



IDENTITY THEFT UNIT



FIFTH ANNIVERSARY REPORT



October 2018

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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 one thousand SC residents. 2012 represented the year with the largest number of South Carolina residents (6,015,209) being affected by breaches. In October 2013, SCDCA launched its Identity Theft Unit (“the Unit”/ “IDTU”). Between 2012 and 2017, more than 230 breaches affecting roughly ten million consumers have been reported to the Unit.

In addition to its responsibilities in the security breach space, the Unit provides tailored remediation and guidance to identity theft victims as no two cases of identity theft are the same. The Unit also takes scam reports, allowing the Department to track trends in the marketplace, and ultimately warn consumers what to avoid. Since launching in 2013, SCDCA’s Identity Theft Unit has:

- Fielded 13,826 phone calls;
- Given 176 presentations across South Carolina to more than 5,000 consumers; and
- Resolved 406 consumer complaints, with \$280,639 recovered for consumers through credits, refunds, and adjustments.

During the past five years, the IDTU received numerous identity theft intake forms, scam reports and security breach notices. Data collected thereon serves as the basis for this Report.

For more information about the Identity Theft Unit, including to view all reports issued by IDTU since October 2013, visit www.consumer.sc.gov.

EXECUTIVE SUMMARY

IDENTITY THEFT

- Between October 2013 and August 2018, SCDCA's Identity Theft Unit ("the Unit"/ "IDTU") received 1,556 consumer identity theft reports.
- In 44 percent of identity theft complaints, consumers indicated that they had also filed a police report regarding the incident, and 57 percent also submitted a filing with the Federal Trade Commission.
- 22 percent of reporting consumers had also received a security breach notice.
- Financial (57%), tax-related (27%) and benefits (5%) were the most common forms of reported identity theft.
- Greenville County residents (189) filed the most identity theft reports from October 2013-August 2018, followed by Richland (151) and Charleston (144) County residents, respectively. In 2017, Sumter residents held the highest per capita rate of identity theft reports. Lee County residents are holding the top spot in 2018 thus far.

SCAMS

- IDTU received more than ten thousand (10,000) scam reports from consumers between October 2013 and August 2018.
- Imposter scams were by far the largest type of scam reported overall since 2013, accounting for 43 percent. Phishing scams held the second spot accounting for 14 percent of reports with lottery/ sweepstakes scams accounting for the third most popular scam report at six percent. Between January and August 2018, imposter scams accounted for approximately 57 percent of scams reported.
- Richland County residents held the highest per capita rate of scam reports in 2017. From January to August 2018, however, Newberry County took the number one slot.

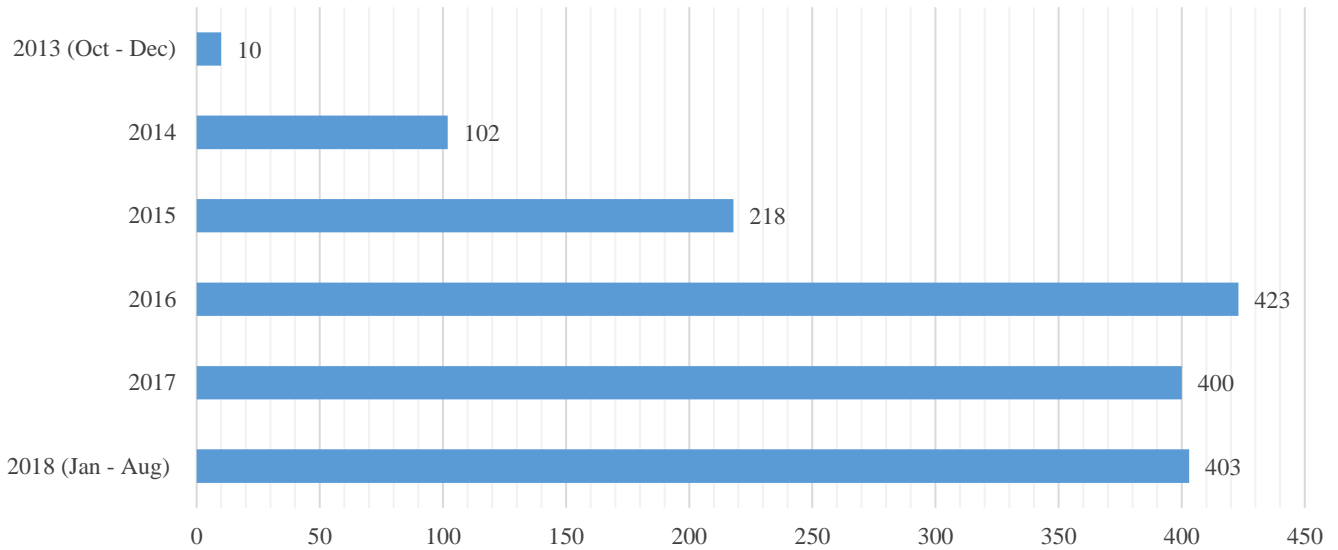
SECURITY BREACHES

- Between 2012 and 2017, the Department received **238** security breach notices affecting **10,210,434** South Carolina residents. *(Totals provided reflect the minimum number of South Carolina residents potentially affected as some reports did not include a specific number of consumers affected.)*
- Each year, the number of notices received has increased since 2012 (22 notices). In 2016 and 2017 the number of notices received were more than double the number of notices received in 2012.
- Cumulatively, 2012 represented the year with the largest number of South Carolina residents (6,015,209) being affected by breaches.

IDENTITY THEFT

Figure 1

TOTAL ID THEFT REPORTS RECEIVED BY YEAR



1,556 REPORTS

TOP THREE CATEGORIES

- 1. Financial**
- 2. Tax-Related**
- 3. Benefits**



Financial identity theft includes the misuse of existing ATM/debit/credit cards or checks/checking accounts, or opening new credit cards, loans, or utility accounts using someone else's identifying information.

Tax-related identity theft includes filing a tax return under someone else's social security number or obtaining a tax refund under someone else's identity.



Benefits identity theft includes using someone else's information to get disability benefits, unemployment, social security or other types of government assistance.

Figure 2*

TOTAL ID THEFT REPORTS BY CATEGORY (OCT. 2013 - AUG. 2018)

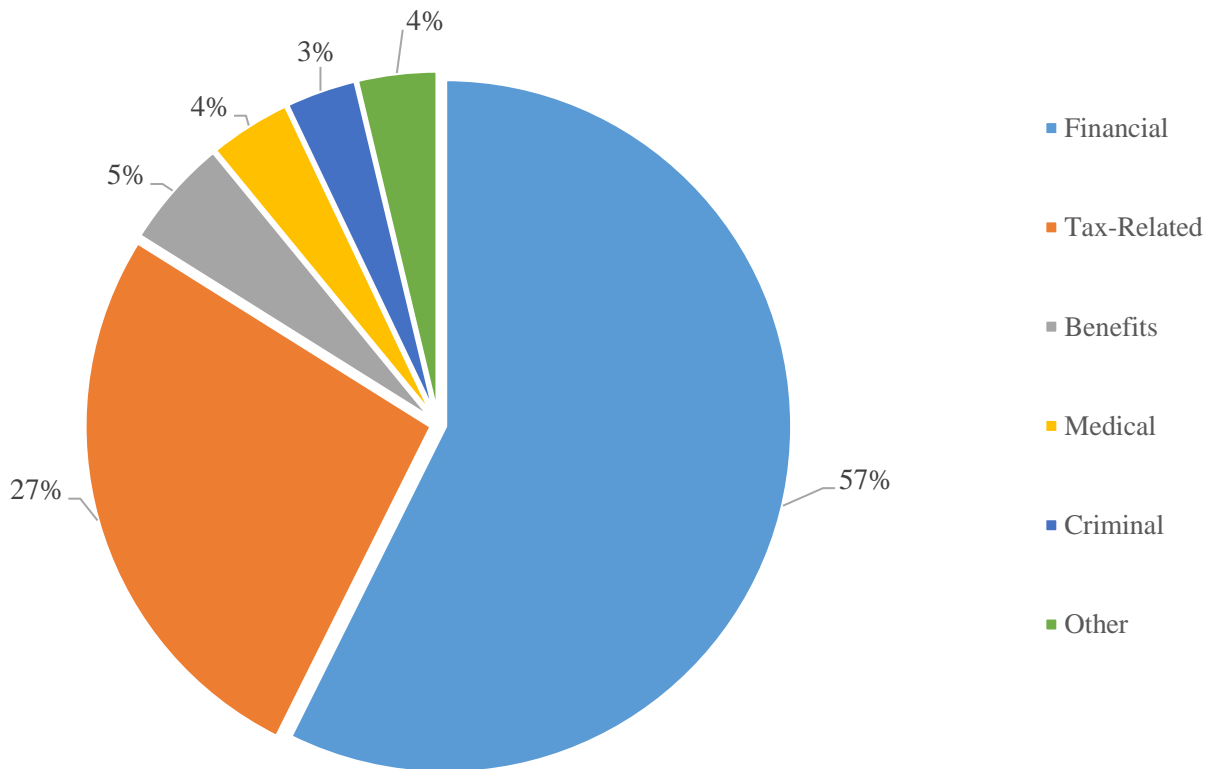


Figure 3*¹

ID THEFT CATEGORIES BY YEAR

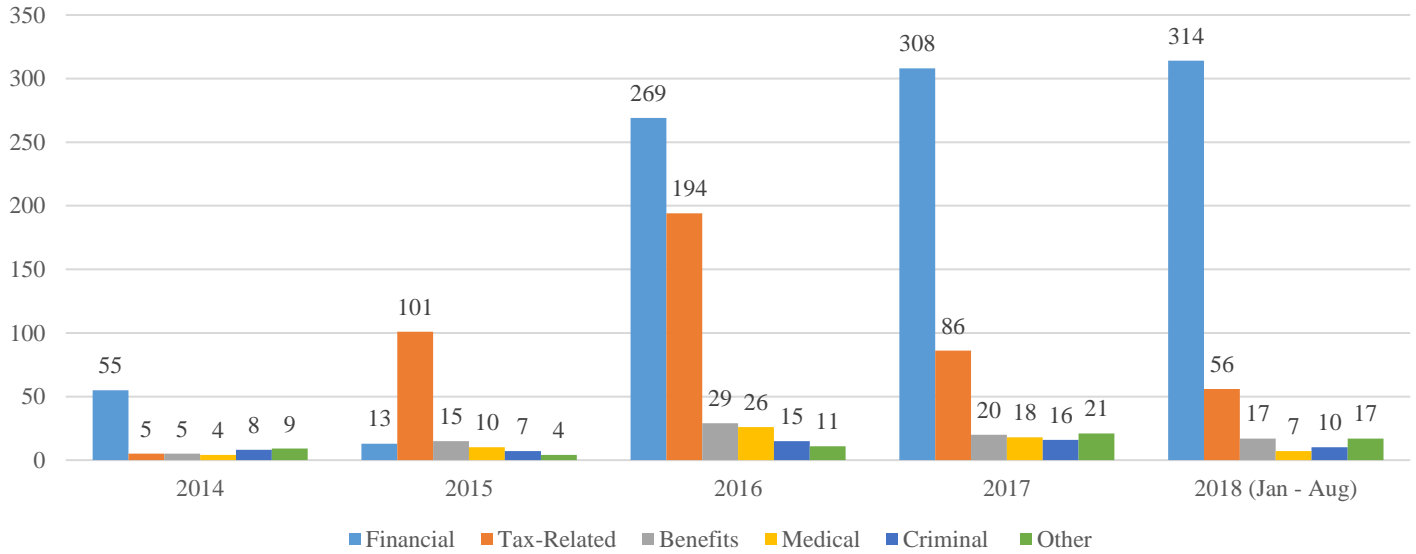
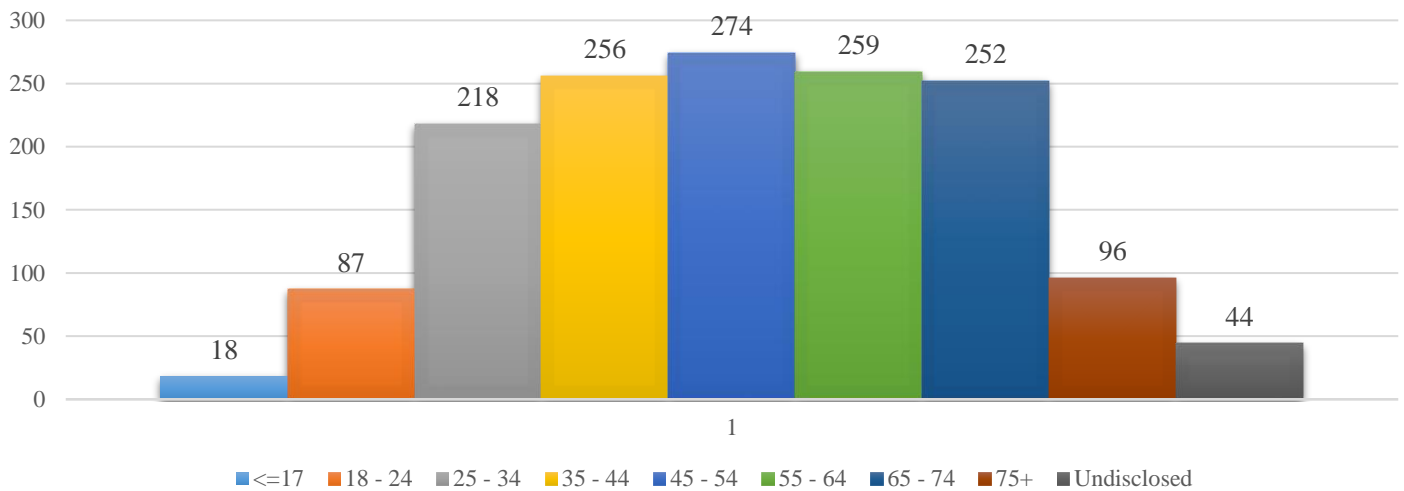


Figure 4

ID THEFT VICTIM AGE RANGE (OCT. 2013 - AUG. 2018)



¹ The total number of reports received in Figures 2 and 3 appears higher than the total in Figure 1, as consumers can list more than one type of identity theft per report.

Figure 5

ID THEFT DISCOVERY METHOD (OCT. 2013 - AUG. 2018)

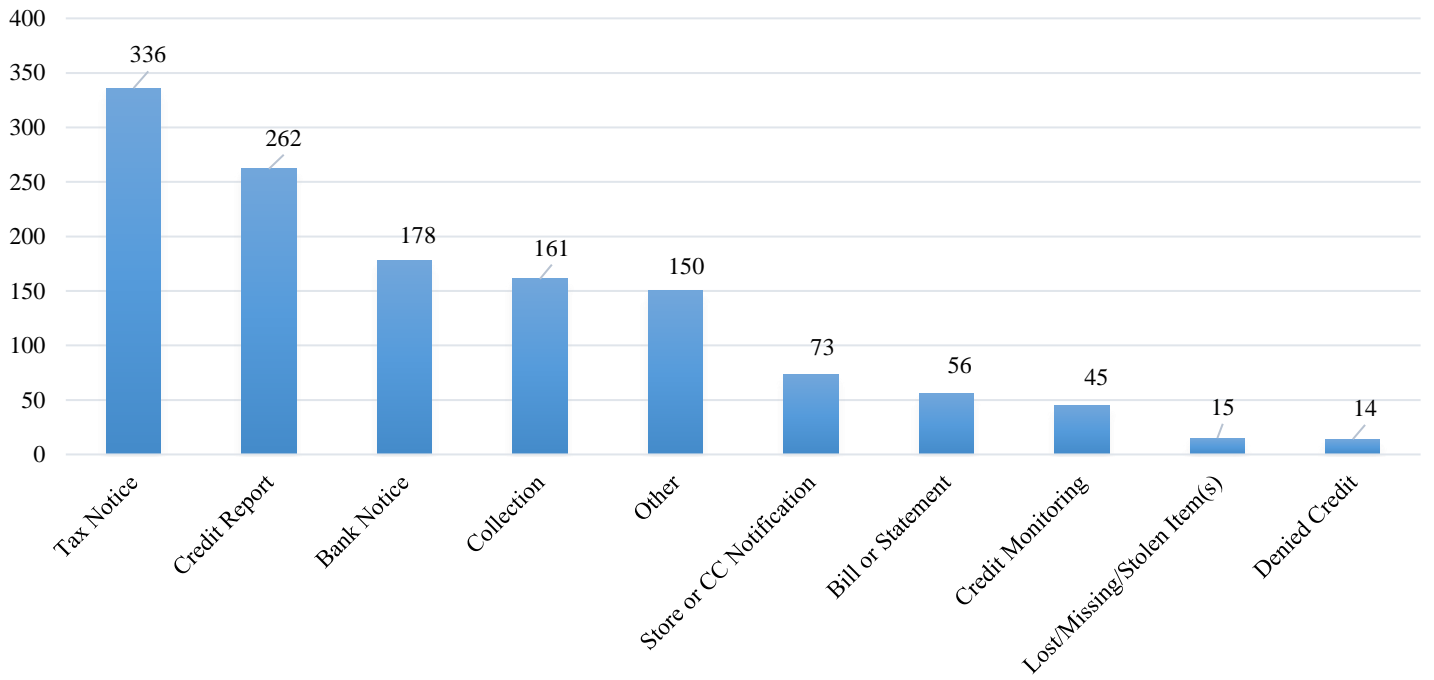
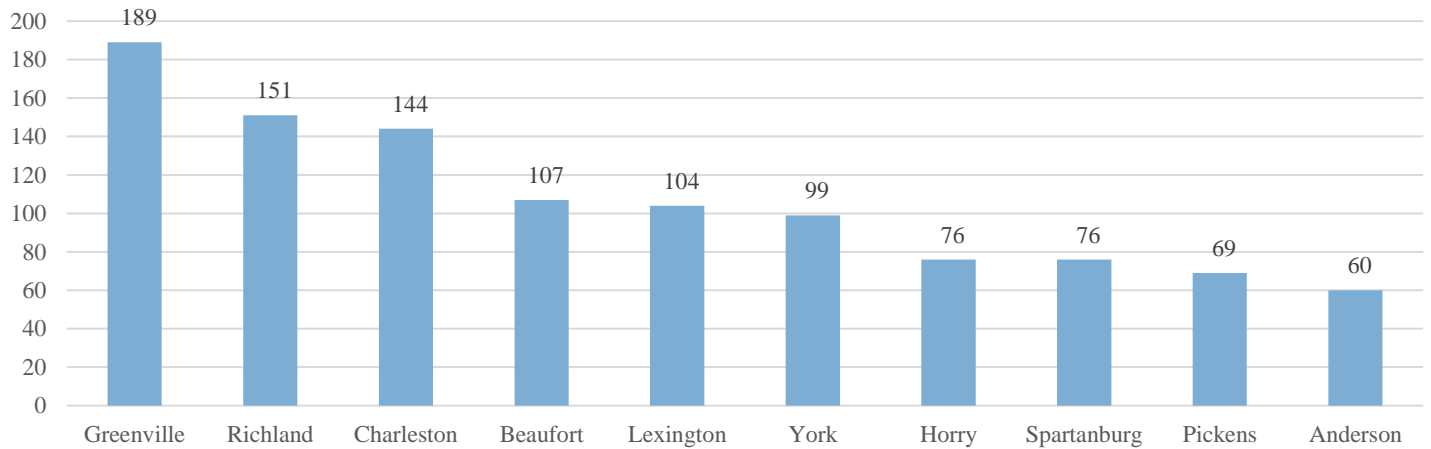


Figure 6

ID THEFT REPORTS RECEIVED BY COUNTY (OCT. 2013 - AUG. 2018)



Top 10 Counties

Figure 7

2017 PER CAPITA ID THEFT REPORTS BY COUNTY (PER 1,000): TOP 10

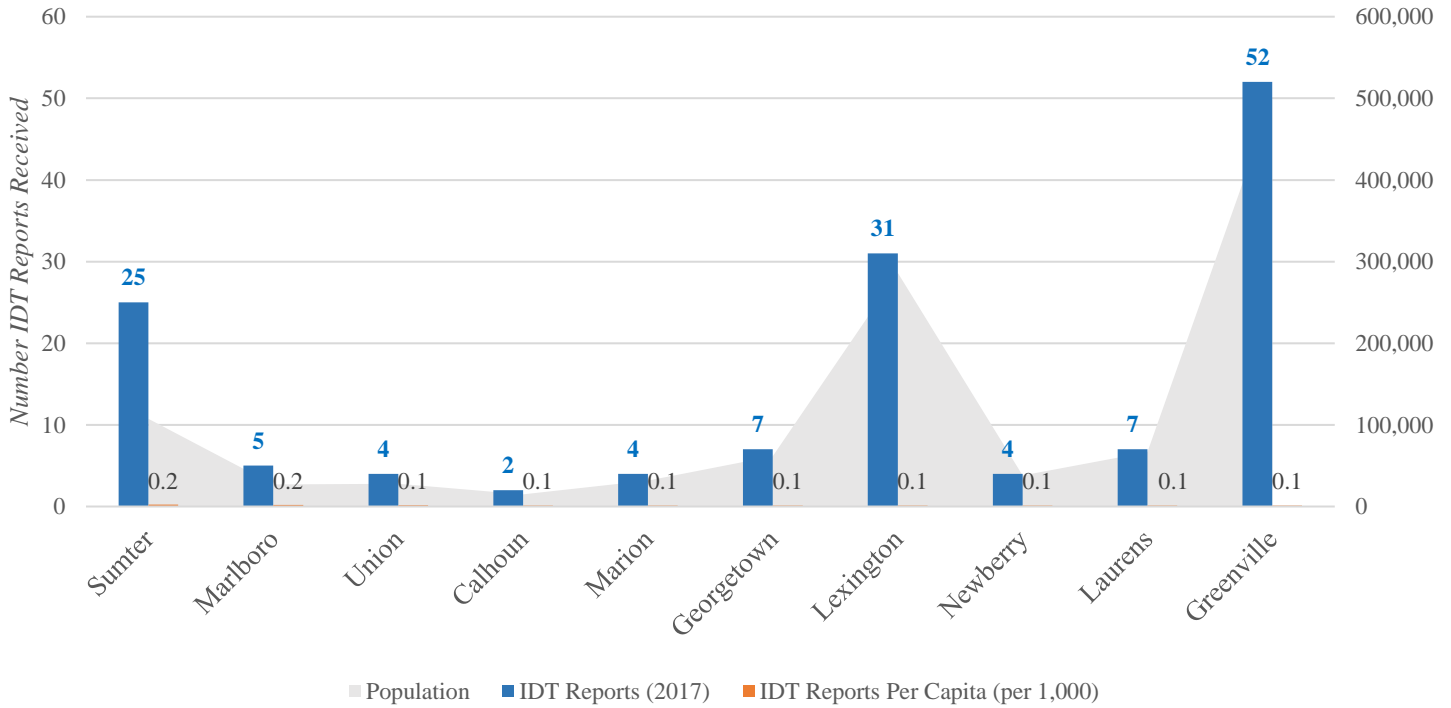
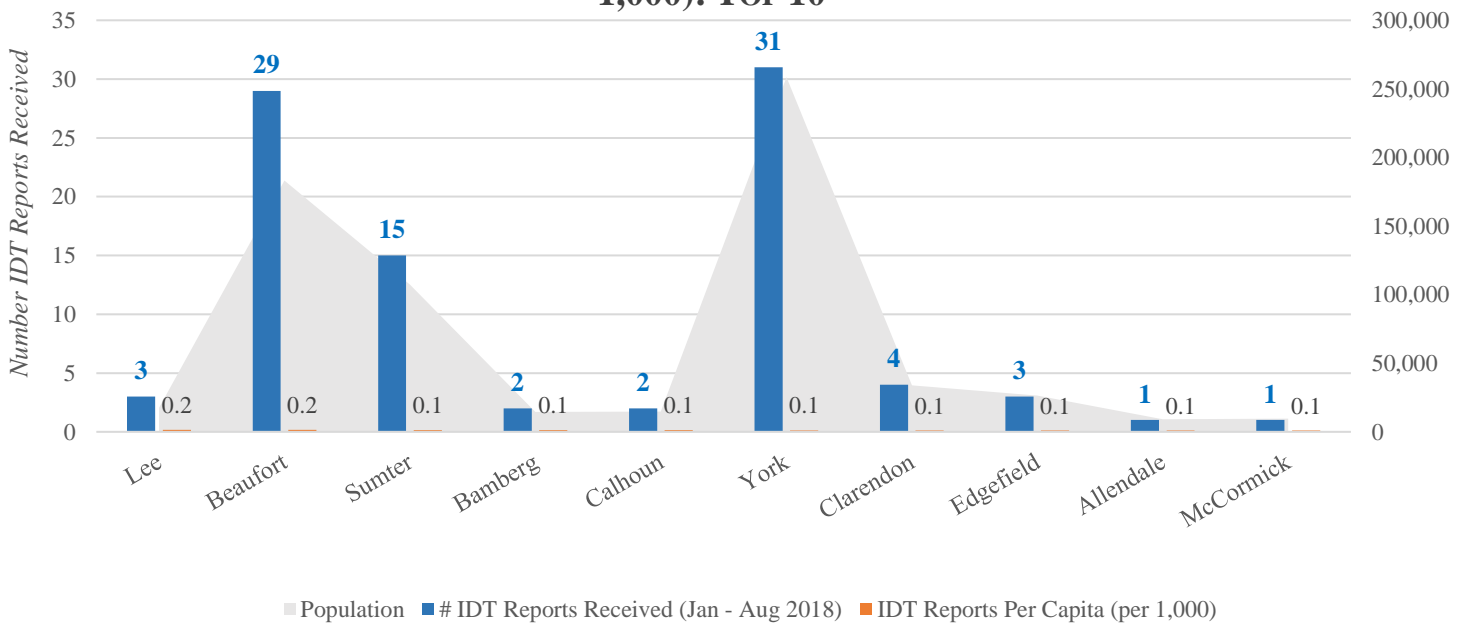


Figure 8

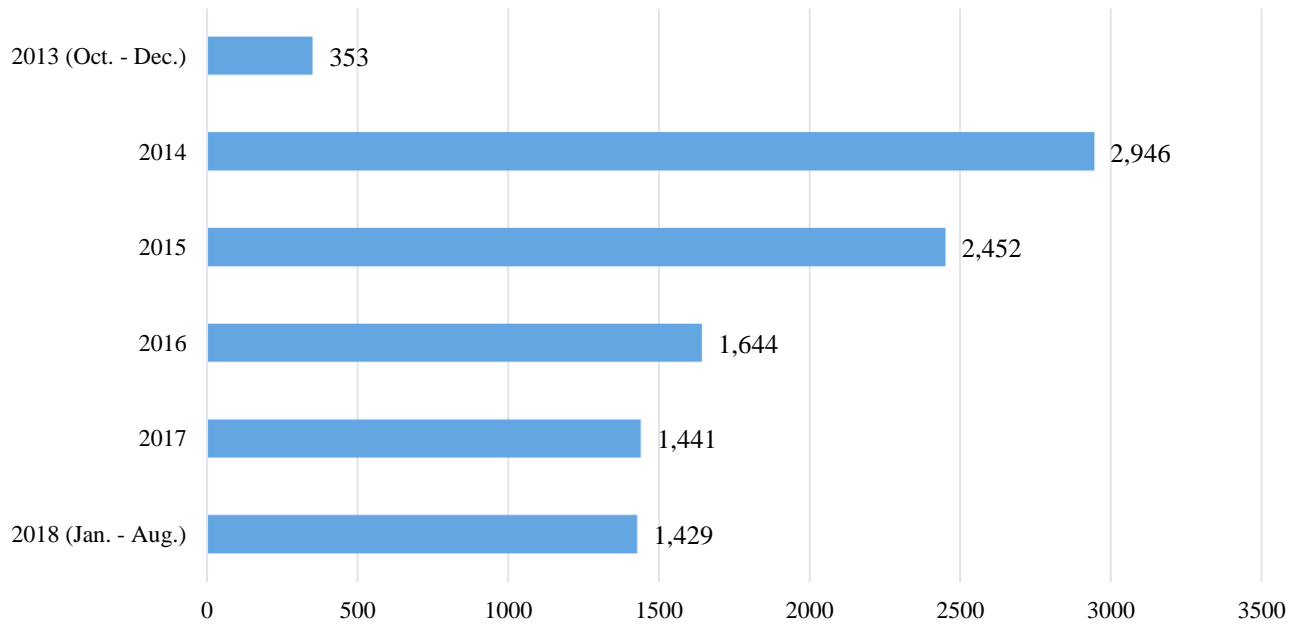
JAN. 2018 TO AUG. 2018 PER CAPITA ID THEFT REPORTS BY COUNTY (PER 1,000): TOP 10



SCAMS

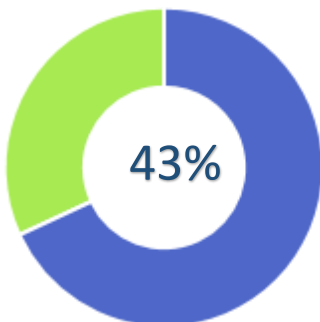
Figure 9

NUMBER OF SCAMS REPORTED BY YEAR

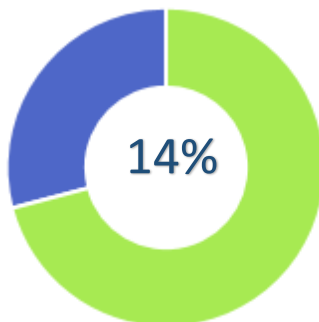


10,265 REPORTS

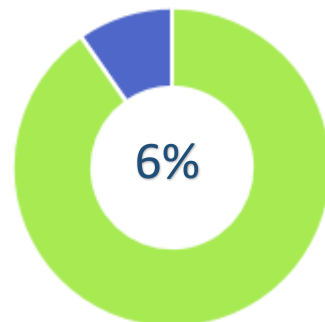
TOP THREE CATEGORIES



Imposter



Phishing

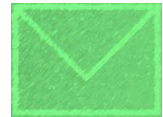


Lottery/Sweepstakes



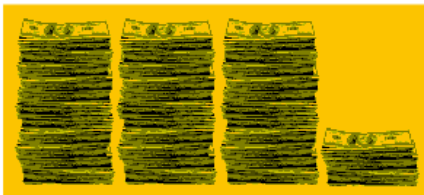
Imposter scammers will pose as an organization or person you are familiar with and may ask for money or personal information. The IRS, grandparent, and tech support scams are very common examples of fraudsters pretending to be someone they aren't to gain your trust.

Phishing is a scam where an internet fraudster sends an e-mail or text in an attempt to separate you from your personal information or money. They often bait consumers into “confirming,” “updating” or “verifying” username or passwords, account numbers or social security numbers.



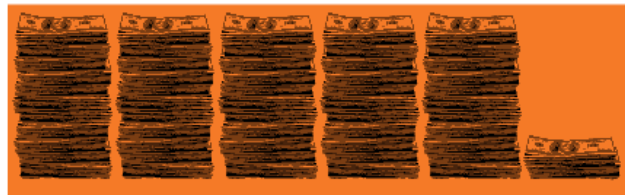
Fake lottery/sweepstakes offers generally come from a cold caller, but can just as easily show up in your mailbox or inbox. It's illegal to play in a foreign lottery and remember, you cannot win a prize if you never entered the contest!

\$3,250,063



**MONEY SCAMMERS
TRIED TO STEAL**

\$5,192,964



**MONEY SCAMMERS
ACTUALLY STOLE**

This is the total amount of money reported to SCDCA by consumers who did NOT fall for a scam.

This is the total amount of money reported to SCDCA by consumers who DID fall for a scam.

Figure 10

SCAMS REPORTED BY COUNTY (2017): TOP 10

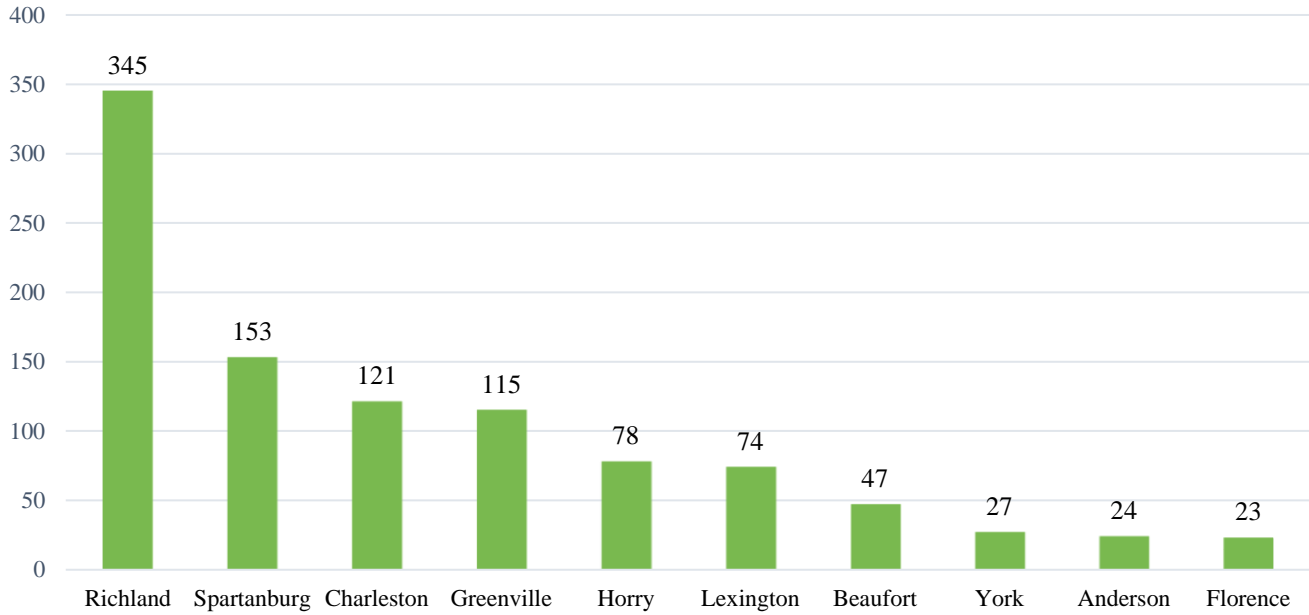


Figure 11

SCAMS REPORTED BY COUNTY (JAN. - AUG. 2018): TOP 10

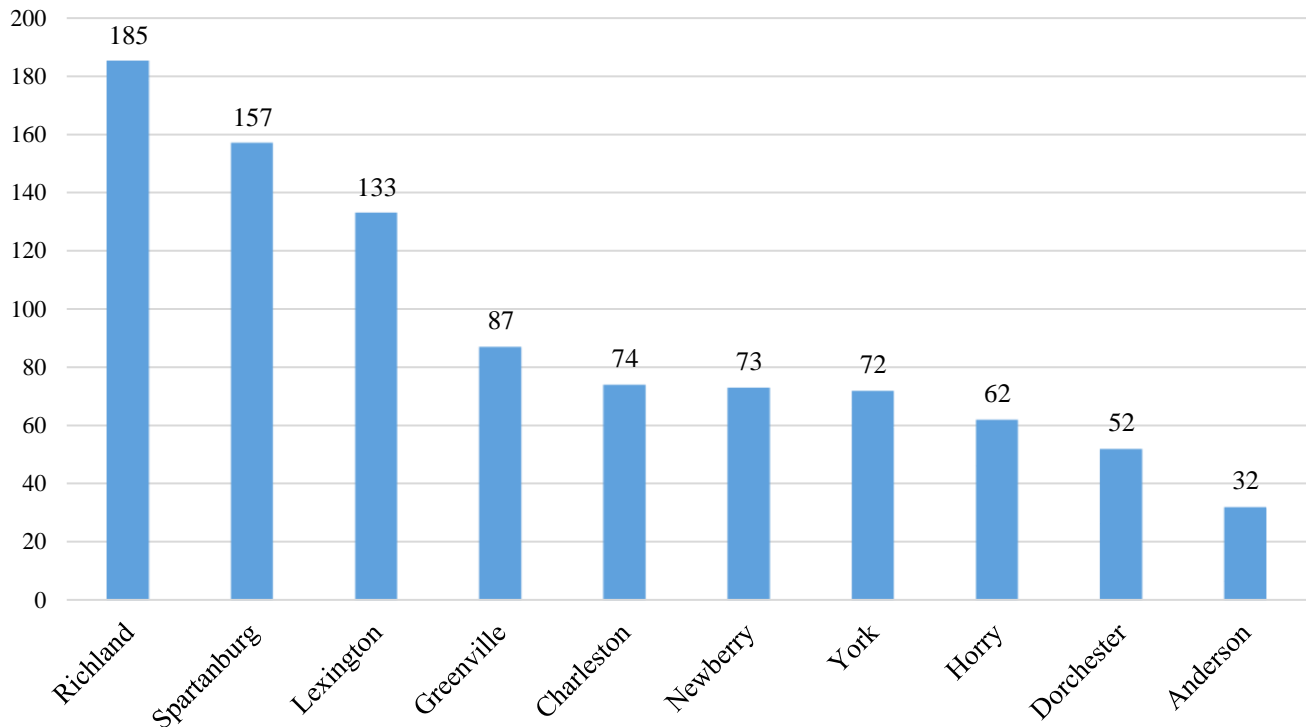


Figure 12

2017 PER CAPITA SCAM REPORTS BY COUNTY (PER 1,000): TOP 10

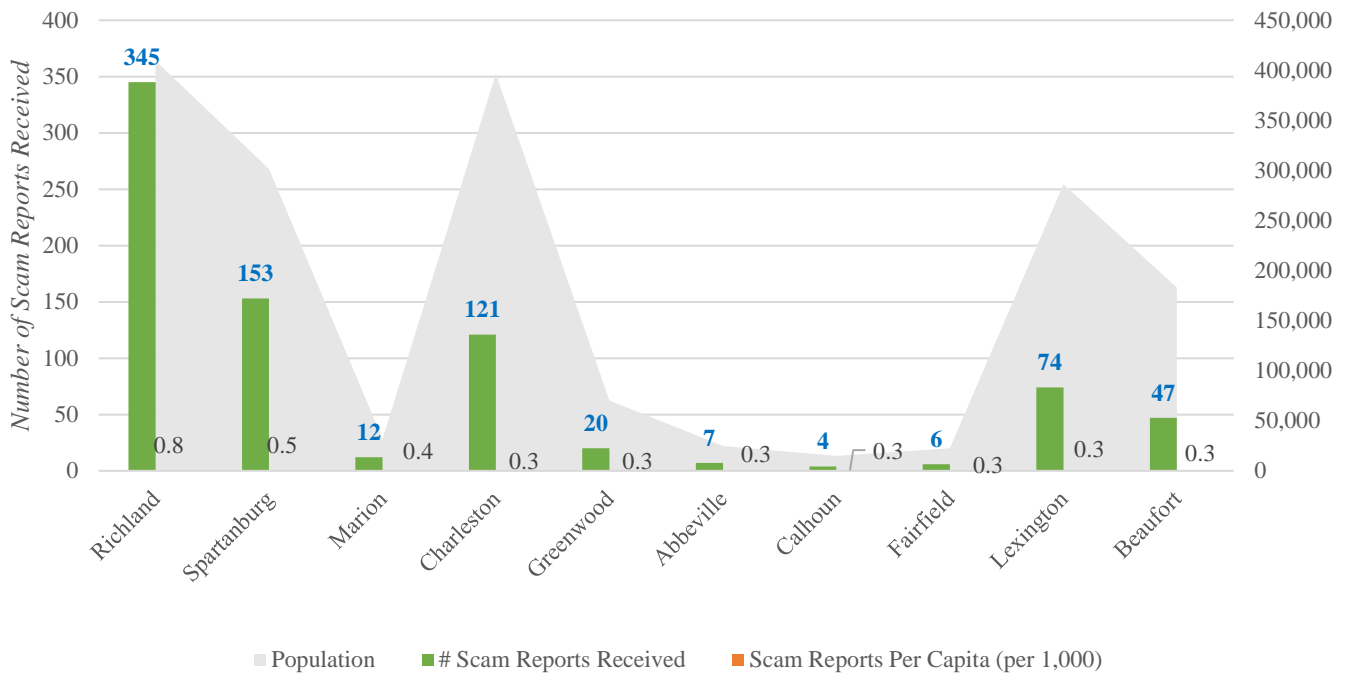
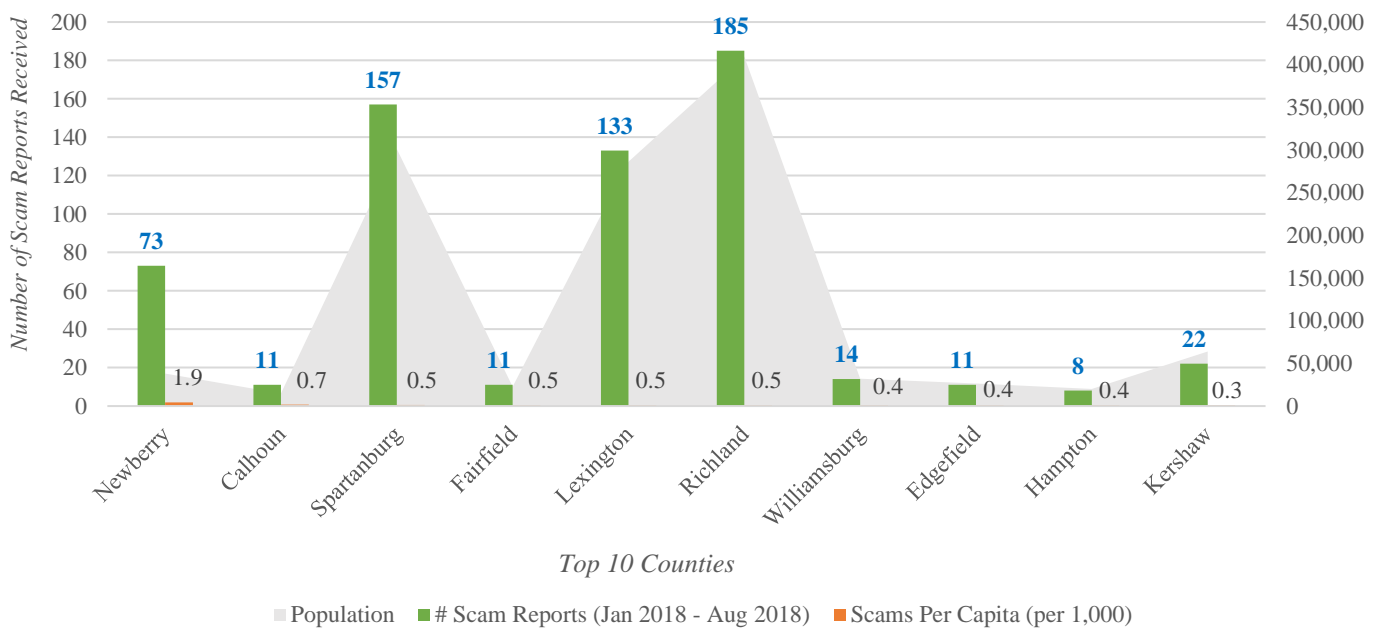


Figure 13

JAN. 2018 - AUG. 2018 PER CAPITA SCAM REPORTS BY COUNTY (PER 1,000)



Top 10 Counties

SECURITY BREACH NOTICES

Figure 14

ANNUAL BREACH NOTICES BY INDUSTRY

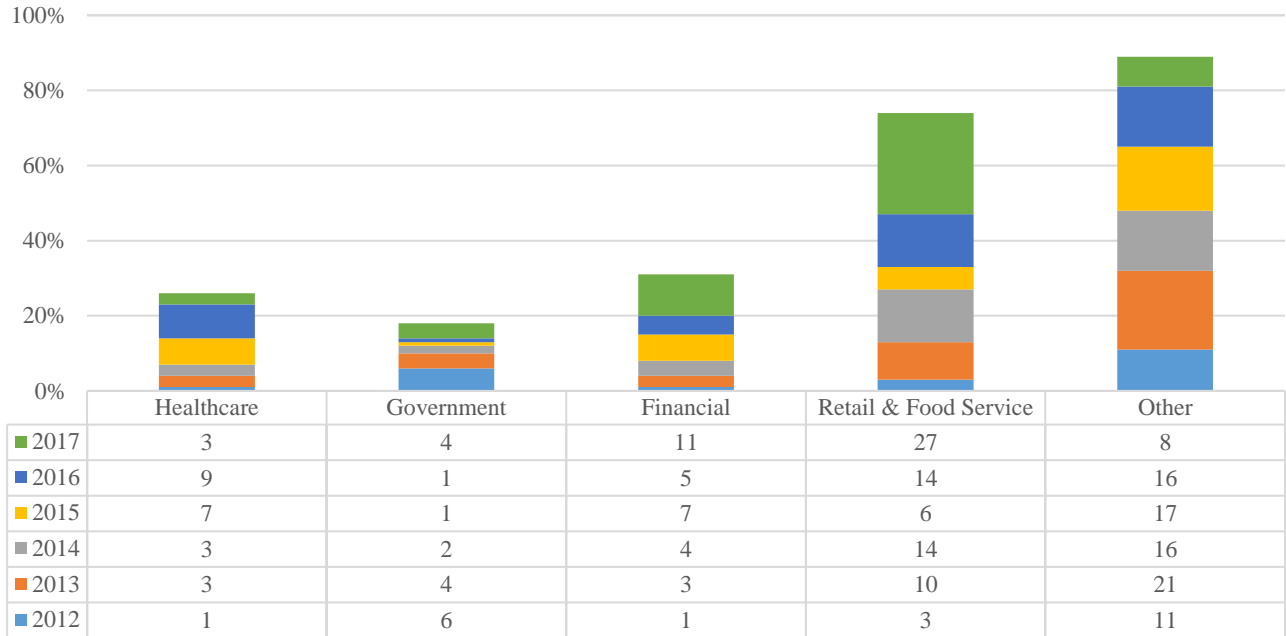


Figure 15

ANNUAL NUMBER OF CONSUMERS AFFECTED BY INDUSTRY

