

# Facts About Identity Theft

**Identity Theft** is defined as the fraudulent and illegal use of a person's identity. Identity theft happens. Identity Theft Statistics suggest over 15 million people are victimized by Identity Theft per year in the USA representing approximately 7% of American Adults. Please reference the Bureau of Justice Statistics for more Identity Theft Statistics.

Identity theft and use takes many forms. When someone has stolen or gotten access to your personal information and is using it to open accounts and charge purchases or cash withdrawals to you, file tax returns in your name seeking state and federal income tax or your refund, misusing your Social Security number or obtaining medical services.

This is frightening. What should I do? Once you have determined that you are a victim of Identity Theft it is important to act quickly and decisively, please reference Identity Theft What to Do for more information on responding to Identity Theft.

- What is identity theft? It occurs when someone steals or gains access to your personal financial, Social Security, tax or medical information and uses it for a purpose unauthorized or even unknown to you.
- What is done by the thief with your identity?
  - Most often, the thief commits financial theft by opening credit card or merchant accounts in your name and makes purchases of products and services, or cash withdrawals, for which you receive bills and charges you might have to pay. These sometimes include information for telephone, cable, electric, water or gas utility services.
  - The criminal may also commit **tax identity theft**. He may file electronically false federal or state income tax returns seeking false income tax refunds or even your valid tax refund.
  - The identity thief might use or sell your government-issued id card (Social Security card number, driver's license, passport) for **employment identity theft** purposes to file unemployment compensation or workers' compensation, or other purposes.
  - **Medical identity theft** can result in the use of your personal information and medical records to obtain medical services from doctors, hospitals, pharmacies, laboratories and even your health plan.
  - In extreme **criminal identity theft** cases, if someone is arrested, they might use your name and personal information in criminal identity theft. The consequences of identity theft is not merely inconvenient or annoying, it can seriously affect your financial and personal well-being.
- What should I do? Act quickly to limit the harm.