



Identity Theft

New Survey & Trend Report

Commissioned by *Privacy & American Business*

Conducted by Harris Interactive

August 2003

Foreword

This survey was commissioned by *Privacy & American Business (P&AB)*. The survey questionnaire was designed by Dr. Alan Westin, Professor of Public Law and Government Emeritus at Columbia University and President & Publisher of *P&AB*, in collaboration with Harris Interactive. The report was drafted by Dr. Alan Westin, with Irene Oujó and Tim Ryan. Our communications efforts were led by Scott Stapf, Senior Partner, The Hastings Group. Lorrie Sherwood, Executive Director, *P&AB*, was manager of this project.

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About the Survey

Conducted online by Harris Interactive and funded and designed by *Privacy & American Business*, the survey was put into the field May 19-27, 2003. The large online sample of 3,462 respondents was adjusted by Harris to represent the total U.S. national adult public of 209 million adults, not just the online population. The confidence factor is +/- 2%. The questionnaire can be found in this Report's Appendix on page 36.

Survey Objectives

This survey built on four earlier ID Theft surveys, the first dating back to 1998; however, the focus was primarily on 2001-present, to test recent trend lines. Other survey objectives include: to probe types of ID theft and their origins; obtain estimates of individual-victim costs; collect valuable demographic patterns; and obtain online narratives from victims to supplement the statistical results.

Executive Summary

ID Theft Victimization

When respondents were asked if they had ever personally been the victim of consumer identity fraud or theft, where someone assumed their identity and made telephone calls or obtained merchandise, credit, or other valuable things in their name, 16% reported they had. These 16%, representing 33.4 million Americans, are victims of one of the fastest growing white collar-crimes in the U.S. Age, race, income and education were among the demographic groups that showed a higher incidence of ID theft.

While there were some variations by demographic groups, ID theft is broadly spread through the American community. It has, in fact, become the all-American crime of the Information Age. It now affects the rich and poor, high school to university graduates, men and women, young and old, Blacks, Whites, and Hispanics. And the crime is thriving in cities and suburbs, and in all regions of the nation.

Time and Trend Lines

The incidence of ID theft almost doubled between 2001 to 2002, from 11% to 20% (representing seven million U.S. adults). The seven million victims the survey identified in 2002 represent an 81% rise over 2001. And, incidents reported so far in 2003 suggest a major rise over 2002. The victims level and upward trend parallel findings of a Gartner survey, “Underreporting of Identity Theft Rewards the Thieves,” released in July.

From the Victims: How ID Theft Was Committed

Survey respondents provided actual stories of how they were victimized by identity thieves. Of those who knew how the ID theft or fraud was committed:

- **34% say someone obtained their credit card information, forged a credit card in their name, and used it to make purchases.**
- **12% say someone stole or obtained improperly a paper or computer record with their personal information on it and used that to forge their identity.**
- **11% say someone stole their wallet or purse and used their identity.**
- **10% say someone opened charge accounts in stores in their name and made purchases as them.**
- **7% say someone opened a bank account in their name or forged checks and obtained money from their account.**
- **7% say someone got to their mail or mailbox and used information there to steal their identity.**
- **5% say they lost their wallet or purse and someone used their identity.**
- **4% say someone went to a public record and used information there to steal their identity.**
- **3% say someone created false IDs and posed as them to get government benefits or payments.**

In addition, 16% say it was a friend, relative or co-worker who stole their identity. Extensive “verbatim” (comments in the victims’ own words) are on page 42.

Costs to Individual Victims

Of the 33.4 million victims, 62% did not have to pay any out-of-pocket expenses to correct the ID theft or fraud. However, 38% of recent victims (includes those who say they were victims between January 2001 and mid-May 2003) did pay, representing about 13-14 million Americans, or an average of 5.2 million victims per year.

The total amount of money lost or spent by recent victims is approximately \$3.8 billion and averages about \$1.5 billion per year. This represents an average per person cost of \$740 in this time period, based on actual amounts volunteered by the respondents themselves.

A New Breed of Consumers: Self-Help

Sixteen percent (representing 33.4 million Americans) say they have bought a product to protect their privacy, for example, to help avoid identity theft, to check their credit report, or to surf or shop online anonymously.

How Consumers See the Future

An earlier June 2002 survey on ID theft by *P&AB* and Harris found that a majority of Americans, 91%, do not see light at the end of the tunnel. They expect heavy ID theft incidents to increase rather than decrease in the near future. This 2002 survey also found that 49%, or 98 million adults, feel they do not know how to protect themselves against identity theft.



Previous ID Theft Surveys

Dr. Alan Westin and/or *P&AB* have fielded five ID theft surveys since 1998, three with Harris Interactive and two with Opinion Research Corporation (ORC)

- 1998, 1999, and 2001: for private clients with ORC via telephone**
- 2002 and 2003 for *P&AB*, with Harris via online polling**

Victim Measure & ID Theft Definition Have Shifted in These Past ID Theft Surveys

1998 and 1999: question asked about ID fraud having been experienced by “you or any member of your family” – gave a “household” measure.

2001, 2002, and 2003: changed to ask if respondents had ever been a victim of ID theft or fraud themselves – gave an individual-victim measure.

There is no official consensus on the definition of identity theft:

- Some surveys and statistics focus on *ID fraud*, while others specifically ask about both *ID fraud* and *theft*.**



Victim Measure & ID Theft Definition Have Shifted in These Past ID Theft Surveys

1998 and 1999 surveys asked:

“Have you or any member of your family ever been the victim of identity fraud? This is where someone uses a lost or stolen credit card or false identification to obtain merchandise, open credit or bank accounts or apply for government benefits in someone else’s name?”

- In 1998, 20% said yes (represented 24M households)**
- In 1999, 21% said yes (represented 25M households)**

Definition and Victimization – 3

2001 survey asked:

“Some individuals fraudulently assume the identity of other persons in order to engage in illegal acts. Have you read or heard about people doing any of the following?”

- Using stolen credit cards** **72%**
- Cashing forged personal checks at stores** **62%**
- Using stolen telephone charge numbers** **52%**
- Obtaining unauthorized access to confidential computer files** **51%**
- Applying for government welfare payments to which they weren’t entitled** **50%**

Note high public recognition of ID Theft by this time...

21% said yes when asked “Have you ever been a victim of identity theft?”

(Represented 42M individual adults)

Definition and Victimization – 4

2002 survey asked an online sample:

“Have you personally ever been the victim of consumer identity fraud or theft? This is where someone assumed your identity and made telephone calls or obtained merchandise, credit, or other valuable things in your name.”

17% said yes (represented 35M individual adults)

These responses were weighted to represent the general public.

ID Theft Survey in 2003

Incidence of ID Theft/Fraud

The *P&AB*-Harris survey asked an online sample:

“Have you personally ever been the victim of consumer identity fraud or theft? This is where someone assumed your identity and made telephone calls or obtained merchandise, credit, or other valuable things in your name.”

16% said yes (representing 33.4M individual U.S. adults)

These responses were weighted to represent the general public.

Demographics – 2003



- **Compared to the 16% of the general public who said they were victims in 2003:**
 - **AGE** – The highest incidence was reported in the 30-39 age group at 20%. 10% of people aged 18-24 say they are victims, compared with 16-17% in the 25-29 and 40-65+ age groups.
 - **RACE** – 20% of Blacks and 22% of Hispanics say they have been victims, compared to 15% of Whites.
 - **INCOME** – 20% of those making more than \$75K per year say they are victims, compared to 14-16% in lower income groups.
 - **EDUCATION** – 22% of those with post-graduate degrees report being victimized, compared with 17% of college graduates and 12% of those with a high school degree or less.

When Did ID Theft/Fraud Take Place?



Time and Trend Lines

“In what time period did this event take place, to the best of your recollection?”

2003	10% (NOTE: only 4.5 months)
2002	20%
2001	11%
2000	14%
Between 1995-1999	28%
Before 1995	17%

It is likely that when all the victims in 2003 are accounted for, that figure would be the same as 2002 or higher.



Victims' Description of How the ID Theft/Fraud Was Committed

“If you ever learned how the ID theft or fraud took place, please indicate below the description that best fits your case.”

***P&AB* and Harris Interactive posed a series of alternatives for this question in order to understand how this crime is committed. A list of choices were offered, including alternatives that focused on *how* the ID theft or fraud was done and others on *who* committed the crime.**

Respondents could choose more than one answer, therefore, the responses add up to over 100%. The alternatives were rotated to avoid bias.

How the ID Theft/Fraud Was Committed

Of those who *knew* how the ID theft or fraud took place:

- **34%: “Someone obtained my credit card information, forged a credit card in my name, and used it to make purchases”**
 - **39% of males say they’ve been victims of this type of ID theft, compared with 27% of females.**
 - **This type of theft is over 3 times as common among people making between \$50K and \$74.9K/year (28%) and over 5 times as common among those making more than \$75K/year (49%) as it is among people making less than \$15K/year (9%).**
 - **At 21%, Blacks say they experience this type of theft at a lower frequency than Whites (34%) and Hispanics (39%).**

“I had detectives come to my work and question me in front of my boss and co-workers. Someone had been charging merchandise in my name, including a brand new car. I lost my job and my credit is still not where it’s supposed to be.”

How the ID Theft/Fraud Was Committed

- **16%: “A relative, friend, or co-worker stole my identity.”**
 - **Blacks report they experience this type of theft much more frequently (35%) than Whites (13%) or Hispanics (14%).**

“A relative got cable, electricity, and gas in my name. I had to call each company to try to take my name off the account, which isn’t really easy.”

- **15%: “Someone obtained my telephone calling card or cell phone number and made calls on those accounts.”**
 - **People in lower age groups (18-24 and 25-29 at 23% and 21%, respectively) say they’ve encountered this type of ID theft more often than those in other age groups (5-19%).**

“Someone opened a Nextel phone account in my name and charged a \$2,100 bill.”

How the ID Theft/Fraud Was Committed

- **12%: “Someone stole or obtained improperly a paper or computer record with my personal information on it, and used that to forge my identity.”**
 - **Most commonly experienced by young people (aged 18-24), who reported it twice as often as any other age group (26% compared with 8-14%).**

“I had my social security card stolen and someone called and had their power turned on in my name. The power company let the bill run up for almost 2 years. I tried to get a loan at a bank and then found out that I had bad credit from that power bill. I got it taken off my credit because I was only 16 years old when it happened. And the power company never checked into it.”

“Someone stole my computer password and sent thousands of emails under my screen name.”

How the ID Theft/Fraud Was Committed

- **11%: “Someone stole my wallet or purse and used my identity.”**
 - **Lower incidences of this type of theft are reported by those in the middle age group (10% of those in 30-39 age group, 9% in the 40-49 group, and particularly, 1% in the 50-64 group, compared to 13-14% in all other age groups).**

“Someone claimed to be my wife and charged on my department store card. I worked for the same company, proved I was single, had the charges against me dropped, and a new card was issued to me.”

How the ID Theft/Fraud Was Committed

- **10%: “Someone opened charge accounts in stores in my name and made purchases as me.”**
 - **Hispanics (19%) reported this type of theft more than twice as often as Blacks (7%) and Whites (9%).**
 - **At 23%, people aged 25-29 are more than twice as likely as any other age group (ranging from 5-12%) to experience this type of theft.**

“Someone used my husband’s name and address to open accounts at 3 different retail stores. We had to fill out a fraud claim and submit a copy to the police.”

- **7%: “Someone opened a bank account in my name or forged my checks and obtained money from my account.”**

“Someone stole multiple checks and cashed them. After I found out, I went to the bank and they investigated the fraudulent checks and returned my money.”

How the ID Theft/Fraud Was Committed

- **7%: “Someone got to my mail or mailbox and used information there to steal my identity.”**

“Someone stole my new credit card out of the mailbox and used it to make illegal purchases. They also obtained my new driver’s license and no one ever questions the validity of their claims, but I was victimized twice... It was horrible and now I am more conservative.”

“Someone stole courtesy checks that were sent to an old address and purchased stereo equipment with them in my name.”

How the ID Theft/Fraud Was Committed

- **5%: “I lost my wallet or purse and someone used my identity.”**
- **4% “Someone went to a public record and used information there to steal my identity.”**
 - **Higher incidences were reported by those in the <\$15k range (12%) and the \$25 - \$34.9K range (13%) compared to 1-4% in the other salary ranges.**

“Someone went to the DMV to obtain a replacement drivers’ license, knew my ID number and SSN. They opened several credit card accounts and had phone service turned on in my name. A lot of bad stuff was reported on my credit. DMV had a picture of this person and a thumbprint of her, but I never found out the outcome for this fraud. It took a long time to clear my credit report.”

How the ID Theft/Fraud Was Committed



- **3%: “Someone created false IDs and posed as me to get government benefits or payments.”**

“A man got my SSN and used it for government benefits. He was caught when I applied for food stamps. I proved my identity and family and the man was arrested.”

- **23% Other**

How the ID Theft/Fraud Was Committed



Responses Not Mutually Exclusive

As mentioned earlier, respondents were able to choose more than one response for this question.

For example, the use of someone's credit card could have been the result of a stolen or lost wallet. Similarly, someone could have created false IDs and posed as someone else to open charge accounts at stores or a bank account in their name. Further, some individuals may have been victimized more than once.

Costs to Individual Victims January 2001- May 2003



Respondents who said they had been victims from 2001-present were asked:

“In total, how much money did you lose or have to spend to correct the ID theft or fraud?”

***Respondents gave approximate figures rather than checking off ranges for a more accurate response.**

\$0	62%
\$1 - \$100	11%
\$101 - \$500	10%
\$501 - \$1,000	4%
More than \$1,000	12%

Recent Individual Costs — 2

Sixty-two percent did not pay any out-of-pocket expenses to correct the ID theft or fraud.

HOWEVER, 38% of recent ID theft victims (January 2001-mid-May 2003) did pay – representing about 13-14 million adults, or 5.2 million victims per year.

The total amount of money lost (out of pocket) by recent victims (January 2001 to mid-May 2003) is approximately \$3.8 billion and averages of about \$1.5 billion per year.

This represents an average per victims cost of \$740 in this time period, based on actual amounts volunteered by the respondents themselves.

Recent Individual Costs – 3

- **INCOME:** Survey results show that those with lower incomes are much more likely to pay high costs to resolve the problems caused by ID theft or fraud. Only 20% making less than \$15K per year rectified their problems at no cost, compared to 53-76% across all other income ranges.

–61% earning under \$15K annually paid more than \$1,000 to fix the situation compared to just 6-14% across other salary ranges.

- **GENDER:** Women say they pay slightly more than men to correct their ID theft problems. Only 57% of women say they rectified their ID theft/fraud situation at no cost, compared to 67% of men. Fifteen percent of women exceed the \$1,000 mark, compared to only 9% of men. More males, however, experience costs in the \$101-500 range.

Recent Individual Costs – 4

- **RACE: 67% of Whites did not have to pay to correct their ID theft or fraud situation, compared to 53% of Hispanics and 49% of Blacks .**

Amount Paid	Race		
	White	Black	Hispanic
\$0	67%	49%	53%
\$1-\$100	12%	18%	4%
\$101-\$500	8%	-	21%
\$501-\$1,000	3%	32%	-
>\$1,000	10%	-	22%

Recent Individual Costs – 5

- **EDUCATION:** 19% of those with a high school diploma or less say they paid over \$1,000 to correct their situation after being victimized by identity theft.
- **POLITICAL PARTY IDENTIFICATION:** Independents seem to pay less to correct their ID theft problems than individuals affiliated with the Republican or Democratic party.
 - A roughly equal proportion of each group has no costs, but more Independents say they pay from \$1 to \$100 (22% compared to 5% and 7%).
 - At the same time, both Republicans (18%) and Democrats (10%) both say they have paid more than \$1,000 compared to 4% of Independents.

Consumer Self-Help Initiatives

Sixteen percent, representing 33.4 million U.S. adults, say they have bought a product to protect their privacy, for example, to help avoid identity theft, to check their credit report, or to surf or shop online anonymously.

– ID THEFT VICTIMIZATION: Not surprisingly, 25% of those who say they bought privacy protection products have been ID theft victims.

–AGE: Those in the 25-49 age groups say they buy privacy protection products at a higher rate than those in the younger and older age groups.

–GENDER: More men (19%) say they buy privacy products than women.

Consumer Initiatives – 2

–EDUCATION: In the 18-19% ranges, those who attended college, including those who went on to receive post-graduate degrees, have bought privacy protection products. Just 11% of those with a high school degree or less have.

–INCOME: Those with higher incomes are more likely to buy privacy products: 13% of those earning less than \$15K compared to 21% earning over \$75K.

How Consumers See the Future

An earlier June 2002 survey on ID theft by *P&AB* and Harris found that a majority of Americans, 91%, do not see light at the end of the tunnel. They expect heavy ID theft incidents to increase rather than decrease in the near future.

This 2002 survey also found that 49%, or 98 million adults, feel they do not know how to protect themselves against identity theft. Not surprisingly, this sentiment is more prevalent among those with the lowest income (reported by 56% who earn \$35K or less), in the younger age groups (reported by 56% who are aged 18-34), and with the lowest education level (reported by 55% with high school or less).

Appendix



Survey Methodology

This survey was conducted online May 19-27, 2003 by Harris Interactive. Commissioned by *Privacy & American Business*, 3,462 U.S. adults 18 and older were interviewed. Each 1% represents approximately 2.09 million people. Figures for age, sex, race, education and number of adults in the household were weighted where necessary to bring them into line with their actual proportions in the population. “Propensity score” weighting was also used to adjust the online-user-population results to reflect the full U.S. adult population, both online and not online.

In theory, with probability samples of this size, one could say with 95 percent certainty that the results have a statistical precision of plus or minus two percentage points of what they would be if the entire adult population had been polled with complete accuracy. There are several other possible sources of error in all polls or surveys that are probably more serious than theoretical calculations of sampling error. They include refusals to be interviewed (non-response), question wording and question order, and weighting. It is impossible to quantify the errors that may result from these factors. This online survey is not a probability sample.

Questionnaire – May 2003

1. Have you, personally, ever been the victim of a consumer identity fraud or theft? This is where someone assumed your identity and made telephone calls or obtained merchandise, credit, government benefits, or other valuable things in your name?

Yes	16%
No	84%

2. In what time period did this event take place, to the best of your recollection?

2003	10%
2002	20%
2001	11%
2000	14%
Between 1995-1999	28
Before 1995	17%

3. If you ever learned how the ID theft or fraud took place, please indicate below the description that best fits your case. (If more than one action fits your case, please select all that apply.)

- 34%: Someone obtained my credit card information, forged a credit card in my name, and used it to make purchases.**
- 16%: A relative friend or coworker stole my identity.**
- 15%: Someone obtained my telephone calling card or cell phone number and made calls on those accounts.**
- 12%: Someone stole or obtained improperly a paper or computer record with my personal information on it, and used that to forge my identity.**
- 11%: Someone stole my wallet or purse and used my identity.**
- 10% Someone opened charge accounts in stores in my name and made purchases as me.**
- 7%: Someone opened a bank account in my name or forged my checks and obtained money from my account.**
- 7%: Someone got to my mail or mailbox and used information there to steal my identity.**
- 5%: I lost my wallet or purse and someone used my identity.**
- 4%: Someone went to a public record and used information there to steal my identity.**
- 3%: Someone created false Ids and posed as me to get government benefits or payments.**
- 23%: Other.**

4. In total, how much money did you lose or have to spend to correct the ID theft or fraud? (Base: victims since 2001) (Note: Respondents provided approximate figures and Harris Interactive put the responses into the categories below.

\$0	62%
\$1 - \$100	11%
\$101 - \$500	10%
\$501 - \$1,000	4%
More than \$1,000	12%

5. Please describe the ID theft or fraud that happened to you, what you had to do to clear this up, and any effects this had on your consumer affairs and life.

Type of ID theft or fraud	79%
–Unauthorized charges	36%
–Stolen phone card/credit card/check book	29%
–Stolen identity	24%
–Lost of stolen purse/wallet (with checkbook/credit cards)	4%
–Computer/online account was hacked	3%
–Lost credit card	1%
Action to clear up problem	54%
–Bank/credit card/phone company removed charge	24%
–Had to close account/open a new account	17%
–Police were involved	9%
–Company contacted me with suspicious activity	8%
–Problem not yet/was never cleared up	6%
–Had to pay back money	5%
Effects on consumer affairs/life	27%
–Marred credit report	14%
–No effect/was discovered before purchases could be made	7%
–Stress/worry	4%
–More careful with my personal information/credit cards	3%

5. Please describe the ID theft or fraud that happened to you, what you had to do to clear this up, and any effects this had on your consumer affairs and life.

(continued)

Other	3%
Nothing	1%
Refused	5%

Questionnaire – June 2002

1. Have you personally ever been the victim of a consumer identity fraud or theft? This is where someone assumed your identity and made telephone calls or obtained merchandise, credit, or other valuable things in your name?

Yes 17% (Represents 35 million individuals)
No 83%

2. For each of the following statements, how strongly do you agree or disagree?

ID theft incidents are likely to increase rather than go down in the near future

Strongly Disagree	Somewhat Disagree	Somewhat Agree	Strongly Agree
2%	7%	45%	46%

I really don't know what to do to protect myself against ID theft

Strongly Disagree	Somewhat Disagree	Somewhat Agree	Strongly Agree
13%	39%	39%	10%

•Net: 91% expect increase in incidents
49% don't know how to protect themselves...represents 102 million adults

Fieldwork: June 4-6, 2002, via online polling, Harris Interactive

2,244 Respondents, representing about 208 million adults

ID Theft Victim Experiences

Sample “Verbatims”

Real Stories of ID Theft Victims

Taken from *P&AB-Harris Interactive Survey on Identity Theft*

May 2003

Someone obtained my credit information, forged a credit card in my name, and used it to make purchases.

“I had detectives come to my work who questioned me in front of my boss and everyone there. Seems someone had been going around charging things in my name, including a brand new car. Once that people got a look at me and realized I was not the same person they had sold the car to. I lost my job over that, plus my credit report was messed up. It is still not back to what it’s supposed to be.”

“My credit card was charged \$10,000 in auto repairs by a gas station where it was left by mistake. It was an expired card, so I didn’t think it would be used. I had to call my credit union, and it was resolved, but the high balance for that month while it was resolved has also shown up on my credit report.”

“Someone collected the carbon from a credit card transaction and used the credit card number to rent a U-Haul trailer. When this transaction showed up on the bill, I challenged the charge and had it removed from the bill. There were no further problems as we closed that account and obtained a new account with help from the charge card company.”

“I had to get new everything, contact credit card issuers and ask about applications, and notify phone companies. The police refused to arrest the person even after I tracked him down. I had to close all of my accounts and leave them closed for 2 years. I even had to pay an \$800 charge from that event when I bought a house.”

“The clerk at the motel I had stayed at sold my credit card information to someone and that person used it to make purchases in several states. I had no problem clearing it up. I called the credit card company and they cleared my account and issued me a new card/number.”

A relative, friend, or co-worker stole my identity.

“A relative tried to get cable, electricity and gas in my name. I had to call each company to try and take my name off the accounts. Not real easy.”

“A relative used my identity for two different purposes. First, to make purchases via mail order company. I was under the age of 18 so my mom and I called the company and they cleared it up. Second, this relative also tried to claim me on their income taxes and to receive Medicaid. I was unaware of these incidents, but the state took care of it. I didn’t know until my parents were notified, as I was still under 18.”

“A relative used my personal information to obtain an auto loan. The loan could not be processed without further information and the loan officer contacted me directly. Thereafter, I filed a police report. The person responsible for the fraud came forward and the issue was resolved.”

“A friend used my social security card to activate a utility account.”

“My sister took out loans, student loans, utilities all in my name. I had to prove I was not the one who did this and I was living out of the state at the time. I had to involve the police.”

“A relative used my SSN and my mother’s maiden name to get a credit card in my name, maxed it out and then left me with the bill and fees. I found out too late.”



Someone stole or improperly obtained a paper or computer record with my personal information on it, and used that to forge my identity.

“Someone went through my garbage and charged Omaha Steaks. Omaha Steaks then called me about an inconsistency with the order and that’s when I learned of the ID theft. VISA cleared the charge from the account. I cancelled the card, opened a new one and I never heard anything again. I have started tearing up everything before throwing it away, and I always keep receipts in a safe place. I never give personal information over the phone to strangers.”

“Hacked into a computer and got my credit card number.”

“Someone stole my computer password and sent thousands of emails under my screenname.”

“I had my social security card stolen and someone called and had their power turned on in my name. The power company let the bill run up for almost 2 years. I tried to get a loan at a bank and then found out that I had bad credit from that power bill. I got it taken off my credit because I was only 16 years old when it happened. And the power company never checked into it.”

“Someone compromised the database of an online merchant I use. The bank called me and alerted me, cancelled my bank card and took care of matters from there. I never learned what happened or who the merchant was.”



Someone opened charge accounts in stores in my name and made purchases as me.

“Someone used my husband’s name and address to open accounts at 3 different retail stores, though did not use my husband’s SSN. The bills came to us. We filed a report with the police. Two of the stores were alerted to the fraud before we were, and had closed the accounts. The other one continued to send us bills saying we were negligent, even though we had contacted them numerous times about the fraud. We had to fill out a fraud claim and submit a copy of the police record. We have yet to be contacted as to the status of the case.”

“Someone claimed to be my wife and charged on my department store card. I worked for the same company, proved I was single, had the charges against me dropped, and a new card was issued to me.”

Someone stole my wallet or purse and used my identity.

“My wallet was stolen out of my car. I had to write letters to companies along with police reports. It was a big hassle.”

“Someone stole my wallet and used my credit cards charging over \$1,000 in stuff. I ended up getting my record cleared.

“My wallet was stolen. A young girl used my ID to get into a club. She was caught and then it was returned.”

“Everything, including credit cards, was stolen from my car in NYC. The thief tried to open accounts in my name in Boston within a few hours of the theft. I called Equifax, etc. and stopped everything on my accounts within an hour of the theft.”



Someone obtained my telephone calling card or cell phone number and made calls on those accounts.

“A cell phone company contacted me asking if I had opened a cell phone account with them. I said no because I myself didn’t. They then gave me all the information they had on file about the supposed ‘me’ and the only correct pieces of information were my first and last name and my birth date. Every other piece of information was incorrect. A week later, I received a letter stating what was said and what I had said in the earlier conversation so it could be signed and notarized to approve the closing of the account.”

“Long distance phone calls were made by someone unknown in another state and they were charged to my credit card. I had the charges expunged. It was a time-wasting annoyance.”

“Someone used my computer and ran my phone bill up to over \$200 and I had to pay for it. Another time, someone used my phone, while no one living here was home, and ran my phone bill up to nearly \$700 calling 900 numbers. I had to argue with my phone company to get them to remove the charges. I then had a 900 block installed, which the phone company had never made me aware of being available.”

“My phone card was stolen.”

Someone opened a bank account in my name or forged my checks and obtained money from my account.

“A person added their name to my single checking account by having new checks printed with their name and mine on the checks and then started cashing them and buying things. When they were unable to contact the new name on the account, they came after me as the primary holder. The banks don’t check signatures any longer and a lot of the checks were cashed overdrawing my account and bouncing my checks. I have been arrested 10 times for larceny and have had to hire lawyers and go to court. I now have a very long police record.”

“Somebody stole multiple checks and cashed them. After I found out, I went to the bank and they investigated the fraudulent checks and returned my money to me.”

“I was signed up for automatic withdrawals from my checking account for unidentified companies.”

“Money was taken from my checking account via my checkcard Visa. I had to write an explanation to Credit Union, and they credited my account. I had a \$0 balance and bounced a couple of checks as a result.”

“In a joint checking account, my name was forged on numerous checks, causing my account to be overdrawn at the bank and credit union. I was held responsible in both cases and had to start dealing at other institutions.”

“Someone figured out a way to copy my business checks and cashed several for many thousand dollars.”

Someone got to my mail or mailbox and used information there to steal my identity.

“Someone stole my new credit card out of the mailbox and used it to make illegal purchases. They also obtained my new drivers’ license and no one ever questions the validity of their claims, but I was victimized twice. First, by the perpetrator and then by my creditors. It was horrible and now I am more conservative with my credit accounts and things that disreputable business might use against me. Because in truth, after this experience, I believe the companies know and just don’t want to credit the legitimately frauded accounts and then they hold you accountable for them even after they recognize that there was a legal problem.”

“An ex-wife of a man I had a couple of dates with had his mail illegally transferred to her house and from that, she obtained my SSN. I had just gone into the Navy and we were told to put our SSN on the envelope as part of the return address. Since this occurred in Savannah, GA and when it was discovered, I was stationed in CA, so my mother had to do all the calling and investigating for me. She went to the Savannah police with all the facts and documentation, but they did nothing. In fact, they told her that they had only 2 men working on credit card theft. At that time, ID theft was rather new. My mother contacted each credit reporting agency with each credit account illegally opened. It took forever to get it cleared up.”

“Someone stole courtesy checks that were sent to an old address and purchased stereo equipment with them in my name.”

Someone went to a public record and used information there to steal my identity.

“Someone went to the DMV to obtain a replacement drivers’ license, knew my ID number and SSN. They opened several credit card accounts and had phone service turned on in my name. A lot of bad stuff was reported on my credit. DMV had a picture of this person and a thumbprint of her, but I never found out the outcome for this fraud. It took a long time to clear my credit report.”



Someone created false IDs and posed as me to get government benefits or payments.

“A man got my SSN and used it for government benefits. He was caught when I applied for food stamps. I proved my identity and family and the man was arrested.”

Someone sent me a scam email and I answered it.

“I answered bogus emails from e-Bay and PayPal and reported the problem as soon as the charges happened.”

“I was the victim of a spoof email from e-Bay asking for my account passwords. I figured out what had happened almost as soon as I pressed the enter button and was able to change passwords and accounts before any apparent damage was done.”

Some preferred not to say how the ID theft or fraud happened:

“I will not tell you, just in case.”

“I’m not about to give you a blueprint to do it to me again!”

About *P&AB*



***Privacy & American Business*, (www.pandab.org, www.PrivacyExchange.org, & www.pjobs.org), is an activity of the Center for Social & Legal Research, a non-profit, non-partisan public policy think tank exploring U.S. and global issues of consumer and employee privacy and data protection since its launch in 1993.**

Always on the cutting edge, *P&AB* was the first to chart and analyze for business the rise of privacy from a second-tier concern to a front-burner issue and to provide opportunities in programs and meetings to assist businesses in understanding the privacy environment as it is evolving. *P&AB*, a pioneer in recognizing the rise of the Corporate Privacy Officer (CPO), was the first to open its CPO Program in 1999.

The Center and all its activities are led by Dr. Alan Westin, Professor Emeritus of Public Law & Government, Columbia University, and President and Publisher of *P&AB*; Robert Belair, Partner at Oldaker, Biden & Belair and *P&AB*'s Vice President; and Lorrie Sherwood, *P&AB*'s Executive Director.

About Harris Interactive



Harris Interactive (<http://www.harrisinteractive.com>) is a worldwide market research and consulting firm best known for The Harris Poll, and for pioneering the Internet method to conduct scientifically accurate market research.

Headquartered in Rochester, New York, U.S.A., Harris Interactive combines proprietary methodologies and technology with expertise in predictive, custom and strategic research. The company conducts international research through wholly owned subsidiaries London-based HI Europe (<http://www.hieurope.com>) and Tokyo-based Harris Interactive Japan, as well as through the Harris Interactive Global Network of local market-and opinion-research firms, and various U.S. offices. EOE M/F/D/V