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Worried about data breach risks? What you can you do to help protect yourself

**DATA BREACH
NOTIFICATION?**

Teen FAQ

Teen Space FAQ's

To all interested students, teachers and parents:

Hello and thank you for contacting the ITRC. Identity theft is an area to be concerned with, not just for adults but also for teens and children. The very fact that you have a Social Security number puts you at risk. Everyone should know that identity theft is more than just a financial crime. These FAQs will help you understand what you need to know as a responsible consumer, and what companies should be doing to protect you.

Standard Questions:

- What is identity theft? This question has two answers. The true definition of identity theft is when a criminal (or unauthorized person) uses your personal identifying information to start new credit accounts, commit crimes in your name, get loans and even perhaps a job. A broader definition includes the use of an existing credit card or bank account. Part of the difference in statistics you hear about is due to the difference in definitions. Clearly by including credit card takeover/fraud you increase the victim count considerably.
- How many victims of identity theft are there annually? In Gartner's 2007 study, it was reported that approximately 15 million people had been victims in a 12 month period that ended August 2006. According to the FTC, this number is estimated at nearly 9 million. Since law enforcement around the country does not often collect statistics about identity theft, there is no one conclusive answer.
- What can I do to prevent becoming a victim? The reality is that consumers are limited in what they can do. The business community holds most of our information and is the key to identity theft control and prevention. See our web site and view the video, Stolen Futures
- Is the business community responsible for this problem? The group responsible for identity theft is criminals. The business community definitely has to protect our information, as do consumers themselves. The business community is responsible for protecting any information that they collect from you. When that information is compromised, that is considered a breach.
- What are common ways a criminal gets your information? A few examples of how thieves obtain your information include dumpster diving, shoulder surfing, phishing and scams, and stolen mail. Please see Prevention Tips at www.idtheftcenter.org/artman2/publish/c_tips/index You may also want to take our IQ Test and the Business IQ Test.
- What is the impact of this crime financially or emotionally?
 - Financially: It is important to recognize that financial identity theft is the most commonly studied form of this crime. As such, most studies only look at the financial impact of identity theft. Financial impact may include: denied credit, lost job and wages, higher interest rates and low credit scores.
 - Emotionally: Most studies on identity theft do not even address the emotional impact of this crime. Emotional reactions to identity theft include: anger, frustration, powerlessness, hopelessness and loss of trust. Please refer to the various Aftermath Studies found under surveys on the ITRC website. You will find some current and insightful information there based on a victim studies we've done over the last five years.
- Is this crime growing? In most opinions, definitely yes. Not only are victim numbers growing but the criminals are getting better at stealing information and using it.
- Where can I find more information about security breaches? The ITRC has lists of breaches from 2005 through the present time. You will find some interesting information on these lists and links to the articles that provide additional material for your reports.
- When did this crime start- historical information? Criminal identity theft has been going on since biblical times. Financial identity theft, when criminals use your Social Security Number (SSN), probably began just a short time after the credit industry started to use this number as a personal identifier. Go to the Social Security Administration website www.ssa.gov to find out about the history of the SSN.
- What does the ITRC do? We help victims, consumers, legislators, media, governmental agencies and law enforcement understand about identity theft and related issues. In addition, the ITRC strives to keep the flow of information going between these groups.
- Why isn't anyone doing anything more about this? This is a complex crime and there isn't just ONE answer. Many working groups and task forces are working on establishing best practices guidelines for use industry wide. This effort is represented in the FTC's Red Flag requirements for Financial Institutions and Creditors. <http://www.ftc.gov/bcp/edu/microsites/redflagrule/faqs.shtml> In addition, there are more and more victim advocacy groups recognizing the need to greater assistance victims of this crime. Law enforcement is also becoming increasingly responsive to victims of this crime however, due to budget limitations, some law enforcement agencies may not be as responsive to white collar crime as they are to violent crime (an understandable position in terms of public safety).
- Does the Internet add to the problem of identity theft? It is safe to use the Internet assuming you understand how to use it wisely. The internet is a tool used by thieves but we've never met a computer that stole one's identity. Read about this in our Consumer and Victim Resource guides.
- May I quote your information or use your logo for my paper? No one is given permission to use our logo. As to information, not without asking permission in writing. Please email us at itrc@idtheftcenter.org and state the specific purpose. We highly recommend reading the material and then rewriting it in your own words.

We recommend the following resource sites for information about privacy and identity theft:

- www.idtheftcenter.org
This web site contains information on prevention tips, statistics and what to do if you are a victim. You will also find information on legislation and a complete reference library.

Other sites you may find helpful:

- www.privacyrights.org

It is full of information on privacy issues and ID theft. Please take the time to surf its depths. We especially recommend the sections on new entries (the most up-to-date information), fact sheets, case histories, and speeches and testimony. "Nowhere to Turn" is the most comprehensive survey/report done on identity theft victims today. Many of the speeches and testimony were created to support legislative bills.

- www.identitytheft.org

created by an attorney and a nationally recognized expert in privacy and ID theft. She also offers a book for victims. Please mention we referred you.

- www.consumer.gov/idtheft

Federal Trade Commission. This site contains facts and stats you may find useful.

- www.pirg.org

U.S PIRG is a nonprofit advocacy organization that works for stronger privacy laws

- www.ncjrs.org

National Criminal Justice Reference Service

- www.gao.gov

US Government Accounting Office (facts and figures)

- www.epic.org

This is a good general research area on a variety of topics

- www.leginfo.ca.gov

Listing of legislative bills in California. You will find similar ones for each state.

- www.senate.gov

Listing of legislative bills introduced in the U.S. Senate

- www.ssa.gov

Social Security Administration (for history of the Social Security number)

- www.treas.gov.usss

US Secret Service

- www.fbi.gov

Info on internet fraud

- www.ic3.gov

The FBI and their InternetComplaintCenter

Should you decide you need further information after finishing your preliminary research, please feel free to email us. We will respond as quickly as we can. Call toll-free at 888-400-5530 (8am-4:30 pm Pacific Time), Email: itrc@idtheftcenter.org.

Again, good luck and [write us](#) if you have any further questions after going through this.

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