

NATI ALERTS

IDENTITY THEFT AND THE ELDERLY

Identity theft is the fastest growing crime in the country – Last year nearly 10 million Americans had their identities stolen. This cost nearly \$50 billion with the average victim loss being \$4,800. Seniors are defrauded at twice the rate of the rest of the population.

Seniors are targeted for crimes for several reasons:

Availability—retired, less mobile, and perhaps in poor health, seniors are often home for cold calls, and identification information.

Vulnerability—seniors alone with caretakers, unscrupulous family members, and with possible memory impairments are targeted for identification fraud.

Money—targeted seniors are a ready money supply from savings or property.

Loneliness- Lack of friendships can position seniors to be receptive to fraud.

Identity Theft Defined

Identity assumed to commit fraud under the assumed identity is identity theft. A criminal will assume the name, address, social security number, bank or credit account number, or other identifying information, without the victims' knowledge to commit fraud or other crimes.

Criminals obtain personal information by rummaging through trash, stealing wallets, purses, mail, pre-approved applications, or tax information. They pose as telemarketers or sweepstakes employees to get personal information. They send false e-mails, requesting information. Dishonest employees steal employer personnel records. Criminals will watch or listen for pin numbers, calling or credit card numbers.

Identification Theft Facts:

A 2003 survey sponsored by the Federal Trade Commission (FTC) found that almost 10 million adults had their personal information misused through identity theft in the past year. (Federal Trade Commission, 2003.)

In 2003, according to the FTC Identity Theft Data Clearinghouse, there were 214,905 identity theft complaints. 54% of the complaints did not notify a law enforcement agency, indicating that many victims do not know how to report and rectify these crimes.

Victims spent an average of 30 hours resolving the problems brought on by a theft of their identity in 2002. The FTC survey suggests that Americans spent almost 300 million hours resolving problems related to identity theft in the past year.

According to the FTC, 66% of identification theft victims gave criminals requested personal information. Actions related to identification theft can be a federal offense and violations of these federal laws are investigated by Federal Law Enforcement agencies including:

- Federal Bureau of Investigation (F.B.I.).
- United States Secret Service.
- United States Postal Inspection.
- Social Security Administration /Inspector General.
- Federal Identity Theft cases are prosecuted by the United States Department of Justice

Credit Bureaus:

EXPERIAN(FORMERLY TRW)

To report fraud, call (888) EXPERIAN, fax to (800) 301-7196, or write to P. O. Box 1017 Allen, TX 75013

To order a copy of your credit report(\$8.00 in most states) write to P. O. Box 2104 Allen, TX 75013 or call (888)EXPERIAN or (888) 397-3742

To OPT OUT of pre-approved credit offers and marketing lists, call (800) 353-0809 or write to P. O. Box 919 Allen, TX 75013

www.experian.com

EQUIFAX

To report fraud call (800) 525-6285 or write: P. O. Box 740250 Atlanta, GA 30374

To order a copy of your credit report: (\$8.00 in most states) call (800) 685-1111 or write to P. O. Box 740241 Atlanta, GA 30374-0241

To OPT OUT of pre-approved offers of credit: call (888) 567-8688 or write EQUIFAX OPTIONS, P. O. Box 740123 Atlanta, GA 30374-0123

www.equifax.com

TRANS UNION

To report fraud, call (800) 680-7289 or write: P. O. Box 6790 Fullerton, CA 92634

To order a copy of your credit report(\$8.00 in most states), write to P. O. Box 390 Springfield, PA 19064 or call (800) 888-4213

To OPT OUT of pre-approved offers of credit and marketing lists, call (800) 680-7293 or write to P. O. Box 97328 Jackson, MS 39238

www.tuc.com

To Combat ID Theft:

Better Business Bureau

Elder Fraud Hotline

Phone: (804) 780-2222

Consumer Action Handbook

Name and Address to: Handbook

Pueblo, Colorado 81009.

(888) 878-3256

www.ConsumerAction.gov

Consumer Response Center

[Federal Trade Commission](http://www.FederalTradeCommission.gov)

Washington, DC 20580

(202) FTC-HELP [382-4357]

TDD: (202) 326-2502

Reporting ID Theft: (when relevant)

Federal Trade Commission

www.ftc.gov

U.S. Postal Service

www.usps.gov/websites/depart/inspect

U.S. Secret Service

www.treas.gov/usss

U.S. Social Security Administration

www.ssa.gov

Federal Bureau of Investigation

www.fbi.gov

U.S. Department of Justice

www.usdoj.gov

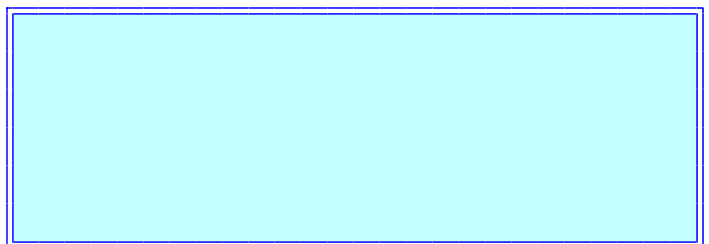
Privacy Rights Clearinghouse

www.privacyrights.org

Identity Theft Prevention and Survival

www.identitytheft.org

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