



INVESTIGATOR TIPS

What Is Identity Theft and Who Becomes a Victim?

A serious misconception regarding identity theft is that it pertains to only existing credit cards or a consumer's credit score. In reality, identity theft is far more complex and can affect much more than credit. Here is a brief description of what identity theft is and who it affects.

What: Identity theft is the fraudulent use of personally identifiable information (PII) by a thief to obtain goods, services, and/or employment; commit a crime; gain a benefit; or prevent revealing the thief's real identity.

PII includes but may not be limited to a consumer's name, Social Security number, date of birth, address, driver's license number, telephone number, passport information, birth certificate, student transcript, or medical record.

Some real-life examples of how stolen PII is used to commit identity theft include, but are not limited to, the thief's use of:

- » A name and Social Security number to obtain credit cards, cell phones, or utilities

- » A Social Security number to obtain employment or file taxes
- » An insurance identification number and name to obtain medical benefits
- » A driver's license number to avoid trouble when stopped for a traffic violation

Who: Victims of identity theft are found in every age group, according to data collected by the Federal Trade Commission, so anyone thinking they won't fall victim because they are older than twenty but younger than sixty-five could suffer a rude awakening. Further, consumers who assume they won't become victims because they abstain from using credit cards, computers, or some other practice often associated with identity theft unfortunately create a false sense of security for themselves. An identity thief can obtain PII in a variety of ways and can victimize anyone if given the right opportunity. Identity theft is a crime that does not discriminate. If you have PII—and everyone does—it can be stolen and misused regardless of age, credit usage, technology usage, or any other factor. This is why it is so important to understand how identity theft can occur and then take steps to safeguard your personal information.

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