

Text 7

Identity Theft¹

Identity theft occurs when someone unlawfully obtains another's personal information and uses it to commit theft or fraud.

In 1998, Congress passed an act to address the increasing problem of identity theft. The act made it a federal crime to commit identity theft. According to the act, identity theft is to “transfer or use, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law, or that constitutes a felony under any local law.”

Along with names, Social Security numbers, and dates of birth, fraudsters also use Medicare numbers, addresses, birth certificates, death certificates, passport numbers, financial account numbers (e.g., bank account, credit card), passwords, telephone numbers, fingerprints, and iris scans to commit identity theft.

The number of identity theft victims and total losses are likely much higher than publicly-reported statistics. It is difficult to provide a precise assessment because different law enforcement agencies may classify identity theft crimes differently, and because identity theft can also involve credit card fraud or Internet fraud among other crimes.

Some of the more prevalent schemes criminals are using these days to steal identities include suspicious e-mail attempts to trick victims into revealing personal information; burglaries involving the theft of hard copy driver's licenses, credit cards, check books, etc.; and computer and network intrusions that result in the loss of personal information.

¹ Source: Adapted from www.fbi.gov