



JOHN JAY COLLEGE
THE CITY UNIVERSITY OF NEW YORK
OF CRIMINAL JUSTICE

The Center for Cybercrime Studies

Presents

Identity Theft: Shifting the Focus from Criminals and Consumers to Businesses

Speaker: *Chris Jay Hoofnagle*

Director, Information Privacy Programs
Berkeley Center for Law & Technology

The Federal Trade Commission estimates that 8.3 million Americans were victimized by identity theft in 2005. The various forms of this crime have continued to cost American businesses and consumers billions in losses, despite increased law enforcement attention and heightened criminal sanctions. Significant investments have been made in consumer education, but identity theft remains an easy crime to commit. This is evident from its high level of incidence, the “negligent enablement” cases, and the advent of “synthetic identity theft,” an identity crime where an impostor fabricates personal information and yet still can obtain new credit accounts. Public policy should focus upon correcting incentives that make identity theft easy: a low standard in federal law to authenticate credit applicants, competition among credit grantors that encourages a race to the bottom to obtain new customers, and the ability of credit grantors to externalize the costs of identity theft onto consumers and others.

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Location: Room 630T, Haaren Hall
899 Tenth Avenue, New York City 10019

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The Center for Cybercrime Studies at John Jay College of Criminal Justice brings together scholars and practitioners to develop and disseminate knowledge, methods and tools needed in the fight against cyber crime.