

IMPACT



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Extension Educators Help Idahoans Guard Against Identity Theft

The Situation

The FBI calls identity theft one of the fastest growing crimes in the United States and estimates that 500,000 to 700,000 Americans become identity theft victims each year. An identity is stolen every 75 seconds. Identity theft is a federal crime. It occurs when one person's identification (which can include name, social security number, or any account number) is used or transferred by another person for unlawful activities. The consequences of identity theft can be staggering. Victims spend a substantial amount of time closing bad accounts, opening new ones, and fixing credit records. There can be high out-of-pocket expenses related to clearing a victim's name. Victims might be denied loans and jobs—and although unlikely, they could mistakenly be arrested as a result of crimes committed in their name.

Idaho is ranked 26th in the United States for the number of reported cases of identity theft. The Western States are the most popular target for identity crimes of all the 50 states. In 2003, the Idaho communities reporting the highest number of identity theft cases were Boise, Nampa, Idaho Falls, Caldwell, Coeur d'Alene, and Meridian.

Our Response

Marsha Hawkins-Lockard, Jerome County Extension Educator and Julia Welch, Idaho County Extension Educator developed "Guarding Against Identity Theft" a curriculum to help increase

awareness of the risks and consequences of identity theft. The seminars covered topics such as:

- What identity theft is?
- How identity theft occurs?
- How to protect your personal information?
- What steps to take if your identity is stolen?



Program Outcomes

Over 250 individuals throughout Idaho have attended the "Guarding Against Identity Theft" seminars taught by Hawkins-Lockard and Welch. As a result of the seminars and newspaper articles, Marsha was interviewed for an evening news-feature on identity theft for KMVT television and it has aired to over 28,000 viewers throughout the Magic Valley and surrounding areas. She also taped a series of PSA's on identity theft that have aired on radio stations in Idaho to over 41,600 listeners throughout Idaho, Nevada, Utah, and Oregon.



Participants' Responses

When asked what they learned from the “Guarding Against Identity Theft” seminars participants stated:

- “I now understand the importance of checking my credit report and how often I should do it.”
- “I am going to buy a paper shredder and use it to destroy credit card offers and other papers that I do not want to fall into the wrong hands.”
- “I need to be much more careful, it is time to clean out my purse and be careful with the personal information that I carry.”
- “I was shocked that identity thieves are using camera cell phones to shoulder surf and steal personal information.”
- “What to do if my identity is stolen and who to contact.”

Participants were given a pre/post retrospective survey at the conclusion of the “Guarding Against Identity Theft” seminars. Ninety-nine percent of participants showed an overall increase in knowledge and preventive behaviors as a result of attending the seminars. Ninety-eight percent of participants stated that they would now be more careful who they gave personal/financial information to. Eighty-six percent of participants stated they would obtain a copy of their credit report and check it.

The Future

This seminar has received very positive comments and evaluations from participants, the media, and other Extension Educators. The seminar was selected to be presented by the extension educators at the “Governor’s Conference on Aging” in Boise on September 13-15th of 2004.

For More Information

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