



IDENTITY THEFT HURTS IN ANY LANGUAGE:

MC ELROY TRANSLATION AND ITRC HELP SPANISH SPEAKERS OVERCOME STRUGGLES WITH IDENTITY THEFT

Solution Summary

Challenges

- Identity theft is as much a problem among Spanish speakers as it is among native English speakers.
- Education and materials are not readily available to help Spanish speakers.
- Spanish speaking identity theft victims are often treated with disrespect by those with whom they must interact.

Solution

- The Identity Theft Resource Center produces numerous informational and educational documents and forms in English for victims.
- McElroy Translation, a full service language services provider based in Austin, Texas, donated its services for translation of key documents into Spanish.
- 34 victim oriented documents translated and made available to Spanish speakers through the ITRC website.

Results

- Better communication to Spanish-speaking victims.
- Quicker resolution of identity theft issues among Spanish speakers.

Identity Theft en Espanol: A Painful Intrusion

Chase Bank kept calling Maria. She owed \$250, and the bank wanted to collect. They even told her in Spanish so she could understand.

But she didn't even have an account with Chase Bank and had never done business with the bank. There was clearly a problem. Maria suspected identity theft, but when she asked about that possibility, there was suddenly no help in Spanish. She was stuck.

Unfortunately, Maria is not alone. Identity theft is not a new problem. According to Gartner Research and other studies, there are between 9 and 15 million cases each year—a new case at least every 2.2 to 3.5 seconds.

But the numbers are even bleaker for the Hispanic identity theft victim. "The Demographics of ID Fraud," published by Javelin Strategy & Research in January, 2007, indicated that Hispanics and African-Americans aged 25 – 54 have a 56 percent higher chance of becoming victims of identity fraud compared to other consumers. Together the fraud cases of these ethnicities represent 35 percent, or \$20 billion, of total annual identity fraud losses.

As if regaining one's identity isn't painful enough, Hispanics who are Spanish-only speakers have very few resources to help them and are often subjected to discrimination as they try to rebuild. "There is very little information available in Spanish, and Spanish media have not picked up on the need to educate," said Linda Foley, founder of the Identity Theft Resource Center in San Diego. "When a victim is a Spanish-only speaker, they often do not know their rights, and those who should be helping them take advantage of them instead."

This is sometimes true of even the staff employed by banks or collection agencies specifically to help Spanish speakers. In Maria's case, when she inquired about identity theft, she was given forms that would need to be completed in English. She could not read the forms much less respond appropriately. "I had no way of communicating with them," said Maria. "I felt stuck and insecure."

Foley explains that the key to a quick recovery for any identity theft victim is knowledge. That is why the ITRC has made its large volume of educational and informational materials for victims available in Spanish. When Maria called the ITRC, she was able to speak Spanish to the case worker and received all the forms in Spanish. "It gave me a lot of confidence. Now I can complete the forms and get this resolved," said Maria.

Professional Translation: A Positive Reflection on ITRC

It wasn't always that way. As a non-profit, victims-rights organization, ITRC did not have the funds to translate its corpus of information into Spanish. McElroy Translation came to the rescue.

"We strive for excellence in all that we do, so we were very concerned about having a college student, or a non-trained Spanish speaker, translate our documents," Rex Davis, Director of Operations, explained. "We would not be able to verify their quality and could end up doing more harm than good with our Spanish victims."

McElroy Translation donated its services to help ITRC, translating over 28,000 words in the form of 34 documents. Everything from fact sheets to letter forms and examples of scams were translated. While McElroy will continue to translate more for ITRC, the first set of documents represents ITRC's foundation of identity theft victim information.

"The impact McElroy had was not just providing us documents in Spanish," said Davis. "They gave us a level of confidence that our documents would reflect upon us as being a professional group."

McElroy Translation is a language service provider based in Austin, Texas. With forty years of experience in translating information into more than 100 languages, McElroy was well equipped to assist ITRC with its goal. All McElroy translators are evaluated on their translation skills as well as subject matter expertise, client knowledge and educational background. McElroy also has well established metrics in place to track its translation quality, ensuring a very high on-time delivery and a very low defect rate.

All of the Spanish documents are now live on ITRC's newly updated website, where Spanish-speaking identity theft victims are already accessing them. Having the information in Spanish will speed their recovery from such a painful intrusion.

ITRC can be found at <http://www.idtheftcenter.org>. McElroy Translation can be found at www.mcelroytranslation.com.