

Remarks of FTC Chairwoman Edith Ramirez
Identity Theft Media Availability
Washington, DC
January 28, 2016

Good afternoon and thank you for joining us. Today we are unveiling new features on the Federal Trade Commission's website, IdentityTheft.gov, that will make it easier for many Americans to report and recover from identify theft.

Each year, millions of consumers are victims of identity theft. According to the Department of Justice, 17.6 million people were victims in 2014. At the FTC, identity theft is one of our top consumer complaints. Last year, we received more than 490,000 identity theft complaints, a 47% increase over the year before.

These numbers are striking, but at its core, identity theft can be a difficult and challenging personal experience. Most of us have friends and family whose personal information was used to open a new account or whose children's information was stolen by identity thieves, or even experienced identity theft ourselves. Here at the FTC, we understand how frustrating it is to recover one's identity. We know that for many victims, it can take several months or even several years to overcome the financial and emotional toll.

That is why today, I am pleased to share new features on IdentityTheft.gov that will help reduce the lost time and frustration that often accompanies identity theft.

Here is a brief summary of what users can expect when they visit the revamped IdentityTheft.gov, which is available in both English and Spanish. Once users click on the "Get Started" button on the home page, they will be prompted to enter information that applies to them and describes their particular situation. For example, someone could check off a box indicating that their personal information was used to open a credit card account. The information a user enters will then be used to build a personal recovery plan, which will list a series of steps for them to take, such as reviewing their credit reports for fraudulent activity. Once users have their recovery plan, the site guides them on how to put that recovery plan into action. Among other things, it enables them to print out pre-filled forms and letters to send to credit bureaus, debt collectors, and the Internal Revenue Service, as needed.

In the weeks and months ahead, we look forward to collaborating with credit bureaus, federal agencies, and others to further streamline this process.

I would like to add that when we designed IdentityTheft.gov, we made sure to take steps to protect consumers' information. Among other things, we only collect the information we need. For example, we do not ask for social security or drivers' license numbers. When those are needed, people can fill those numbers in at their end.

Let me also note that this is Tax Identity Theft Awareness Week. Without a doubt, the largest and fastest-growing theft category is tax identity theft. People generally discover they have been victims of tax identity theft when they go to file their own tax return, only to be

informed by the IRS that a return has already been filed in their name. If that happens to you, IdentityTheft.gov will walk you through the steps to recovery and fill in the form to help you report it to the IRS.

I would like to conclude by expressing my gratitude to our law enforcement partners in this area, and particularly the International Association of Chiefs of Police. They are helping us promote IdentityTheft.gov to police departments across the country, and together, we are explaining how vitally important it is that police departments engage with victims and maintain reports about identity theft.

Let me also take this opportunity to thank the FTC Bureau of Consumer Protection team that was responsible for these important website upgrades for consumers.

Thank you.