

Katrina victims face identity crisis With vital records under water, proving they're themselves can be difficult

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By Bob Sullivan

Katrina washed away their homes, their personal belongings, and their livelihoods. It may have washed away their identities, too.

Scattered to all corners of the U.S., former residents of New Orleans and surrounding areas must now piece together their lives. For many, the first question they'll face when seeking aid, a new job or a place to live will be: Do you have ID?

Experts predict many don't.

Birth certificates, marriage licenses, even drivers licenses, personal checks and credit cards were washed away in the storm. Without the usual means of identifying themselves, evacuees face another major obstacle to normalcy.

The potential headaches can pile up quickly, even for victims who have escaped shelters and are staying with family: Children entering new schools need birth certificates and adults applying for replacement credit cards or checks may have difficulty convincing banks to send them to addresses different than what's on file.

Victims even face challenges proving they have health insurance when visiting new doctors, according to Mark Rasch, a former Justice Department official who's now an executive at network security firm Solutionary, Inc.

"Tens of thousands of people are without ID. And companies are without the ability to check ID," Rasch said. "This raises a whole bunch of issues."

Birth certificates in limbo.

Identities begin with birth certificates, but Louisiana natives who didn't think to grab theirs before leaving face an uncertain future. Louisiana's vital records office — which stored all state birth certificates for the past 100 years, as well as death certificates, marriage licenses and divorce papers — was based in New Orleans. The records are currently unreachable, said Jan Markowitz, executive director of the National Association for Public Health Statistics and Information Systems. His organization connects all the nation's vital records offices.

Making matters worse, most employees of the New Orleans office were themselves victims of the hurricane. "Louisiana is working with five percent of their staff," he said. "They are down to three or four people." Attempts by MSNBC.com to reach the office were unsuccessful.

Markowitz said while the documents were inaccessible, he has been told they were stored in a safe, dry place. He said he couldn't speak to Louisiana's specific document storage procedures.

Next door in Mississippi, vital records operations were unaffected by Katrina, Markowitz said. James Lee, a spokesman for identity database firm ChoicePoint, was less certain of the safety of Louisiana records. ChoicePoint offers a service called VitalChek.com which allows residents to order birth certificates and other documents online from all 50 states.

"The repository in New Orleans is under water," he said. Initially, ChoicePoint officials assumed some records would be damaged, but Lee deferred to Markowitz's assessment that the records were "high and dry."

Still, displaced Louisiana natives can't use VitalChek to get their birth certificates at the moment because the service relies on the state's vital records offices to produce the documents.

Markowitz is coordinating offers by other state vital records offices to assist Louisiana. Displaced people born in other states can help, too, by contacting that state's office directly to request their birth certificate. Birth records are generally held in the state of birth, in that state's Department of Health, Markowitz said.

It's unknown when Louisiana natives will be able to gain access to their birth records.

ID have and have-nots

Some Katrina survivors were prepared for a possible identity crisis. Sarah Simmons, whose home is in New Orleans' uptown area, near St. Charles, said she kept her family's vital documents in a file cabinet, ready to be scooped up and placed in a laundry basket in 10 minutes, as she did Aug. 28 before heading to Baton Rouge to ride out the storm.

"It's an identity box. You just never know," she said, adding that she believed many other evacuees had similar systems. "I think paperwork is one of the first things most of us went for."

But that's not always the case. At Baton Rouge's River Center convention hall, where some 4,500 Katrina evacuees are staying, officials found many who didn't even have a state-issued ID, such as a driver's license.

Over the weekend, state employee Tiffany Allen set up a booth for residents to apply for replacements to their Louisiana-issued IDs. Because all the photos for previous identification cards, including driver's licenses, were saved in a database, many residents could just line up at Allen's table, fill out a form, and get new ID within a few days, assuming they looked like the person in the database picture.

That was the best case scenario, however, one teenager who approached the table Saturday said he needed ID to work.

"Did you have a state ID before?" Allen said.

"No. I was just about to get one before the hurricane," he said.

"Do you have anything else with your name and picture on it?" she asked.

"No."

"Any documentation like a birth certificate?" she said.

"No, everything was in the house," he said, and he had to get out fast.

Allen sent the young man away, telling him to come back later when a more thorough procedure for handling such cases would be in place.

'Off the grid'

Such residents are "off the grid," said ChoicePoint's Lee.

The company, which maintains data on most adult Americans, has donated its data services to the Red Cross to help identify evacuees at shelters. Those requesting services are asked to provide some basic personal information, including telephone numbers, previous addresses, or Social Security numbers if available.

A Red Cross volunteer then enters the information into a Web site, and gets back an assessment which suggests if the person is telling the truth, based on past addresses, family member names and other information stored in ChoicePoint's database. About 90 percent of the time, identification is relatively easy, the company says, as long as the person has a credit history or in some other way has made it into the company's databases.

But on average, about 10 percent of Americans are invisible, or “off the grid,” to ChoicePoint and similar identity services, Lee said.

Children who have yet to apply for a driver’s license pose a particular problem, he said, since they rarely have “touched the system” that would land them in a database.

“Someone who didn't have a driver’s license or own property, that becomes a bigger issue,” Lee said. Vetting victims, volunteers at shelters Lee said the Red Cross implements a second tier of identity verification tools to make sure only legitimate victims receive assistance, and to track assistance given to each individual. But the methods are hardly foolproof.

A woman was charged with felony theft on Tuesday after telling a Red Cross shelter in Marietta, Ga., that she and her son were hurricane victims. She initially received \$1,300 in assistance, the Associated Press reported, but her 8-year-old later told a volunteer that they were Georgia residents.

The Red Cross and other organizations are also dealing with the problem of vetting the identity of volunteers. Last week, a Red Cross volunteer at the Monroe Civic Center in Louisiana was accused of accosting three females, including two children. He later was found to be on parole for manslaughter.

Anne Patten, the executive director of the Northeast Louisiana Chapter of the Red Cross, told the Associated Press that the agency’s guidelines of performing background checks for all volunteers were relaxed in the initial aftermath of the storm.

The Red Cross didn’t immediately respond to MSNBC's requests for information about its identity verification procedures.

A drive for drivers licenses

Beyond identification for shelter purposes, evacuees trying to get work or open financial accounts will quickly find they need a state-issued driver’s license or ID card to get back into the system.

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Those who reached Florida can go to any state motor vehicle agency and apply for a Florida license free of charge, said Frank Penela, a spokesman for the Florida Department of Highway Safety and Motor Vehicles.

“There was a gentleman yesterday who said, ‘I don't have anything, nobody knows who I am.’” Penela said. “We've been through several hurricanes ourselves. To us, [offering this service is] a little thing, but to those people it’s a big thing.”

Florida workers contact the home state motor vehicle agency of the displaced person, which transmits a picture of the person’s old license for verification, Penela said.

“That way, we can verify that the persons in the picture is the person standing before us,” he said.

A coalition of state motor vehicle agencies plans to offer similar arrangements in other states.

"State DMVs, particularly those impacted by Hurricane Katrina, are working together implementing contingency plans that will allow those affected by the tragedy, who may have lost their state-issued drivers license or ID, to readily apply for a duplicate license in their new residence,” said Jason D. King, spokesman for the American Association of Motor Vehicle Administrators.

Financial documents lost, too People needing to replace financial instruments such as credit cards may also face hassles, said Kevin Watson, CEO of Florida-based identity management firm Verid Inc., which is providing its ID verification service free to charge to institutions affected by Katrina.

“As these folks are trying to get their lives back in order, trying to get new checks, new debit cards, new

credit cards, a lot of them are struggling,” he said. “The traditional identification model is breaking down a little bit, since the first part of that always hinged on there being in a permanent address.” Verid’s service offers an alternative, by scouring public records and other databases to provide companies with “challenge” questions to ask consumers, such as, “What were your two previous addresses?”

Adding to the problem, the rise of identity thieves, who often try to change a consumer's address in order to steal replacement cards. Since credit card firms are now sensitive to that criminal pattern, they could delay evacuees filing legitimate change of address requests, Watson said. But credit card issuers say they are trying to smooth the process, and so far, say there have been few problems.

On its Web site, Visa says displaced persons can obtain replacement cards within 24 hours, wherever they are, as long as delivery agents can reach them. Displaced persons can call a special toll-free number, 1-800-VISA-911. The number can also be used to block lost Visa cards from being used, according to a Visa spokesman who asked not to be identified because he’s not authorized to speak publicly for the company.

Ernesto Anguilla, a spokesman for Bank of America, said his firm isn’t having trouble identifying customers because it’s used to dealing with them over the phone anyway.

“The types of information we're asking for is really same sort we'd be asking for in a normal case,” he said. So far, the firm isn’t having trouble handing change of address requests, he said. Banks urged to be flexible Many just want to be able to cash a check. Temporary residents at the Baton Rouge River Center told MSNBC.com's Kari Huus that they were worried about how they'd receive Social Security and other government assistance checks — and how they'd find a bank that would cash them.

The Patriot Act, passed in the wake of the Sept. 11, 2001, terrorist attacks, requires banks to verify an account holder's identity before they open a new account — usually with a drivers license. But the federal government is now asking financial institutions to give evacuees a break.

The Office of the Comptroller of the Currency, a banking regulator, issued a statement earlier this week suggesting lenience.

“Banks are encouraged to use other verification methods for individuals affected by the storm who do not have traditional forms of identification, such as drivers licenses,” the agency said. The statement, posted on the agency's Web site, recommended background checks and other creative methods.

It’s too early to tell if flexibility from banks, schools, motor vehicle offices and other institutions will minimize the impact of identity information lost to the storm, said Rob Douglas, a banking consultant who runs PrivacyToday.com.

In the immediate aftermath of the storm, provisions have been put in place, which should temper the effects of lost birth certificates, licenses and the like. But it’s unclear what kind of hassles might emerge as time goes on, Douglas said, particularly for those who don’t already have well-established identities, that 10 percent “off the grid.”

“There will be problems for years and years and years when we begin to face the reality of the level of fraud that might take place,” Douglas said. “If you rushed out of your house ... there could be a nightmare of proving who you are down the road.”