

## Identity Theft Slowing Nationally but may be on the Rise Locally

During the holidays, when on-line shopping and credit card use are at full tilt, it is important that consumers understand identity theft and how to prevent becoming a victim. Each year, millions of U.S. households are identity theft victims, most frequently by having their personal identity, bank accounts, or bank card numbers hijacked. The good news is that, nationally, identity theft decreased 28 percent in 2010 compared to 2009, with roughly 3 million fewer victims<sup>1</sup>. However, despite federal laws mandating credit/debit card numbers be truncated to the last five digits on transaction receipts<sup>2</sup>, the proportion of identity theft crimes involving credit card fraud increased six percent from 2005 to 2010<sup>3</sup>. Public awareness and technological improvements are crucial to staying a step ahead of identity thieves.

While identity theft has declined nationally, it may be on the rise locally, as evidenced by a 7 percent increase in the number of reports to the San Diego Police Department (SDPD) between 2009 and 2010 and an 8 percent increase in the number of defendants prosecuted for identity theft by the San Diego County District Attorney's Office between 2010 and 2011<sup>4</sup>. As part of its outreach on identity theft prevention, the SDPD has made citizen education a priority<sup>5</sup>. Table 1 describes suggestions from law enforcement and privacy rights experts on how to prevent identity theft and what to do if you become a victim.

**Table 1**  
**Tips for Preventing and Reporting Identity Theft<sup>6</sup>**

<b>How to Prevent ID Theft</b>	<b>What to do if You're a Victim</b>
<ul style="list-style-type: none"><li>✓ Before discarding, shred documents that contain personal information.</li><li>✓ Don't print your Social Security number on personal checks or carry your card in your wallet.</li><li>✓ Create strong passwords and PINs using a combination of numbers, letters, and symbols.</li><li>✓ Keep all personal identification in a secure place at home, especially if you have roommates or workers in your home.</li></ul>	<ul style="list-style-type: none"><li>✓ Report the crime to your local police department.</li><li>✓ Contact the top consumer reporting companies and place a "fraud alert" on credit reports;<ul style="list-style-type: none"><li>• Experian: 1-888-397-3742</li><li>• TransUnion: 1-800-680-7289</li><li>• Equifax: 1-800-525-6285</li></ul></li><li>✓ Contact all your creditors' fraud departments.</li><li>✓ Report crime(s) to the Federal Trade Commission.</li></ul>

For more information about preventing or reporting identity theft, you can visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or the Privacy Rights Clearinghouse at [www.privacyrights.org](http://www.privacyrights.org).

<sup>1</sup> Javelin Strategy and Research. (2011). Retrieved (December 7, 2011) from [www.javelinstrategy.com/news](http://www.javelinstrategy.com/news).

<sup>2</sup> Consumers Union.org. (2003). "2003 Changes to the Fair Credit Reporting Act: Important Steps Forward at a High Cost." Retrieved (December 12, 2011) from [http://www.consumersunion.org/pub/core\\_financial\\_services/000745.html](http://www.consumersunion.org/pub/core_financial_services/000745.html).

<sup>3</sup> Langton, L. (2011). *Identity Theft Reported by Households, 2005-2010*. Washington DC: U.S. Department of Justice.

<sup>4</sup> District Attorney's Office (2011). Personal communication.

<sup>5</sup> San Diego Police Department. (2011). "Identity Theft Awareness". Presentation to San Diego City Council Public Safety & Neighborhood Services Committee, November 2011. Available [Online] at: <http://granicus.sandiego.gov>.

<sup>6</sup> Federal Trade Commission. (2010). "Deter, Detect, Defend: Avoid Theft. Fighting Back Against Identity Theft". Retrieved (December 12, 2011) from [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).