

**RESOLUTION SUBMITTED TO
AMERICAN ASSOCIATION OF FAMILY AND
CONSUMER SCIENCES**

IDENTITY THEFT

WHEREAS, identity theft is a crime as a result of increased use of technology and the information age; and

WHEREAS, no one is immune to identity theft; and

WHEREAS, the Federal Trade Commission has estimated that as many as 9 million Americans have their identities stolen each year, the most common the result of wallet theft, which allows thieves to rent an apartment, obtain a credit card, or establish a telephone account under another person's name; and

WHEREAS, one study shows that identity theft cost U.S. businesses and consumers \$56.6 billion in 2005; and

WHEREAS, identity theft has severe emotional consequences on its victims, including issues trusting others, anger, hatred, sadness, suicidal thoughts, and emotional effects that are similar to Post-Traumatic Stress Disorder (PTSD); and

WHEREAS, family and consumer sciences educators have the academic background and training/skills to offer consumer classes/programs about the importance of personal information security; and

WHEREAS, AAFCS recognizes that:

Identity theft resources are available to assist victims of this crime.

The Fair and Accurate Credit Transactions (FACT) Act gives consumers the right to request one free credit report per year from each of the three main credit reporting agencies (www.annualcreditreport.com).

The Federal Trade Commission (FTC) offers a website with practical information for consumers regarding identity theft.

THEREFORE, BE IT RESOLVED, that AAFCS support local, statewide, and national educational programs and policies 1) that are designed to help individuals and families in Identify Theft prevention and recovery and 2) that encourage expansion of security measures to protect personal information.

Submitted to AAFCS Public Policy Committee by Iowa Affiliate of AAFCS, November 2007

Rationale

According to the Federal Trade Commission (FTC), identity theft “occurs when someone uses [your] personally identifying information, like name, Social Security number, or credit card number, without permission, to commit fraud or other crimes” (Federal Trade Commission, 2007). On average, the FTC has estimated that nine million individuals report their identity stolen annually.

Identity theft is not a new issue, but it is a growing epidemic that crosses a span of criminal and legal activities. It is a crime without boundaries in which the victims must pick up the pieces left by the faceless criminals who can perpetually destroy individuals’ lives far after the elapse of a reported crime. Such residue that can occur in the lives of the victims are lost driver’s licenses from fraudulent traffic violations, loss of time dealing with lawsuits, ruined or damaged credit records, corrupted medical records, and significant emotional and physical complications.

Identity theft is also occurring with children at an alarming rate. Based on a study conducted by the Identity Theft Resource Center in 2006, child identity theft victims have a more difficult time clearing their records than adult identity theft victims. The most common perpetrators of child identity theft are parents. Of the child identity theft victims in this study, 54% reported that their identities were stolen between birth and five years of age.

Criminal investigations and legal perusal are limited due to the lack of a currently clear definition of identity theft and the fraud it covers, and the fact that the crime typically spans legal jurisdictions. Identity theft is illegal, but unfortunately as of yet, there is no federal agency with overall primary jurisdiction to investigate this specific form of fraud. Therefore, identity theft is addressed by various agencies such as the Federal Trade Commission, Federal Bureau of Investigation, Secret Service, and U.S. Postal Service. These elements point to invisible criminals and the perception of victimless crimes. In reality, the victim and the crime are real, and the damage is extensive and costly to the victims and society as a whole.

References

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Privacy Rights Clearinghouse **Impact Statement**

Consumer education can help reduce the incidence and cost of identity theft. Effective proactive behaviors include checking credit reports annually, inventorying credit cards, and using caution in sharing personal information, such as a Social Security numbers and other personal identification, over the phone and Internet. Additional savings can be gained by holding lenders accountable for securing the personal information of their clients, and making them responsible for absorbing losses incurred from theft of clients' personal information.

Suggested Implementation Strategies

- 1.) Provide consumer education for various ages – high school, higher education, and community programming
- 2.) Create a system of support for all victims of identity theft.
- 3.) Engage financial institutions to become more vigilant in information security procedures through the use of biometrics, extensive applications, information verification, and employee education initiatives.
- 4.) Support local, state, and federal advocacy to fight against identity theft.
- 5.) Monitor legislation so as to inform members.

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