

Stolen Identity

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by Lisa Parker

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Once again, Chicago truly is the "Second City" and is the second hardest hit when it comes to identity theft. Only Los Angeles has a higher rate of this crime. Identity theft victims are sucked into a morass of tail chasing: forget having time to find the thief, it's hard enough to keep up with clearing your own credit record. But now, an Illinois legislator backs a bill to help consumers fight back. In the life of most consumers, these are the routine things: shopping, dining out, buying on the Internet, and hooking up phone service. Routine, but as it turns out, risky for the fastest-growing white-collar crime in America. "It is strange: you had something taken from you, but there was nothing you could do to prevent it," said Chicagoan Greg Hines. "And you didn't even know it happened." Greg Hines and his wife, NBC 5 contributor Sandy Goldberg, got the bad news from an alert credit card company. "They said, there are some charges that are suspicious on your account," Greg said. "Are you making these charges?" With totals in the thousands, Hines said they weren't his. The couple said they spent weeks trying to unravel the mess. "I've watched stories of people it happened to and thought, oh those poor people," Sandy said. "And then you discover exactly what they're going through." The same thing some 750,000 Americans go through every year and it seems the stories just keep getting worse: for example, last fall, 29 employees of one small Wisconsin company all had their identities stolen at roughly the same time. It's suspected someone on the inside, perhaps at an insurance company, gave out the information, but investigators said it will be tough to trace. And making it even tougher for consumers to fight this crime is a recent Supreme Court decision that ID theft victims get only two years from the time the fraud occurred to sue credit agencies that mishandled their information. Many advocates fear this is not enough time. "I think before you understand what's going on, put pieces together and get legal help... You may need longer than that to get your feet on the ground," said Illinois Congresswoman Jan Schakowsky. She wants to turn the clock back in favor of consumers with "The Protect Victims of Identity Theft Act of 2001." "What this says is, given due diligence, you can file a suit within two years of knowing when your identity is stolen," Schakowsky explained. The impact in the Chicago area is significant. In just the first six months of last year, the number of identity theft complaints by credit card fraud, 698; by unauthorized phone or utility services, 315; and bank fraud, 204. In Hines' effort to set his name straight, he and Dr. Goldberg said they're doing everything in their power to stop the paper trail. The kind of trail we all create, simply by living our lives. "We use cash basis now and we bought a shredder for all the mail that comes in," said Sandy. "We wouldn't even think about making a purchase over the phone that involved giving out a credit card." Not so long ago, there was no central agency for victims to turn to, but that is starting to change. The Federal Trade Commission maintains a webpage http://www.house.gov/htbin/leave_site?ln_url=http://www.consumer.gov devoted entirely to ID theft.