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# Idaho Extension—Educating Consumers to Guard Against Identity Theft

## *The Situation*

Identity theft is a serious crime. People whose identities have been stolen can spend considerable time and money cleaning up the mess that thieves have made of their good name and credit record. They may lose out on job opportunities, and loans for education, housing or cars. They may even get arrested for crimes they didn't commit. In the United States over 9.91 million individuals became victims of identity theft in 2004.<sup>1</sup>

Idaho is ranked 26<sup>th</sup> 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 2004, the Idaho communities reporting the highest number of identity theft cases were Boise, Nampa, Idaho Falls, Caldwell, Coeur d'Alene and Meridian. Credit card fraud, phone or utilities fraud and bank fraud are the three top forms of identity theft in Idaho.<sup>2</sup>

## *Our Response*

Marsha Lockard, Owyhee County Extension Educator, Lyle Hansen, Jerome County Extension Educator, Barbara Petty, Bonneville County Extension Educator, and Julia Welch, Idaho County Extension Educator taught “Guarding Against Identity Theft,” a seminar developed to help increase awareness of the risks and consequences of identity

theft. The “Guarding Against Identity Theft” seminars cover a comprehensive range of topics including:

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



## *Program Outcomes*

Over 1,550 individuals throughout Idaho have attended the “Guarding Against Identity Theft” seminars taught by the University of Idaho Extension Educators Lockard, Hansen, Petty and Welch. As a result of the seminars and newspaper articles, Julia Welch was interviewed on an hour-long call-in radio program on identity theft for

<sup>1</sup> Federal Trade Commission—Identity Theft Survey Report 2004.

<sup>2</sup> National and State Trends in Identity Theft, Federal Trade Commission, January-December 2004.

KLRC radio (50,000 listeners). Marsha Lockard has taught “Guarding Against Identity Theft” to over 250 students at BYU-Idaho. Seminars have been presented across Idaho to a diverse audience which has included groups and organizations such as:

AARP, Chamber of Commerce, Senior Centers, Head Start, Community Action, Homemakers, Sons of the Utah Pioneers, Retired Teachers, religion-based groups, county government employees, University of Idaho employees, and various clubs and professional associations.



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 buying a paper shredder and use it to shred documents containing my personal information.”
- “I will check my accounts online and watch for unknown charges.”
- “I am going to clean out my purse and make copies of my credit cards.”
- “I will opt-out of receiving all those pre-approved credit card offers.”

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-nine percent of participants stated that they would now be more careful who they gave personal/financial information to.

- Ninety-five percent of participants stated they would obtain a copy of their credit report and check it.

These seminars have received very positive comments and evaluations from participants, the media, and other Extension Educators. “Guarding Against Identity Theft” is now being published by the University of Idaho as one section of a four unit curriculum entitled “Credit Cents.”

## ***For More Information***

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