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By Adam Levin, chairman and co-founder of Credit.com and Identity Theft 911

The first step when it comes to identity theft is admitting you have a problem. Knowing your ID IQ is a good place to start.

You've probably seen those red-and-white buttons that warble when swatted, "That was easy!" However, on the battlefield of identity theft awareness, nothing is easy. People know it's a threat, but try getting anyone to pay attention to the ever-evolving threats that are out there and perhaps you will understand why I've been shopping for a button that says, "Duh!"

As staggering as the increase in identity-related crimes may be, there are still plenty of people out there who believe identity theft is an avoidable crime (they're wrong). If you're apprised of the statistics, which in this case don't lie, you'd have to be a tad touched to miss what a mistake that is. The Privacy Rights Clearinghouse Chronology of Data Breaches tracking tool lists more than 865 million records that were exposed through data breaches between 2005 and May 28, 2014. The Milken Institute puts the number of compromised records at 1.1 billion between 2004 and 2012. The Identity Theft Resource Center reported 91,982,172 exposed records in 2013, and more than 11 million in 2014 so far. With all that information floating around in the cybersphere, can anyone really believe that they're safe?

The threats are legion. Whether we're talking about something basic like credit card fraud, or one of the more sophisticated forms of identity-related crimes, there's simply no way to anticipate the brainchild of a cybercriminal who is hell-bent on creating an app or malware or sleight-of-code trick to suck your bank account dry, or use up all your available credit, or tap into your healthcare coverage, or buy themselves a new car ... or even commit a serious crime in your name.

The damage doesn't have to be dramatic, either. You may unexpectedly get denied for a loan or an apartment lease application because, unbeknownst to you, an identity thief has wrecked your credit. The only way you can know where you stand at the end of the day is if you check

your credit reports (and you can do this for free once a year at [AnnualCreditReport.com](https://www.annualcreditreport.com)) for credit or collections accounts you don't recognize. You can also get a heads-up by monitoring your credit scores, and if you see a big, unexpected change in your scores, that means it's time to check your credit reports because something has gone very wrong with your credit.

Along with death and taxes, identity-related crimes have emerged over the past decade as the third certainty in life. But if I had a nickel for everyone who took these warnings as seriously as they should, I'm not sure I'd be able to pay the rent for a year. While I've said it over and over—identity theft is the “when” crime—you might think I'm some Chicken Little screaming about a sky falling that seems to be fixed in the firmament. That may have to do with the fact that I'm not saying that the sky is falling. I'm simply saying that you'll surely become a victim of an identity-related crime. And you will.

In 2013, there was a new identity theft victim [every two seconds](#). Will you be next? Before you get got is the best time to take stock, and knowing your identity theft knowledge is a good place to start.

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