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What's in a stolen name?

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It took the theft of my own identity for me to learn that this wasn't even a crime until 1998.

Prior to passage of the federal Identity Theft and Assumption Deterrence Act, people could be prosecuted for fraud or impersonating someone else, but there was no law on the books explicitly addressing the problem of identity theft.

"It's outrageous," said Beth Givens, director of the Privacy Rights Clearing House, a San Diego nonprofit specializing in identity-theft issues. "It took a long time for this crime to receive the attention it deserves."

Identity theft is now one of the fastest-growing crimes in the country, according to the Federal Trade Commission, with as many as 700,000 people victimized every year.

As I wrote Sunday, I became a member of this unhappy club when I discovered that someone else has been using my Social Security number to obtain credit cards and jobs.

I now face the daunting task of getting this person out of my life -- a painful and cumbersome process involving creditors, credit agencies, the Internal Revenue Service and the Social Security Administration.

Preventing this from happening again is another matter, especially because my Social Security number will always be known to the person who invaded my life.

"We're not talking about someone taking your wallet," said Jay Foley, director of victim services at the Identity Theft Resource Center in San Diego.

"We're talking about information. Are we going to erase the minds of perpetrators?"

The only way to fight identity theft is to make it harder for someone to abuse such information. Because more than 40 percent of identity theft nationwide involves credit card fraud, you'd think that banks and other credit issuers would be doing everything possible to remedy the problem.

Unfortunately, that's not the case.

"Credit issuers don't want to make it harder for people to get credit," Foley said. "They're making way too much money.

"It's a \$1.3 trillion industry and the companies lose only about 2 percent of their revenue each year

to fraud," he added. "It's cheaper for them not to do anything."

An example of the industry's clout can be seen in how car dealers successfully fought legislation in California that would have tightened rules for how credit issuers respond to a "fraud alert" on one's credit file.

Victims of identity theft are encouraged by credit agencies to attach such alerts to their histories. Credit issuers in turn are supposed to contact you anytime an application for new plastic is submitted using your name or Social Security number.

That's not a requirement, though, and consumer advocates say numerous credit companies go ahead and issue new cards without bothering to respond to the fraud alert.

State Sen. Debra Bowen, D-Marina del Rey, tried to make fraud-alert responses mandatory as part of a broader privacy bill. But car dealers (and their lobbyists) countered that it would be impractical for them to take the extra time to confirm that credit seekers are who they say they are.

In essence, the dealers viewed tighter credit restrictions as an obstacle to customers making spur-of-the-moment vehicle purchases, which is a big part of their business.

"I didn't want them killing the whole bill," Bowen told me. "So I took out the part that would have tightened up the fraud alerts."

In any case, the fraud-alert loophole will be compensated for in January by a new law allowing California consumers to "freeze" their credit files, denying access to credit issuers (and everyone else) unless permission is granted to take a look.

Because only the most foolhardy credit issuer would hand out money without peeking at the applicant's history, the freeze should go a long way toward preventing identity thieves from helping themselves to one's good name.

However, that's only if a consumer goes to the trouble of freezing his or her credit file. Even Bowen acknowledges that few would do this unless they've become victims of identity theft -- by which time, of course, it's already too late.

"Every new measure helps," she said. "But I also know that identity thieves will keep coming up with new scams."

And, for the most part, they won't be caught. According to law enforcement officials and consumer advocates, fewer than 2 percent of all identity thieves end up prosecuted for their crime.

"I attribute the rise of identity theft to criminals learning how easy it is," said Givens at the Privacy Rights Clearing House. "It's almost too easy, and they know nobody's going to stop them."

The Internet, needless to say, represents one-stop shopping for many identity thieves. It's frightening how simple it is for a determined thief to track down one's Social Security number or other relevant info online.

Or they can employ even more devious methods.

For Tracey Thomas, a Berkeley software engineer, life turned upside down after a hospital visit in 1999. A receptionist at the facility didn't just check Thomas in -- she swiped her Social Security number.

"She rented an apartment, got cell phones, credit cards," Thomas recalled. "She lived as me."

Thomas said law enforcement officials took no interest in her case, so she did all the leg work in tracking down the perpetrator. Her identity thief was finally arrested and convicted.

"She was sentenced to six months of work furlough -- working as a receptionist at a doctor's office in San Francisco," Thomas said, the anger and frustration rising in her voice.

"How's that for justice?" she asked.

More tales of woe on Friday, plus some suggestions on how things could be different.

CAFE UPDATE: I reported last month how local entrepreneurs were outraged that Larkspur's Emporio Rulli apparently had the inside track on bidding for the lucrative contract to run a cafe in Union Square.

Emporio Rulli already sells lattes and cappuccinos from a fancy cart, and is in fact the only merchant that has been allowed to operate in the square since the site's \$25 million makeover.

Well, the winner of the cafe concession was announced Tuesday, and the contract goes to . . . Emporio Rulli.

"We had 11 different bids," said Paul Newman, an attorney with Uptown Parking Corp., which handles Union Square's business arrangements. "It was a very fair process."

Sure. Why would anyone think otherwise?

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