WASHTENAW COUNTY
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Factors Contributing to Identity Theft

The average age of a victim is 42 years old

Victims typically do not notice the crime for 14 months-average

I. Target Selection-Identity Theft suspects select targets based on two important reasons:

1. It is easy to commit the offense because;
   - Readily available personal information:
     - On the Internet
     - Contained in business files accessible to dishonest employees or burglars
   - Many people are not VIGILANT in protecting their information
   - Businesses are rarely held accountable for customer information being accessed by unauthorized personnel.
   - Lack of oversight on the Internet:
     - There are websites that offer guides on how to create forged identifications and how to access personal information.

2. The time factor;
   - The crime not discovered until after it occurs- sometimes years.

II. Offender Opportunity:

1. Place;
    - In wallets or purses
    - In homes, cars, or other designated "safe" places (safe deposit box, gym locker, officer drawer).
    - At business or institutions that maintain customer, employee, patient, or student records.
2. Guardianship;
    - People carry personal information on them, which offenders may obtain by:
        - Pick pocketing
        - Mugging
        - Breaking into vehicles
    - Burglars get information from:
        - Homes
        - Home computers with information
    - Trash Cans:
        - People throw away credit card statements, back statements, or other documents containing personal information. Offenders may go through the trash looking for information.
    - Volunteering Information:
        - At shops and restaurants

III. How Offenders Steal Identities:

1. Steal wallets or purses from shopping bags, cars or by pick pocketing.
2. They steal mail;
    - Insecure mailboxes
    - Submit a false change of address form to the post office to direct someone's mail to themselves.
    - What kind of mail?
        - Preapproved credit card applications.
        - Energy or telephone bills
        - Bank or credit card statements
3. Rummage through;
    - Residential trash cans
    - Business dumpsters (dumpster diving).
4. Obtain credit reports by;
    - Posing as a landlord

    - Posing as a employer or potential employer
5. Break into homes to find;
    - Personal information on paper
    - Personal information on home computers
6. Hack into corporate computers to;
    - Steal customer and employee databases
        - Sell information on black market
        - Extort money from the owners of the information
7. Call credit card issuers and change the billing address;
    - Offender runs up charges
    - The victim will not receive the bill
8. Buy counterfeit documents on the street or the Internet

IV. How Offenders Use Stolen Identities:

1. Open new credit card accounts using the victim's name.
2. Open cell or hard-line phone account using victim's name.
3. Open bank account using victim's name;
    - Open multiple accounts in multiple places
    - Write bad checks on each account
4. File for bankruptcy
5. Take over the victim's insurance policies and make false claims
6. Take out mortgage and auto loans
7. Submit fraudulent tax returns
8. Submit applications for social security