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**OVC**  
**Webinar Transcript**

**Identity Theft in the Context of Domestic Violence**  
**Situations**

**December 17, 2012**



## **Identity Theft in the Context of Domestic Violence Situations**

Merry O'Brien: Good afternoon. Before we begin the Webinar and do our introductions, please join me in a moment of reflection. Words cannot begin to express the grief our country experiences after the loss of lives in Connecticut. We recognize that many on this call are the first responders and other victim assistance professionals who victims turn to for help each day throughout the year. We commend the heroic actions and courage of the rescue workers, volunteers, and others in Connecticut and throughout the whole country who are pulling together to help the community. Maybe we all find the strength to help victims heal.

Merry O'Brien: Well, thanks to everyone for coming into work on this difficult Monday morning and being there for victims as you do every day. Our Webinar today, *Identity Theft in the Context of Domestic Violence*, is hosted by the National Identity Theft Victims Assistance Network (NITVAN). I am Merry O'Brien, Project Director of the Network and your host on the call today. Before we begin, I just wanted to point out that ReadyTalk assistants are online to help you with any tech issues you encounter. And please know that this Webinar will be recorded and the recording with the slides will be placed online. The chat window you see on your screen now, feel free to try that out. It will enable you to ask questions throughout the presentation, as well as access tech help from the ReadyTalk operators as well. So I may hold some of your questions until our various Q & A sessions throughout. But please feel free to ask your questions at any point as they arise so that you do not forget them, and we may be able to stop and pause and answer some of those.

Merry O'Brien: So, as I mentioned, the Webinar today is hosted by NITVAN, which is a national Network that began several years ago with funding from the U.S. Department of Justice Office for Victims of Crime, known as OVC. Many of you are already familiar with OVC, and especially the Crime Victims Fund, which is a unique fund financed by penalties and fines paid by convicted federal offenders, many of whom are actually identity theft offenders. So it is not funded through tax dollars. And through OVC, millions of dollars each year are invested across the country in victim compensation assistance for training, technical assistance, and other capacity-building programs designed to enhance service providers' ability to support victims of crime. With assistance from the national Network, 10 coalitions that you can see here on the map have formed across the country. The coalitions are engaged in creating, enhancing, delivering identity theft victim assistance training, outreach, and basically improving the ability of the coalition members to provide direct victim assistance services.

### **Find Out More About Our Network!**

Merry O'Brien: So, I would like to encourage you to find out more about us online and you will get access to resource guides, training materials, and much more on the website. You can also get links to learn more about each of these member coalitions that you see here. And, as you can imagine, the groups are very diverse in terms of where they are located throughout the country, as well as in their approaches and focuses. For instance, of course one of our speakers today coordinates the Minnesota Identity Theft Coalition, which is a group focused on how identity theft relates to domestic violence and other forms of abuse. And so each coalition really is unique in its approach. And I just really encourage you to find out more about it. We will also be posting on our website and Facebook updates, news articles, interesting things like that. And also more Webinars coming up in our series.

## **Presenters**

Merry O'Brien: So, now I am really excited to present this Webinar and I just wanted to briefly go over what each section will really provide to you. Our first speakers, Erika Sussman and Sara Shoener, will discuss the intersection of poverty and domestic violence. Economic abuse is a tactic, of course, of control. And the unique risks and consequences of identity theft perpetrated by an intimate partner. And kind of what this means to us, advocating for domestic violence survivors who have experienced identity theft. And then after Erika and Sara's presentation, we will have a dedicated time for Q & A. And then we will return for the second segment of our Webinar, which will feature Deirdre Keys who will describe how she successfully launched the Minnesota Identity Theft Coalition, which is a statewide Coalition focusing on the relationship between identity theft and domestic abuse, as I mentioned earlier. And then, finally, we will end with your questions for all the speakers.

## **Domestic Violence and Identity Theft**

Merry O'Brien: And so, with that, I would like to introduce our first speakers in a little more detail and just let you know about them. Erika Sussman is the Executive Director of the Center for Survivor Agency and Justice. For the past 4 years, she has served as Adjunct Professor at Cornell Law School where she teaches a class on law and violence against women. She was previously a staff attorney in women's law and public policy fellow at Georgetown University Law Center's Domestic Violence Clinic where she supervised law students and litigated cases on behalf of domestic violence survivors in the District of Columbia. And prior to that, she was litigation associate at Swidler Berlin Shereff Friedman where she provided pro bono representation to domestic violence survivors in conjunction with Women Empowered Against Violence, known as WEAV, and co-counseled a race profiling class action suit against the Maryland State Police Department. She has published several articles and served as faculty for various academic and practitioner workshops related to violence against women. She obtained her BS from Cornell University, her JD from Cornell Law School, and her LLM from Georgetown University Law Center.

Merry O'Brien: And joining her for this segment of the presentation, Sara Shoener, who is the Project Manager of the Consumer Rights for Domestic Violence Survivors Initiative at CSAJ (Center for Survivor Agency and Justice). And Miss Shoener has been advocating for and conducting research on effective approaches to reduce violence against women for over 10 years. She has experience conducting focus groups, surveys, needs assessments, program evaluations, and survivor and attorney advocate interviews related to antiviolence projects. A Truman Scholar and American University American Dissertation Fellow, Miss Shoener is a doctoral candidate at Columbia University where she has also obtained her MPH. So with that, I am just going to turn it over to our speakers. So you can take it away, Erika and Sara.

Erika Sussman: Great. Thanks very much, Merry, for having us as part of today's Webinar. And thanks, everyone, for joining today. We are, as Merry had described, both Sara and I work with the Center for Survivor Agency and Justice. So I am going to start off by just giving you a little bit of information about our work.

## **Consumer Rights for Domestic Violence Survivors Initiative**

Erika Sussman: So, the project that brings us here today is the Consumer Rights for Domestic Violence Survivors Initiative, which is a national project of the Center for Survivor Agency and

Justice. The purpose of this project is to enhance consumer rights for survivors by, on the one hand, building the capacity of, and at the same time forging partnerships between domestic violence and consumer lawyers and advocates across the country.

Erika Sussman: We were originally funded by OVC as an Action Partnerships technical assistance project back in 2007. We started then with the National Consumer Law Center as one of our national partners. And then we were luckily refunded a couple of years later in 2009.

Erika Sussman: And right now, we are working on a grant through the Office on Violence Against Women at DOJ (Department of Justice) to provide technical assistance to legal assistants for victims, rural, and other nongovernmental organizations that are providing services to survivors. And our work is exciting in a bunch of different ways with this particular grant. We have an emphasis on the forging partnerships piece that I mentioned above, and we will be talking a little bit about that during our call today.

Erika Sussman: The partners on this grant I just want to acknowledge include the National Consumer Law Center, the National Law Center on Homelessness and Poverty, the Feerick Center for Social Justice which is at Fordham Law School. And then we have a cadre of expert advisors who contribute greatly to the technical assistance that we can provide to folks all over the country.

### **Consumer Rights for Domestic Violence Survivors Initiative: Activities and Resources**

Erika Sussman: There are a few different ways that we do our work and I just want to speak about them very generally. The first is through some national conferences. We recently held a day-long, intensive training at the National Consumer Law Center's conference. It was a national training that addressed consumer and economic justice for survivors. And that was in Seattle back in October. We will be holding another one of those conferences a year from now in October or November-ish of 2013.

Erika Sussman: We also host a series of different consumer practice Webinars, and so they are on an array of topics. We just had one on tax advocacy. We will be holding one that addresses foreclosure advocacy. So you may want to be in touch with us to learn more about those.

Erika Sussman: We offer individualized case assistance to advocates in the field. We have a variety of different online resources.

Erika Sussman: And then this last point here is our Building Partnerships Pilot project, which, as the name suggests, really encourages the development of new, innovative projects that aim to enhance consumer and economic justice for domestic violence survivors. We may be speaking a little bit more about those later, but suffice it to say for now that we are hosting a handful of pilot projects across the country and will be helping in the early implementation stages of them. So if you are interested in learning more about our work, we have our contact information right at the bottom of this slide.

### **What is Your Role?**

Erika Sussman: Okay, so before we delve into the substance of our Webinar this afternoon, I would like to get a better sense of who is on this call and where folks are coming from in terms of

your experience. I know that all of us have a lot of context that we individually can offer to this conversation. So I am hoping to draw upon that.

Erika Sussman: So the first question that I would like to ask the group is: Have you worked with domestic violence survivors in the past? So let us say if it is a “yes,” maybe you can raise your hand for that. And if “no,” then just do nothing. I see lots of hands raising. I am just going to wait a little bit because the numbers keep rising. Looks like we are close to 80 folks who are doing, have done—over 80—have done work with domestic violence survivors in the past. Okay, great. That is very helpful to know.

Erika Sussman: So now, if we could just use the chat function for a little bit and you can share a little bit about what type of work it is that you have done advocating for domestic violence survivors. So the types of work, the types of advocacy work with survivors. If you can share some of that with us in the chat box, that would be great. Great, protection orders, housing, and economic justice. Research, probation, housing, family law. Some criminal justice work. Court advocacy. Identity theft, good, that will be helpful for today’s program. Oh boy. Emergency shelter. All sorts of work. Civil justice work. Shelter. We have some judicial staff on the call today. General legal advocacy. Okay, that is really helpful. So as you can see, we have very diverse expertise, advocacy expertise on this call. Holistic representation. Wonderful. Okay, that gives me a good sense, and hopefully the rest of the faculty on the call a good sense of who is joining us this afternoon. And I recognize many of these names. So thanks for, thanks for joining.

### **Domestic Violence is Coercive Control**

Erika Sussman: Okay, I, you know, this call, this Webinar is open to the whole field of victim service providers. And so I want to make sure from the outset that we are just offering a very general definition of domestic violence. Some people, although we have got 80 folks on the call who have done domestic violence work in the past, this may be the first time that some of us are thinking deliberately about what it means to serve domestic violence survivors in particular. And so I want to just put this out there as a starting point. Of course, we could probably spend an entire day just talking about what domestic violence is and the research around that. But we will start with this.

Erika Sussman: So today, when we are talking about domestic violence, we will be talking about it as coercive control. So I think that in our popular culture and as a result of sort of where, how our movement to end intimate partner violence began, there have been some unintended consequences in terms of definition. In many ways the definition of domestic violence has become a little bit simplified, much to the detriment of domestic violence survivors. So in the public media, sometimes we think of domestic violence as an individual incident of abuse or physical abuse in particular, right? We think about one person hitting another person. And while that may be a piece of the picture, it certainly is not the entire descriptive of the entire context of intimate partner violence. Rather, domestic violence is generally, as we will be talking about it today, defined as coercive control.

Erika Sussman: So the social science data really cites to a wide array of behaviors that include physical assault, sexual abuse, economic exploitation, psychological degradation, property destruction, hostage-taking, terroristic threats, stalking, burglary, theft, slander, and homicide. And individuals have talked about how domestic violence is not simply a discreet incident of violence, but instead it is much, it is a moment within a much broader pattern of abusive conduct that is designed to achieve and maintain control by one partner over another in order to induce fear of consequences with failure to comply, for failure to comply with the batterer’s demands.

And so I think that this context is going to be really critical for all of us in thinking specifically about identity theft and how our advocacy is going to play out. It is going to be critical in thinking about how those remedies fit within this much broader context of coercion so that we can effectively address this particular behavior as it takes place within a broader context of coercive control.

## **Poverty and Domestic Violence**

Erika Sussman: Okay, I want us to talk a little bit about poverty and domestic violence, and identity theft, of course, has huge economic consequences for victims. And I would like us to take a little bit of a step back and talk about how economics, in general, is so closely intertwined with intimate partner violence. So we know that the link between economics and domestic violence is substantial. Domestic violence leads to poverty and poverty leads to fewer options for survivors, which in turn leads to increased vulnerability to violence in the future.

Erika Sussman: Many studies have demonstrated that impoverished women experience high rates of violence by their male partners. And, in particular, we can take a look at public benefits. We know, for example, Eleanor Lyon did some research in the early 2000s that showed that somewhere between 9 and 23 percent of women who were receiving public benefits reported being abused within the last year. Over 50 percent of women who were receiving public benefits reported having experienced physical abuse at some point in their adult lives. And most of these women also reported history of abuse in their childhood. We also know that domestic violence is the leading cause of homelessness in this country. Somewhere between 22 and 57 percent of homeless women report that domestic or sexual violence was the immediate cause of their homelessness, depending on the region and the type of study. And that data comes out of the National Law Center on Homelessness and Poverty.

Erika Sussman: I want to talk a little bit about a study that – that was done in 2008. I see that Adrienne Adams is on the call today and I am thrilled to see that. There is a study conducted by Adams, Sullivan, Bybee, and Greeson, in which they developed a scale of economic abuse after having conducted face-to-face, structured interviews with 103 women receiving residential and nonresidential services from one of five domestic violence service agencies in Michigan. They came to several conclusions. But I want to highlight those that I think are most relevant for our purposes today.

Erika Sussman: So the first is just an articulation of what economic abuse is, and it is here on the screen. “Economic abuse involves behaviors that control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.”

Erika Sussman: One thing that I think is really relevant to our thinking about the impact of identity theft and economic abuse, in general, is that in this particular study, 99 percent of women indicated that they had been subjected to economic abuse at some point during their relationship. And, indeed, this statistic is, I believe, was even higher than those who had been reporting physical and sexual abuse in the context of their experiences. So that, to all of us, is a real indication of the prevalence of economic – economics as being a huge part of people’s experience in intimate partner violence.

Erika Sussman: And there are two sort of kinds of economic abuse that – that were identified or characterized in the context of the study; one being economic control and another as economic exploitation.

## **Economic Abuse Impoverishes Survivors**

Erika Sussman: I am going to go through this really quickly because I am just taking a look at the clock. The economic – the categories of economic abuse that were identified include batterers preventing survivors from acquiring resources. So in this category what we are really talking about are, you know, examples I am sure many of us can cite to, like turning off an alarm clock or inflicting injuries prior, the day prior to a job interview, or sabotaging transportation, or physically restraining their partners from going to work.

Erika Sussman: Also batterers preventing survivors from using resources that they have. So imposing allowances, hiding money, denying access to food.

Erika Sussman: And then batterers intentionally exploiting survivors' resources. And I think that identity theft often fits squarely into this category. So these are things like stealing money, destroying property, but also generating substantial debt in the survivor's name. And the impact of all of these acts of financial sabotage is to decrease options for the survivor, thereby leading to an increased risk of future violence for herself and for her children in the future.

## **Future Safety Requires Access to Economic Resources**

Erika Sussman: I think the flipside that the harms that survivors are experiencing in the context of economic abuse is that we also know that, in the future, safety for battered women and their children requires access to economic resources. So one study that I just want to talk about is one that identified three main ingredients, so to speak, of long-term safety that Ed Gondolf had identified back in the late 1980s, which included transportation and childcare and an independent source of income. So really our work in this area around accessing economic security is really critical, not only to remedying past harms, but also to providing resources for survivors in the future so they are able to maintain long-term safety.

## **Identity Theft in the Context of Domestic Violence**

Erika Sussman: Okay, I am going to hand this over briefly to Sara to pick up with this set of slides.

Sara Shoener: Great. Thanks, Erika. Hi, everybody. So now that Erika has talked a little bit about the relationship between poverty and domestic violence, I am going to take us a little bit deeper now and talk about specifically what it looks like when identity theft is being used as a tactic of coercive control within the context of domestic violence. And as I was preparing for this, I was kind of thinking about identity theft as being something that is new to Erika and I, as well as I think a lot of us. And I was really surprised to learn, actually, that a study by the Identity Theft Resource Center found that 16 percent of identity theft victims reported that they were in an abusive relationship with the perpetrator of their identity theft at some point, which kind of blew me away considering when I think of identity theft, I tend to think of my credit card being stolen on the internet, or some sort of security breach of information with banking, or something like that.

Sara Shoener: And so that kind of led me to ask the question, how might that look? How might identity theft look different when as a tactic of coercive control? As I was reading, pretty much every definition of identity theft in some way referred to the act as being typically for some type of economic gain. And while that might be true for an abusive relationship, there is also this additional layer that Erika was talking about of coercive control and specifically causing some

level of sabotage to a survivor's life, in addition to potentially gaining some kind of economic strength from it as well.

### **Identity Theft in the Context of Domestic Violence: Identity Theft Tactics During or After the Relationship**

Sara Shoener: So, what might that mean for us in talking about this? Well, to start, we might want to think about what does identity theft exactly look like in the context of an abusive relationship? And I am sure that considering so many of the people on the call today have been working with survivors of domestic violence, you have probably seen a lot of it and could think of a lot of your own examples as well. But just so we can all kind of have the images in our head, identity theft is really something that could be happening during the relationship or after the relationship is over. As we all know, a lot of the coercive behaviors happen once a survivor has left the relationship anyway. So that could include opening credit card accounts in a survivor's name, potentially while putting all of the assets in the abuser's name to destroy her credit while – oh, I am being told I have to speak up – putting the assets and all in the batterer's name to potentially raise his credit score while lowering hers.

Sara Shoener: Signing survivor's names on an apartment lease without her knowledge. I recently did an interview with a woman who, while she was in the hospital giving birth to her child, her partner was signing her name on leases without her knowing, so that he could have another place to live on her name.

Sara Shoener: It could include filing fraudulent tax returns on behalf of the survivor, particularly over the internet. That is easier to do all the time.

Sara Shoener: Changing survivor's billing address and then running up charges on her account without her knowledge. This is particularly prevalent after a relationship is over.

Sara Shoener: And making fraudulent withdrawals from the survivor's bank account, or even using children's identifying information to open up accounts or getting identification or taking out loans, things of this nature. So some of the universe of what we might be talking about.

### **Identity Theft in the Context of Domestic Violence: Increased Vulnerability**

Sara Shoener: Another big characteristic about identity theft within the context of domestic violence is thinking about the increased vulnerability of survivors when they are actually in a relationship with the person who is stealing their identity. I do not know about anybody on the call, but when I think about my own relationship, my partner, just for the sake of having a functional relationship, has access to my mail, has access to my bank statements, typically around my personal computer, knows my mother's maiden name and my birthday, you know, can usually pull my credit cards out of my wallet. So this is something that just to sort of have a functional relationship we would kind of imagine that our partners would have the information necessary to steal one's identity. So there is a real increased vulnerability there, to say nothing of the fact that in an abusive relationship abusers are often limiting their partner's access to financial account and information and a lot of knowledge or resources around how money is flowing in and out of his household on a given day anyway.

## **Identity Theft in the Context of Domestic Violence: Heightened Consequences**

Sara Shoener: So what does all this mean when we are thinking about the consequences of identity theft? Well, when we are considering a survivor's ability to leave a relationship or stay safe within a relationship, a damaged financial identity can do a lot to sabotage a survivor's access to all sorts of financial resources. If her credit is ruined. Getting new credit cards. Cell phone plans. Securing housing rental. You know, getting a place to live, to own, to getting a car or student loans. All of these things become less and less available once a financial identity is ruined through poor credit scores, through bad – bad history with paying bills and all sorts of things. To say nothing of the time and energy and psychological costs that it takes to maintain healing of a financial identity and to try to sort through all the tangled problems that come with having one's identity stolen.

## **Identity Theft in the Context of Domestic Violence: Restricted Options for Remedy**

Sara Shoener: So before I turn it back over to Erika, the last thing I wanted to talk about was just...So in the context of coercive control and knowing one's abuser, what will this mean for our options for remedy when working with survivors of domestic violence who have had their identity stolen? One of the big things is that we have to think about what this means in terms of being able to file a police report. A lot of law enforcement, and I think we have probably all seen this kind of a situation, might consider this more of a domestic dispute than a criminal act, which might cause a lot of problems when securing a police report, to be able to get the federal and state protections and privileges that identity theft victims receive.

Sara Shoener: It is also going to be potentially more difficult to – okay, sorry, I am just making sure people can hear me.

[unidentified]: I can hear you fine, Sara, [overlapping comments] individual computers.

Sara Shoener: Okay, good. Okay, good to know. Is it going to be possible that you can prove that the survivor did not know about the identity theft and was not benefitting in it in some way if she was sharing households with the abuser?

Sara Shoener: Thinking about the timing and safety considerations when disputing data on a credit report. If your client wants to dispute something that is on her credit report, is it going to get back to her abuser which is going to create additional safety issues? How are you going to think through when that is going to happen and how that is going to fit into her safety plan?

Sara Shoener: And then even going down the line, thinking about rebuilding credit that might have been ruined because of an identity theft. Is rebuilding that credit going to put new information on her credit report that could potentially have her located with her abuser? These are all things that need to be taken into account that might be sort of the standard operating procedure for identity theft recovery that might need to be thought about in a more individualized way when safety and privacy is an issue.

Sara Shoener: So, with that, I am going to turn it back over to Erika to talk a bit more about that.

## **Survivor Centered Economic Advocacy**

Erika Sussman: Okay, great. Thanks, Sara. So CSAJ talks a lot about survivor centered advocacy as a philosophical approach to the way that we do this work. And I want to talk about, more specifically about survivor centered economic advocacy. I know that many folks on this Webinar have a wealth of expertise in identity theft advocacy in particular, but Sara and I were thinking about how we can provide a framework for approaching this economic justice work from a survivor centered perspective.

Erika Sussman: So the challenge in doing this work is to partner with survivors to craft strategies that will balance their economic and physical safety needs. So we know that there is no safety without economic security. We also know that there is no economic...That economic advocacy is going to be ineffective without attention to physical safety. So, for example, you know, often advocacy for survivors has prioritized historically physically separating from battered women and their children from the abusive partner, but have not done as much of a good job guaranteeing that there will be a roof over the heads of survivors and their children. So reducing the risk of physical violence will not make survivors safe without also providing an opportunity for long-term financial stability. At the same time anti-poverty efforts, identity theft advocacy that focuses on increasing economic resources without addressing the impact of the violence on a family's financial stability, it will also not be effective. So we need to think about identity theft strategies that hold both of these things at the same time, the physical safety risks and the economic needs. To that end I would encourage advocates both for domestic violence survivors and for folks who traditionally are doing identity theft advocacy work, sort of put on a different set of glasses to do this work.

## **Survivor Centered Economic Advocacy**

Erika Sussman: So the approach that we would lay out is sort of three-fold. One is to understand survivor's risks. So on the one hand, identifying what the risks are that individual survivors are facing, and also getting a clear understanding of what their broader safety plan looks like.

Erika Sussman: Exploring whether there are options that will enhance an individual survivor's safety. So thinking about how these options are going to play out in the context of what we know about the risks and the safety strategies currently in place.

Erika Sussman: And then working, partnering with survivors to implement all of these strategies in a way that speaks both to the economic and to the physical safety risks.

Erika Sussman: Like I said before, survivor centered advocacy is based on the idea that our best work and the best outcomes for survivors comes from working in partnership. And it really challenges us, I think, as advocates and lawyers in thinking about our roles, realizing that we are experts, sure, in the remedies and the legal processes and the systems that we know about and work with every day. But we will also need to turn to survivors for the expertise in their own lives related to the risks and prior strategies that individuals have engaged in long before they come and meet with us.

## **Understand the Survivor's Risk Assessment**

Erika Sussman: So part of that risk assessment is going to be taking a look at what the batterer generated risks are that an individual faces. And this language of batterer generated and life

generated risks comes from the language, comes from the work of Jill Davies who has worked with us in creating some of the curricula that we have done in the past. So I just want to acknowledge Jill's work, incredible work, in this field.

Erika Sussman: But taking a look at batterer generated risks, so things that we typically think of as a result of abuse. Tactics used by batterers to control their partners. So some of that, of course, physical violence, but also economic abuse as well.

Erika Sussman: As well as life generated risks. So these are things that partners might manipulate in order to reinforce their power and control. They are the kinds of risks that anyone would face, regardless of whether they are a survivor of an abusive relationship. And they could include things like employment, health, poverty, bias, discrimination. And, like I said, batterers will often manipulate these life generated risks in order to continue to exert power and control. So an example of that being, I think, probably a key example of that being batterers threatening loss of custody because of their knowledge of gender bias in custody courts. So that risk analysis occurs in the context of both life generated risks and a partner's manipulation of those risks, reinforcing the risks and increasing the complexity of seeking help for a survivor.

### **Understand the Survivor's Safety Plan**

Erika Sussman: We will also want to have a broader understanding, even if our role is very limited to identity theft advocacy, we need to have a broader understanding of what the safety plan really looks like and be working with advocates in the field who have a concrete and skilled comprehension of how to do safety planning work. So again, recognizing the strategies that this particular survivor has tried in the past, understanding her current plan and her timeframe, who she is, what her culture and her resources are, and how that impacts her safety planning.

### **Explore Whether Options Will Enhance Her Safety**

Erika Sussman: Okay, so the second step that I had mentioned before is exploring whether there are particular options that are going to enhance her safety. So we will need to understand how the context of the abuse impacts our advocacy in this particular case, so that our identity theft advocacy strategies fit within the survivor's larger safety planning.

Erika Sussman: So, of course, what are the options that are available? Here it might be a police report, a complaint to the Federal Trade Commission, etc. Knowing what the – knowing the requirements to use that option. So who can use it? What does the survivor need to do in order to be eligible? And, of course, what does that – what are the ramifications of that in terms of her other risks that she is facing? And knowing the process to access the options. So which court? Which administrative body? What forms or papers? What are the unique requirements established by a particular court or judge or agency?

Erika Sussman: And then knowing what other considerations exist. And I say that because, you know, other, this is really where a lot of it comes down to for many survivors. Us sitting down with survivors and thinking very carefully about how these quote, unquote, "other considerations" are going to...How they will impact the decision of whether to pursue a particular identity theft strategy. So will this enhance the woman's safety? Will it enhance her children's safety? Could seeking help from the legal system, or seeking help from the police or from whatever, or from contacting the credit bureau, will it help? Or could it potentially make things worse? Can she decide whether to start a case? Or are decisions made by someone else? And I think that is

particularly critical when we think about contact with the criminal justice system for many survivors.

Erika Sussman: Routinely, I think when we are talking about stranger crimes we often, our sort of go-to is contacting the criminal justice system. And, of course, in working closely with domestic violence survivors, we really need to be able to check in with them and explore thoroughly what the ramifications are of filing complaints with the police. What are the risks? What are the potential benefits? And are there ways to pursue criminal justice relief, or pursue other types of strategies without all of the risks that interacting with the criminal justice system could potentially pose for a domestic violence survivor? We need to acknowledge what that, you know, the control that this individual may or may not have in the situation once sort of that snowball, in effect, begins to occur.

Erika Sussman: And then, of course, has this survivor tried a particular strategy in the past? Did it help? Really acknowledging that this person has employed a range of strategies in the past and we need to tap into those as we move forward on this front.

### **Work with the Survivor to Implement Strategy**

Erika Sussman: Privacy is going to be key. So discussing with the survivor safety issues surrounding release of information. Discussing with the survivor ways to keep information private. Making absolutely sure that she is aware of disclosures of information prior to disclosure. And that she has some concrete safety strategies around a disclosure of information. What is she going to do? I think one issue that comes up often in interacting with credit bureaus is the release of information around an individual's address. Every time somebody contacts or requests a credit report with the credit bureau, an individual survivor's address is often released. So how will that be...How can we safely strategize around this in a way that also protects her economic resources?

Erika Sussman: And then safety planning, the remedies that are sought. So framing our requests for relief in a way that minimizes both economic and the safety risks. And this is really going to depend on what we are pursuing.

### **Scenario**

Erika Sussman: Okay, we wanted to do a scenario just to start all of us in kind of thinking about how some of this may play out. So I will read it aloud and then I think we will use our chat function to elicit some responses from all of you.

Erika Sussman: Elena, a 33-year-old mother of two, comes to your office to meet with you for the first time. She explains that she is worried about a bill that she received in the mail last week. She was shocked to find a Visa bill amounting to almost \$10,000 for a credit account in her name. She did not open the account. She recently left her boyfriend, Carlos, of 4 years, after he physically assaulted her one evening. She is currently living with her sister, but hopes to find an apartment within the next month.

### **What Do You Want to Ask Elena?**

Erika Sussman: So what do you want to ask Elena? And, if we can, there is a series of questions here. So first, going back to kind of the framework that we had just talked about. What do you want to know about this particular survivor's physical safety? What are the kinds of things you might be curious about? If we can use the chat function, that would be great. Also, what do you

want to know about her financial situation? And what do you want to know about her current safety plan and resources?

Sara Shoener: And maybe I will just slide back a slide so we can review.

Erika Sussman: Right. I forgot people do not have it. Okay, great. So, Elizabeth talks about whether they know, whether Carlos knows where Elena lives. Are there children in common? Has this already been reported to the police? Whether there is a protection order in place.

Sara Shoener: Lots of questions about whether there is proof, some sort of paper trail.

Erika Sussman: Where was the bill sent? Okay. Great. Some people are already starting to think about sort of remedies. So has she requested credit reports?

Erika Sussman: Okay, before we jump to strategies, let us...I am just curious about some of the questions that we all have. So let us stay on the question one. We are going to get to strategies in just a second.

Erika Sussman: Okay, great. So I mean people have asked about, in terms of physical safety risk, people have asked about her children. Certainly we want to know kind of more detail about what her fears are concerning these batterer generated risks that she would – that she may be facing. We do not have any detail about that here other than the fact that she just recently suffered from a physical assault. So we need to know a lot more about that.

Erika Sussman: You know, what are the contexts where she is most fearful? Also, we will want to know a lot more about her financial situation, in general, and the financial relationship between herself and Carlos in the past to get a better understanding of her economic, of the economic coercion that may have occurred in the past and how this plays out in a broader context of economics for her.

Erika Sussman: What do you want to know about her safety plan and resources? Yes. So some of the strategies. Some people had identified some good questions about what she has done in the past. Has she sought help from the law enforcement? Does she have a civil protection order in place? What other strategies might she have that are outside of some of these more traditional systems? All of that would be really good information for us to have.

Sara Shoener: And the very important question I have seen a few of. What would you like to see happen? And what do you think might have happened in this situation?

Erika Sussman: Yes, absolutely. Okay, great. Let us move to the next one and then we can go back to the scenario, because again, I apologize if you do not have that.

### **How Can You Work With Elena?**

Erika Sussman: So next, how can you work with Elena? What information does she need? What options might you explore with her in partnership? How could you help her to implement those strategies?

Erika Sussman: Do folks want to use any of those, want to speak to any of those questions in chat, or all of those questions in chat? Okay, so somebody is suggesting changing her password, so that might be something that you want to explore with her, of course, thinking about what the

risks might be to changing passwords for her. What types of behaviors might follow if her abuser has learned about her changing passwords. You will want to strategize around how to mitigate some of those risks.

Erika Sussman: Folks are talking about the options of freezing, putting a freeze on. Address confidentiality in terms of privacy. Yes, thinking about how all of the possibilities, essentially, of moving forward a claim of identity theft are going to play out in the context of the risks that she faces. Okay. Anything else?

Erika Sussman: So, we do not know a whole lot about Elena from this scenario, but, of course, there is a lot to learn and we would need to get all of that context and think with her carefully about each of the options that are available for a survivor of identity theft.

### **How Can We Address the Challenges?**

Erika Sussman: Okay, Sara, do you want to speak to these last couple of slides?

Sara Shoener: Sure. So, obviously, in the very short amount of time that we have had, I think one thing that we can definitely take away is that this is really, really complicated stuff and requires the expertise of many different players that have experience both with domestic violence and coercive control, and also with issues of identity theft and poverty and everything in between. And so, thinking about systems that are going to meet the needs of domestic violence survivors who have had their identity stolen is really going to require a multidisciplinary effort that requires partnerships from many different parts of the community, which is also why it is so exciting to be on this call with Deirdre today who is going to be talking about her own experiences working in partnership across sectors to meet these very complicated, messy needs that cannot fit very neatly into one sector's response.

### **Consumer Rights for Domestic Violence Survivors Initiative**

Sara Shoener: Before we get to that, we just want to make sure that everybody has access to some tools and resources that CSAJ has developed around this issue. If you go to our website, and some of the links are available here, you will be able to find a number of screening tools regarding domestic violence and consumer rights for survivors, as well as outlets to request technical assistance both around building partnerships and consumer rights more generally.

### **Promising Practices from the Field: Minnesota Identity Theft Coalition**

Merry O'Brien: Well, thank you guys. With that, I am going to just take a moment to introduce Deirdre. And I was going to pause for Q & A right after this section, but I think that I have been kind of checking the chats. I see a few but not a whole huge amount. So I think what I am going to do is let us go through and then hold those until the very end. Deirdre is going to talk for about 15 minutes. And then we have 15 minutes left in the Webinar for Q & A.

Merry O'Brien: And so, to tell you a little bit about Deirdre, she is the Minnesota Identity Theft Coalition Chair and an advocate at the Battered Women's Legal Advocacy Project (BWLAP). And she joined BWLAP to coordinate the stalking program originally. And before that, she was with Cornerstone Advocacy Services where she made the stalking response her focus of service for 3 years. And it included sort of systems change advocacy as well as direct service primarily, or only, during that period, actually, to stalking victims. So she really developed a lot of expertise in that area. In fact, she wrote with her community participants the State of Minnesota Stalking

Response Protocol. And she has been working with and on behalf of victims of domestic violence, all told, for 15 years. She has provided consultant to law enforcement, prosecution, probation, and victims services, and has participated as faculty in the Stalking Resource Center National Training. So over the course of the past year and a half, she has been really working to launch and coordinate and get up and going and working strong with the Minnesota Identity Theft Coalition. So with that, I am going to turn it over to you, Deirdre.

Deirdre Keys: Thank you so much, Merry and Erika and Sara. Great job. Very important and timely information. First of all, I just want to, I see we do have some folks from around the country on our call. So I wanted to just tell you a little bit about the Battered Women's Legal Advocacy Project first. We have been in existence for 16 years. We are a three-person office. And we provide legal advice and consultation to advocates and their clients. And onto this idea of the Coalition, this really began out of my providing advocacy to victims of stalking, and fielding increasingly asked questions that I did not know how to answer. Questions such as, my child's Social Security number was used by my ex-husband to get a loan or utilities. What do I do? Or, my ex-partner has all of my personal information and is using it to destroy my credit or financial life. What do I do? And I, as an advocate of many years, did not really know how to answer that question. And really did a little bit of talking with fellow sister advocates in the State of Minnesota and realized that there was a gap in services. And I began to look at identity theft and domestic violence as co-occurring crimes. And BWLAP wrote a proposal to look at this issue and we received a grant through OVC and the Maryland Crime Victims Resource Center to look at this issue and develop materials specifically for direct service providers with the intent to provide information to victims of identity theft.

Deirdre Keys: So my first task was to find out what service providers in the State of Minnesota experience around this topic and with their clients. So we did a survey to – sorry, I got distracted here. So we did a survey and found some interesting information that could drive this Coalition effort.

### **Minnesota Identity Theft Survey**

Deirdre Keys: This survey went out to advocates mostly on the BWLAP listserv and other state coalition listservs such as MCBW, Minnesota Coalition for Battered Women, and MN CASA (Minnesota Court Appointed Special Advocates), which is our sexual assault Coalition here in Minnesota. So it is really not a surprise that domestic violence service providers were the highest responses on this survey.

Deirdre Keys: Getting used to ReadyTalk, folks, sorry, bear with me. There we go.

Deirdre Keys: We asked them what kind of organization they worked for, and you will see that the majority of service providers were community programs, which is really a reflection of the strong advocate community in Minnesota.

Deirdre Keys: We see here half of the respondents were in rural Minnesota, which tells us that we should have representatives from metro and rural on our Coalition. And we are – we will be working on the rural piece, for those of you who are on the call in the rural areas, we want you to be participating in this project. And we are going to take steps to make sure that can happen if you desire to participate.

Deirdre Keys: So we see here in the next two slides that financial identity theft were the most used form of identity theft reported by clients of the survey participants. The use of credit cards,

bank accounts, or other financial accounts were reported by almost 75 percent of service providers. But we can also note in the first of these two slides that criminal identity theft is a – is a piece of it, that criminal identity theft is where their identity was used when a crime was committed, and that person was arrested under the name or identity of the – of the person whose identity was stolen.

Deirdre Keys: Medical, we also see that we have victims experiencing medical identity theft. And this is when their identity was used to receive access to medical care. And also employment identity theft where their identity was used to get a job.

Deirdre Keys: This slide became the most useful in a conversation, really in starting the conversation around identity theft in our state. We did a sample survey of six agencies in Minnesota before we went statewide. And I had a couple of executive directors call me from community domestic violence programs saying that this is just not something that we are seeing. And then I explained my experience of conversations with victims of stalking who reported their ex-partner using their child's Social Security number to get a loan, for example. And so they went and they talked to their staff and they would call me back and say, yes, we are seeing this, we just did not have that paradigm shift in thinking.

Deirdre Keys: This survey question and response was the most telling, first, because direct service providers for the most part are referring to police. And as we dig a little deeper, we find out that law enforcement does not take a report because the Minnesota statute says that you are only a victim if you have suffered a monetary loss, which is the store or the bank or the service where the information was used.

Deirdre Keys: Sorry, technical difficulty here.

Deirdre Keys: Most would like – most of the advocates or respondents on this survey would like materials to hand out to victims. So that is what this Coalition was formed for, to create materials for direct service providers to use with their clients. We have done some training around the state on identity theft and domestic violence and provided advocates, our advocates in the state, with resources to use with their clients. But I think we have a lot more work to do. And that brings us to the formation of the Identity Theft Coalition.

### **Minnesota Identity Theft Coalition: Work of the Coalition: Who is at the Table?**

Deirdre Keys: So we started the Coalition with efforts in April of this year to – with a kick-off summit, a training and strategic planning session. And from that we have continued with participation of these agencies in the State of Minnesota. The strategic planning moved forward with the development of guiding statements. We all worked hard to utilize what we gathered in the strategic planning session. This became even more valuable as I participated in monthly calls of the national Network with other coalitions. We were having to stop their – who were having to stop their work because they had not done the mission, vision, and values to – to go back and define what these are. So we took that information and really looked at these and developed them right up front.

### **Values**

Deirdre Keys: So the value, vision, and purpose. The values. We value the integrity of personal identity and believe in ensuring safety and restoration for the victim, and accountability for the offender.

## **Vision**

Deirdre Keys: The vision. Someone asked recently what my vision for this Coalition is, and my response is that I am very much a group person. This is the group's vision. And out of the developed values, vision, and purpose will come the work of the group. So we have a group vision here. We envision a holistic approach to identity theft that promotes safety, dignity, and justice for every victim and holds the offender accountable.

## **Purpose**

Deirdre Keys: And the purpose is to develop a holistic and collaborative response to identity theft using education, technical assistance, and providing resources to meet the individual needs of the victim.

## **Supporting Paragraph**

Deirdre Keys: But we had a little hurdle to address, and that was that many Coalition members, while understanding that domestic violence is also a part of their work, it was not their main focus, such as, the Sexual Assault Coalition or Elder Care Alliance. And participants needed to, quote, "justify," unquote, to their own work places their coming to this Coalition. So we developed a supporting paragraph which has allowed these folks to continue attending meetings and is a very good group of people.

Deirdre Keys: So we are a group of professionals who join in mutual concern about the impact that identity theft has on victims. Our intention is to improve conditions long-term for all victims of identity theft. We will focus the first year on the relationship between identity theft and domestic abuse, as well as other related crimes such as sexual assault, stalking, and elder/vulnerable adult abuse.

## **Five Committees**

Deirdre Keys: And with that in mind, we have the work of the group and we have five...We have defined five committees: Criminal Justice Response, Rights of the Victim, Social Networking, Advocacy, and Policy. And I am going to briefly touch on each of these groups and the tasks that we will be looking at.

## **The Work of the Group**

Deirdre Keys: The rights of the victim. We will be looking at the law, the Minnesota State statute on identity theft within the context of victims' rights in Minnesota.

Deirdre Keys: The social networking and technology piece. We will be looking at what is happening around the use of someone's personal information as we look back at the survey and the need for looking at that.

Deirdre Keys: The third one is education advocacy. So making sure that we have information and resources for service providers to give and use.

Deirdre Keys: And then the fourth one is criminal justice response. And I think this one is the one that, as I am seeing questions come up on chat, is the thing that is really most asked. We have a criminal justice response that we, as advocates, are used to working with. And how does identity theft co-occurring with domestic violence fit in with that? And we have many committee

members who are dedicated to looking at this issue for identity theft and domestic violence victims. And we will be inviting new members to the Coalition as we progress through the work of the group.

Deirdre Keys: And the last committee will be the policy committee, which will convene later. Once we have done the work of the group and really gone through each of these four topics, we will be coming up with suggested policy changes. And then that committee will be formed. Let us see. I just want to make one point here, that we really want to keep in mind economic justice for abuse victims.

### **Minnesota Identity Theft Coalition**

Deirdre Keys: And, Merry, I think we are heading to the last slide here. This is my contact information. Please feel free to contact me with any questions you have about the Identity Theft Coalition in Minnesota. Any topics that have to do with identity theft and domestic violence, I am certainly willing to field. And I will stay on afterwards and answer all your questions if you have, as you ask them around this topic and forming this Coalition. So thank you, Merry.

### **Contact information and Q & A**

Merry O'Brien: Thanks, Deirdre. Okay, I am going to put up this page while we do some Q & A. We have a few questions that were chatted, and feel free to chat more. And then our last slide I am just going to give you guys a little preview of our next Webinar in our series, which I think you will enjoy as well.

Merry O'Brien: So, one of our first questions comes from Colorado. And it deals with the difficulties sort of working with prosecutors and having prosecutors charge some of these crimes when the relationship, the person in the relationship may be separated from the abuser, but in a lot of cases, although law enforcement might charge it, you know, might work towards – towards getting it charged, prosecution might not be convinced to charge that crime if they are married and that sort of thing. So, for any of the speakers, are there any – any helpful tips, advice, or promising practices you guys may see out there in the field that might be helpful for this questioner?

Deirdre Keys: Yes, I can answer that just a little bit. I know that was asked by Hazel, so Hazel, if you still are on, thank you for asking the question. And I just want to give a shout-out to Hazel because she is one of those victim advocates that does everything that possibly can be done for victims of domestic violence. It has been a pleasure to work with her on the National Coalition. So to answer the question, this is a really great question. It is one that we have been talking about within our Coalition meetings. It is part of the criminal justice committee work and the victims' rights piece. So I think combining what we find with the law and along with the victims' rights can be really helpful in talking with prosecution. The issue here in the State of Minnesota is that because we have a monetary loss that is attached to identity theft and victimization, prosecutors do not necessarily see that victims of identity theft are victims, because they do not have the monetary loss. The bank does, or the service or the target does, for example. So yes, it is going to be difficult to engage prosecution. I think that one of the strategies we might be looking at to recommending is combining. So if there is a charge of stalking that is coming through, start documenting what is happening with regard to the identity theft and keep that as part of the stalking log. So that is another option.

Deirdre Keys: You know, I just wanted to add this. I had a story that I wanted to share and I forgot to plunk it into my slide. So is it all right, Merry, if I just share this piece?

Merry O'Brien: Oh, sure. We have a little time, yes.

Deirdre Keys: Okay. I had a woman who called me actually very recently to talk about stalking. And her boyfriend gave her...After 45 minutes of talking about stalking, she started to tell me what was going on with her financial life, which was very fascinating to me that it was not something that she thought to bring up earlier, which was telling. So her boyfriend gave her Social Security card and driver's license to other women to use. And she – one of the things she wanted to look at was changing her name and Social Security number to be safe from her abuser. And I asked her if she had checked her credit report and she said, no. She said the reason why she had not checked it was because she believed that her credit was not good enough for him to get credit. And as an advocate a year ago, I would have let it go at that, because that would have been a sufficient answer. But what I have realized now is that, and what she did not know, was that because there were other women using her identity information, perhaps there was a woman, one of those women, could have gotten medical care. And so there would be bills on her credit report that were not necessarily gotten through good credit, but because somebody sought medical care. And also, whether or not she might want to check, do a background check on herself to see if there was a potential, any criminal arrests that showed up under her name. So I think this potentially could be a lot more broad and a lot more deep than we as advocates have really realized. That this is definitely a problem that our clients are facing. So, I will let it go at that and see if Erika and Sara have a response to the prosecution piece.

Erika Sussman: Hi. This is Erika. I mean, I have two general thoughts about it. I think that it needs to be looked at in terms of individual advocacy work as well as systems advocacy. So it is definitely true that the, just as we advocates have struggled with getting law enforcement to pay attention to our private matters for, you know, decades now, that the fact that an identity theft occurs within the context of domestic violence oftentimes minimizes the crime from the perspective of many law enforcement folks. And so, I can remember with my clients who may have been severely physically assaulted, if there was a car theft, a police officer was actually willing to pay attention to that more – more carefully than the issues that they found to be more connected up with the – the intimate partner violence. So I actually think, unfortunately, that on the individual advocacy front, sometimes the fact that it takes place within this context of intimate partner abuse really, at first – at first impression at least for many law enforcement, may minimize the crime in their eyes. As advocates, it may be trying to put it into what is familiar to law enforcement so that it is seen as less of a private matter and is seen – and is seen as a financial crime that requires, at the very least, a police report if that is what our clients want us to pursue. On a systems level, I think there is a huge amount of education that has to take place about why this still – why this is identity theft even when it is happening between intimate partners. And I think that education needs to be ongoing so that folks in the field are able to make the connections more quickly, and that as individual advocates we are not up against such steep hills.

Merry O'Brien: Thanks. All right, we are getting a bunch of, a flurry of questions coming in now. One question is sort of getting to the – to the heart of police reports and asking about, you know, identity theft, you know. If it involves online aspects of the crime, is not that a case for federal law enforcement, and taking reports? And some confusion around that, I think. And I saw a few others I think on this, too. I wanted to point the folks to a good resource on the national Network's website at [identitytheftnetwork.org](http://identitytheftnetwork.org). We are going to be posting a map under the help tab, a resource map, which will list sort of the laws in your area for mandatory police reports, and

that might help you find out in your state whether those are required. We are basically updating our website, which the International Association of Chiefs of Police, back in 2008, did sort of an overview of the whole country. And they have a map there that is not updated but it is a very good map for now before we get the one updated on our site. So you can currently go there and it is [www.theiacp.org/idsafety](http://www.theiacp.org/idsafety). And you will see it is a clickable map where you can click on your state and you can see whether police are required to take reports for identity theft crimes, and also various other state laws related to identity theft victimization. This is helpful to sort of clear up some of the confusion, because in some areas victims are entitled to file a report in the jurisdiction that they live, or in the jurisdiction that the crime happened, or in some cases they are entitled to – to either. So that can kind of help you navigate those – those issues.

Merry O'Brien: And then, also, I see a question here that I will turn back over to the speakers. Is there...Can you talk about laws in place to protect victims' personal information when they file orders of protection and that sort of thing?

Erika Sussman: This is Erika. I would be happy to answer that. CSAJ has done a substantial amount of work in the area of using civil protection orders as a form of economic justice work. So if folks want some general tips on that, we have an article, a chart, that is I think pretty handy for advocates in the field and for survivors directly as well. Many states have very specific economic justice provisions. And I think the best way to think about this, it goes back to reframing that we talked about at the beginning of today's Webinar. When we think about safety as requiring access to economic security, then remedies, the economic remedies have to be part of what courts and other decisionmakers are awarding, right? So in the civil protection order arena, most states' legislative history is geared toward future safety or accessing safety. That is what the protection order is all about. So we need to be making arguments to courts that illustrate how, for example, restricting access or use of personal information in the future is necessary to the short-term safety of this particular survivor. Someone had suggested, I think it was Susan Morgenstern, had suggested whether protection orders could be used to prohibit use of a victim's Social Security number and identity. And I think that is absolutely possible. There are – most states have a catch-all provision within the civil protection order code. For example, in the District of Columbia, it is anything that is necessary to the effective resolution of the matter. So an advocate would be arguing that this form of restricting – restriction of information is necessary to the short-term safety and security of this particular petitioner. Again, if folks want more resources on economic relief and protection orders, just give us...shoot us an email.

Merry O'Brien: Good. Yes, and I would encourage you, all the participants, to check out the websites of the speakers and you will, just as a reminder, you will get these slides and the recording, so you will have access to that. And then I guess just a few more questions before we wrap up. Someone is asking through your presentation, Deirdre, if this is a national project or not. And I kind of wanted to clarify a little bit, and I can let you jump in, too, about how they can find out more about joining your Coalition. So I mentioned a little bit in the beginning, and some folks might have missed it, that the National Identity Theft Victims Assistance Network is basically a national umbrella organization that supports all of the coalitions throughout the country. There are 10 Identity Theft Coalitions right now, of which Minnesota is one. And Deirdre will certainly probably tell you how to join hers. But there is a lot of other exciting things happening right now, and you can go on our website and get the contact info to join one in your state if you are in an area that does have one of the 10. And if you are not in an area that has one of the 10, please do feel free to contact me and find out more about how to perhaps start something in your state. And we would love to talk to you about that as well.

Deirdre Keys: Yes, and just to add on to that, Merry, that Minnesota is the only one of the 10 that is looking at domestic violence. Every Identity Theft Coalition in the state, in the country, all of the 10 have different focuses. So that part is cool, too. I saw an elder question on here. There is a great resource. Is it Finger Lakes that is doing that, the elder care?

Merry O'Brien: Yes, yes, there are a few. I saw that question as well. We do have...Somebody was asking about resources for elder victims of identity theft. There are a few coalitions that are kind of taking a look at this in various ways. One in particular is the Finger Lakes Identity Theft Coalition, which is a regional Coalition in New York in the Finger Lakes region. And they have a lot of good information online. They have a downloadable victim assistance packet that can be given to an elderly victim, that they have really thought through what that should look like for an elderly victim. And you can download the entire thing online. So you can – you can find that through going to our website, too. There are also a few others that are kind of looking at this issue in various ways. The Wisconsin Identity Theft Coalition, for instance, is looking at intergenerational identity theft. So that would include elders and familial issues.

Deirdre Keys: Yes, and to answer the first part of that question, the Minnesota Identity Theft Coalition is Minnesota only, but when we applied for the grant the intention was to create information that was usable by the country. So hopefully that will help.

Merry O'Brien: Oh, good segue into me saying that—thanks Deirdre—and to me saying that on our website we will be developing a toolkit, which will include all of the good trainings and material that have been developed and are available to share with others across the country from the coalitions in their first startup year here. So they have come up with quite a few things, like the packet I mentioned that the Finger Lakes Coalition had come up with. So there will be tons of goodies like that that will become available just to download and be able to take and run with.

Deirdre Keys: Yay.

Merry O'Brien: Yes. Okay. Well, are there any other questions, speakers, that you guys noticed that came across the chat that I may have missed? Or maybe some that you want to...Go ahead.

Deirdre Keys: I just want to follow up on Hazel's response around the prosecution issue. She said that police are responding to these cases extremely well, at least here in Colorado. And I think that might be the case that law enforcement is responding well within the context that they can. In other words, here in the State of Minnesota there needs to be a monetary loss in order to be considered a victim. So, but to put it in perspective around law enforcement, in Minneapolis we have, out of 400—it is a 400,000 population city, Minneapolis is—we have 1.5 law enforcement officers assigned to identity theft. And the "1." person, I have talked to him and he said the cases that he gets in, it is absolutely overwhelming how many identity theft cases come in. And that because they have 1.5 persons, it is difficult to pay attention to the smaller cases. So that is what we are really looking at here as a coalition. How can we help the victims of domestic violence and identity theft in these smaller cases, making sure they have the right resources and means to report if law enforcement is not able to take a report for whatever reason? So I am glad that Colorado's law enforcement is able to do that. But my experience here is that it is just that...It is not that law enforcement does not want to do it, it is just that it does not fit within the parameters. Does that help?

Merry O'Brien: That helps. All right. Anyone else? Erika or Sara?

Erika Sussman: I do not think so.

## **Join Us Next Time!**

Merry O'Brien: Okay. Well, just as a final note of coming attractions. Data Privacy Day is coming up next month, and it is hosted by [StaySafeOnline.org](http://StaySafeOnline.org). And NITVAN is a national champion of Data Privacy Day. And so through this partnership we are promoting awareness by hosting a Webinar on February 19. So the details will be posted on our website, on social media, with various options as well for getting involved in your area. So you can do things like hosting an event in your state, becoming a Data Privacy Day champion as well. And your agency's logo can perhaps be featured on the Data Privacy Day website as well through that. You can retweet and post tips and articles throughout the month on your own social media using StaySafeOnline's pre-created posts. And those all can be found online.

Merry O'Brien: And finally, if you do live in one of our states which houses an Identity Theft Coalition right now, you might also be able to join a watch party for the upcoming Webinars where you can listen with the group and then discuss the ramifications for – for you in your state following the Webinar. So again, just go to our website and find out how you can – you can jump in and get involved.

Merry O'Brien: And just to conclude, I want to thank our lineup of speakers and the couple hundred people that were taking the time to be on this call and really care about this issue. So thanks, everyone, and goodbye.

Erika Sussman: Thanks, Merry. Thanks, everyone.

Deirdre Keys: Thank you.

Sara Shoener: Thank you.

[End.]