Karen Maline: Welcome to JRSA's webinar on Identity Theft and Financial Crimes. I'd like to introduce Phil Stevenson from the Arizona SAC who's going to moderate this webinar. Go ahead, Phil.

Phil Stevenson: Thank you, Karen. Good afternoon everyone. As Karen said, my name is Phillip Stevenson. I am the Director of Arizona Business School Analysis Center housed at the Arizona Criminal Justice Commission here in sunny Phoenix, Arizona. It is my pleasure, truly is my pleasure today to welcome you to this JRSA webinar on Identity Theft and Financial Crimes: Trends, Law Enforcement Capabilities, and Victim Needs. I also have the honor of serving as the moderator for today's webinar.

Phil Stevenson: This webinar is part of a series hosted by the Justice Research and Statistics Association to promote the sharing of research and information that informs policy and practice for the justice system by and among the state's physical analysis centers and our partners.

Phil Stevenson: Before we go any further, I want to thank our partners at BJS, the Bureau of Justice Statistics, for making this series of webinars possible and for their ongoing support of JRSA and the state based physical analysis centers.

Phil Stevenson: I also need to cover just a few logistical items. So bear with me for a few minutes, and then we'll get to the really interesting stuff. We are recording today's session for future playback. The link to the recording will be posted on the JRSA website at www.JRSA.org. If you missed a portion of this webinar or if you know colleagues that you think would be interested in listening to the webinar, please refer to the JRSA website for the future playback version of this webinar.

Phil Stevenson: Today's webinar is being audio cast via the speakers on your computer. If you do not have speakers or would prefer to use your phone, please use the number contained in your registration email or on the event tab located on the top left hand side of the screen. There's many people joining us today. So we have automatically muted the lines of participants to reduce that background noise that can be so disruptive to an online event. If you are not a presenter, please keep your phone muted. If you typed in *6 to unmute your phone, please retype it in to re-mute your phone at this time.

Phil Stevenson: If you have questions for the presenters, we are encouraging you to send us those questions via the chat feature on the right hand side of your screen. Simply select host and presenter from the drop down menu in the chat box function next to the text box, and send your questions to me, to the host, and to the presenter. We're going to save those questions til the very end. We have three presenters today. They've put together great deal of really interesting information about identity theft, law enforcement capabilities, and victim needs. So we're going to save those questions until the end. But please don't hesitate to send those questions to us as they come to you.
Phil Stevenson: If you simply want to communicate with JRSA staff during the webinar, if you're having technical problems that you think our JRSA staff can help with, please submit your comment using the chat feature to Jason Trask or host. You'll see on the drop down menu his name and his role listed and you can send a comment directly to Jason.

Phil Stevenson: This session is scheduled for one hour and 30 minutes, and we will end promptly at 3:30 p.m. Eastern Standard Time. If you have technical difficulties or get disconnected during the session that you think you need WebX for, you can call WebX technical support at one-866-569-3239. But if you get disconnected, you might want to try just simply reconnecting using the same link that you used to join the session before calling technical support.

Phil Stevenson: In the last five minutes of today's webinar, we'll also ask you to complete a really short survey. The information you provide will help us to plan and improve future webinars.

Phil Stevenson: That's it for the logistical issues. I do want to ... I am going to take a little bit of time to introduce or give you a little background on our presenters today. But, again, I just want to express my thanks to JRSA for asking me to moderate this session.

Phil Stevenson: The topic identity theft I think is a growing, has grown, continues to grow for all of us, and I think that, at least for me, I will speak just for me, we often hear things about identity theft. We hear about data and identity theft. We hear about how victims may or may not be reporting identity theft to law enforcement versus the banks. And I personally have a lot of questions about identity theft and how to address this as a justice system moving forward given those issues of sharing this information with financial institutions, the need to share this information with financial institutions and related agencies.

Phil Stevenson: So I am thrilled to have the opportunity to moderate this session and hear from our presenters who from the state of Minnesota we have two presenters. There is Danette Buskovich, she is the SAC Director for the state of Minnesota housed at the Minnesota Department of Public Safety, the office of justice programs. Danette, since becoming SAC Director in 2005, has worked on the research project in several areas including students in Minnesota's correctional facilities, human trafficking and crime victimization. She also provides training and technical assistance in the area of program evaluation to the office of justice program grantees and other stakeholders. Danette also, as many of our JRSA colleagues know, the delegate to the executive committee of the Justice Research and Statistics Association, and she chairs the physical analysis center website innovation award committee.

Phil Stevenson: Her colleague in Minnesota joining us today is Suzanne Elwell. She is the Director of the Crime Victim Justice Unit of the Office of Justice Programs. Suzanne has been working in the area of domestic violence against women for
over 20 years with experience spanning both director advocacy and system change. Prior to coming to Minnesota or to the state, Suzanne was the Executive Director at Watch, a court monitoring and research organization based in Minneapolis that focusing on issues of violence against women and children. In addition, Suzanne has worked as a prosecutor, domestic violence advocate, and attorney and as an administration in a domestic violence agency. Suzanne received her law degree from the University of Iowa and was admitted to both the Iowa and California bars.

Phil Stevenson: Starting off our webinar today will be Matthew Bileski. Matt is a research analyst here at the Arizona Physical Analysis Center housed at the Arizona Criminal Justice Commission. His work focuses primarily on the use of data from Arizona’s criminal history record system to conduct research on topics such as sexual assault case processing, identity theft, arrest, and dispositions, which you’re going to hear about today, and the completeness and timeliness of criminal history records systems in Arizona among other criminal justice issues, including providing statistical support to our NICS task force. Mr. Bileski is an active member of the Arizona Injury Prevent Advisory Council and is an ongoing participant in committees charged by JRSA. Matt has a BA in psychology and a BA in sociology from the University of Missouri Columbia and has an MA in criminology and criminal justice from the University of Missouri St. Louis.

Phil Stevenson: Matt, I am turning it over to you.

Matt Bileski: Thank you, Phil, for that introduction. Again, my name is Matt Bileski. I’m a research analyst with the Statistical Analysis Center at the Arizona Criminal Justice Commission. I’ve been invited here today to present our findings from our identity theft report that was published back in March of 2013 exploring identity theft arrest and subsequent case disposition information available in the Arizona criminal history records repository, also known as the ACCH. We explored trends from fiscal years 2001-2010. The project was funded by the Bureau of Justice Statistics through a 2010 state justice statistics grant. And I have quite a bit of information to cover. So I’m going to try to move pretty quickly so we have plenty of time at the end for questions by any of the participants.

Matt Bileski: So first, I'd like to take a look at the history of identity theft statutes in Arizona. A.R.S. 13-2708 was enacted into law by Arizona legislature back in July of 1996. This statute was titled Taking Identity of Another Person. It was defined as the taking of a person's name, date of birth, and/or social security number without the individuals consent with the intent to commit illegal acts using the information and/or to create a financial burden on the individual. It's interesting to me that it's simply name, date of birth, social security number. We've seen that evolve over time tremendously to include a variety of additional identifiers as well. It was initially a Class Five Felony back in 1996.
Matt Bileski: That statute has since been renumbered to A.R.S. 13-2008 in 2000, and we saw some addition changes that occurred from 2000 and on. Personal identifying information was added. That terminology was added in place of name, date of birth, and social security number. That includes biometric identifiers, drivers license number, telephone number, employer, identification numbers, address, account numbers, and so on. It also includes over time electronic data information for that personal identifying information definition. This would include such things as screen name, electronic mail signature, access devices and even mother’s maiden name was included as well in personally identifying information.

Matt Bileski: The entity was added to address concerns with identity theft at businesses and other institutions. So you'll see in later years, when I look at the current statutes, it's person or entity for that reason.

Matt Bileski: Beyond taking one's identity, additions to the definition include purchasing, manufacturing, recording, possessing, and using one's identity as well.

Matt Bileski: We also saw additional statutes come into play over the years. In 2005, aggravated identity theft was added along with identity trafficking, and we'll see those on the next slide. Then language was also added to A.R.S. 13-2008 to include the use of information for employment purposes.

Matt Bileski: So this next slide, we're looking at the current identity theft related statute charges in Arizona. 13-2008 I already covered, taking identity of another person or entity. We saw the evolution of that on the last slide. It's currently a Class Four Felony charge.

Matt Bileski: A.R.S. 13-2009 is our aggravated identity theft charge titled Aggravated Taking Identity of Another Person or Entity. There's an additional piece to that, knowingly accepting the identity of another person. But there was no evidence in the criminal history records to indicate that that's been used as a specific charge up to this point. So when we're talking about 13-2009, we're strictly talking about aggravated identity theft. There's three requirements for that to be an aggravated identity theft. It only needs to meet one of those requirements to be such. That would include if there's three or more persons or entities involved, an economic loss of $1000 or more, or the intent to obtain employment with that information. That's a Class Three Felony charge.

Matt Bileski: And then identity trafficking, A.R.S. 13-2010 was also enacted in August of 2005 along with aggravated identity theft, and that's a Class Two Felony charge.

Matt Bileski: So I just want to seek a little bit to the data that we used for this project. The criminal history records are stored in the Arizona computerized criminal history, also known as the ACCH. It's really kickstarted. It's finger print based. So when the individual goes in for fingerprinting at arrest booking, that's when a criminal
history record initiates into the ACCH process. And DPS, the Department of Public Safety in Arizona oversees the maintenance on the ACCH repository.

Matt Bileski: There’s specific categories of offenses that are required to be entered into the ACCH. Those include all felony offenses, so that would include by nature identity theft related charges, misdemeanor DUI offenses, misdemeanor offenses involving domestic violence, as well as misdemeanor sexual offenses. And then any agency, whether it be law enforcement, prosecution or the courts, are required to submit all subsequent case disposition information related to any of those arrest charges that are finger printable.

Matt Bileski: So as I mentioned earlier, DPS oversees the maintenance of the ACCH records. We work in collaboration with DPS on a variety of projects utilizing the ACCH data, and we receive a semi-annual extract from them currently. We really value our relationship with DPS in utilizing this data, and all we always make sure they’re involved in the process of approving any information that we disseminate to our stakeholders as well as the general public.

Matt Bileski: And then there’s also some limitations that we need to consider when utilizing criminal history record information in Arizona. We have a standardized measure that we currently initiate on an annual basis. Sometimes we may run it specially throughout the year, but what we found in our most recent report that was 72.1% of 2012 arrest charges in the ACCH have subsequent case disposition information entered by the end of 2013. That means there’s 28%, roughly 28% of the other arrest charges that are missing disposition information in the ACCH. So we need to keep that in mind when we’re talking about disposition information with a regard to criminal history records.

Matt Bileski: In addition, as we look at the most recent years, and I think we’ll see that for fiscal year 2010 when we’re looking at the identity theft data that we’re going to look here very shortly. We need to recognize the fact that for fiscal year 2010, those arrest charges just have not been given enough time for entry into the ACCH. Many have only been given about 180 days for disposition completion and entry. So we might see disposition completion start to drop off a little bit when we’re looking at the disposition information, and I just want to note that we’ll see that on a slide here coming up pretty soon.

Matt Bileski: So looking at specific identity theft victimization data that I was able to capture kind of frame what we’re talking about initially with the victimization side, we can see that we’re very fortunate in 2013 to run a crime victimization survey here in Arizona. And that surveyed 1878 Arizona residents back in 2013. I think it was February of 2013. We found that 17.4% of those individuals recorded being a victim of identity theft during a prior 12 months. And then the Federal Trade Commission also reports through the Consumer Sentinel Network data book report that they put out annually. They found that over 7000 identity theft complaints were made in Arizona during calendar year 2012.
Matt Bileski: Sorry. I skipped a slide there.

Matt Bileski: So now we're going to look at the arrest information, the offender demographics, conviction data, and then, finally, the sentencing of those convictions. So first off, let's look at the arrest charges and the arrest events. What we found for identity theft, an increase from 342 reported in fiscal year 2001 up to 2289 by fiscal year 2008, and then it slightly dropped off to 1900 by fiscal year 2010. And we see kind of a two year drop off in 2009 and 2010. Arrest events increase from 306 from fiscal year 2001 to 1205 by fiscal year 2010.

Matt Bileski: So looking at aggravated identity theft in the ACCH from fiscal year 2006 to 2010, keep in mind that aggravated identity theft and identity trafficking were introduced as statute in fiscal year 2006. So we only had these five years that we're able to research. What we found for arrest charges, aggravated identity theft charges increased from 276 in fiscal year 2006 up to 590 in fiscal year 2010. Arrest events increased from 215 in 2006 to a high of 461 in fiscal year 2009 before we saw it drop to 333 by fiscal year 2010. And then identity trafficking arrest charges and arrest events, we can see that 169 were reported in fiscal year 2006, and that increased to 245 by fiscal year 2010. Arrest events increased from 54 in fiscal year 2006 up to 124 by fiscal year 2010.

Matt Bileski: Now in this chart, we're looking at all of the identity theft related statutes, kind of under this one arrest rate. So we're including all three in this arrest rate for identity theft related arrest rates on that red line. And then also we're combining that with A.R.S. title 13, chapter 18 theft arrest rates, which is the yellow line. Title 13, chapter 18 are more of the traditional theft charges, shoplifting, larceny, theft charges, and so on. Identity theft is separated out of that chapter. So we're kind of comparing it to what we more conventionally know to be theft charges from prior history. And when looking at these arrest rates, we can see the identity theft related arrest rates increased from 5.8 per 100,000 residents to 32.3 per 100,000 in fiscal year 2008, and then it dropped to 24.4 per 100,000 by 2010. And then the title 13, chapter 18 theft arrest rate, this is not to scale. So we have the secondary axis on the right side for the theft rate. That declined from 459 in fiscal year 2001 to 339.4 in fiscal year 2010. So while the theft arrest rate is declining, we're seeing that strong increase for identity theft related arrest rates over that same period.

Matt Bileski: Now we're going to look at the arrestee information, the demographic information. Just going to quickly run through this because I know we're a little bit limited on time. Males made up 64.1% of identity theft arrestees in fiscal year 2010. 87.9% were white Caucasian, and then further breakdown from there. 8.1% for black, 2.4% for American Indian, Alaskan Native. And then less than 1% each for Asian Pacific Islander and Unknown race categories. And then as far as the age at arrest, greater than 60% were under the age of 35 in fiscal year 2010, and then you can see the additional breakdowns from there.
Matt Bileski: So for aggravated identity theft arrestees, 69.2% are male. 92.4% were white Caucasian, and then again we see greater than 50% are under the age of 36 with 25-34 being the greatest percentage at 46.7%.

Matt Bileski: And then finally, for identity trafficking arrestees in fiscal year 2010, 71.7% are male, 80.5% white Caucasian, 17.7% are black, and then less than 1% each for American Indian, Alaskan Native, and Asian Pacific Islander. Now, interestingly for age at arrest for identity trafficking, we see greater than 50% are 35 years of age or older. Nonetheless, 25-34 is the strongest age range at 34.5% of the total.

Matt Bileski: And as I mentioned earlier, the missing disposition information in the ACCH, we broke that percentage of arrest charges missing disposition information here in this chart by each statute. You can see that it is a pretty significant percentage of each of the three statute charges, and in that last year in 2010, you can see how it increases pretty significantly there as a result of the fact that those arrest charges just have not been given enough time for disposition completion into the ACCH.

Matt Bileski: So when we're looking at this chart, I just want to have all the participants consider what's being displayed essentially on the chart, not necessarily the numbers because we know that it's going to drop off a little bit in 2010. But just what this chart is showing overall. We're looking at the percentage of identity theft related arrest charges leading to identity theft related convictions in the ACCH and comparing that to the title 13, chapter 18 theft arrest charges leading to convictions over that same period of time. We can see that title 13, chapter 18 theft arrest charges are much more likely to lead to theft convictions when comparing that to identity theft related arrest charges leading to identity theft related convictions over the entire 10 year period.

Matt Bileski: Now we're going to look at the sentencing types. We can see that predominantly, the majority of the conviction charges for identity theft result in a prison or a jail sentence, along with probation. Prison and jail sentencing rose from 52.1% in 2001 to a high of 72.7% in 2002 before dropping to 68.4% by 2010. Probation fluctuated over the 10 year period and ended at 71.6% in 2010. Fines increased to 9.8% in 2010 while restitution was much more prominent after 2007 and ended at 4.4%. Or, I'm sorry, was more prominent after 2007 and ended at 4.4% by 2010. Suspended sentencing, at least a portion of sentencing was suspended for at least 30% of identity theft convictions across that 10 year period, and it reached over 50% in 2001 and 2005.

Matt Bileski: Again, here for aggravated identity theft, we see that the majority receive a prison or a jail sentence. Sentencing rose from 79.6% in 2006 to 81% by 2010. Probation fluctuated again and ended at 61.9% in 2010. Fines dropped to 0% by 2010 for aggravated identity theft conviction charges, and restitution was also more prominent after 2007 and ended at 12.7% by 2010.
Matt Bileski: Now looking at the identity trafficking conviction charges by sentencing types, same story. We’re seeing prison or jail. At least 80% of the identity theft conviction charges resulting a prison or jail sentence over the entire five year period, and in 2006, 100% of all the conviction charges resulted in a prison or jail sentence. Probation saw similar trends dropping from 97.1% in 2006 to 62.1% in 2010. And fines increased over the years to 4.5% by fiscal year 2010. Restitution also increased to a high of 16.7% by 2010 and then suspended sentencing, at least a portion of sentencing was suspended and only 2.9% of conviction charges in 2006 but increased to 21.2% by 2010.

Matt Bileski: And then finally, on this next slide, the Federal Trade Commission identified these four fraud types as the leading identity theft complaints Arizona in 2010. So we wanted to explore the percentage of identity theft related arrest events that included these types of fraud. So another charge for those types of fraud or in the example of employment related fraud, which was introduced to state statute in 2008, we were able to capture that in fiscal year 2009 and fiscal year 2010 when it was included in the identity theft charges.

Matt Bileski: So what we found was employment related fraud was the only fraud type the increased over the years examined from 3.6% to 5.9% of all identity theft related arrest events. While government documents, benefits fraud, utilities fraud, and credit card fraud each decreased based on the statutes that we examined.

Matt Bileski: And that concludes the findings from the report. There’s additional data that’s available on the reports, so I would absolutely recommend any participants that want to take a look at that, please feel free to go to our SAC publications page at the following web address ACCH website, www.AZcjc.gov, and feel free to contact me or contact Phil Stevenson with any additional questions or if you just want to know more about the report, feel free to contact us anytime.

Matt Bileski: And with that, I’ll hand it back over to Phil so we can get into the other presentations. Thank you.

Phil Stevenson: Thank you, Matt. You know, every time I see one of our states-when I say our states, I’m talking about kind of the JRSA network. Whenever I see one of our states kind of use data from the criminal history record system for their state for research purposes, it always amazes me how much information we really can pull from our criminal history repositories and think that continues to be one of the underutilized research resources, even though it wasn’t built for research. So I really do appreciate the information that you shared from the Arizona repository, Matt. Thank you very much.

Phil Stevenson: Our next speakers are, again, from the state of Minnesota, Danette Buskovick, the Director for the Physical Analysis Center for the state of Minnesota, and Suzanne Elwell, the Director of the Crime Victim Justice Unit for the state of Minnesota Office of Justice Programs. At this time, I’ll turn it over to Danette.
Danette Buskovi:  Thanks so much, Phil. I'm here today with Suzanne Elwell, and as Phil said, she's the Director of our CVJU unit, and as Phil said, we're both located within the Minnesota Department of Public Safety's Office of Justice Programs. And in addition, OJP serves as Minnesota State Administering Agency. So as the SAC Director, because of this relationship and the fact that we're housed here, I consider both CPS and OJP to be stakeholders of the SAC, and I work with them whenever I can to provide data and to inform the policy and practice decisions that get made at the SAA level. And so this presentation is really an example of that, and we're going to discuss what's happening in Minnesota and share some results from our law enforcement survey, specifically Suzanne's going to start us out and she's going to talk about the advocacy landscape, and then I'll be back and I'll talk about our survey results.

Danette Buskovi:  Suzanne.

Suzanne Elwell:  Thank you, Danette. And so just so people understand what the Crime Victim Justice Unit is, it's a victim rights compliance office, and we talk to a lot of victims, mostly by phone, but as a result of just being a public line. We talk to victims about all sorts of issues besides complaining about crime victim rights violations. And so I've been doing this for about 10 years, and when I first started, I had no idea how to respond to that person who says, "I think I'm a victim of identity theft." And we realized pretty quickly that there was a big gap in advocacy skills for the crimes of identity theft and financial crimes. So we did what we could within our office to try to improve our response to the victims who are contacting us and then thinking about what we can do to improve the advocacy within our state.

Suzanne Elwell:  So right now my part of the presentation is like an advocacy interlude between the two researchers. We're going to talk mostly about the needs of victims and what we can do to serve those victims.

Suzanne Elwell:  Before we begin though, I wanted to point out that when we talk about ... Let's see. We're trying to advance the slide. Hold on. There we go.

Suzanne Elwell:  When we talk about identity theft, we are often talking about a number of different criminal behaviors that are interconnected. For example, people commit scams in order to get victims to turn over personal information about themselves so that the imposter can then commit fraud using that information. And people commit romance scams and infinity scams and advanced tech scams to defraud individuals out of their money. So what we term as identity theft I think is often a shorthand term to describe a number of criminal activities that might be taking place, and it might be charged on a number of different statutes. So for example, in Minnesota, if somebody uses a credit card, someone else's credit card fraudulently, it's not going to be charged as identity theft. It's going to be charged as a financial transaction card fraud instead.
Suzanne Elwell: Like I said, OJP deals with all sorts of crime victims issues and CBJ. In particular, responds directly to crime victims who contact us, and we’ve been dealing with ID theft victims for a long time, recognizing that this is really an underserved crime victimization area. So our motivation in working this area is to improve the response to victims. How do we want to know how we can improve the advocates response and how we can improve law enforcement’s response to victims, not necessarily in the investigation of the crime but in responding to those victims who come in the door and say, "I want to report a crime. How can you help me?"

Suzanne Elwell: So let’s talk first about the advocacy landscape. There is some good news. The first is that this is an area that has matured. There’s been an emerging issue over the past decade and a half, I’d say, where more has been learned, more has been written about, and there’s greater prevention and outreach efforts than ever before. There’s attention and funding from federal agencies like the Office of Victims of Crime, the Crime Consumer Finance Protection Bureau, the Federal Trade Commission of course have all been putting considerable resources into education and prevent efforts and advocacy efforts. And there’s also many online resources for crime victims that we never had before. It doesn’t take much for a person to go and do a Google search and find a resource that can help them navigate through the problem of how do I fix the situation if I’m a victim of identity theft.

Suzanne Elwell: I just wanted to point out that here’s a couple examples of the advocacy resources that are available. OVC has a wonderful ... OVC TTAC is a wonderful online training for advocates on identity theft. They have a guide for legal services, a step by step guide on how to help a victim of identity theft and financial crimes. National Center for Crime Victims has the most recent guide is taking action, the yellow one in the middle, that can provide assistance to advocates who are helping ID theft victims. FTC, they started out with their detour, defend, detect campaign. They’ve moved on and they have wonderful ... Beyond that and continued to improve the resources they have available, including some ones that you can ... The tangible ones that you can mail out to victims by taking charge but also the online website are excellent for assisting victims and advocates to learn about how to help victims.

Suzanne Elwell: And then finally, OVC funded a series of identity theft networks across the country. I did a shorthand, unconsciously shorthanded the URL. It's actually identitytheftnetwork.org is the URL. And that website, for example, has excellent resources on training, on information about identity theft, and also has a map that shows five states, all the laws related to identity theft and state specific resources for advocates to go to for assistance in navigating this particular crime type.

Suzanne Elwell: So just like there’s some good news, there’s also some bad news. The first bad news is that we work in ... Advocates in general work in advocacy silos. We have our sexual assault silo and domestic violence and child abuse silos where we
become experts in that particular crime type and not so much an expert in other types. So crimes that our victims might be encountering. We also work in discipline silos. Whether we be a social worker or an attorney or an advocate or a prosecutor, we have our discipline silos where we are experts in our discipline but not necessarily in that particular area that might overlap. But there's a lot of financial crimes illiteracy I would say in the advocacy field. And we have a lack of basic advocacy skills, and when I say that, just say understanding about I have somebody on the phone who says I'm a victim of identity theft, what do I tell that victim, what are the steps I go through with that victim to make an assessment how bad the situation is, how they found about it, what steps I can suggest that they take to try to start fixing that problem both in the short term and in the long term.

Suzanne Elwell: We also know that many of these types of crimes do not get charged. So even if we get a victim to report a crime to the police, we know that many financial crimes and identity theft do not get charged. As a result, they'll never see a prosecutor. They'll never see a government based advocate who might have those skills about financial crimes and instead they're on their own. What do we with those victims who don't see a prosecution on their case?

Suzanne Elwell: Also, I think in terms of the training, there is a lot of training out there. Our trainings often and usually at the beginning have focused on the what and not what now. And what I mean by that is we go to these trainings where we get scared to death by the training on thefts and scams and information about fishing and smishing and smurfing and spoofing, and we all get scared to death. But we never get past that to the point of okay, now that we know how it happens and what can happen and how bad it can be, what is it that I can do for the victim who's experiencing that? And so I think for our purposes, that's one of the things that we wanted to focus on is that what now. Now that I have a victim in my office or on the phone, what do I do?

Suzanne Elwell: I think one of the other challenges that we face as advocates, and I know it's true in my office, is I might be able to help that victim in that immediate reaction advocacy, finding out that this just happened, what can I tell that victim. But there might be a long term process that that victim has to undergo that my office doesn't have the capacity to provide assistance. And a lot of organizations won't have that capacity to provide the long term assistance for repair and recovery.

Suzanne Elwell: And then finally, as much as it's great to have these online resources, we know that not everybody has a computer and not everybody has the ability to access those resources that might be available.

Suzanne Elwell: I think some of the challenges we see with victims of these types of crimes are the same we might see with other types so that we might be dealing with vulnerable populations, individuals with limited English proficiency, in vulnerable populations. We're dealing with a crime where it can be very
complicated, technical, confusing, overwhelming. Our advocates might be really skilled at being able to explain the conditions of pretrial release or the standards that’s needed to get a civil protected order for domestic violence victims, but they’re not necessarily going to be that conversant about the fair credit reporting act or the fair debt selection act or IC3 or FTC or all the other federal acronyms that we deal with on a regular basis when you’re talking about identity theft. So we’re dealing with a language that's a different language than most of our advocates are used to, and law enforcement for that matter as well.

Suzanne Elwell: A lot of the times this type of victimization, we might have a crime and crimes that have been going on for quite a long time. So it can get a bit overwhelming with the number of fraudulent accounts, length of time it has taken place before it's discovered, and the folks who are victims of identity theft are often at a high risk of re victimization as a result of their information being out there, being sold and resold to others.

Suzanne Elwell: And finally, it could be that a victim and it's very common that I have to say this is a victim has so many complicated problems that have now ventured into the legal realm or required attorneys to unravel. We have to refer them to attorneys to get assistance. We don't have the capacity, and even those who's organizations who have more capacity still it becomes a legal issue for that victim.

Suzanne Elwell: So we talked about the one of the basic steps that I always talk about with victims and then we have our basic four. One of them is always, always, always contact the police, even though I know that oftentimes those crimes will not get investigated or even if investigated, they might not get prosecuted. But I still tell the victims to call the police because that's a basic need that they might have down the way for documentation and also for the ... Nothing’s going to happen unless you do contact the police for sure. So there’s some good news on the law enforcement landscape that we can point to. The first is because there's greater attention to financial crimes, we have more agencies are become a little bit more conversant about it. Fraud and identity theft prevention is the key outreach topic for law enforcement agencies. If you look at that map that I discussed earlier about the identity theft network has it on their website, look at all the different laws that are available.

Suzanne Elwell: Sorry. I have a bit of a cough.

Suzanne Elwell: Look at all the laws that are available, we have a strengthening laws overall to address this topic.

Suzanne Elwell: And more law enforcement training on financial crimes is four, and we also have pockets of expertise.

Suzanne Elwell: One moment.
Suzanne Elwell: All right. I'm going to muddle through this with a bit of a hack.

Suzanne Elwell: When I say pockets of expertise, what I mean is that we have agencies that because of the resources that they might have or because of the interest in the officers in that particular department, they develop their own expertise in investigating these kinds of crimes. So I can't say universally that crimes won't get investigated or you won't get a law enforcement force because we do know that many departments do have a good law enforcement response for these kinds of crimes. Unfortunately, not everybody has the ability or capacity to do that, not every agency.

Suzanne Elwell: So the bad news is we do have just pockets of expertise, and we have a bit of difficult lottery in terms of what kind of response you'll get from law enforcement that some departments are great and have that ability and interest in responding to that but other departments are not able to. And that's not because they don't want to. It could be a resource issue about not having the resources for training for personnel to do that. They also, just like I talked about, the complicated nature of these crimes, we also have that as a challenge for law enforcement that you have cross jurisdictional nature of these types of crimes, across state borders, county borders, international borders, which makes it that more difficult to investigate. They can be complex and time consuming, requiring a level of expertise in terms of the financial matters that perhaps some departments just don't have the resources to devote to that.

Suzanne Elwell: Finally, there's the issue of minor versus major victimization. We do have like for example in Minnesota, we have the Minnesota Financial Crimes Task Force. Multi-jurisdictional task force that includes federal agencies, state, and county law enforcement agencies that are working together on these types of crimes. But they have a threshold. They're not going to take the low level identity theft crimes. They're looking at hundreds of thousands of dollars of loss or millions of dollars of loss before they're going to start investigating those crimes. Some agencies like federal agencies might have a threshold of half a million dollars before they'll start investigating some of the financial crimes. So that is a barrier for the very day person who's just has one or two compromised accounts, not looking at thousands and thousands of dollars aloft and not getting the interest of a lot of law enforcement agencies.

Suzanne Elwell: So given the landscape of both for the advocacy landscapes and the law enforcement landscape, that's been a motivating force for us at Office of Justice Programs of trying to improve the advocates ability to respond to victims and the law enforcement agencies ability to respond to victims. So on the advocates side, what we've done is we've developed a training called Building Basic Identity Theft Advocacy Skills training just so that we can get ... And I'm just saying basic when I say this and not saying that it has to be an expert. But wanting people to just learn the lingo, learn some of the basic terminology, know where to get direct victims, know some basic advice to give to victims, understand this kind of victims overcome hesitancy and fear because I know
when I first started, I was like a deer in headlights trying to figure out how I was going to help that victim and knowing that advocates might be reluctant to help that victim because they don't know how and they don't know that lingo and try to overcome that as a barrier.

Suzanne Elwell: And then secondly, as the other motivation when we talked about law enforcement is try to figure out what's happening. We had heard that some agencies had been distributing materials to victims and said, "Oh, this agency has a great victim card," or, "This agency hands out bookmarks," and, "This agency has a packet." And we thought it would be great if we could figure out what agency they're doing to inform victims so that maybe we could come up with some sample templates that agencies could use for their own departments to distribute. So then we thought if we're going to ask them those questions, we might as well go and ask them some more questions about what are they doing, how much do they know about this topic, what are they seeing in terms of identity theft to financial crimes, and then also thinking this might be a great way for us to try to get the word out that OJP has a website directed to identity theft and sort of like a push pull saying, "Hey, do you know about the OJP website on identity theft," and find out what the awareness is about the available resources.

Suzanne Elwell: So thinking about what we could do to try to get information about law enforcement, I walked down the hall and talked to my colleague Danette and asked her for help.

Danette Buskovi: And I said, "Sure." It's Minnesota and it's fall so everybody is sick in the entire state. So I apologize in advance if I start to cough as well.

Danette Buskovi: One of the things, of course, whenever you're going to do research are if you want to know more about a topic, if you want to know what information you already have out there, and so we wanted to know what we knew in Minnesota about financial crime and identity theft. And what we found was that we didn't really have a lot of data. We had a 2010 crime victimization survey. In fact, that's the last survey we've conducted in Minnesota where 7% of respondents said they were a victim of a scam or a fraud. And the majority of them in our survey did not report this information to the police. Now, the same percentage of victims were identified in the DOJ study as well, which is very validating, of course. Far more reported this to the police. So I'm going to do some investigation around that and see where maybe our differences lie. And then when it comes to the UCR report, which Minnesota is a UCR state, we had over 18,000 reported frauds in 2013, and 27% clearance rate, which is one of the lowest of all the part two crimes.

Danette Buskovi: So now, after Matt's wonderful presentation and comments about the value in our criminal history data, I do think I'm going to go back and see if I can get some of that information to examine as well. But really, at the time of the survey, we didn't have a lot of details about the financial crimes and identity
thefts that were taking place in Minnesota. We had some high profile cases, the Target breach. Target is headquartered in Minnesota. So we were aware of it, but the only way we were going to get more information really was to go to law enforcement and ask them sort of what they were experiencing.

Danette Buskovi: So what was the purpose of methodology, I'm not going to go over the purpose much because Suzanne covered that pretty well. But, again, knowing that most people don't report the crime, and when they do, it doesn't get prosecuted, we wanted to make sure that officers were able to give good information to victims who report, we wanted to understand where we could assist them in this or in other aspects of the crime, and we wanted to gauge sort of what is happening out there. So what we did is we designed a survey together, Suzanne and I, and we created an online survey with Minnesota police chiefs and our county sheriff. So we had over 300 police chiefs in 87 counties, and we sent emails and asking for participation from a law enforcement officer in our office. We felt that we might get a better response rate if we had the ask coming from another law enforcement officer who had some pretty high name recognition.

Danette Buskovi: In most cases, we did send the survey directly to the chief or the sheriff. In some of the bigger districts, in the bigger departments, we knew that they had specialized investigators. So we would identity who they were, and we would send the survey directly to that person. In any case, the survey could always be forwarded to the appropriate person to answer the questions. We got a total of 35 sheriffs and 156 municipal police departments to complete the survey. So we had a 50% response rate, and then once we got the data, we looked at it overall, of course, and then we did some examination by geography and looked to see if there were differences between sheriff and police departments.

Danette Buskovi: But who responded? Well, most of our responses came from law enforcement agencies in greater Minnesota. We had 69% of the respondents located out state. 40% of the agencies had 10 or fewer officers. So these are pretty small departments. The average number was 23, and just so you know when we say out state in Minnesota, we mean the non seven county metro area, which would include Minneapolis and St. Paul and the surrounding suburbs. 71% of the respondent law enforcement agencies said they did not have a specialized investigator or unit looking at these types of crimes, and 16% said they only had one investigator working on these very complex issues.

Danette Buskovi: When we look at the difference between great Minnesota and urban law enforcement, we found that almost 80% of law enforcement in great Minnesota said, "Look, every officer we have investigates every crime we get." This was true in about half of the urban law enforcement agencies. So what we found is there wasn't a huge amount of resources or personnel that could be dedicated specifically to working on financial crimes and identity theft.

Danette Buskovi: So one of the things we really want to know and one of the things that we do in our office is we provide trainings to improve the criminal justice system. So we
wanted to know what kind of information and training law enforcement was receiving. What we found overall is not much. Between one quarter and one half of agencies reported that none of their officers had ever received any type of training from the kinds of sources that we listed. The highest percentage respondents or 60% reported that at least one officer had attended a conference or a seminar or some other off site training, and slightly more than half, about 53%, of agencies reported at least one officer attending a training at the Bureau of Criminal Apprehension, which is also a part of our Department of Public Safety.

Danette Buskovi: We also gave the law enforcement agencies an opportunity to tell us what kind of training they wanted and the highest percentage just said basic training on these issues and 18% said just give us anything you got. We'll take it.

Danette Buskovi: Not surprisingly, given sort of the inconsistent and lack of training that law enforcement receives, there's not a lot of knowledge or people don't foresee that they have a lot of skill and knowledge in this area. About half of the law enforcement respondents said that the officers in their department were somewhat knowledgeable about financial crime and identity theft, and 62% said they were only somewhat or not at all knowledgeable.

Danette Buskovi: When we looked at the responses by geography, we found that urban law enforcement feels a bit more confident in their financial crime/identity theft knowledge. But half of them rated themselves and their agents as very knowledgeable or knowledgeable. Only 29% of great Minnesota law enforcement agencies thought that they had that level of skill and knowledge.

Danette Buskovi: So we had our data from the UCR and from the crime victimization report. The UCR data was very limited, of course. There wasn't much detail, and we really wanted to get our hands around if we want to do prevention and education, we really need more detail about the kinds of financial crimes and the ways that identities are stolen. So we asked law enforcement a series of questions around this.

Danette Buskovi: Sorry. I think I fell down on the job of advancing the slide. I was so interested in what I was saying.

Danette Buskovi: So last year, we asked them in the year prior to the survey how many of these types of crimes were reports, and about 35% or a little more than a third said that they had gotten 20 or fewer of these types of crimes. And as you can see, 21% just got 10 or less. More than quarter said they had more than 40 financial crimes or identity theft reported last year. So it really varies across the location and the type of agency.

Danette Buskovi: This really wasn't enough information for us though if we really want to tailor education to people who could be victimized, if we wanted to tailor prevention, if we want to tailor community conversation around this. So we listed a bunch
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of the very common types of financial crimes that can occur, the things that we know about and have been talking about and getting trained about, and we just asked law enforcement to give us sort of a rough estimate of how often these are being reported. So, again, this is not an indication of the sense of these types of crimes in the general population because we know that they're not being reported. This is just what law enforcement is hearing about.

Danette Buskovi: What I want to bring your first attention to is that 31% of law enforcement said that they received monthly reports of scams. I will say that very few of the agencies reported daily reports. It does start coming up to weekly pretty quickly. But really the bulk of things happen monthly, a few times a month to once every couple of months.

Danette Buskovi: 28% of law enforcement said that they get monthly reports of unlawful ATM card use, and we know that credit card ... People getting their credit card information stolen happens quite frequently, and that's been found a national level too. National maps data showed that declined. And slightly more received weekly calls about check over payment scams. 40% of the respondents said they had never really received any kind of calls on mortgage fraud and very few calls come in around embezzlement by employees or volunteer organizations.

Danette Buskovi: But I want you to take a quick look at is where the red circle is at the bottom, the financial exploitation of a vulnerable adult. We have about half, 49% of law enforcement respondents saying that they get calls about this once every couple of months, maybe a couple times a month. It's not very often that they're getting them weekly. So I bring this to your attention not because it is the most frequent type of financial crime that's getting reported, but the fact that law enforcement considers it probably the most serious financial crime that they see, followed by stolen credit cards, stolen ATM cards, and then those online scams or phone scams or the I'm a family member in jail, please send money scam.

Danette Buskovi: So that's about the financial crimes. So what about how the identity theft is taking place. And, again, having some detailed information around this is important to us and important to law enforcement when they go out to the community to train people on how to prevent this type of victimization. We didn't even know this was happening so that we can give the appropriate messaging. So as you can see, more than four in 10 law enforcement agencies reported that they are getting reports that their information is being stolen by someone taking their wallet or purse, very often or often, or is stolen when they're involved in some sort of internet scam that's taken place. In a lot of cases, victims just don't know how their identity was stolen.

Danette Buskovi: About three in 10 law enforcement agencies report that very often victims say their information was stolen because they get sucked into a phishing email and they respond to that. Very few law enforcement agencies are reporting that the information is stolen from someone's garbage, a big data breach, sort of like the
Target data breach, or by a hacking incident. And, quite frankly, a lot of law enforcement agencies really just don't know how victims identities are stolen in the first place.

Danette Buskovi: So that's the way of the land of what law enforcement is dealing with, and we wanted to know how and what those challenges are when dealing with these crimes. And Suzanne sort of ran down that in the beginning of our presentation, and quite honestly, our data just confirms what she's said. The main barriers are the fact that they can't identity a perpetrator. That was about 65% or two thirds of law enforcement agencies saying that that is always often a challenge. That could be because the perpetrator is in another state. It could be because they can't get information from the financial institute or the ISP to find out who started this whole thing and where it's coming from. 59% said the fact that these are cross jurisdictional issues is very challenging, and related to that is the complexity of these investigations.

Danette Buskovi: So, again, just as Suzanne said, these are complex, multi-jurisdictional crimes, and sometimes we don't even know who's originating the problem. So we can't really do anything to change the fact that the type of crime. We can't make them less complex or make them singular jurisdictionally, but we can help with training and resources to address the 44% of the law enforcement agencies who said that a lack of experience and expertise is really a barrier for investigating these types of crimes.

Danette Buskovi: And, again, we asked them to tell us everything that's a problem, and then we wanted to know what are the biggest problems and the slide just reiterates what we've already talked about. There's no time. These are complex. These are things that are happening outside the state or the country. The suspects far away, what can you do about that. And it's hard to get information from people so that you can forward in your investigation.

Danette Buskovi: So given that, Suzanne's talked about the Minnesota Financial Crimes Task Force. It's also part of public safety, and as she said, it's multi-jurisdictional and when possible, it conducts joint investigations with local, state, and federal partners. So given that these are complex and multi-jurisdictional problems, we wanted to know if local law enforcement was aware of this resource. And as you can see from this pie chart, everybody's pretty much aware of it. Only 6% said they didn't know what it was. But more than one third, 35% of the agencies haven't worked with them. 18% of our respondents have referred a case to the task force, and 16% have both referred and worked a case. And there was a significant difference here between sheriffs and police departments. Sheriffs were more likely to have worked a case with the task force while police departments were more likely to just have referred a case to the task force.

Danette Buskovi: All right. So that's the investigation side of things, and those were the challenges in working a good case.
Danette Buskovi: The other problem is what about victims. One of the things we want to know is because this is a complex issue is when the officer encounters a victim of financial crime or identity theft, we want to make sure they're asking the right questions, that they have a complete report, that they've helped the victim know what the appropriate steps are to prevent further victimization, like Suzanne talked about, we want to know that they've given them helpful resources, and if possible, sign them up for the NCIC identity theft file.

Danette Buskovi: So it's a challenging victim to work with, and what we wanted to know is are law enforcement having guidance around this. And what we found is that most agencies, 65%, don't even have a basic checklist or guide for officers to refer to when they respond to report of financial crime or identity theft.

Danette Buskovi: I mentioned the NCIC, and that's the National Crime Information Center identity theft file, and it's a tool for law enforcement to flag stolen identities and identify any imposters they may encounter. The information is submitted by the victim, and they put their information in and so then it's there. So very few of our respondents have ever assisted a victim in signing up for the NCIC identity theft file. Only 13%. About half of respondents said they aren't sure if they did or they haven't, and 16% don't even know what the file actually is. So there is an area that we need to be doing some education and training around.

Danette Buskovi: Oftentimes law enforcement gives victims written information to help them once they're done working the case or they're done talking to that victim at that immediate moment. And what we found is that 42% of our law enforcement agencies have handouts or materials that are specific to financial crimes and identity theft that they've given to victims. We asked those who had developed something or had specific information to send it our way, and we got a bunch of examples of that. Some of them are great and provide really good guidance for victims. Some of them not so much. Much less helpful. So one of the things that we're going to think about doing and Suzanne will talk about this, it's developing some additional materials so that law enforcement has the right stuff to hand out to victims that can really help them.

Danette Buskovi: One of the major types of identity theft is criminal identity theft, and I touched on this with the NCIC identity theft file. But sometimes when someone gets pulled over and law enforcement asks them who they are, they don't give them their real name, and then all of a sudden somebody's got a criminal history record or they're in a police report and they haven't done anything wrong. And this is a big problem, and there should always be a mechanism by which victims can correct erroneous data and information in police reports. We wanted to know if our law enforcement agencies had that mechanism in place. And what we found is that 31% do. 31% don't. But really 38% of missing and not sure equals yeah, probably not. We don't really know. So that's another area where we feel we can really assist people and help them in assuring that they can get erroneous data corrected. Now that's police report data.
Danette Buskovi: In Minnesota, at the Bureau of Criminal Apprehension, we also have the question identity process where victims can correct erroneous criminal history data by providing fingerprints and some additional information, and what we found out is that most of our law enforcement agencies aren't even aware that this exists. 66%, two thirds said, "Nope, didn't know about that." Only 10% did.

Danette Buskovi: Really this type of crime is really about community education and prevention to not ... Preventing people from becoming victims. And so that's a really important law enforcement task, and we wanted to know whether or not they were providing sort of general information to their communities about this type of crime. Over half said yes, and we found that very, very encouraging. 17% aren't doing it, and about 25% weren't sure or didn't answer the question. And 70% of those that are providing community education have brochures and handouts. 64% are doing community presentations and quite a few 40% have information on their website for victims as well.

Danette Buskovi: So we got all this information from law enforcement, and it was very helpful to us because it's the roadmap that we're going to use to provide more information, but what we really want to know too is what do you want us to help you with. And so we asked that basic question, what can we do to help you do better with this type of crime and working with these victims, and not surprisingly, given everything that we've talked about today, about half just want training and they want all kinds of training. Training on basic investigation, basic computer skills, all sorts of different things. We have a list of that. They also want information ... They want to know where they can go to to get support and help so that when they encounter this type of crime, they can find resources for their officers, and they want the same thing for victims. They want to know where those webinars are, documents, or community wide hearings for victims so that they know what they can expect when they are experiencing this type of crime. And then, of course, 10% would like just more people, which isn't surprising either given how hard and time consuming this information or these types of crimes are to investigate.

Danette Buskovi: So the survey really was meant to inform law enforcement of some resources that are available, and then inform us about the kinds of crimes and the types of support that we could offer to improve the criminal justice systems response to crime victims, and so Suzanne is taking this information and putting together a plan to increase the capacity for us to respond to this type of crime.

Suzanne Elwell: And the plan is that my voice is going to hold out for the next few minutes while I talk a little bit about recommendations. I saw that there's a couple questions that might be coming through, which I'll address in my piece. But I think from my part the survey did what we wanted it to do. It gave us information about what's happening out there, it confirms what we suspected, what we've heard from other jurisdictions. We thought that's what's happening, and now we can say for sure this is the lay of the land in Minnesota.
Suzanne Elwell: It identified those agencies who had developed materials that we can use as templates, and we saw some really good ones that we can use as examples and share with other law enforcement agencies. We saw some ones that aren't so good, which motivates us for wanting to develop some really nice standard, easy to use brochures and postcards and bookmarks and whatever else we can come up with to have available for law enforcement.

Suzanne Elwell: The Office of Justice Programs already developed crime victim related materials like brochures and posters, which are available for free to all victim serving organizations and law enforcement agencies that people just order them from us and we'll give them for free. The idea is that these too would be available for identity theft related materials would be available for some agencies to request.

Suzanne Elwell: Having this also gives us an opportunity to advertise more about what OJP is doing. As Danette says, the key I think key messages that we got from this survey, which I think we all should send every one of our states be sounding is that there's a need for training and a need for resources for law enforcement if we're really going to address this issue.

Suzanne Elwell: And I want to say that I'm talking about both in the investigative response, how long law enforcement can do better and have better abilities to investigate these crimes, but also have the ability to respond to the needs of victims because we know even when these cases get reported, we know so often that there really is not an ability to investigate because we don't know who the perpetrator is. There's no leads to follow. There's nothing we can do. So there is some investigation that will take place, but we still need to have resources for those victims and having those available.

Suzanne Elwell: So we do have an action plan. Number one is we're getting into the world of infographics. So we're putting our toe in the water with that and setting that out that summarizes, again, the results of this survey. We did send this article out. We had an article that we wrote about the results of the survey, plus we sent the survey results out to law enforcement agencies that have specifically requested it. But we're going to send it out again to remind agencies about the survey and the results and what messages we got from them and make sure that they're aware that they have these materials available from our office. And I think from our part, as Danette said, one of the things that we do at OJP is we support training efforts of all types for law enforcement, and that we need to do a better job connecting ... Getting those training resources and supporting the efforts to train law enforcement on identity theft.

Suzanne Elwell: I think also one of the things that Danette brought up earlier about it is the need for data, the need to justify what we're asking for and needing to explain this great need that we have for these victims and part of it is is finding ways to figure out what kind of criminal charges have been filed. And I know that Matt's presentation was really interesting and made me curious as well, Danette, about what's happening in Minnesota. And the difficulty with trying to track that down
is that we know that charges come in all sorts of forms when we're talking about financial crimes and identity theft, and I think that's going to be a big challenge in analyzing that data.

Suzanne Elwell: But also there's other sources of data, and I know Matt talked about getting the Sentinel data, which I've seen for Minnesota as well. Sentinel data is only as good as the data that goes in, which is from victims who put it in through the FPC, but that gives us an idea of what is happening. Unfortunately, as I was preparing for this presentation, I talked to somebody on the financial crimes task force that I know and asked her, "Do you ever use the Sentinel database," which is the data that's anytime you put it in the FPC report, that's where it goes. And she said that as a rule, they don't do it very often. They did it for one of their biggest cases that they had in recent years called Operation Starburst where they had 8000 victims. But when they did an inquiry within Sentinel, they only found 25 of those 8000 showing up in the Sentinel database. So part of what we're thinking in terms of our approach is how do we get that word out to law enforcement that Sentinel is a tool that can be used by law enforcement in their investigations.

Suzanne Elwell: And also, as one of the comments on the survey came up is really having an understanding about what free resources are out there already. Rather than starting it from scratch, directing them to, for example, the International Association of Chief of Police has online training on identity theft. We used to have a division within Department of Public Safety that investigated scams, and when that division disbanded that scams unit, what they did instead is they developed an online training for law enforcement agencies in Minnesota to investigate scams. And thinking that the word isn't really out about that and we need to help get that word out that that's a tool and a training tool that can be used by departments.

Suzanne Elwell: Finally, I think while there are a lot of great resources out there and people who work in identity theft get acquainted with them, we have to keep remembering that a lot of people don't know about them, and figure out a way to get people connected to those identity theft resources. Our identity theft website on our webpage was not meant to be the end all be all on identity theft, but was mean to be a portal for victims that we can give them Minnesota specific information but also link them to all these fabulous federal resources that are available out there so that people can get started on that journey of repairing and recovering.

Suzanne Elwell: And I have this last slide about advocacy recommendations. And I think, again, kind of circling back about the facts of the advocacy landscape thing, we still need to do more with those people who encounter identity theft victims and remembering that adult protection workers deal with identity theft and foster care workers deal with identity theft because their populations are being victimized, and we need to enhance the capacity of community based advocates, government based advocates, and those others who encounter victims so that they can at least get those victims started on the path to repair.
Suzanne Elwell: I have up here is kind of the three phases of advocacy that I like to think about with identity theft is that we can work on prevention and talk about what is identity theft and how to prevent this from happening. We can talk about reacting to that victim on the phone who says, "I've been a victim of identity theft. What do I do?" And we also have that long road of repair for that victim. And so not every organization has a capacity to do all three, but encouraging agencies to say what fits best with your organization and say that's what you should focus on.

Suzanne Elwell: So maybe the vulnerable adult social worker is the one that works on prevention isn't an expert on reacting and repairing, but knows about prevention with their population. And thinking about within that organization how an organization can improve their response to identity theft. So we always encourage them to go to the ... Figure out who in your organization can go through some additional training. Make sure everybody learns the four basic response steps to tell a victim who's been a victim of identity theft. Designate an expert in your organization. Become familiar with those state and local and national resources. And learn that lingo a little bit so that you're not the deer in the headlights and can help somebody move on to that point of repair.

Suzanne Elwell: I think we were just going to point out ... I think I'll address that one question is somebody asked about the NCIC identity theft file. So that's National Criminal Information Center identity theft file. Minnesota signed on about five years ago, and so each state has to go through the process of signing on. We have a state specific guide on the OJP website under help for crime victims page, and then go to our identity theft page. Unfortunately, it's kind of hard to link in there. You need a couple clicks to get there. But we have information about how Minnesota's doing it. But it's basically the same process, regardless of what state you are. In terms of how your state's going to sign up, that I don't know. But I think if you just did NCIC identity theft file, you should be able to find information on that.

Suzanne Elwell: With that, we have just a few links up here. The article that we prepared about the survey. You can get the actual report from Danette about the survey results by just googling that term. It's easier than trying to give a link. And then, like I said, on the OJP website, when you go to help for crime victims area, there's an identity theft page on our left navigation menu.

Suzanne Elwell: So with that, we'll just entertain any questions that you might have.

Phil Stevenson: Thank you, Suzanne, Danette, Matt. Really interesting work that you all are doing. I certainly encourage attendees to type a question for our presenters in your chat box. Please send it to host or one of the panelists, and we will get those questions in the queue. I do already have several questions that I have both for Matt and also the Minnesota team. While we check for additional questions, I'll go ahead and ask some of them.
Phil Stevenson: Matt, let me start with you real quick. I'm kind of struck by the difference between the numbers of identity theft arrests that you're seeing in the repository compared to our estimate for the number of victimizations, identity theft victimizations that occurred in Arizona in 2013 according to our victimization survey. There seems to be a large disconnect. For example, you said 17.4% ... Actually, the report said 17.4% of sample participants were victims of identity theft. If you extrapolate that across the entire population of Arizona, across the population of adults, you get more than 800,000 victims of identity theft. Yet your numbers were so low. Are law enforcement in Arizona required to submit identity theft arrest information into the ACCH?

Matt Bileski: Sorry. I had to unmute myself there. Yes, they are required to submit all the arrests charges for identity theft related, and it would be any three of those statutes that we reviewed. Any felony charge is required for submission into the ACCH. The level of victimization that we found through that crime victimization survey at 17.4%, you're right. Seems like a very large number compared to the arrests that we're recording here in the ACCH. Granted, it is fiscal year 2010 data for arrests and arrest charges in our report. It would be interesting to take a look at more recent years, and see if we're seeing an increase maybe in the last couple years. Although it'd be tough to image we'd be excelling at such a rate.

Phil Stevenson: Right.

Matt Bileski: But yes, they are required to be entered into the ACCH, and that's what we're seeing. And, again, to kind of stress when arrests are entered, it's through a live scan machine. So it really is an automated, direct feed into the ACCH. We do understand that there are some very rare times where ink and roll is still implemented, but nonetheless, those are always required to be submitted to DPS for entry to the ACCH. So this is I'm pretty confident we're seeing about that amount of arrests and arrest charges across the state.

Phil Stevenson: So it probably sounds more like victims may not be reporting it to law enforcement rather than law enforcement not reporting it to the central state repository.

Matt Bileski: Absolutely. And in cases where maybe there was minimal financial loss or other situations where those individuals did not want to come forward and report to law enforcement, maybe it was resolved through another method. They saw no need to report that. I think that's very important to stress because even though you may have reported to a financial institutions, it's also important to report that to law enforcement as well when that occurs, and it can find its way through the stream and hopefully make its way into the consumer Sentinel network information, which would be available across the country.

Danette Buskovi: Phil, can I jump in on that too?
Phil Stevenson: Yes, please.

Danette Buskovi: So in our crime victimization survey, we asked our respondents why didn't you report your financial crime to the police, and just echo exactly what Matt said, they handled it themselves. I'm assuming they called their credit card company and had those charges removed. And a lot of them didn't think that the police could be able to really do anything about it. So there's some education I think that needs to take place there as well. Thanks.

Phil Stevenson: No, that's great, Danette, and actually that's a perfect segway to a question that I had. It's actually for all of you, but it was raise through ... I think it was Suzanne's comments around the task force or maybe, Danette, you were talking about the task force. And threshold issue. Do you have any sense, and I think we just touched on it, but do you have any sense, any of the panelists, what percentage of these types of crimes really would reach that threshold, right? I mean, I think that we probably all know someone or maybe personally have seen that unauthorized charge on our credit card, for example, right? But it sounds like that threshold for your task force to take ... This is the Minnesota task force. To take on a case is much higher. It sounds like it's six figures. So we do have a sense of all these crimes that we're talking about, these identity theft financial crimes, what percentage of them would even reach that threshold, and as a result, are we not paying enough attention to identity theft because we're really only paying attention to the big ones?

Phil Stevenson: There's a really long, obnoxious question for you all.

Suzanne Elwell: This is Suzanne. I think keep in mind that you could have an aggregate of cases so that even though you could have 1000 victims with small amounts that can reach that threshold as opposed to one victim who reaches that threshold, which I have heard of with the scams and romance scams. It's not that unheard of. Nigerian scams getting into the six figures. So that does happen. But also thinking that multiple victims is a key to whether you'll have interest from law enforcement, how many people are victims. It's not just individual loss but that total loss from all those victims.

Suzanne Elwell: I think part of that is you get these larger cases is the capacity to investigate those larger, complicated, complex financial transaction fraud cases, securities, fraud, and all those kinds of things. So, again, we use identity theft as a shorthand thing to talk about a lot of different other types of crimes that might be occurring.

Phil Stevenson: Right. Excellent. Good point.

Phil Stevenson: Let me ask you, you also raised this issue, and it was you, Suzanne, if I may, about that this is really an issue particularly you were talking about the reporting from those who work with elderly and vulnerable adults. Has that led
to any multi-disciplinary training by your office or any folks in Minnesota or OJP?

Suzanne Elwell: OJP is a member of the Vulnerable Adult Justice Project, which is a multi-disciplinary group of individuals who've been working on the vulnerable adult, elder financial exploitation and abuse issues for a number of years with legislative efforts and training. We do things on World Elder Abuse Awareness Day. Recently became actually more institutionalized and has now been renamed the Elder Justice Center, and has housed Beverly Mitchell College of Law. But what is unique about it and what's beneficial about it, it is multi-disciplinary. So that's where I sit next to the vulnerable adult protection workers from various counties as well as state agencies that are dealing with this issue with Department of Health, Department of Human Services, Department of Public Safety, Department of Commerce, as well as service providers. They have an organization of service providers in Minnesota and AARP and Alzheimer's Association. All these individuals who work with elder issues are working together on this issue.

Suzanne Elwell: So I did my basic training at the World Elder Abuse Awareness Day to mostly social workers to get the word out.

Phil Stevenson: So it sounds like you are already well integrated into a multi-disciplinary approach to this population and to this issue it sounds like.

Suzanne Elwell: To the elder abuse population, what I think is lacking, and I think most states probably has this challenge is there is no ... We have the Coalition of Domestic Violence Advocates and the Minnesota Coalition for Battered Women. There is not Coalition for Identity Theft or Financial Crimes in Minnesota. We don't have that kind of visibility and strength because we don't have that many people doing this work, and so because you don't have advocates bonding together in having that multi-disciplinary group with identity theft, what we really need is a task force at the state level to deal with these issues. We don't have that yet. But certainly we have pockets of expertise and pockets of conversations talking about the need in Minnesota for more coordination between these different agencies who are working on the same issue.

Phil Stevenson: Gotcha. Thanks, Suzanne. I have one more question, and it's going to be our last question for this webinar. Before I ask it, we're going to open up a poll and certainly would appreciate attendees participation on the poll. You should see the poll listed on the right hand side of your screen, and while I continue to have a conversation with our presenters, please go ahead and complete that poll.

Phil Stevenson: My last question is really, again, for Danette and Suzanne, my apologies for focusing on you guys. I can actually walk down the hallway and ask my question with Matt, although it doesn't do the attendees much good. But let me go ahead and ask you this question about the relationship between the Office of Justice Programs and the training that you do and whether or not you have a
state police officer’s standards in training board. In Arizona, we call it POST, police officer standards and training, and I’m wondering if the Minnesota version of POST, maybe because of this very research has a curriculum, an identity theft curriculum, and maybe not even related to this research. But is there any formal training, and it certainly doesn't sound like it given the results of the survey. Is there any formal training at your academies on identity theft?

Suzanne Elwell: I can't speak to the academy in the basic standards. We have a POST board Minnesota, and that's also part of Department of Public Safety. But most of the law enforcement training at the state level is coordinated by our Bureau of criminal apprehension, and they have a training, a huge training unit that does the majority of training for law enforcement. The training that came out of our I'll call it gambling enforcement unit for scams, investigating scams, that's part of the BCA and their online training. And that's where most of the training can take place. Because they're also part of DPS, we have the ability to communicate with them about what we would like to see with training, not that we have control. But make suggests to them and we know the folks to talk to make suggestions.

Phil Stevenson: Yeah. Thank you, Suzanne. I want to thank our presenters. But before I do more formally, I just want to say that this webinar for me touches on three of kind of what I think are one of the most important types of work that we can do, Physical Analysis Center, but there's a whole host of work that we can and do do not only for our centers and for our host agencies but for states criminal justice system. And I think both of these states have done some really amazing things. For example, tapping into that criminal history record data by the state of Arizona. I'm a little bit biased towards that because I am the SAC Director. But I stole that idea from the state of Illinois. And I think, again, that it is an untapped research resource, and I think, Matt, your presentation really illustrates that really well.

Phil Stevenson: The folks in Minnesota, Danette and Suzanne, just really incredible, that linkage between research and practice, which is just so important. And I think is, if you will, kind of the role that Physical Analysis Center is really can play because we have that direct connection to practitioners, to practitioner agencies. So a really nice example of how research leads to potential improvements and practice and policy.

Phil Stevenson: Finally, and, again, I'm a little biased. People that know me know that my dissertation was on the experience of the victims with a major urban criminal justice system, and so the inclusion of the victim issues in identity theft really is a nice contribution to this webinar and certainly do appreciate Danette and Suzanne's work in that are.

Phil Stevenson: With that, I just would like to thank, again, our speakers. Matt Bileski from the Arizona Physical Analysis Center. Danette Buskovick from the Minnesota
Physical Analysis Center, and Suzanne Elwell, colleague of Danette’s at the Minnesota Office of Justice Programs. Also want to thank ...