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# YOUR LIFE

## Stealing Your Life

**Identity Thieves Hit Nearly 10 Million Americans Last Year—Could You Be Next?**

By Carole Fleck  
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It's a shattering violation of privacy, a near-perfect crime—and most victims don't even know they've been robbed until it's too late.

If you think it can't happen to you, think again. Last year nearly 10 million Americans were victims of identity theft, the fastest-growing crime in the country. And there's no end in sight: Experts say the number of cases has been doubling every year since 2000.

For perpetrators who are clever enough to move quickly from victim to victim, identity theft is a high-profit, low-risk and—until recently, at least—low-penalty type of robbery. And most of these impostors are never caught.

The crime can take many forms but always involves the misappropriation of names, Social Security numbers, credit card numbers or other pieces of personal information for fraudulent purposes.

"If you have a bank account, you're vulnerable," says Cynthia Oberg, an assistant United States attorney in Detroit who's prosecuted many identity theft cases. "I don't think there's anything you can do to completely protect yourself against it."

Just ask Kathleen Cox, 82, of Rockville, Md. She endured what she calls "one and a half years of hell"—complete with medical bills and lawsuits that should have been directed at someone else—after a woman passed herself off to police as Cox following a four-car collision. [See [One Identity Theft Victim's 'Living Hell.'](#)]

Or consider the case of John Harrison, 42, a retired Army captain in Rocky Hill, Conn. An identity thief armed with a fraudulent military ID card acquired goods, services and cash valued at more than \$260,000, including two trucks, a \$25,000 Harley-Davidson motorcycle and a time-share vacation place in Hilton Head, S.C. After the thief wrote bad checks in his name, Harrison's military retirement pay was garnished.

"It has been and continues to be a nightmare," Harrison told members of the Senate Banking Committee last year. Soon after, Congress passed the Fair and Accurate Credit Transaction Act to slow the

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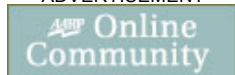
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rising tide of identity theft.

In an interview with the *AARP Bulletin*, Treasury Secretary John Snow praised the law, which will take effect in December.

"It gives people access to their credit reports," Snow says. "It requires financial institutions to be ... alert to the patterns of identity theft."

Many victims don't even realize their identities have been hijacked until they see mysterious charges on their credit card bills, they're turned down for credit or they get harassing calls from debt collectors.

According to the Federal Trade Commission (FTC), 38 percent of all identity theft victims spend more than a month—and often much longer than that—to figure out what's happened to them. By then, more often than not, their credit is wrecked. Even worse, they may be sought by the police for crimes committed in their name.

David Szwak, a lawyer in Shreveport, La., who's represented scores of identity theft victims, calls it "an epidemic of monumental proportions," adding that "any moron can do it and get away with it." And get away with it they do. Although the person who stole Harrison's identity is now behind bars, that's the exception.

Linda Foley, founder of the Identity Theft Resource Center, a San Diego-based nonprofit group, estimates that only one in 20 acts of identity theft ends with an arrest of the offender.

"Identity theft is a growth industry," Robert Gellman, a Washington privacy consultant, told the *Bulletin*. "The marginal [enforcement] efforts don't touch the scope of the problem."

The FTC, in fact, estimates that identity thieves last year cost consumers \$5 billion in out-of-pocket expenses and businesses \$48 billion.

"There isn't anything they can't do in someone else's name," says Betsy Broder, an identity theft expert with the FTC. "They're able to get the equity out of your house, they're able to buy luxury cars in your name, they've evaded law enforcement by using someone else's name when they're arrested. They're resourceful and creative."

Indeed. James G. Huse, the inspector general of the Social Security Administration, tells the story of a San Diego man—a fugitive felon for 17 years—who, using the Social Security number of a 70-year-old South Dakota woman, created 33 different identities with fraudulent documents. The fugitive used the stolen identities not only to avoid capture but also to get such jobs as head of security for a county fair and chief of a fire department.

Older people often are attractive targets for identity thieves, experts say, because they tend to have accumulated more savings via paid-up mortgages and Social Security checks and have flawless credit.

"People over age 50 control at least 70 percent of the nation's household net worth," Huse says.

#### **FAULT LINES**

Identity thieves can purloin information just about anywhere—from receipts at stores, restaurants and ATM machines, from personnel files, medical records and even mail containing Social Security numbers tossed into a trash can.

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