

2021

South Carolina
DEPARTMENT OF CONSUMER AFFAIRS

IDENTITY THEFT UNIT ANNUAL ID THEFT & SCAMS REPORT

EXECUTIVE SUMMARY

IDENTITY THEFT

- The 2021 report contains information from 289 reports of identity theft.
- The top three types of identity theft were: Financial (83.04%), Tax (6.92%) and Government (5.53%).
- Twenty-nine percent of identity thefts were reported to the police.
- Top three discovery methods for identity theft: Store or Credit Card Notification (21.11%), Bank Notice (13.84%) and Credit Report (11.76%).
- The sum total of potential losses to the consumer was \$188,750, and the sum total of actual losses reported was \$604,071.66.
- Top three counties for identity theft: Richland (12.11%), Greenville (10.73%) and Charleston (10.38%).

SCAMS

- The 2021 report contains information from 615 scam reports.
- The top three types of scams were: Crime/Warrant (25.85%), Service/Repair (20.49%) and Purchase (13.66%).
- Seventy-three percent of consumers who reported scams were contacted by phone and 58% of consumers believe the phone numbers were spoofed.
- Top three scammer types: Imposter-Business (52.68%), Imposter-Government Agency (34.15%) and Imposter-Relationship (4.07%).
- The sum total of potential losses to the consumer was \$804,019.58 and the sum total of actual losses reported was \$946,121.23.
- Top three counties for scams: Spartanburg (17.89%), Richland (10.73%) and Lexington (8.13%).



IDENTITY THEFT IN SOUTH CAROLINA

Identity thieves can use your information anyway you do. Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax return in your name and get your refund.

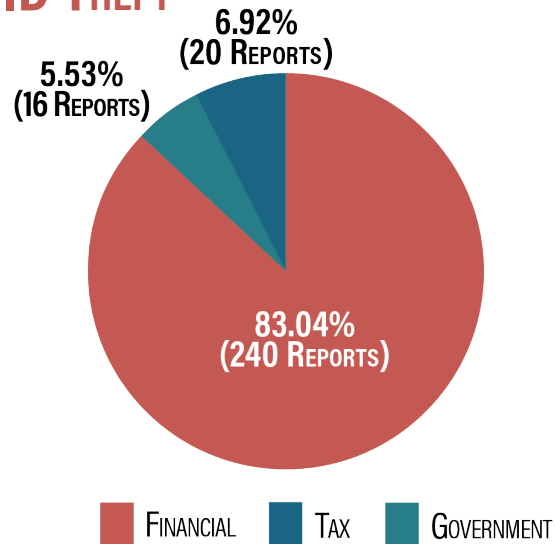
The charts below reflect identity theft reported to SCDCA in 2020.

TOP REPORTED ID THEFT

289 REPORTS

TOP THREE CATEGORIES

- 1 Financial
- 2 Tax
- 3 Government



Financial

Financial ID 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

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



Government

Government ID theft includes being denied disability, public assistance, social security, unemployment benefits and license related fraud.

POTENTIAL LOSSES

\$188,750

This is the total amount of money reported to SCDCA by consumers who were NOT ID theft victims.

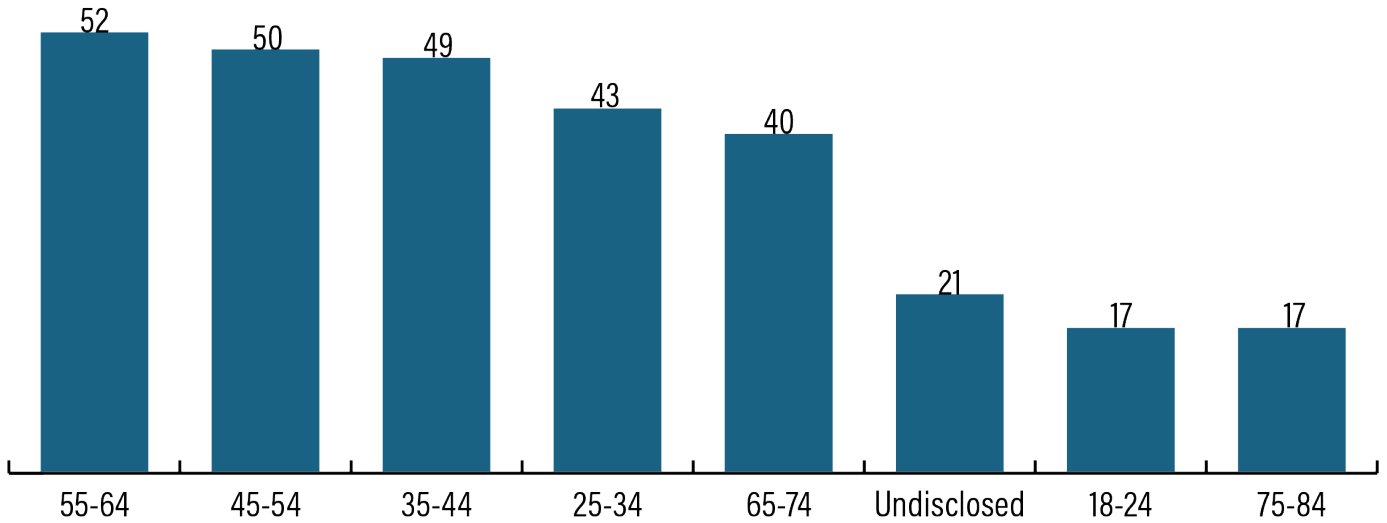


ACTUAL LOSSES

\$604,071.66

This is the total amount of money reported lost to SCDCA by consumers who were ID theft victims.

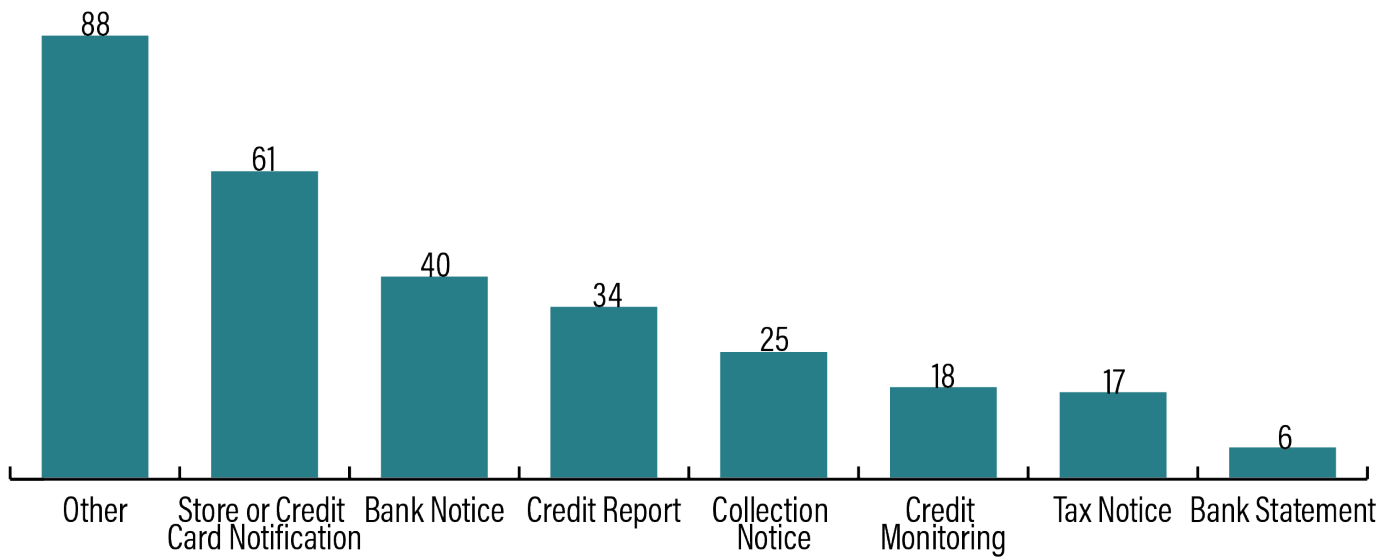
ID THEFT BY AGE RANGE



This graph shows the age ranges of consumers who reported being affected by identity theft. Undisclosed means that the consumer did not give their age when filing a report.

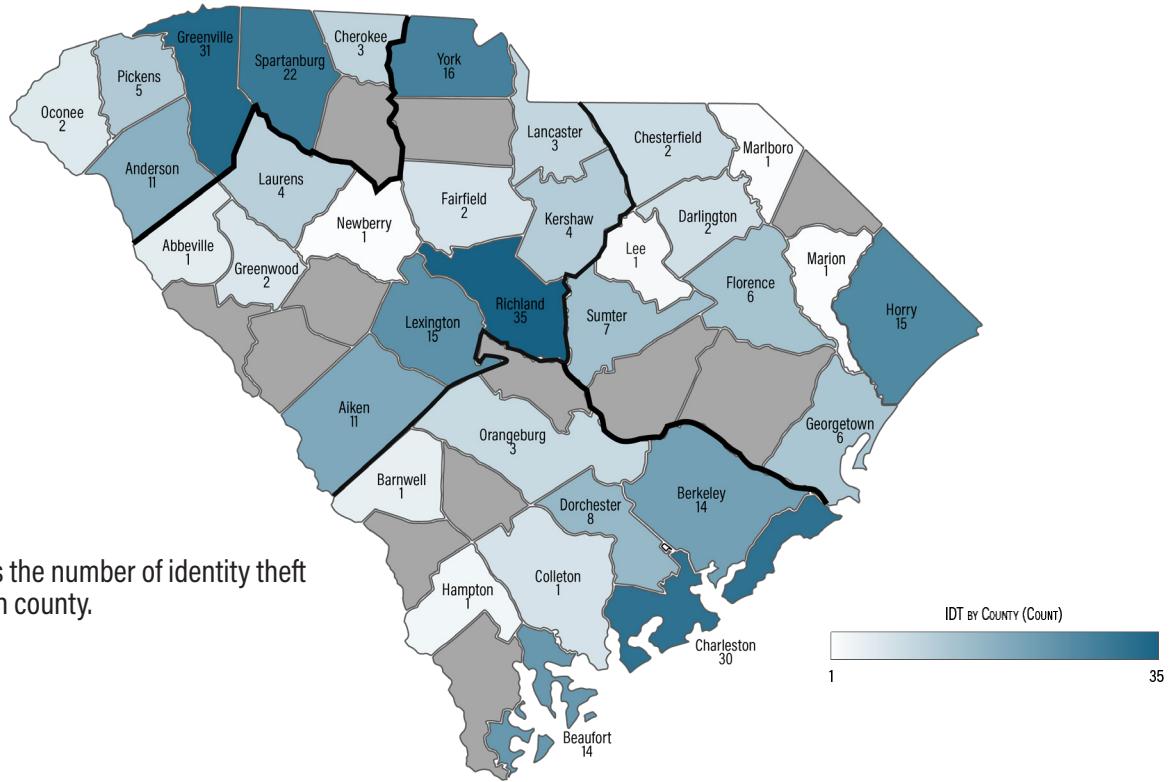


ID THEFT CONSUMER DISCOVERY METHOD



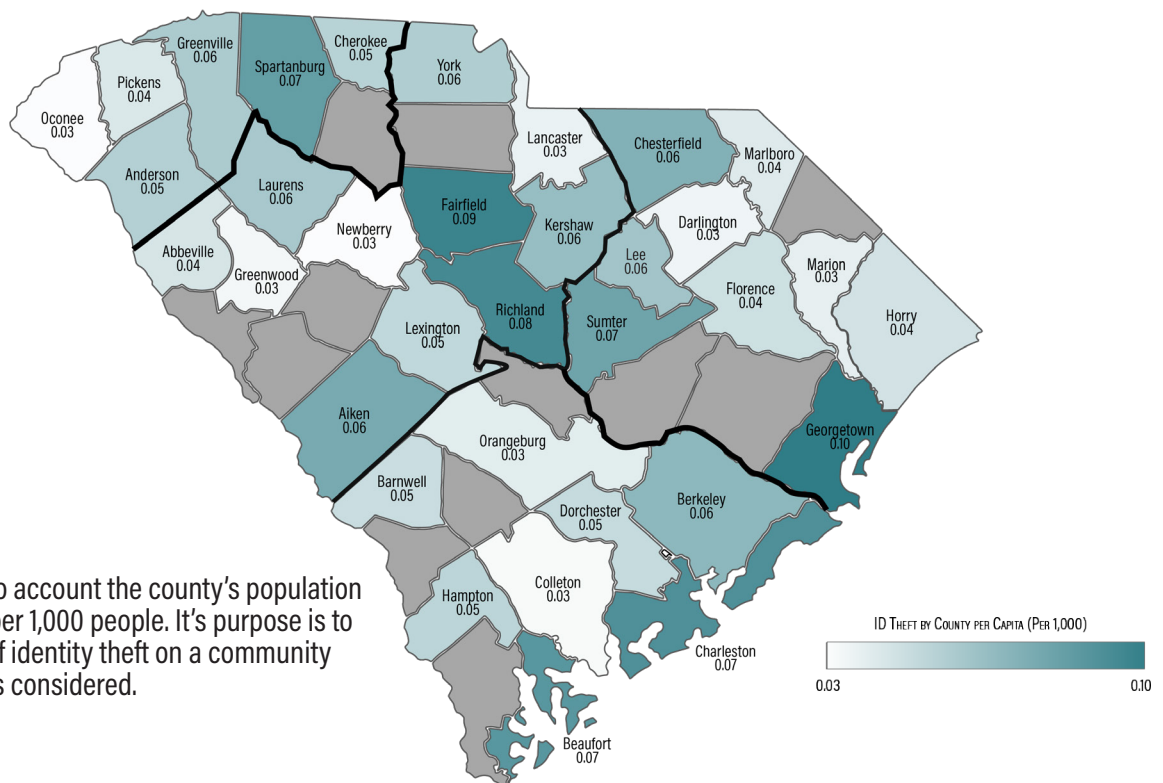
This graph shows the way consumers found out that they were victims of identity theft. Top three categorized discovery methods for identity theft: Store or Credit Card Notification (21.11%), Bank Notice (13.84%) and Credit Report (11.76%). "Other" discovery methods did not fall within SCDC's predefined categories, but may include methods such as notification from an employer, a call from law enforcement, court notification and a lost/stolen purse or wallet.

ID THEFT COUNT BY NUMBER



This map shows the number of identity theft reported in each county.

ID THEFT REPORTS PER CAPITA (PER 1,000)



This map takes into account the county's population and is calculated per 1,000 people. Its purpose is to show the impact of identity theft on a community when population is considered.

SCAMS IN SOUTH CAROLINA

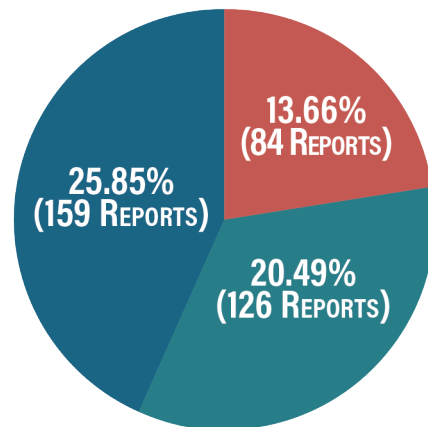
Crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. One thing that never changes: they follow headlines—and the money.

The charts below reflect scams reported to SCDCA in 2020.

TOP REPORTED SCAMS

615 REPORTS
TOP THREE CATEGORIES

- 1 Crime/Warrant
- 2 Service/Repair
- 3 Purchase



■ CRIME/WARRANT ■ SERVICE/REPAIR ■ PURCHASE

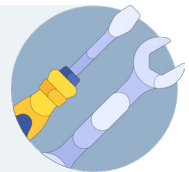


Crime/Warrant

Warrants or citations have been issued in your name for crimes/offenses that you did not commit. Example: A warrant is out for your arrest because your social security card was found at the scene of a crime.

Service/Repair

Consumer directed to or approached by imposter business to trick consumer into paying for a fake service or repair. Example: Fake credit repair companies; internet services.



Purchase

Consumer directed to or approached by imposter business to trick consumer into paying for fake consumer goods. Most online purchase scams occur when a payment is made online to purchase something, and nothing is delivered.

POTENTIAL LOSSES

\$804,019.58

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

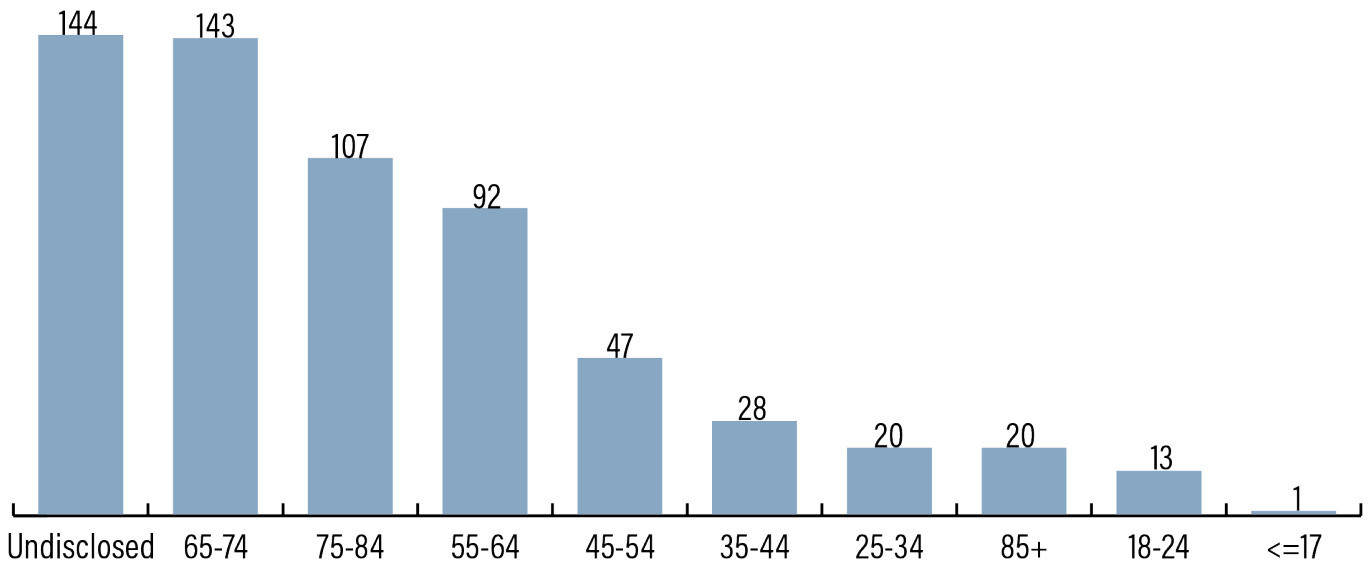


ACTUAL LOSSES

\$946,121.23

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

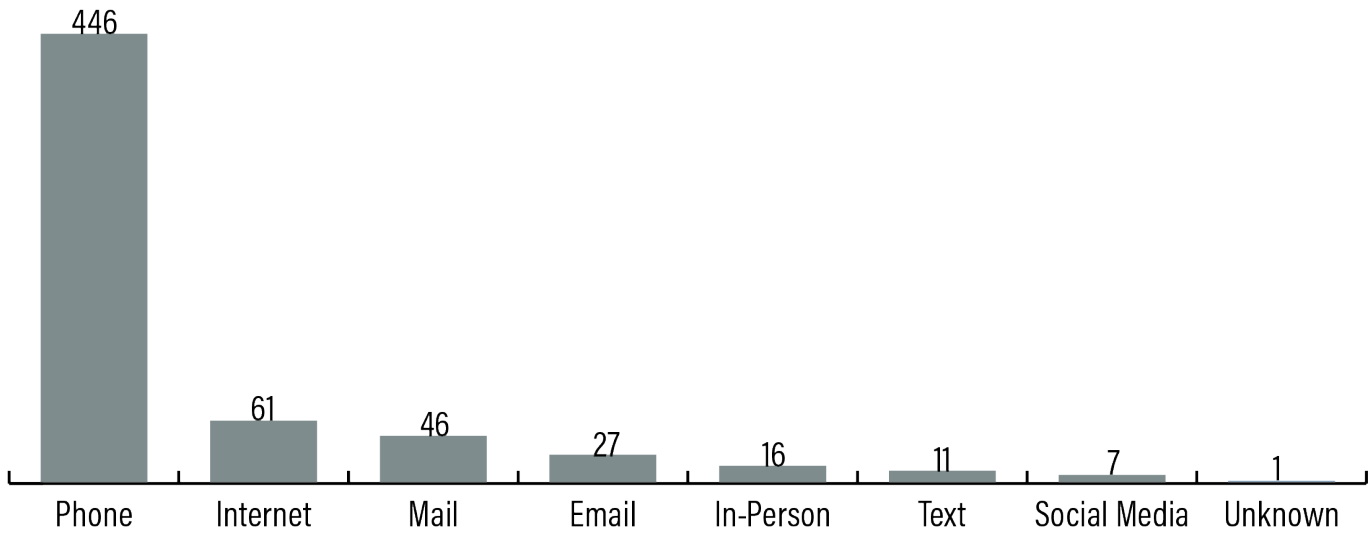
SCAMS BY AGE RANGE



This graph shows the age ranges of consumers who reported being affected by a scam. Undisclosed means that the consumer did not give their age when filing a report.

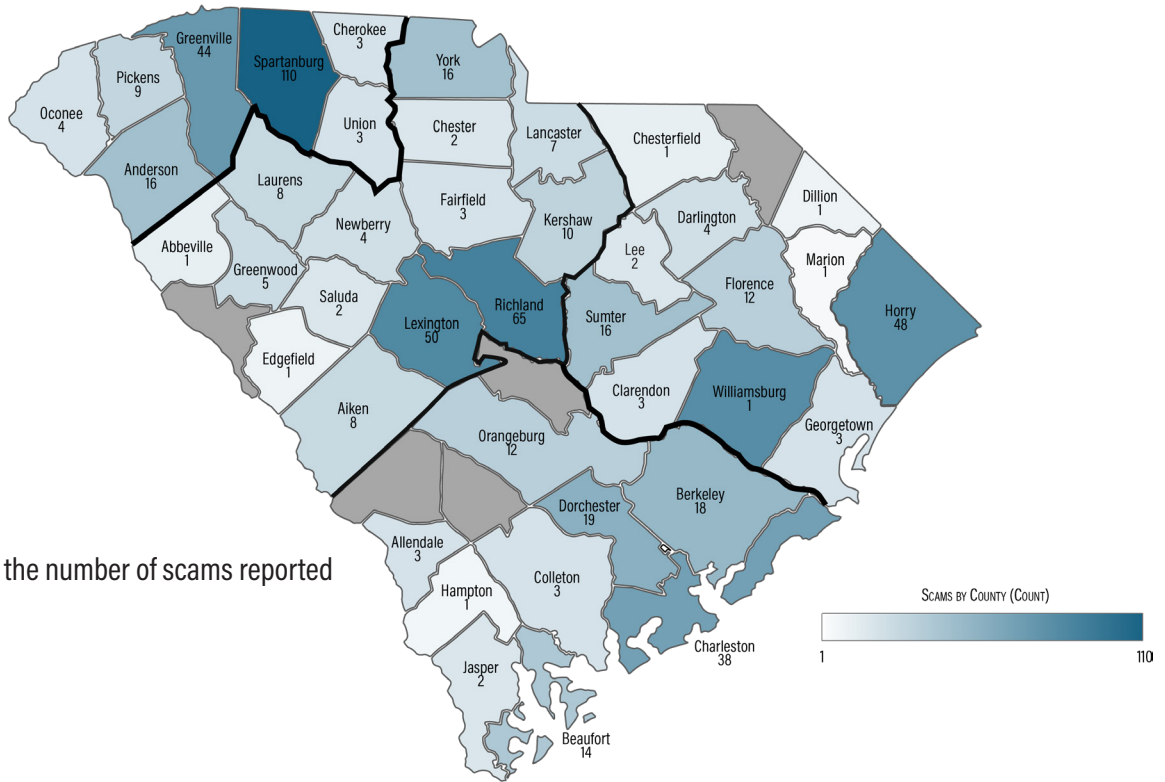


SCAMMER CONTACT METHOD



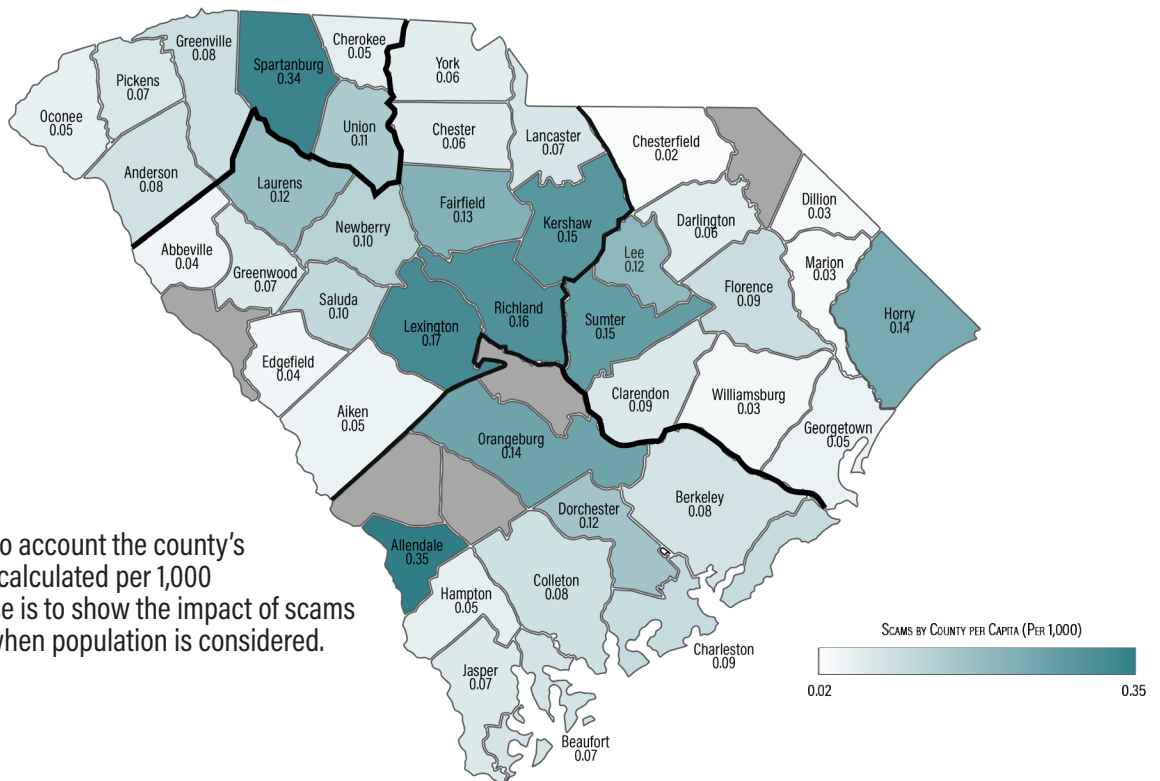
This graph shows the way scammers contacted consumers who filed reports with SCDCA. Seventy-three percent of consumers who reported scams were contacted by phone and 58% of consumers believe the phone numbers were spoofed. Spoofing is when a caller disguises their real phone number with a fake one.

SCAM COUNT BY NUMBER



This map shows the number of scams reported in each county.

SCAM REPORTS PER CAPITA (PER 1,000)



This map takes into account the county's population and is calculated per 1,000 people. It's purpose is to show the impact of scams on a community when population is considered.

ID THEFT CLUES

WHAT TO WATCH OUT FOR:

IDENTITY THIEVES CAN USE YOUR INFORMATION ANYWAY YOU DO

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax return in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

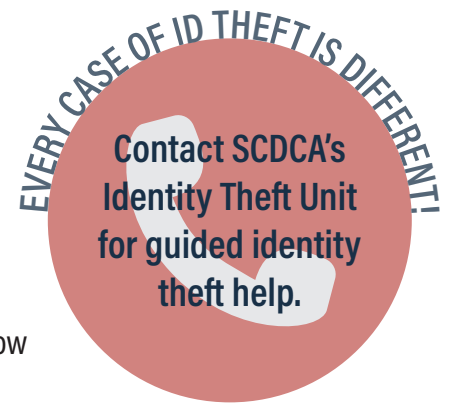
SIGNS YOU MIGHT BE A VICTIM OF IDENTIFY THEFT

Financial Accounts

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar addresses, accounts or charges on your credit report

Other Benefits

- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You find errors on your social security statement.



THINKING OUTSIDE THE BOX

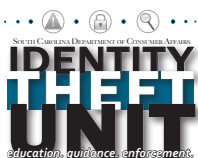
Consider these other tools for protecting your accounts. Many banks offer account alerts that can fit your needs:

- Get a text if your balance falls below a certain number.
- Get an email or phone call if a charge greater than \$X (i.e. \$100) hits your account.

These alerts can make watching existing accounts less of a hassle.

WATCH OUT FOR SCAMS

Scam artists follow the headlines. Don't give your personal information to someone you don't know. Be wary of calls, emails, texts and pop-ups you did not solicit. Scammers can use information taken from a breach to make their request seem legit. When in doubt, cut-off contact. To report a scam or to get help if you gave your info to a scammer, contact SCDC's Identity Theft Unit at (800) 922-1594 or by visiting www.consumer.sc.gov and clicking "Identity Theft Unit."



South Carolina Department of Consumer Affairs
293 Greystone Blvd. STE 400 • PO Box 5757 • Columbia, SC 29210
(800) 922-1594 • www.consumer.sc.gov

