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Chase Law: Background Check Yourself

We live in an age in which people Google the name of every first date or potential business contact for information, and almost everyone knows a friend or family member who has been a victim of credit fraud or identity theft. Colleges now do background checks on prospective student employees they plan to hire for only 10 hours a week. Just last week the dean of admissions at M.I.T. was forced to resign when she was found not to have three of the degrees listed on her resume.

Obviously, people rarely forget earning a graduate degree or being incarcerated, but there is a substantial chance that mistakes are lurking in these records. It's impossible to know how many errors are in these databases however, a 2004 study by U.S. Public Interest Research Group found that 79% of consumer-credit reports contained one or more mistakes.

Concerns about everything from terrorism and gun violence, to resume padding and debt problems are encouraging businesses and schools to perform background checks in greater numbers. The Society for Human Resource Management reports that the percentage of employers who say they routinely screen candidates has jumped from 51% to 96% over the last decade.

Googling yourself is not a very efficient means for finding problems with your personal information. Google misses many password protected pages and many types of databases. Consequently, several commercial services compile public records and credit information and sell the reports to their subscribers. Some of these are now offering consumer oriented reports to preemptively check if your personal and financial data are inaccurate or stolen.

Two of the largest providers, LexisNexis's Accurint and ChoicePoint, have created consumer versions of their services, including a personal-records profile and pre-employment self-check. The services cost between \$10 to about \$50 per report depending upon the type information requested.

For those willing to do more work in the interest of economy, a substantial amount of background information can be obtained for free from data published by state and federal departments and boards. The drawback is that these records are not aggregated and must be searched individually for each state and issuing body. BRB Publications maintains an excellent compilation of links to state and federal information. The Kentucky page includes a list of free public record sites along with additional tools to locate sources for civil records, criminal records, voting status, occupational licensing, driving records, real estate records, etc. (<http://www.brbpub.com/pubrecsites.asp>).

A free resource also exists for monitoring your credit history (www.annualcreditreport.com). This central site allows you to request a free credit report, once every 12 months from each of the three nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.. For verification purposes your Social Security number will be transmitted to the company over a secure and encrypted connection. This can be avoided by calling 1-877-322-8228, though you will still be required to use your SSN for verification. The online report will appear in your browser and the telephone request will generate a printed report that will be mailed in about 15 days.

Estimates of compromised identities run as high as 150 million due to data breaches in the U.S., including electronic hacking and physical records thefts. The U.S. Department of Agriculture recently revealed that it had mistakenly left thousands of program participants' Social Security numbers on a publicly available website. These are the sort of chilling facts that are increasingly leading reasonable people to self background check before a problem becomes a crisis.