Creating an Effective Identity Theft Coalition

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2:00-3:30 PM
Creating an Effective Identity Theft Coalition
Speakers

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Session Overview: Learning Objectives

1. Understand the impact of IDT on victims, the potential needs of victims, and why victim services matter
2. Understand the benefits of a collaborative model in addressing the needs of IDT victims
3. Access leaders and resources in your region via a national network of IDT coalitions
4. Learn how to identify appropriate partners that will make a Coalition successful
5. Learn how to structure an IDT Coalition for maximum effectiveness
6. Understand how to keep a Coalition updated and running effectively
Kathryn Shearer, ID stolen at age 13 (SSN used fraudulently).

Has effected her ability to get a job, obtain housing/utilities & prevented her from passing the State Bar Exam despite finishing law school.

Case prosecuted by the AZ Attorney General’s Office

Collaboration of Coalition Members led to successful prosecution of this case

With help from IRS special agent Emily Bruce & Kathleen Winn, Kathryn was able to restore her credit and is finally able to move forward
What Do We Know About Identity Theft Victims?

- Collaboration between the OVC, the Federal Trade Commission and the Bureau of Justice Statistics provided our first national sample for victim impact for this victim type.
- Previous data from victim complaints to FTC’s Consumer Sentinel.
- Sample questions added to National Crime Victimization Survey –
- 2008 ID Theft Supplement to NCVS – provided input on impact of identity theft on victims.
Organizations Contacted by Identity Theft Victims

- Less than 20% reported victimization to a law enforcement agency
- About 15% reported to a credit bureau
  Of those who reported to a credit bureau, 76% placed a fraud alert on credit report, 72% requested credit report

Percentage of ID theft victims who contacted:

- Law Enforcement
- Credit card company or bank
- Credit Bureau
Prevalence of ID Theft

Bureau of Justice Statistics in 2008 NCVS survey found that about 16% of all victims (1.8 million) experienced multiple types of identity theft during the 2-year period.

<table>
<thead>
<tr>
<th>Type</th>
<th>Number of victims</th>
<th>Percent of all persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identity theft</td>
<td>11,694,600</td>
<td>5.0%</td>
</tr>
<tr>
<td>Existing account</td>
<td>8,339,500</td>
<td>3.5%</td>
</tr>
<tr>
<td>Credit card</td>
<td>4,840,600</td>
<td>2.0</td>
</tr>
<tr>
<td>Banking</td>
<td>3,047,400</td>
<td>1.3</td>
</tr>
<tr>
<td>Other</td>
<td>451,500</td>
<td>0.2</td>
</tr>
<tr>
<td>New account</td>
<td>1,118,600</td>
<td>0.5%</td>
</tr>
<tr>
<td>Personal information</td>
<td>414,500</td>
<td>0.2%</td>
</tr>
<tr>
<td>Multiple types</td>
<td>1,822,000</td>
<td>0.8%</td>
</tr>
<tr>
<td>Existing accounts(^a)</td>
<td>1,190,900</td>
<td>0.5%</td>
</tr>
<tr>
<td>Other(^b)</td>
<td>631,200</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

Note: Numbers rounded to the nearest hundred. Percentages based on persons age 16 or older living in households in the United States (235,125,600). In 2008, 473,200 persons (0.2%) did not know or did not report whether they were victims of identity theft during the prior 2 years. An estimated 223 million persons (94.8%) had not experienced identity theft within the 2-year period.

\(^a\)Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, banking account, or other existing account.

\(^b\)Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.
Over 40% of ID theft victims reported spending 1 day or less to resolve financial or credit problems.

3% of all victims took more than 6 months to resolve problems; 8% of victims who had a new account opened took more than 6 months.
Overall, greater percentage of violent crime victims (29%) found experience severely distressing than ID theft victims (20%)

About 10% of credit card theft victims found experience severely distressing compared to about 30% of victims who had personal info used to open a new account or for other fraudulent purposes
Recovering victims spent an average of $1,870 in out-of-pocket costs.*

Over 3 million experienced issues such as having utilities cut off, being arrested, finding erroneous claims on their health records, having child support garnished for children they never had, and being harassed by collection agencies.*

Consequences of Identity Theft:

1. Denial of credit
2. Increased rates and financial charges
3. Loss of employment
4. Inability to get a job
5. Bankruptcy
6. Arrest
7. Loss of money associated with repairs
8. Missed opportunities (housing, employment, education)
Barriers to Identity Theft Resolution

1. Lack of knowledge
2. Lack of cooperation
3. Lack of resources
4. System problems
5. Failure to provide service
6. Low prosecution rates
Why Are Coalitions Helpful in Addressing Needs of Victims of ID Theft?

- Help improve the response of coalitions members’ understanding of the needs of victims.
- Educate key community members about the specific nature and dynamics of an issue that they may only have a superficial understanding of.
- Raise awareness of your issue or target population so that Coalition members start addressing it at their home agencies/organizations as well.
- Access manpower and resources that you may lack at your individual agency.
- Can accomplish a lot with limited time and resource commitment.
- Identify gaps in community services by seeing who is not at the table.
- Gain credibility and media access for your cause through a coalition.
Expanding Services to Reach Victims of Identity Theft and Financial Crime

http://www.ovc.gov/pubs/ID_theft/
Office for Victims of Crime funding created national network of 10 coalitions which build field’s capacity to address IDT victims’ rights & needs.

- IdentityTheftNetwork.org
- Twitter.com/IDTheftNetwork
- Facebook.com/IdentityTheftNetwork
Part of a Growing & Diverse Network

- **AZ Identity Theft Coalition** coordinated by AZ Attorney General’s Office
- **Identity Theft Advocacy Network of CO** coordinated by CO Bureau of Investigation
- **Finger Lakes (NY) IDT Coalition** coordinated by Lifespan
- **ID Coalition Against Identity Theft** coordinated by ID Legal Aid Services
- **MN Identity Theft Coalition** coordinated by BWLAP
- **NYC Identity Theft Coalition** coordinated by South Brooklyn Legal Services
- **SC Identity Theft Network** coordinated by SC Victim Assistance Network
- **TX Identity Theft Network** coordinated by TX Legal Services Center
- **WA Identity Theft Alliance** coordinated by WA Coalition of Crime Victim Advocates
- **WI Identity Theft Network** coordinated by Coalition of WI Aging Groups
AZ Identity Theft Coalition

- Coordinated by the AG’s Office

- Consists of two task forces operating to increase awareness; to establish best practices for responding to the needs of victims; and to develop and expand victim services networks.

- Has a focus on materials and info for veterans, seniors, and more.
AZ ID Theft Coalition began when the AGO was awarded a Federal Grant from DOJ in October 2011

- Comprised of representatives from Federal, State, County & City agencies
- Initial Coalition meetings centered around who should be ‘at the table’ in order to maximize effectiveness
Our Coalition Members

- Social Security Administration
- Immigration & Customs Enforcement (ICE)
- Dept. of Treasury/Internal Revenue Service (IRS)
- Maricopa County Attorney’s Office
- AZ Post
- BBB
- LifeLock
- Phoenix/Surprise PD
- AZ Dept. of Economic Security
- AZ Dept. of Corrections
- Dept. of Justice/U.S. Attorney’s Office
- And others...
A Multilayered Approach to ID Theft

- Building a diverse coalition
- Benefits of multiple agencies working together
- Involve representatives from all levels of government (Federal, State, County, Municipal)
- Fostering good relationships between Federal, State and Local law enforcement
- Community Partners
- Sharing information and resources
Recently, a new policy has been implemented at the Dept. of Treasury/IRS
- Allows IRS Special Agents to hand-off ID Theft investigations to local law enforcement, something previously not permitted
- Helps ease burden of IRS Special Agents by sharing responsibility with local PD
- Great example of collaboration in action & how it can benefit victims of ID Theft
Keeping a Coalition Running

- Consistent Communication between Coalition Members
- Updates regarding changes in law &/or policy that effects ID Theft Victims
- Hold quarterly meetings to discuss the Coalition’s direction, goals & share new information
- Use Facebook & other social media to keep the public informed on ways to protect themselves from ID Theft
Lessons Learned

- Since forming our Coalition, we have seen a significant drop in the number of ID Theft Victims in our State.
- Once you get agencies working together across the board to address a single problem, the results tend to speak for themselves.
- By identifying & inviting the right people to participate, you see the benefit of pooling the resources of multiple agencies.
Is a Coalition Appropriate for Your Project or Targeted Group?

- Are you having trouble gaining attention to an issue/problem/under-served group that you think is important?
- Are you going to need expertise from several disciplines or from both public and private entities?
- Does your organization have limited staff and budget but your project will have high manpower needs?
- Have you identified a problem but need community information and feedback to create a solution?
- Are there several groups already trying to serve this population or address this problem, but they are not working together?
Step Two: Find out what is already out there!

- Is there already a coalition working on this exact issue?
- Is there a coalition that covers a broader topic that could encompass your issue?
- Is there a specific organization devoted to your issue?

- Have there been prior efforts to form a coalition around this issue or target population?
  - Why was it unsuccessful?
- Are there coalitions like the one you are seeking to create in other states/jurisdictions that can share resources, materials?
Determine Coalition Membership

- Have a brainstorming session with a small group:
  - Choose 4-8 categories that will benefit your Coalition
  - For example: Healthcare, Education, Financial, Businesses, Nonprofits, Senior Service Providers, Law Enforcement, Government Agencies, etc.
  - Under each category, list 1-5 specific organizations under each of these subcategories: Local, Statewide, Regional, Federal/National

- Research membership lists for similar coalitions: do you see members you missed in your brainstorming session
- Review your list and ask if this list covers: representatives from your target population, community leaders, groups whose participation will be critical to the success of your Coalition.
Determine Staffing and Resources

**STAFFING**
- Who will be the Coalition’s “leader” or “coordinator” and what responsibilities will they have?
- How much time will the project coordinator need to devote to the Coalition during development and then on an ongoing basis?
- Will the Coalition coordinator or a support staff person be available to take meeting minutes, send out correspondence and emails, etc?

**RESOURCES**
- Does your Coalition have a Budget?
  - Will use of project funds be determined by the Coordinator or by Coalition vote?
- Does your Coalition have a place to meet?
- If you lack a budget – are organizations on the Coalition willing to donate meeting space, printing, paper, or postage?
Recruit Coalition Members

**INVITE LETTER**
- Create a list based on your brainstorming session
- Acquire addresses or email addresses
- Draft an invite letter that explains:
  - What the problem is
  - Why the Coalition is needed to address the problem
  - How the Coalition can benefit members
  - Details of the first meeting
  - How to get more info

**OTHER RECRUITMENT**
- Announce formation of the Coalition at other meetings, groups you participate on
- Send out a press release
- Post information about the first Coalition meeting on your website and in your organization’s newsletter
Work Out the Details

- How often will your coalition meet?
- What are your expectations of coalition members?
- What activities will your coalition engage in, especially during its first year?
- Should a needs assessment be done?
- Would your coalition benefit from assigning additional leadership positions?
- Would your coalition benefit from developing subcommittees?
- How do coalition members prefer to receive information and updates from you?
Mission, Goals, Objectives

- Develop a mission statement – sets out the purpose of your coalition
- Goals: General outcomes you hope to produce due to your Coalition’s work
- Objectives: Specific outcomes as a result of specific action items
Sustainability

- Brag about Coalition accomplishments
- Make sure members know:
  - 1) Specific things they can do to help the Coalition
  - 2) Ways in which the Coalition benefits them as a member
- Have regular meetings
  - Have an agenda
  - Respect people’s time
  - Encourage participation of all members
  - Distribute minutes or meeting summaries

- Develop action items with specific deadlines
- If coalition starts to lose direction or focus, can do another round of strategic planning to create new goals or objectives as needed
- If budget is small or nonexistent, create action items that are realistic given funding restraints
  - Want to ensure you have accomplishments you can brag about! See above!
Mistakes to Avoid

- Don’t have one person doing all the work
  - Delegate!
  - Ask coalition members to give reports on their assigned projects/tasks periodically
- Don’t overwhelm your members
  - Emails
  - Responsibilities/Requests for help
- But . . . Also don’t give them the chance to tune out
  - Use surveys or agency updates to keep folks involved

- If the nature of your membership changes, you may need to change goals, objectives, and subcommittees
- Stay informed and keep your coalition members informed – keep in the forefront of their minds why your issue is still so important
  - Share media stories
  - Have a member of the target/affected population come speak at a meeting
NITVAN Online Toolkit

- Coalition Highlights – what worked/what didn’t
- Downloads for other collaboratives & victim service agencies/organizations nationwide:
  - Printable Outreach Material
    - Brochures
    - Website Material
    - PSA Scripts & Audio and Visual Samples
  - Quick Tip Sheets
  - Ready-To-Use Forms
  - Sample MOU’s
  - Training Slides, Instructor Manuals, & Worksheets
Resources Online: identitytheftnetwork.org

Hurricane Sandy Related Identity Theft

December 20th, 2012 by idtn2

Unfortunately, victims of Hurricane Sandy’s wrath may also experience delays with their insurance claims and take their money as well as fraud through.

In quick response to this, New York Free Disaster Assistance Legal into action! If you or a victim you serve needs help, check out the dates and locations.

NY Free Disaster Legal Clinic - powered by LawHelp.orgNY

- December 29
- 2:00pm New York City Bar Association
- 1900 Second Avenue
National Identity Theft Victimization Resource Map

- State Victim Resources (numbers, etc.)
- Security Freeze Law & State-Specific How To
- Mandatory Police Report Law for IDT Victims
- Identity Theft Passport Law
- Identity Theft Laws – Including indication of inclusion in state’s restitution definitions
- Other Related Laws including those related to Civil Suits, Access Devices, Computer Crimes, Security Breaches
NITVAN - along with partners at Kansas Legal Services & Probono.net created & launched an online assistance A2J package for victims of IDT.

- Automated creation of letters - mirroring those created by FTC for pro bono attorneys to help victims.
- Letters to Creditor, Debt Collector, and Credit Bureau
- Spanish forms may be coming
- Options as well as links to helpful resources included.
Helpful Info & Step-by-step Automated Assistance

Access To Justice
AT CHICAGO KENT COLLEGE OF LAW

Welcome, this program will help write a letter to creditors (furnishers) to dispute billing errors, based on identity theft.

This would be a situation where another person used your identity or credit account. They could have gotten a credit card in your name or used your card without your permission.

Learn More

Important Note. Please read.

IDENTITY THEFT NETWORK

SJI
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Questions?

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