



BILL HORN

**SUPERVISOR, FIFTH DISTRICT
SAN DIEGO COUNTY BOARD OF SUPERVISORS**

AGENDA ITEM

DATE: September 28, 2004

TO: Board of Supervisors

SUBJECT: **STOP IDENTITY THEFT CAMPAIGN RESOLUTION** (District: 5)

SUMMARY:

Overview

This year, more than ten million Americans will have their identity stolen, costing nearly \$60 billion. Identity theft remains the fastest growing white-collar crime in the nation. Thousands of identity theft victims reside in San Diego County.

Education and community involvement in attacking this problem are essential. Ideas to guard against this crime must be disseminated to the general public. A "Stop Identity Theft" Week Proclamation by the San Diego County Board of Supervisors would be a major step in eliminating this crime.

Recommendation(s)

SUPERVISOR HORN:

1. Adopt the Resolution to support a "Stop Identity Theft" Week in San Diego County.
2. Direct CAO to draft a letter for Chair's signature to be sent with a copy of the Resolution to all San Diego County Chambers of Commerce and Cities.
3. Encourage participation of residents in San Diego County at free community shredding events.

Fiscal Impact

None

Business Impact Statement

N/A

Advisory Board Statement

N/A

SUBJECT: STOP IDENTITY THEFT CAMPAIGN RESOLUTION

BACKGROUND:

Identity theft is a silent crime that can destroy one's good name, good credit and good reputation. This multi-million-dollar assault on Americans is the fastest growing consumer crime in the U.S.

Because of the Internet and the proliferation of computers, as well as businesses that allow customer data—names, addresses, Social Security numbers and other consumer information to float around unprotected—a thief can easily steal a person's identity and create a personal nightmare.

On average, an ID thief amasses around \$10,000 in bogus charges before the theft is detected. While a credit card company can legally hold a person for only \$50 on an issued card, the law is vague about legal repercussions for thieves who use a person's identity to cash checks on a person's account. Furthermore, credit card companies that have their cards used illegally by an imposter typically do not seek prosecution of the perpetrator, allowing the criminal to commit further thefts.

In 1998, Congress passed the Identity Theft Deterrence Act (ITADA), making it a federal crime when anyone knowingly transfers or uses without authority, a means of identification of another person with intention to aid, abet or commit any unlawful activity that is a violation of law.

In 2003, President George W. Bush signed the Fair and Accurate Credit Transactions Act gives every American the right to receive a free credit report once a year. It also established a national system of fraud detection to stop identity thieves before they run up tens of thousands of dollars in illegal purchases. Victims can now make one phone call to alert all three major credit rating agencies to report the crime and to protect their credit ratings. However, with the speed of electronic transactions and the magnitude of identity theft, this act has little impact since notification of erroneous transactions is often too slow.

On Jul 15, 2004, President Bush signed the Identity Theft Penalty Enhancement Act that creates the charge of aggravated identity theft, which carries a required two-year prison term. When identity theft is connected with a terrorism case, such as providing a terrorist with a false passport, the mandatory prison term is five years.

While all of these laws are designed to protect consumers, the fact remains that with increased personal vigilance, most people can eliminate identity theft.

If identity theft occurs, according to San Diego's nonprofit Identity Theft Resource Center, people can expect to spend a minimum of 600 hours in lost time doing everything from writing the necessary letters to alert creditors and financial institutions, and making phone calls, faxing letters, completing forms, and talking to governmental agencies. The process can easily cost more than \$10,000 in out-of-pocket expenses to restore ones reputation and credit standing. There is no price tag on the emotional toll.

SUBJECT: STOP IDENTITY THEFT CAMPAIGN RESOLUTION

Support for “Stop Identity Theft” Week reaffirms our pledge to protect the citizens of San Diego County. It will remind citizens of the need to educate our communities to a serious attack on our personal lives.

Respectfully submitted,

BILL HORN
Supervisor, Fifth District

SUBJECT: STOP IDENTITY THEFT CAMPAIGN RESOLUTION

“STOP IDENTITY THEFT WEEK” RESOLUTION

WHEREAS, more than 10,000,000 Americans will have their identity stolen this year; and

WHEREAS, identity theft will cost American business more than \$6 billion dollars; and

WHEREAS, identity theft is the fastest growing white-collar crime in America; and

WHEREAS, thousands of identity theft victims reside in San Diego County; and

WHEREAS, because of the Internet and the proliferation of computers, as well as businesses that allow customer data—names, addresses, Social Security numbers and other consumer information to float around unprotected—a thief can easily steal a person’s identity and create a personal nightmare; and

WHEREAS, the Holiday season is approaching, great opportunities for criminal actions such as identity theft exist and consumer awareness will slow these efforts; and

WHEREAS, support for “Stop Identity Theft” Week promotes citizen education as a major step to eliminating this crime; and

WHEREAS, support for “Stop Identity Theft” Week reaffirms our pledge to protect the citizens of San Diego County and backs enforcement of laws governing this crime

NOW THEREFORE BE IT RESOLVED that the San Diego County Board of Supervisors remind **citizens** throughout San Diego County of the need to educate our communities to a serious attack on our personal lives and support “Stop Identity Theft” Week from October 4 to October 8, 2004 and commends local business leaders for efforts in providing resources and organizing free community events to involve the public in identity theft protection.

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AGENDA ITEM INFORMATION SHEET

CONCURRENCE(S)

COUNTY COUNSEL REVIEW	<input checked="" type="checkbox"/> Yes	
Written Disclosure per County Charter Section 1000.1 Required	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
GROUP/AGENCY FINANCE DIRECTOR	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> N/A
CHIEF FINANCIAL OFFICER	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> N/A
Requires Four Votes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
GROUP/AGENCY INFORMATION TECHNOLOGY DIRECTOR	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> N/A
COUNTY TECHNOLOGY OFFICE	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> N/A
DEPARTMENT OF HUMAN RESOURCES	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> N/A

Other Concurrence(s): [Click here and type, or type N/A if not applicable]

ORIGINATING DEPARTMENT: District 5

CONTACT PERSON(S):

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AUTHORIZED REPRESENTATIVE: _____