INTRODUCTION

The South Carolina Department of Consumer Affairs ("DCA"/ "Department") has nearly 50 years of experience in protecting South Carolina consumers while recognizing honest and fair businesses. In October 2013, DCA launched its Identity Theft Unit ("the Unit"/ "IDTU") to increase public awareness and knowledge about how to avoid, detect, deter and recover from identity theft and scams. The Unit takes reports from consumers who are victims of identity theft, scams or attempted scams.

The Identity Theft Unit 10-Year Anniversary Report includes data DCA received from October 2013 to October 2023*. In addition to assisting DCA with providing personalized guidance to each consumer, this information helps the Department

EXECUTIVE SUMMARY

IDTU

- DCA received 3,789 consumer identity theft reports. Of these, 64.16% were financial in nature; 14.70% were tax related and 11.40% were government.
- The sum total of actual losses reported by identity theft victims was $6,175,594.80, and the sum total of potential losses to the consumer was nearly $2.7 million.
- The number of identity theft reports peaked in 2019 at 671. Consumers have filed fewer reports since then, with 2021 being the third highest reporting year (446) in the 10 year period.
- The age group filing the most reports is 35–44-year-olds (565).
- Top three discovery methods for identity theft: Credit Report (14.43%), Bank Notice (13.94%) and Tax Notice (13.88%).
- Richland County residents filed the most identity theft reports (367) followed by Greenville (356) and Charleston (290) County residents, respectively.

SCAMS

- DCA received 14,764 scam reports from consumers. Of these, 44.61% were imposter scams; 9.73% phishing and 8.20% were lottery/sweepstakes scams.
- The sum total of actual losses reported by scam victims was $18,070,829.75, and the sum total of potential losses to the consumer was nearly $8.7 million.
- The number of scam reports received peaked in 2014 at 2,946. Since 2020, the number of reports has stayed well below 1,000; however, 2023 has the potential of nearing the 1,000 mark.
- The age group reporting the most scams is the 65-74-year-olds (729) followed by the 75+ range (645).
- Richland County residents filed the most scam reports (758), followed by Spartanburg (543) and Lexington (358).

Excluding data received from October 1, 2018 to June 30, 2019 due to a technical error.
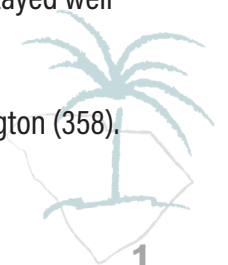
IDENTITY THEFT IN SOUTH CAROLINA

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 credit or utility accounts, or get medical treatment on your health insurance. An identity thief can even file a tax return in your name and get your refund.

TOP REPORTED ID THEFT

3,789 REPORTS

TOP THREE CATEGORIES
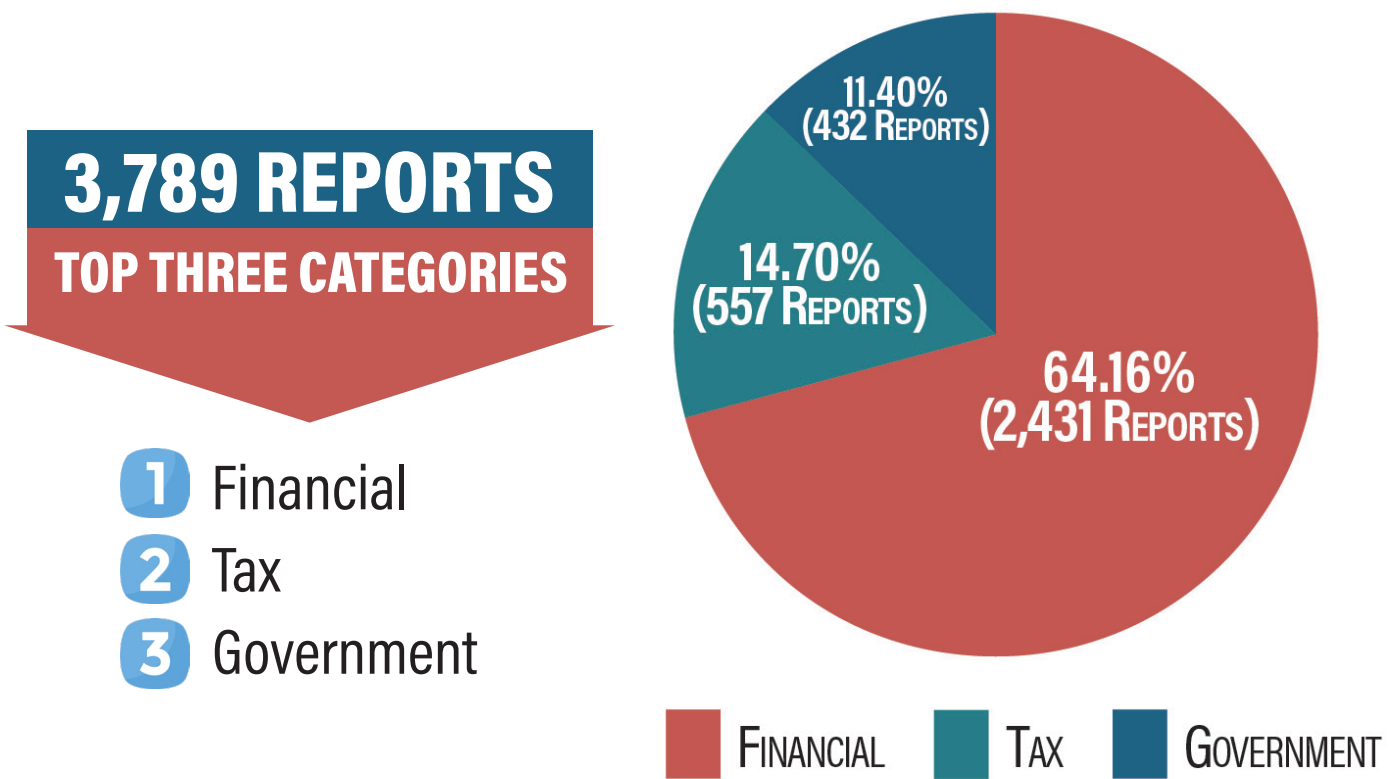
1. Financial
2. Tax
3. Government

11.40% (432 REPORTS)

14.70% (557 REPORTS)

64.16% (2,431 REPORTS)

FINANCIAL   TAX   GOVERNMENT

POTENTIAL LOSSES

$2,669,142.79

This is the total amount of money reported stolen through ID theft that the consumer was able to get back or credited to their account(s).
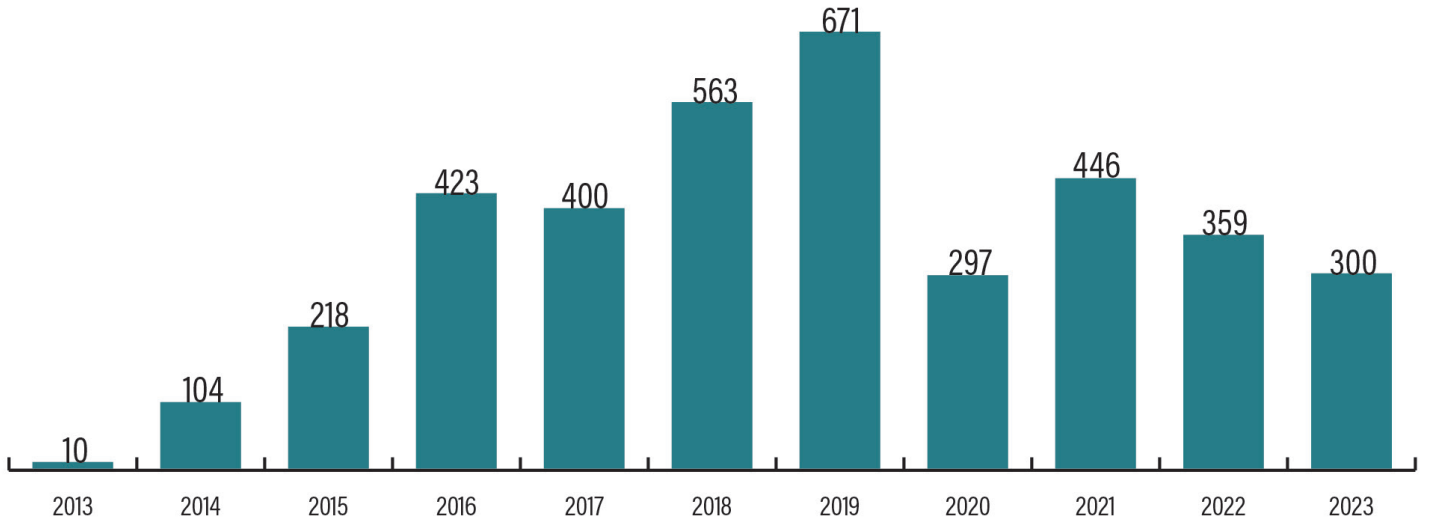
ACTUAL LOSSES

$6,175,594.80

This is the total amount of money reported lost by consumers who were ID theft victims.
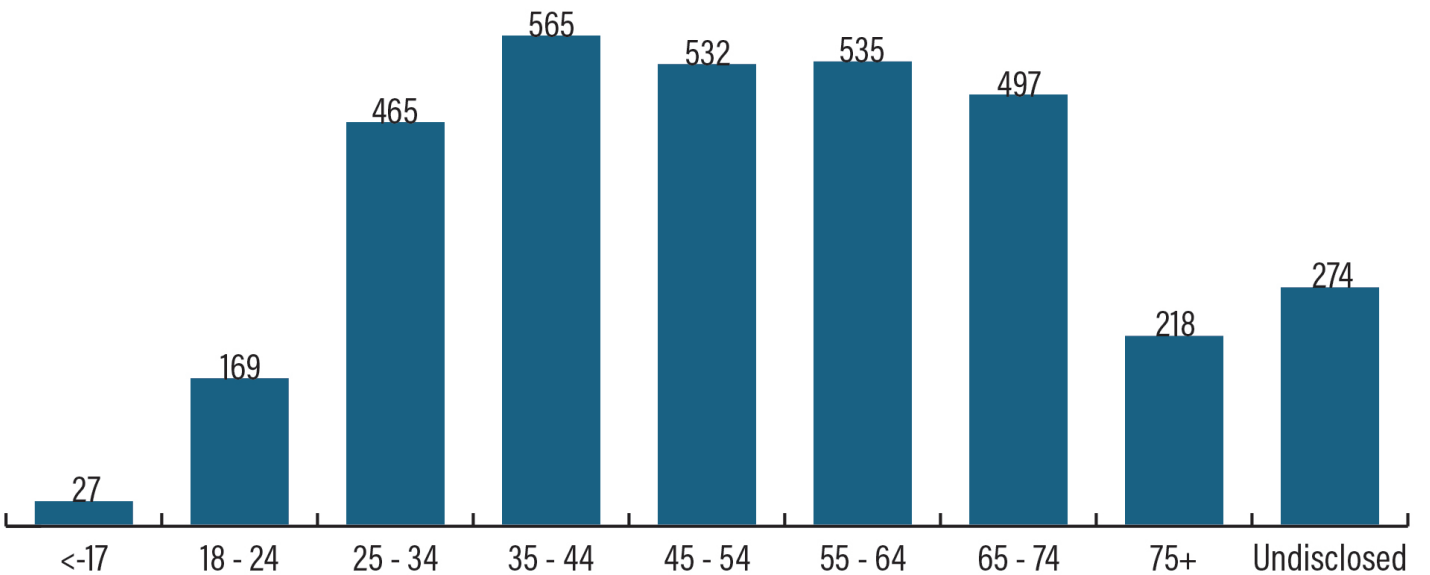
ID THEFT REPORT COUNT YEAR-OVER-YEAR

Year	Count
2013	10
2014	104
2015	218
2016	423
2017	400
2018	563
2019	671
2020	297
2021	446
2022	359
2023	300

This graph shows the number of identity theft reports filed with DCA each calendar year.

ID THEFT BY AGE RANGE

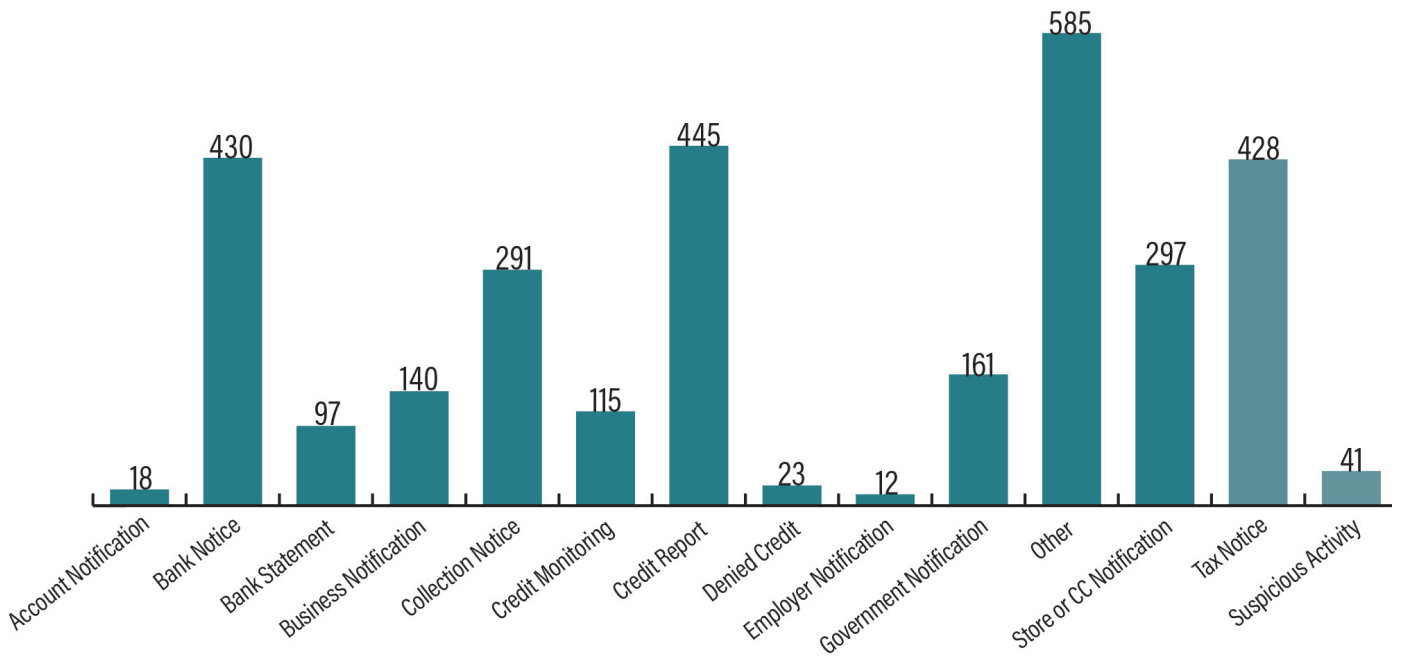| Age Range	Count
<-17	27
18 - 24	169
25 - 34	465
35 - 44	565
45 - 54	532
55 - 64	535
65 - 74	497
75+	218
Undisclosed	274

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.
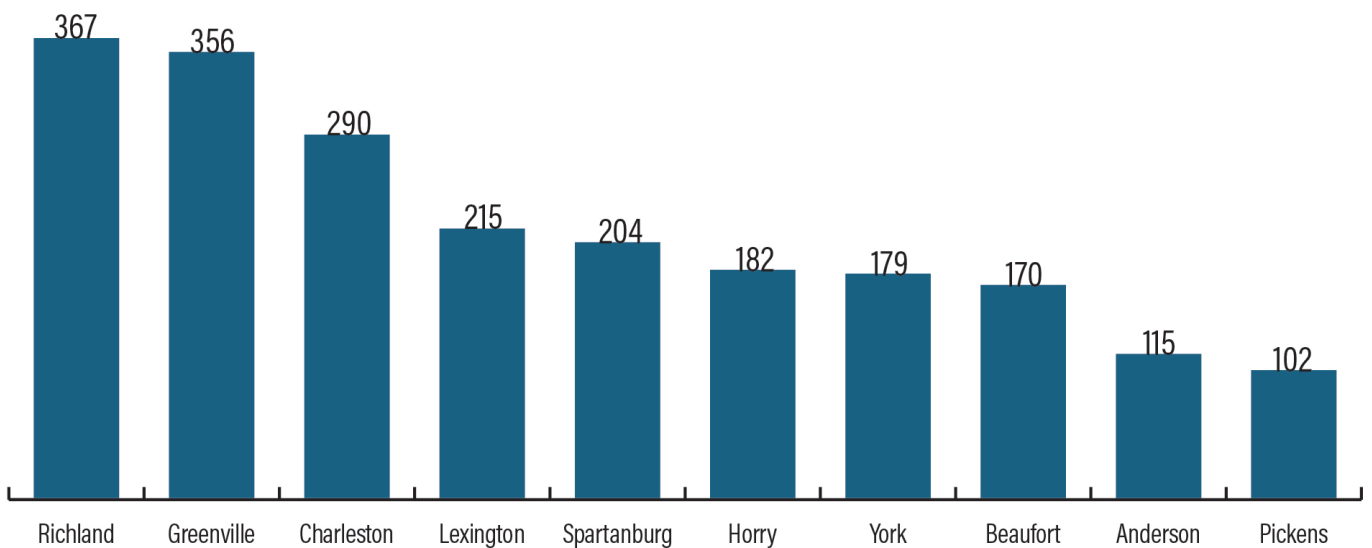
ID THEFT CONSUMER DISCOVERY METHOD

Discovery Method	Count
Account Notification	18
Bank Notice	430
Bank Statement	97
Business Notification	140
Collection Notice	291
Credit Monitoring	115
Credit Report	445
Denied Credit	23
Employer Notification	12
Government Notification	161
Other	585
Store or CC Notification	297
Tax Notice	428
Suspicious Activity	41

This graph shows the way consumers found out that they were victims of identity theft. Top three categorized discovery methods for identity theft: Credit Report (14.98%), Tax Notice (14.54%), and Bank Notice (14.06%).

TOP 10 COUNTIES TO REPORT ID THEFT

County	Count
Richland	367
Greenville	356
Charleston	290
Lexington	215
Spartanburg	204
Horry	182
York	179
Beaufort	170
Anderson	115
Pickens	102

This graph shows the top ten counties where identity theft reports originated from as based on the consumer's county of residence.

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.

TOP REPORTED SCAMS

14,764 REPORTS

TOP THREE CATEGORIES

1 Imposter

2 Phishing

3 Lottery/Sweepstakes

8.20%
(1,210 REPORTS)

9.73%
(1,437 REPORTS)

44.61%
(6,587 REPORTS)
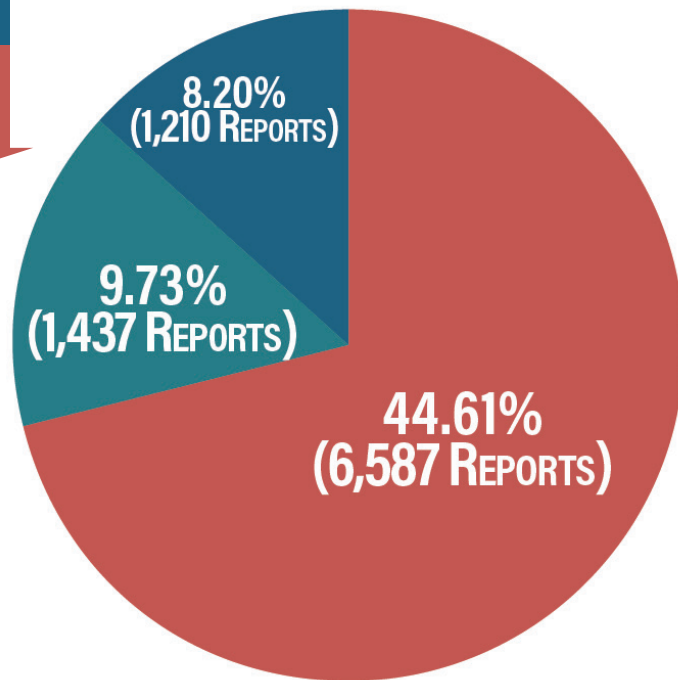
IMPOSTER   PHISHING   LOTTERY/SWEEPSTAKES

POTENTIAL LOSSES

$8,670,283.41

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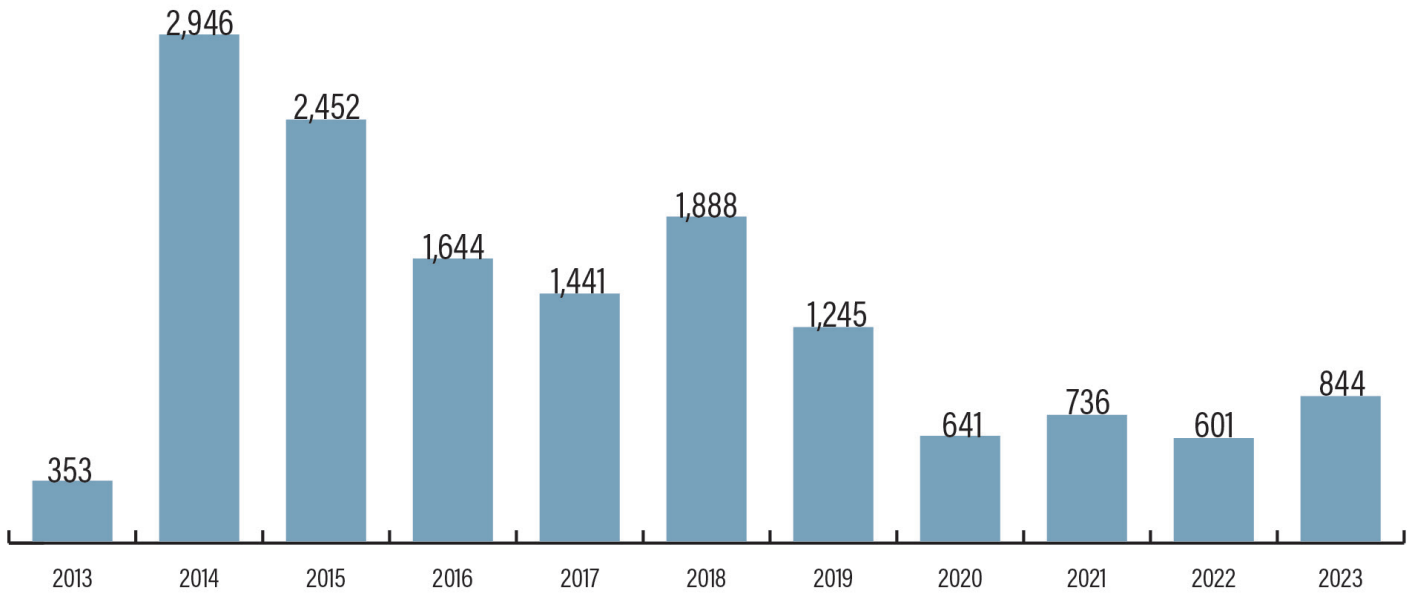
ACTUAL LOSSES

$18,070,829.75

This is the total amount of money reported by consumers who DID fall for a scam.
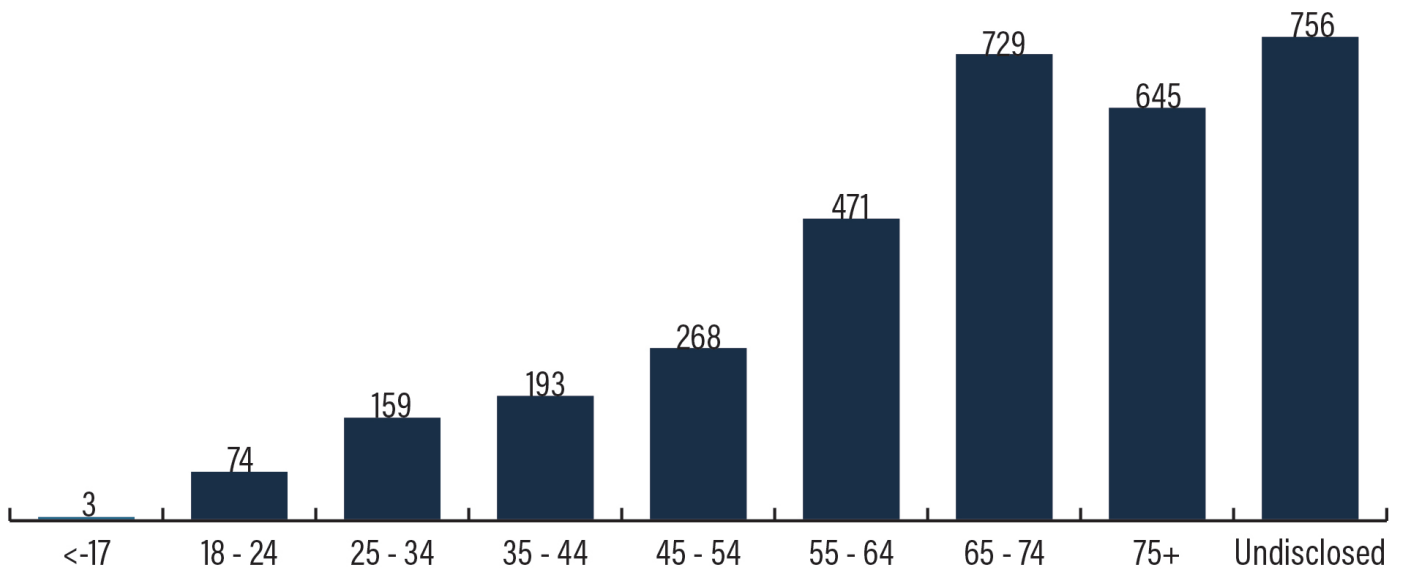
SCAM REPORT COUNT YEAR-OVER-YEAR

Year	Count
2013	353
2014	2,946
2015	2,452
2016	1,644
2017	1,441
2018	1,888
2019	1,245
2020	641
2021	736
2022	601
2023	844

This graph shows the number of scam reports filed with DCA each calendar year.

SCAMS BY AGE RANGE

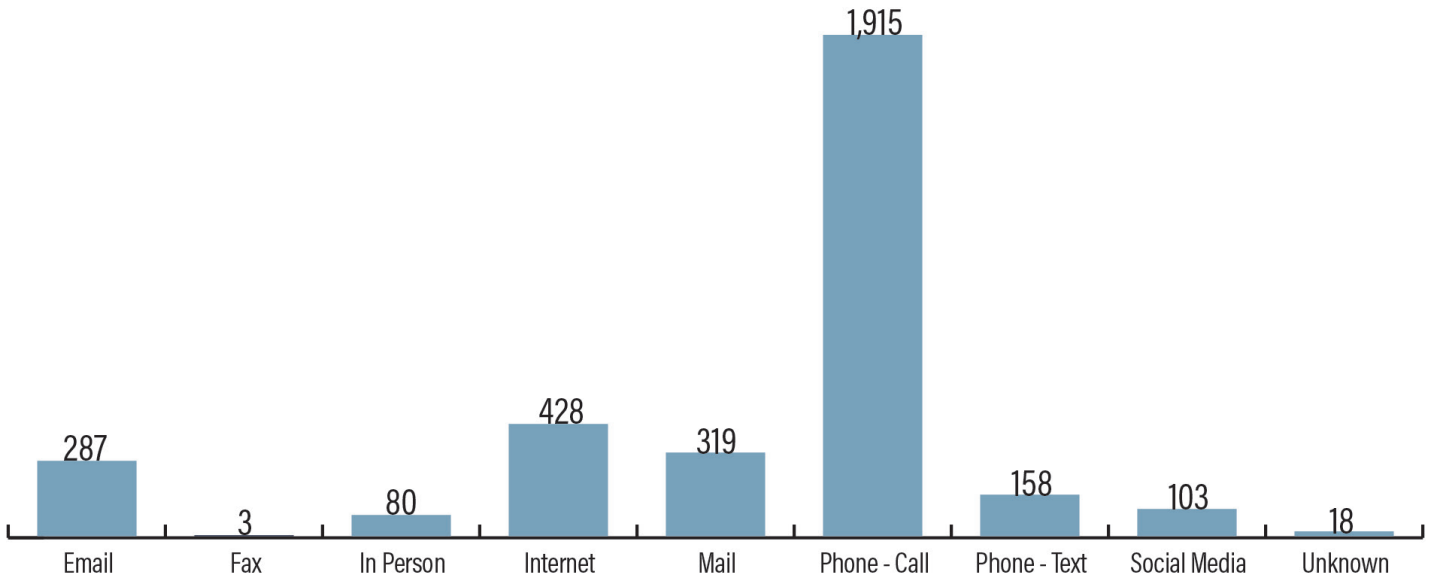| Age Range	Count
<-17	3
18 - 24	74
25 - 34	159
35 - 44	193
45 - 54	268
55 - 64	471
65 - 74	729
75+	645
Undisclosed	756

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.
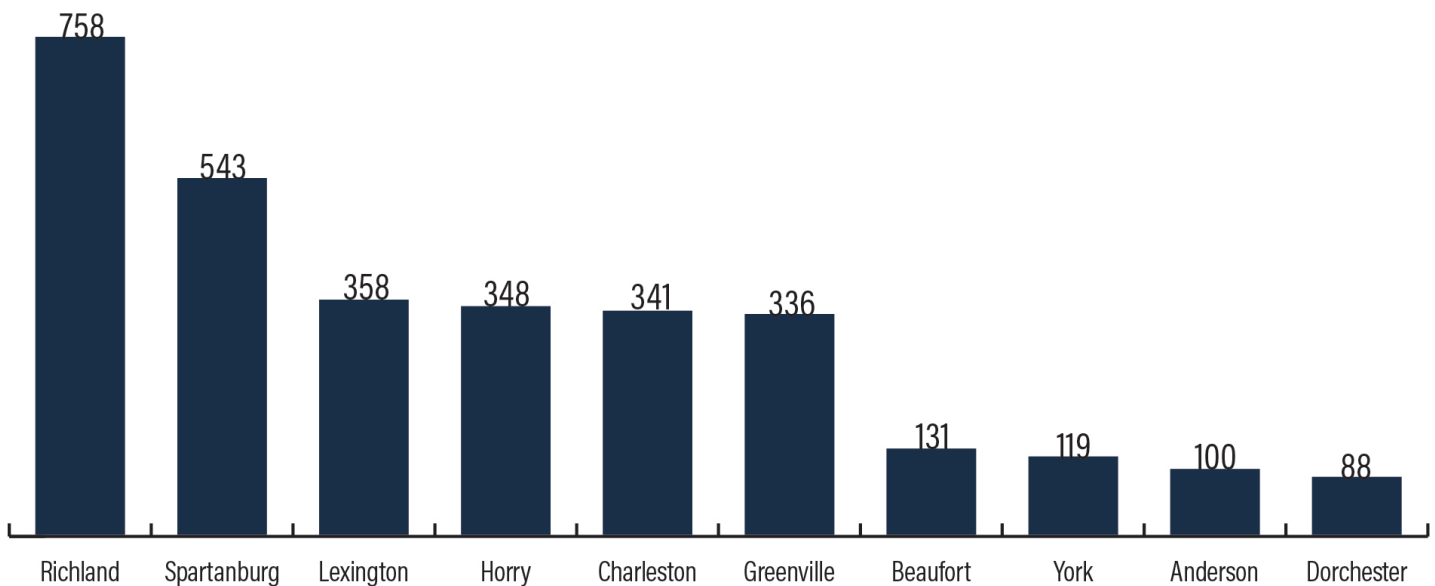
Scammer Contact Method

Email	Fax	In Person	Internet	Mail	Phone - Call	Phone - Text	Social Media	Unknown
287	3	80	428	319	1,915	158	103	18

This graph shows the way scammers contacted consumers who filed reports with DCA. Fifty-eight percent of consumers who reported scams were contacted by phone.

Top 10 Counties to Report Scams

Richland	Spartanburg	Lexington	Horry	Charleston	Greenville	Beaufort	York	Anderson	Dorchester
758	543	358	348	341	336	131	119	100	88

This graph shows the top ten counties where scam reports originated from as based on the consumers county of residence.

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.
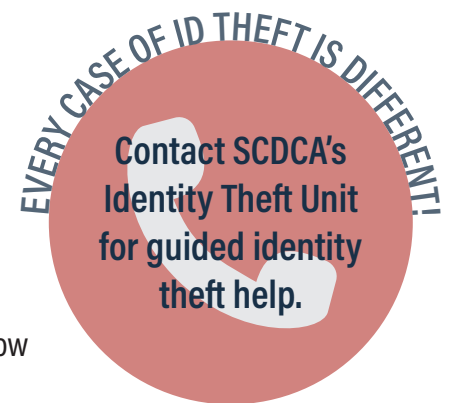
SIGNS YOU MIGHT BE A VICTIM OF IDENTIFY THEFT

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.

EVERY CASE OF ID THEFT IS DIFFERENT!

Contact SCDCA's Identity Theft Unit for guided identity theft help.

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 SCDCA's Identity Theft Unit at (800) 922-1594 or by visiting www.consumer.sc.gov and clicking "Identity Theft Unit."

IDENTITY THEFT UNIT
education. guidance. enforcement.

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South Carolina
DEPARTMENT OF CONSUMER AFFAIRS