

Identity theft workshops teach Idahoans how to protect themselves

The Situation

Identity theft is a serious and prevalent white-collar crime which has steadily grown from 325 thousand reported cases in 2001 to nearly 2 million in 2011.

Identity theft occurs when someone steals personal information such as names, social security numbers, credit card numbers, etc. then uses it to steal or commit fraud. It often takes victims months to deal with the theft and to try to clear their names. The average victim in 2011 lost \$2,267.

ID thieves are becoming more resourceful, using tactics such as these:

- Impersonating hotel front desks and calling rooms to “verify” the credit card information.
- Using stolen information at the time of an arrest to conceal their true identity.
- Impersonating others using stolen information to obtain medical services.
- Stealing children’s identifying information to establish new credit.
- Advertising bogus job offers, even getting to the point of having fake job interviews all for the sake of stealing information on a bogus job application.

Our Response

Guarding Against Identity Theft is an up-to-date program designed to educate and protect consumers ranging from high school students to senior citizens. It covers all the latest tricks used by fraudsters, and illustrates them with real life examples when appropriate. The program also focuses on the actions that participants can take to lessen the chances of being harmed by this crime. The main sections of the program include: 1) Steps to minimize risk of being vic-



Madison County Educator, Luke Erickson, teaches about Identity Theft to an audience of teachers in Idaho Falls.

timized, 2) How to identify the common signs of ID theft, and 3) How to take proper steps if one has been victimized.

Program Outcomes

Identity theft workshops were recently taught throughout Southern Idaho, to a total of 189 participants. Participants expressed surprise at the new and clever techniques being used to steal and use personal information, and were eager to take steps to protect themselves.

Participant Responses

Participants were asked to share something new that they learned from class. Responses included the following:

- Don’t give information unless you initiate contact.
- I learned ways to minimize identity theft risk.

- How identity thieves can use information in arrests.
- I learned what to do if I am a victim of ID theft.
- New types of identity theft and what is happening in Idaho.

Participants were also asked to list one change that they planned to make as a result of the class. Responses included:

- Be more careful with personal information, where it's carried and who it is shared with.
- Get a new shredder and be vigilant with it.
- Pull credit report on my pre-teen children [to check for ID theft].
- I will check my credit report three times a year instead of only one time as I have been doing.
- I will be much more careful in how many cards I carry.
- Spread what I have learned today.

At the conclusion of each workshop, participants were asked to recall and compare their knowledge and intended actions "before" and "after" workshop participation (retrospective survey). They indicated the following:

Before	Knowledge	After	Increase
86%	I know what identity theft is.	99%	13%
47%	I know how identity theft occurs.	94%	47%
53%	I know the consequences of identity theft.	94%	41%
28%	I know how to determine if I am a victim of identity theft.	86%	58%
32%	I know how to reduce my risk for identity theft.	88%	56%
18%	I know what to do if I am a victim of identity theft.	85%	67%

Before	Behavior	After	Increase
86%	I regularly obtain my credit report and check it.	99%	13%
47%	I am careful to whom I give personal/financial information.	94%	47%
53%	I limit identification information and number of credit cards I carry.	94%	41%

FOR MORE INFORMATION

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