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Identity Theft

Introduction

Identity theft is act of stealing an individual's information and using it for a profit at the other person's expense. According to research, recent studies show that thousands of people report to be victims of identity theft each year. Perpetrators of these crimes also often are not arrested because identity theft often takes time before it is realized. The rapid advance of technology in the past decade has enabled this crime. This criminal activity has threatened individual identity, privacy, and funds security. Through technology, identity has become a commodity that can be purchased since it could be easily detached from an individual. Information used for identity theft could be obtained through check numbers, credit card numbers, social security numbers, driving licenses, phone-calling card numbers, and bank account numbers. This paper will analyze the ethical issues related to this activity, how technology is involved, the effects, and finally how individuals and institutions should protect themselves from identity theft.

Ethical issues as it relates to the use of information technology

Identity theft has been enabled by the rampant spread and technology and hacking activities. However, the identity thieves need to have access to personal information. Store attendants and online sellers often provide this information. These people sell the personal information collected from online shoppers and cardholders. Hackers also access personal information through hacking databases and private record and using then to perform cybercrimes. 100 million individuals today are at risk of identity theft since

their information has been lost or databases hacked.

When the information is collected and cards fraudulently printed, the criminals present themselves to institutions that will either provide credit services or provide goods and services. However, the most disappointing part is that these individuals do not plan to take the financial responsibility assigned to them. The true owner of the identity does not even usually have a clue that financial obligation has been bestowed upon him for goods and services rendered to a total stranger.

Thieves have also resorted to stealing a company's information and creating a dummy website therefore offering goods online that they cannot deliver to the clients. This can be easily accomplished through creating a website and stealing companies logo that may have not been properly protected.

Fraudulent websites have become very common in the past several years. Since the owners of these websites only have a digital footprint, it is usually very hard for them to face charges.

How it affects individuals, companies, and measures taken to prevent the impact

Identity theft is first noticed when there is a sudden drop in an individual's checking account balance. It could also be a call from a debtor about a transaction that a legitimate individual never signed up for. In more dire occasions, it would be through criminal allegations of a crime that the legitimate individual never participated in or in a state that they had never visited. Though the first reactions to the realization that individual are a victim of identity theft is unsettling, this is usually the tip of the iceberg. Depending on the skillset or experience of a thief, the damage could range

from a few hundred dollars to thousands to even millions of dollars.

Repairing this kind of damage could be time consuming and frustrating.

The cost and time of clearing the identity theft effect takes a very long time.

Research shows that the average amount of hours used to clear fraudulent charges and credits scores of about \$3000 is nearly 500 hours. Process is also very expensive since it requires time to meet the financial institutions and the police follow-ups, which mostly affects productive hours. Besides being an expensive process, the victim suffers financial loss if the thieves had also access to checking account information.

The victim may also suffer loss of medical benefits and health coverage. This problem may be incurred if the thief takes out the victims medical benefits.

The medical care provider may as a result disqualify the victim from new health insurance programs and benefits. The most disturbing effect is the thief's medical history might be mixed up with victim's medical history. In addition, if the victim of the identity theft is liable for social security benefits, the thief may collect their benefits.

Finally, if a financial or business institution is involved in the transactions, they stand to lose millions of dollars through these activities. In most occasions, if the victim did not have anything to do with the theft, the institution usually takes responsibility of the financial charges exposing many businesses to losing millions of dollars. If the institution was in part responsible for the theft, they may also lose their client.

These effects may be combatted by several strategies. First, financial institutions and the government on the precautions they should take when paying for goods online should educate individuals. They should make sure

that the site they are using is credible and legitimate and they should not leave their social security numbers lying everywhere. Individuals should also be protective of their financial like checks and financial statements and where they dispose of them. This is because they are the main sources of information leading to identity theft. Financial institutions and businesses on the other hand should employ stringent measures while offering financial credit or assigning financial obligation whether online or personally to avoid being enablers of fraudulent identity theft. However, the most effective method is that individuals should constantly check their financial activities through websites and their banks so that any suspicious activity could be easily and promptly identified.

Conclusion

Technology has enriched our lives in so many ways and areas. However, as every other good thing, it does have its disadvantages. People have devised ways to commit crimes through the internet and information technology but individuals should embrace the opportunity that the internet offers them from protecting themselves. Every individual should be aware of the criminal activities taking place and find ways to protect themselves and even their children. The government should also help to combat these crimes and try to reduce the amount of time taken to correct mistakes for the sake of the innocent taxpayer.

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