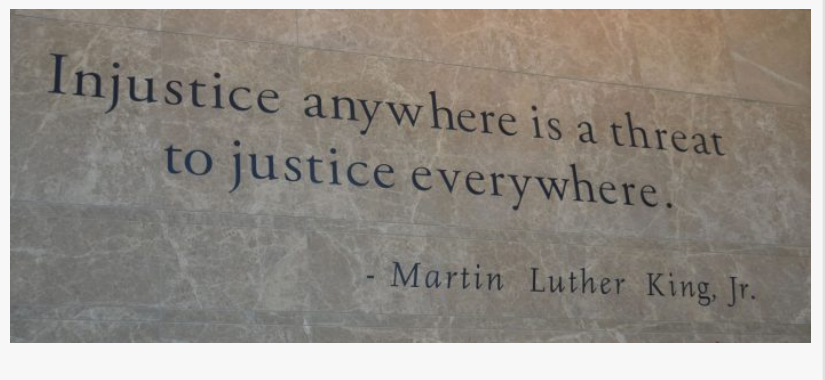


FICO Prof David Howe Says Financially Disadvantaged Children Victimized Compared to Children from Resourceful Families

Credit educator and CEO says increased suffering for children victimized by identity fraud because providers struggle financially and complacency from Congress

WASHINGTON, D.C., UNITED STATES OF AMERICA, January 6, 2018

/EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today unsurprising but critical conclusions that children from financially struggling families are victimized by identity fraud in numbers that utterly dwarf children from homes where caretakers have financial resources and options.



“

Of course, this challenging money and credit dilemma is exactly why children are routinely victimized every day in the U.S.A.”

David Howe, SubscriberWise CEO and US Credit Czar

The news follows a new case of child identity fraud – among hundreds and hundreds of similar cases previously exposed by SubscriberWise since 2006 – which was uncovered after a young adult, who just moved out of her home and applied for internet service, discovered that she was victimized years ago when she was just a baby-girl in diapers.

“As I’ve done so many times over the past decade or so, I’ll once again let the criminal victimization from this latest child-crime revelation speak for itself ([https://soundcloud.com/user-](https://soundcloud.com/user-370781554/01-04-18-09-19-25a-toddler-id-fraud)

[370781554/01-04-18-09-19-25a-toddler-id-fraud](https://soundcloud.com/user-370781554/01-04-18-09-19-25a-toddler-id-fraud)),” said [David Howe](#), SubscriberWise founder and [U.S. Credit Czar](#). “And while on first glance this crime doesn’t reveal immediate insight about the financial situation of either the victim or her perpetrator, on closer examination the details are undeniable.

“Unfortunately, and like all previous cases I’ve been involved, the perpetrator – a parent, guardian, or relative in every case – is struggling with difficult to desperate financial hardship as evidenced by extremely adverse credit reports and scores.

“Of course, this challenging money and credit dilemma is exactly why children are routinely victimized every day in the U.S.A.,” emphasized Howe.

“For the record, it’s not because of bad intent or neglect,” continued Howe. “It’s also not because there is a desire to harm a child or defraud a creditor. Rather, the reasons are obvious. It’s because the perpetrator – the parent, guardian, or relative – she or he can’t meet an existing obligation at the

same time there is an outstanding obligation with the same service provider that is subjected to the behavior.

“It’s also because of ignorance regarding the very real and negative future consequences that the child will often suffer as a young adult, just like the situation with this recent victim (<https://soundcloud.com/user-370781554/01-04-18-09-19-25a-toddler-id-fraud>),” Howe confirmed.

“And to be certain, child identity theft has remained an unabated crime impacting more than 200 children every day because Congress has failed to implement common-sense technology solutions that would dramatically reduce the occurrence.

Related: Common Sense Approach to End Child Identity Theft (<http://www.viodi.tv/2016/04/28/child-identity-theft/>)



David Howe, SubscriberWise founder, Credit Czar and FICO panjandrum

“But how can I conclude that the crime and victimization are related to poverty and financial hardship in every case,” asked Howe rhetorically?

“Because I’ve had the opportunity to review nearly 100,000 individual consumer reports and scores over the past decade and a half. And in every instance involving a child identity crime – specifically where the parent or guardian is involved and has acknowledged the crime or has been criminally convicted - the mathematical models and subscriber segmentation reveal that these cases all involve consumers whose credit ratings are in the bottom 25 percent of the adult credit consuming population.

“In fact, in most cases they’re in the bottom 10 percent,” Howe noted. “And that’s another way of saying these caretakers are in a financial crisis at the very moment a reckless decision to engage in federal SSN and application fraud is made involving a child who is otherwise loved and cared for by the very individual perpetrating the harm.

“For several years now, the government has been voicing to its citizens ‘If you see something then say something’. I appreciate this message and have heard it many times before,” Howe concluded. “And I pay attention to this message, believe me. So today I’m letting President Trump and Congress know that the Credit Czar has seen plenty and will continue to say plenty until this critical child safety concern is given the attention and resources it desperately deserves.”

Related: SubscriberWise Executive and U.S. Credit Czar David Howe is Prompted by Equifax Reply Involving Child Crime (<https://www.businesswire.com/news/home/20170416005004/en/SubscriberWise-Executive-U.S.-Credit-Czar-David-Howe>)

About SubscriberWise and Credit Czar David E. Howe

SubscriberWise® launched as the first U.S. issuing consumer reporting agency exclusively for the cable industry in 2006. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's independent cable operators. Today, SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise's contributions to the communications industry are quantified in the billions of dollars annually.

David Howe is founder, president, and majority share-holder of SubscriberWise. His interest in credit began in 1986 as a 17-year-old student in high school.

Having directly prevented multitudes more child identity thefts than any single individual including law enforcement professionals nationwide, Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for training and information concerning child identity fraud. Today, Howe is using the resources of SubscriberWise to help protect children from identity theft and exploitation across the nation.

David Howe is the highest FICO and Vantage achiever in worldwide banking and financial history. Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) 60 years ago). In 2014, Howe achieved simultaneous perfect Vantage Scores at Equifax, Experian, and TransUnion, a credit-scoring feat never before demonstrated.

Howe has obtained FICO Professional Certification and is also the first and only citizen of the world to describe and report the details of the perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published a number of videos and educational information on the subject of perfect credit

Over the past decade, Howe has been consulted by every leading communications operator in the country. Howe's passion with credit and risk management can be found everywhere in the industry today. Today, SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon imbibe of red wine.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in the social sciences and Alpha Kappa Delta, the international sociology honor society.

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Media Relations
SubscriberWise
330-880-4848 x137
email us here

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