

IDENTITY THEFT UNIT

FOURTH ANNIVERSARY DATA

INTRODUCTION

The South Carolina Department of Consumer Affairs (SCDCA) has been protecting consumers from inequities in the marketplace since 1975. For more than forty years, SCDCA has taken on new duties as the consumer landscape has evolved. Some of our newest responsibilities are education, guidance and enforcement in the realm of identity theft and data security breaches.

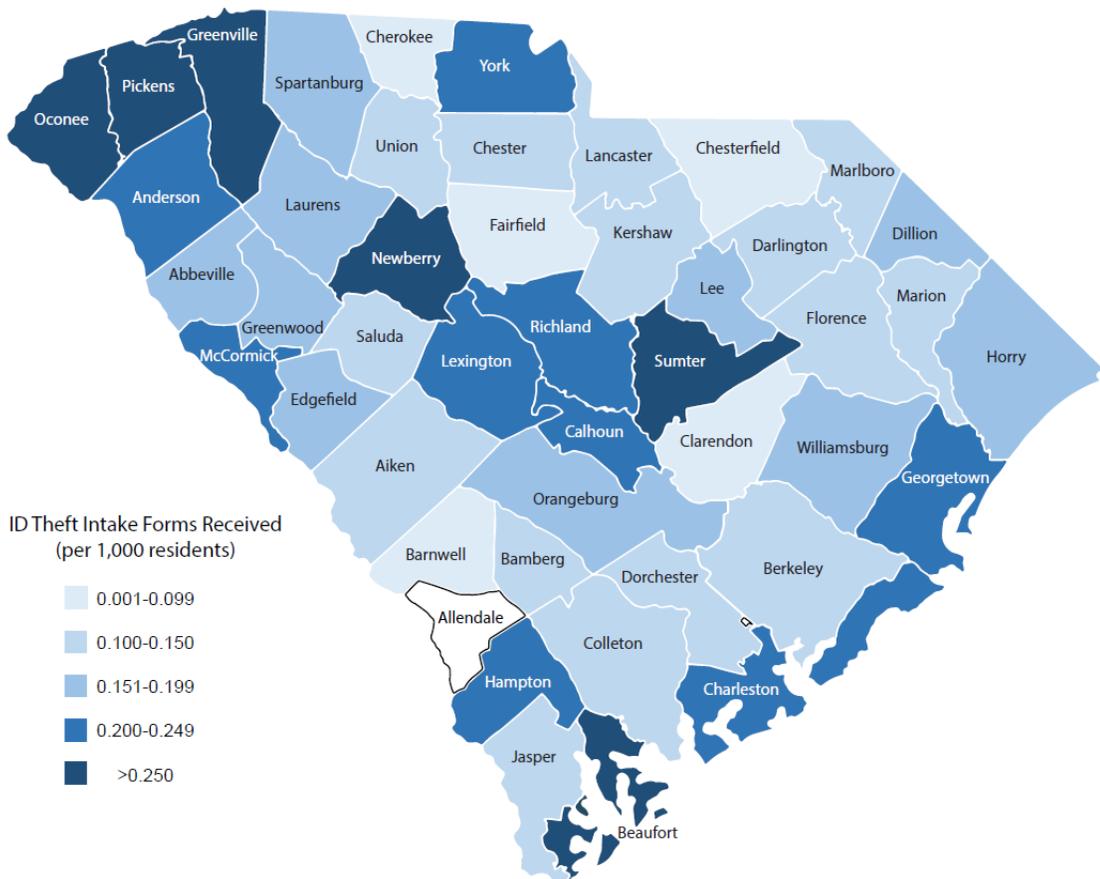
In 2008, SCDCA was charged with receiving security breach notices from organizations that experience breaches affecting more than 1,000 SC residents. Since that time more than 285 breaches affecting roughly ten million consumers have been reported to the Department.

In October 2013, SCDCA launched its Identity Theft Unit. No two cases of identity theft are the same. With this fact in mind, the Unit provides tailored remediation guidance to consumers. The Unit also takes scam reports, allowing the Department to track trends in the marketplace, and ultimately warn consumers what to avoid.

During the past 4 years the Identity Theft Unit has taken **11,645** calls and received **1,097** identity theft intake forms. Data collected on the intake forms reveals the following:

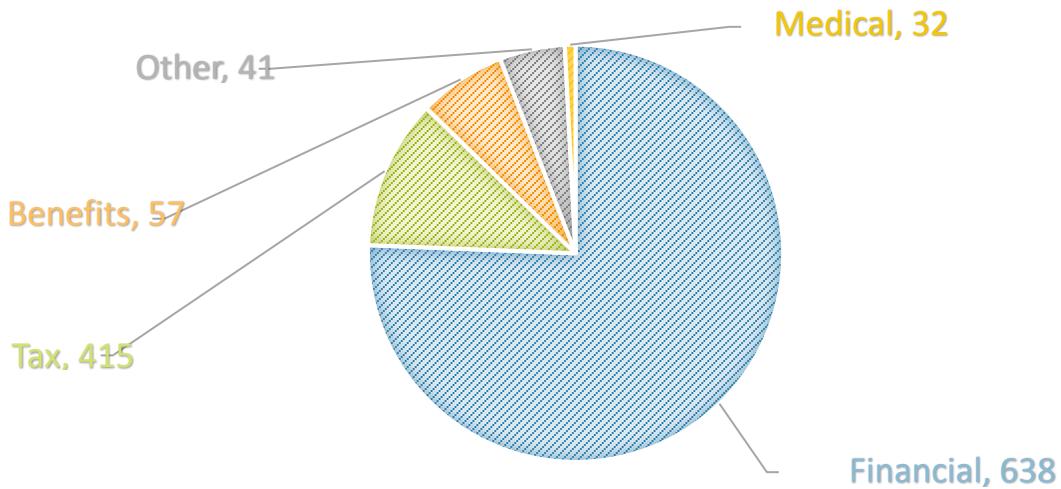


IDENTITY THEFT REPORTS BY COUNTY



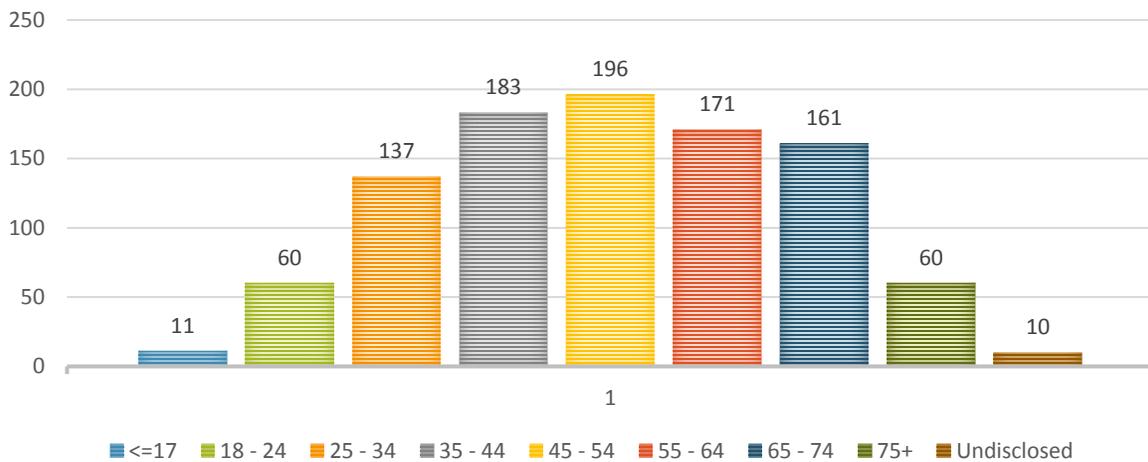
WHAT ARE THE TOP THREE TYPES OF IDENTITY THEFT?

The three most common categories reported were **Financial (54%)**, **Tax (35%)** and **Benefits (5%)**.



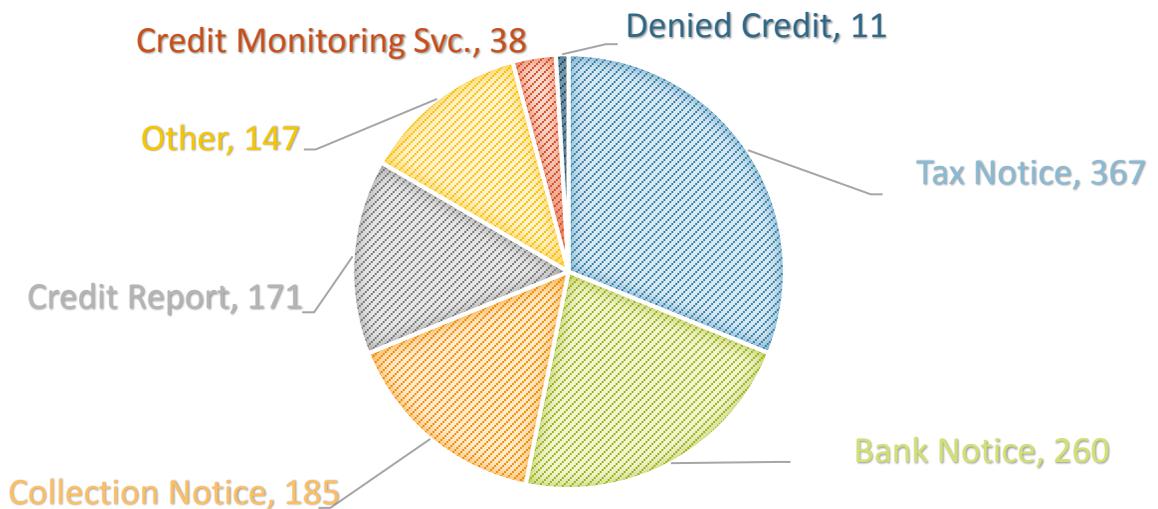
HOW OLD IS THE AVERAGE SC IDENTITY THEFT VICTIM?

The average age of consumers reporting identity theft issues is within the age range of **45 to 54** years old.



WHAT IS THE MOST COMMON WAY IDENTITY THEFT VICTIMS DISCOVER THEFT?

The three most common methods by which consumers discovered they were a victim of identity theft are **Tax Notice**, **Bank Notice** and **Collection Notice**.



HOW DOES SC COMPARE TO NATIONAL REPORTS?

The Federal Trade Commission (FTC) also takes consumer reports of identity theft, compiling the results annually in their [Consumer Sentinel Data Book](#). From calendar year 2014 through calendar year 2016, the FTC received 12,988 identity theft reports from SC residents with the top types being:

Government Documents or Benefits Fraud (Includes taxes)	3,783	29%
Credit Card Fraud	2,639	20%
Other	2,522	19%
Phone or Utilities Fraud	1,756	13.5%

The state of South Carolina currently ranks 28th nationally for identity theft reports per 100,000 residents. This is a climb in the rankings from 2014 and 2015, when the state stayed at 30.

HOW DOES IDENTITY THEFT AFFECT CONSUMERS?

Comments shared by consumers regarding how they have been affected by identity theft:



The person who is using our information is changing our address electronically on all of our accounts, then calling in and asking for new cards to be sent to the new NY address. If this doesn't work, they are applying for new credit. This person set up an account at Life Lock in my husband's name with his email address so that if there was any notification of irregular and suspicious activity he (the thief) could approve it.

Insurance rates were raised based on the negative items that are listed on my credit reports.

I was denied a loan based on negative information on my report.

Someone got a traffic ticket and caused my permit to be suspended.

My disability check has been lowered because somebody else is earning wages in my name.



* For more information on the Federal Trade Commission, visit www.ftc.gov.

Contact the South Carolina Department of Consumer Affairs' Identity Theft Unit for more tips on dealing with identity theft and scams.

