



HR0857

LRB096 16752 GRL 32045 r

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HOUSE RESOLUTION

2 WHEREAS, Approximately 15 million residents in the U.S.
3 have their identities stolen each year; the costs associated
4 with the theft is approximately \$50 billion; and

5 WHEREAS, The average individual loss from an identity theft
6 case is around \$3,500; the average amount of time a person
7 spends on recovering from the consequences of identity theft is
8 approximately 25 hours; and

9 WHEREAS, There are many different types of identity theft,
10 including financial identity theft, medical identity theft,
11 criminal identity theft, and social security theft; the most
12 common form of identity theft is financial identity theft; and

13 WHEREAS, Financial identity theft can lead to serious
14 consequences, including damaged credit, credit and debit card
15 fraud, checking and savings account fraud, investment account
16 fraud, mortgage and other loan fraud, and tax fraud; and

17 WHEREAS, Identity theft is very difficult to recover from;
18 while people with stable financial situations can deal with the
19 consequences of identity theft and move on from the incident,
20 lower-income families that are already struggling with their
21 finances can find it harder to recover; and

1 WHEREAS, Education on financial concepts can assist
2 individuals and families in securing a stable financial future
3 by helping these individuals and families to learn the steps
4 necessary to avoid becoming a victim of identity theft; and

5 WHEREAS, There are many ways for individuals to protect
6 themselves from identity theft, including the purchase of a
7 cross-cut shredder to shred any documents that may contain
8 personal information in them, making sure that passwords for
9 ATM or credit cards are not based on easily identifiable
10 information, such as birthdays or Social Security numbers,
11 ordering a credit report to check for any suspicious activity
12 involving one's credit, and taking one's name off of
13 pre-approved promotional lists; and

14 WHEREAS, State legislators can help address the growing
15 problem of identity theft by implementing tougher penalties for
16 people caught stealing someone's identity, providing help to
17 victims of identity theft so that they do not have to suffer
18 from the consequences permanently, and increasing awareness of
19 identify theft; therefore, be it

20 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE
21 NINETY-SIXTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we
22 designate the month of December as Illinois Identity Theft

1 Awareness Month; and be it further

2 RESOLVED, That we encourage all citizens to be informed
3 about identity theft and to take action to protect themselves
4 against identity theft.