



## Online Identity Theft by the School Internet Safety Initiative

**What is it?** Identity theft is the stealing of someone else's personal or financial identity to either gain something like money or to ruin someone's reputation.<sup>1</sup> Some online identity theft schemes include email phishing attempts to lure victims into revealing personal information (e.g., passwords, addresses) and stealing driver's license, credit card, and checking account numbers by hacking into private websites.<sup>2</sup> (Also see *Phishing Scams*.)

**Who can be a victim?** Identity theft is a crime that can affect anyone, regardless of age, gender, or race.<sup>3</sup> In 2014, the estimated total value obtained by identity thieves was around \$16 billion.<sup>4</sup> According to the FBI, identity theft was ranked one of the prevalent crimes in the US since 2009.<sup>5</sup>

About 29 percent of identity theft victims are 18–29 years old,<sup>6</sup> and homes with three or more children under the age of 18 are at greater risk than those with no children.<sup>7</sup> It appears that having more children in a household increases the chances of children using the Internet with less parent supervision and those children unknowingly revealing too much information online.

**What can be done to reduce your chances for online identity theft?** One of the top ten ways to protect children's online privacy is for adults to talk to children about the consequences of sharing too much information online with strangers. Only 69 percent of adults actually talk to their children about giving out personal information, which is why it is important for adults to become educated about identity theft and talk to children about preventative practices to protect personal information and reduce victimization.

There are two federal laws that protect the privacy and online safety of children: the Children's Online Privacy Protection Act of 1998 (COPPA), which protects children under the age of thirteen, and the Children's Internet Protection Act (CIPA), which protects children's access to harmful or obscene Internet content. To learn more about these laws, check out the following Federal Trade Commission and Federal Communications Commission websites:

- <https://www.ftc.gov/tips-advice/business-center/privacy-and-security/children%27s-privacy>
- <https://www.fcc.gov/consumers/guides/childrens-internet-protection-act>

<sup>1</sup> U.S. Department of Justice. (2015). *Identity theft*. Retrieved from <http://www.justice.gov/criminal-fraud/identity-theft/identity-theft-and-identity-fraud>

<sup>2</sup> Federal Bureau of Investigation. (n.d.). *Identity theft overview*. Retrieved from [https://www.fbi.gov/about-us/investigate/cyber/identity\\_theft/identity-theft-overview](https://www.fbi.gov/about-us/investigate/cyber/identity_theft/identity-theft-overview)

<sup>3</sup> Whitson, J. R., & Haggerty, K. D. (2008). Identity theft and the care of the virtual self. *Economy & Society*, 37, 572–594. doi: 10.1080/03085140802357950

<sup>4</sup> Javelin Strategy & Research. (2015). *\$16 billion stolen from 12.7 million identity fraud victims in 2014, according to Javelin Strategy & Research*. Retrieved from <https://www.javelinstrategy.com/news/1556/92/16-Billion-Stolen-from-12-7-Million-Identity-Fraud-Victims-in-2014-According-to-Javelin-Strategy-Research/>

<sup>5</sup> Federal Bureau of Investigation. (n.d.). *Identity theft*. Retrieved from [https://www.fbi.gov/about-us/investigate/cyber/identity\\_theft](https://www.fbi.gov/about-us/investigate/cyber/identity_theft)

<sup>6</sup> Jefson, C. A. (2007). Identity theft and consumer health education: A case study teaching the skill of decisionmaking. *Journal of School Health*, 77, 373–378.

<sup>7</sup> Milne, G. R., Rohm, A. J., & Bahl, S. (2004). Consumers' protection of online privacy and identity. *Journal of Consumer Affairs*, 38, 217–232.



**For more information and to learn how to protect yourself from online identity theft, check out these suggested readings and resources:**

- Federal Bureau of Investigation: Identity Theft <https://www.fbi.gov/investigate/white-collar-crime/identity-theft>
- Nova Education: Four Ways to Help Students Avoid Online Identity Theft <http://www.pbs.org/wgbh/nova/blogs/education/2014/10/four-ways-to-help-students-avoid-online-identity-theft/>
- StaySafeOnline.org (National Cyber Security Alliance): Parent Resources <https://staysafeonline.org/>
- Federal Trade Commission: Child Identity Theft <http://www.consumer.ftc.gov/articles/0040-child-identity-theft>