internet users report that identifiable information about them is available online. This information includes teens' first and last name (75%), photos of them (69%), and their date of birth (54%). A sizeable plurality also says the name of their school (48%) and e-mail address (47%) are available for others to see. Nearly one in five teens (19%) says that ALL five of these pieces of information (full name, photo, DOB, school name, and e-mail address) are available for others to see on the Internet. For those teens that are the most active on social networks, the likelihood that all five pieces of identifying information are online is much greater. The likelihood of having this information available varies by online/mobile platform use:
 - Daily Instagram users are most likely to say all five pieces of information are available (32%).
 - Daily Twitter users (31%), daily Snapchat users (29%), and daily users of social networking sites like Facebook and Google+ (26%) are also more likely to say all five of these pieces of information are available.
- Some information about teens is less prevalent online. 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. In fact, in the focus groups, many teens admit that they do not even know their Social Security number.
- Only 5% of teens respond that not one of the nine items listed is available online for others to see.

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.

- Those teens that make more information available are a little more likely to feel vulnerable to identity theft (42% very/somewhat vulnerable) than are teens who do NOT make all of those types of information available (26% very/somewhat vulnerable). Yet they are no more likely to be very concerned about the amount of personal information about them that is available online (29% among those who say all five types of information are available vs. 27% among those who do NOT make all five types of information available).

10. One in three online teens has shared his/her username and password for an online account with someone other than their parent or guardian, and teenage girls are more likely than boys to have done this.

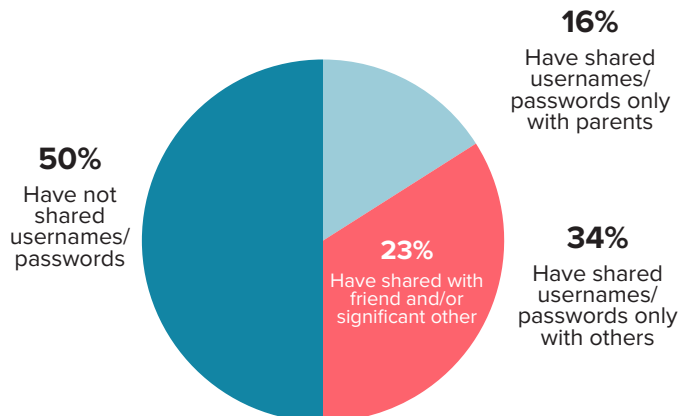
- While half of teens say they have shared a username/password, this includes 16% who have only shared it with their parent or guardian.
- Thirty-four percent (34%) of teens say they have shared their username and password with someone other than their parent or guardian, and 23% of teens say they have shared their username/password with a friend and/or significant other.

34%

of teens say they have shared their username and password with someone other than their parent or guardian.

One in three teens has shared his/her username and password for an online account with someone other than their parent or guardian.

Have you ever given someone your username and password for any of your social networking or other online accounts? To whom have you told one of your usernames and passwords?



- Girls tend to share their login information with a non-parent at higher rates than boys, regardless of their age group. Forty-three percent (43%) of girls ages 16 to 17 and 40% of girls ages 13 to 15 have shared their username/password with a non-parent. On the other hand, 27% of boys in either age group say they have shared this information with a non-parent.
- Girls are also more likely to say that they have shared their login information with a friend or significant other—31% of 13- to 15-year-old girls and 32% of 16- to 17-year-old girls. (Thus, among teens who say they have shared their login information with a friend or significant other, 67% are girls and 33% are boys.)

	Shared with someone other than parent	Shared with friend and/or significant other
Boys age 13 to 15	27%	15%
Girls age 13 to 15	40%	31%
Boys age 16 to 17	27%	16%
Girls age 16 to 17	43%	32%

11. There is a substantial plurality of teens who are not using privacy settings on all of their online or social networking accounts.

- While 57% of teens claim to use privacy settings on all of their online or social networking accounts, 43% of teens admit that some of these accounts do not have privacy settings activated. Within that group, 10% do not have privacy settings on any of their accounts.
- The degree to which teens use privacy settings varies both by gender and by age:
 - Both older boys (60%) and girls (67%) are more likely than younger boys (48%) and younger girls (57%) to use privacy settings. Thus, more than half of 13- to 15-year-old boys have not set privacy settings on all accounts.

Those teens who are more concerned about identity theft are not more likely to set privacy settings on all of their accounts than their peers who express less concern.

Use of Privacy Settings On Online Accounts

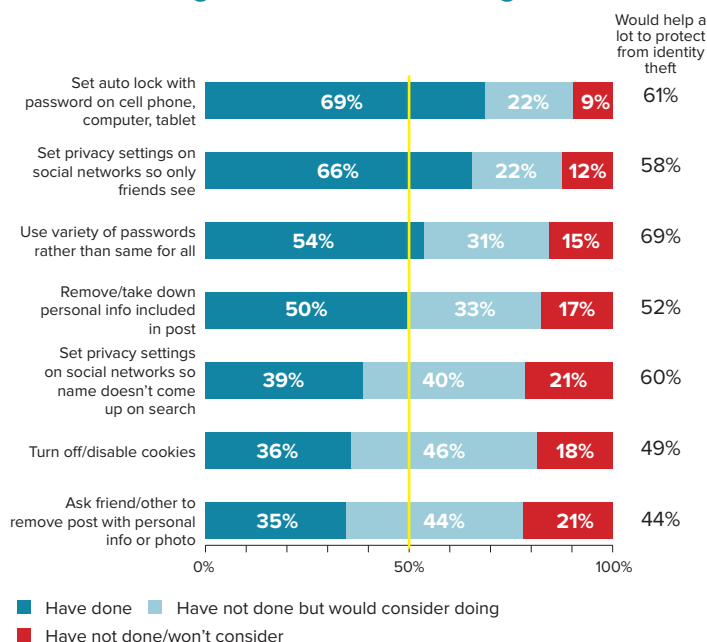
	Have Set on All	Have NOT Set on All
	%	%
All Teens	57	43
Gender/Age		
Boys 13-15	48	52
Girls 13-15	57	43
Boys 16-17	60	40
Girls 16-17	67	33

- Those teens who are more concerned about identity theft are not more likely to set privacy settings on all of their accounts than their peers who express less concern. Fifty-nine percent (59%) of teens who say they are very concerned about identity theft have set privacy settings on all their accounts, compared with 60% of those who are not very concerned or not concerned at all.

12. Certain security steps are already widely used by teen Internet users, with roughly two in three teens using auto-lock on their devices and privacy settings on social networking sites. There is, however, room to improve and expand teens' level of protection, as many are not taking steps that could protect their information online. Encouragingly, many teens who are not currently doing these things would consider doing them.

- Certain measures appear to be much more popular among teens than others. Sixty-nine percent (69%) have set up one of their devices to auto-lock, which requires a password to be able to use it. Two in three (66%) have set privacy settings on social networks so only their friends, or people they select, are able to see and access their content.
- On the other hand, only 35% have asked a friend or someone else to take down a posting with personal information about them, and just 36% respond that they have turned off or disabled cookies on their browser.

There is room to improve and expand teens' level of protection, and many teens who are not doing these things would consider doing them.



69%
have set up one of their devices to auto-lock.

- In addition to measuring the usage and popularity of selected security measures, teens also indicate the degree to which they think these selected measures would help to protect them from identify theft. When it comes to setting an auto-lock, more teens have done it (69%) than say it would help a lot in protecting them (61%). On the other hand, 69% of teens feel that using a variety of passwords for all their online and mobile accounts would help a lot in protecting them, yet only 54% of teens say they have done it.
- While the degree to which these measures have been taken is varied, teens are more likely to respond that they would be open to taking these steps in the future, rather than saying they are unwilling to do so. For example, while only 36% of teens have disabled cookies on certain web sites to limit the amount of information that is collected about them online, 46% say they would consider doing this in the future, and only 18% would not consider doing this.

13. Teens indicate that more “traditional” forms of outreach are the best ways to get their attention about the risk of online identity theft.

- Despite teens being incredibly plugged into newer online platforms such as Instagram, Tumblr, and Twitter, the top three ways in which they prefer to learn about the topic of identity theft hew toward more traditional means of communication. When asked which one or two of six methods would be the most likely to get their attention, they reported the followi
- 56% indicated that a school assembly with industry/technology experts would be the best way to reach them.
- 45% would like their parent/guardian to talk to them about identity theft.
- 42% would like to see a public service announcement campaign, either on TV or online, featuring someone their age who has been a victim of identity theft.
- These more traditional forms of outreach rank higher than approaches that use social media or social networking sites:
 - 17% would like to see a Facebook page or group dedicated to information about identity theft and teens.
 - 12% say ads and pop-ups on social network sites would be likely to get their attention.
 - Just 10% would find a Twitter account that tweets messages and tips about avoiding identity theft to be effective.

56%

indicated that a school assembly with industry/technology experts would be the best way to reach them.

14. Teens are open to a proposal that would enable parents to put a “security freeze” on their children’s credit.

- Teens express little opposition to the steps some states have already taken to enable parents with children under age 18 to put a “security freeze” on their children’s credit, preventing anyone from taking out a credit card or loan in the child’s name until the freeze is lifted. When presented with this proposal, most teens favor it (56%) and very few oppose it (13%) with the rest not expressing an opinion either way (31%).