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Identity Theft and Cyber Security

IDENTITY THEFT AND FRAUD COMPLAINTS

As businesses increasingly depend on electronic data and computer networks to conduct their daily operations, growing pools of personal and financial information are being transferred and stored online. This can leave individuals exposed to privacy violations and financial institutions and other businesses exposed to potentially enormous liability, if and when a breach in data security occurs.

The Consumer Sentinel database, maintained by the Federal Trade Commission, contains over 9 million consumer fraud and identity theft complaints that have been filed with federal, state and local law enforcement agencies and private organizations over the five years 2009 to 2013. In 2013 alone, over 2 million complaints were filed.

The increase in online shopping in recent years has created new avenues for identity thieves. However, a study by Travelers Insurance of its 2011 identity claims found that burglary and theft of physical objects led to the majority of identity theft claims. The study identified the following five top causes of identity fraud:

- Burglary and theft of a wallet, purse, personal identification or computer (73 percent)
- Online or data breach (15 percent)
- Forgery (10 percent)
- Change of address/postal fraud (2 percent)

IDENTITY THEFT AND FRAUD COMPLAINTS, 2011-2013 (1)

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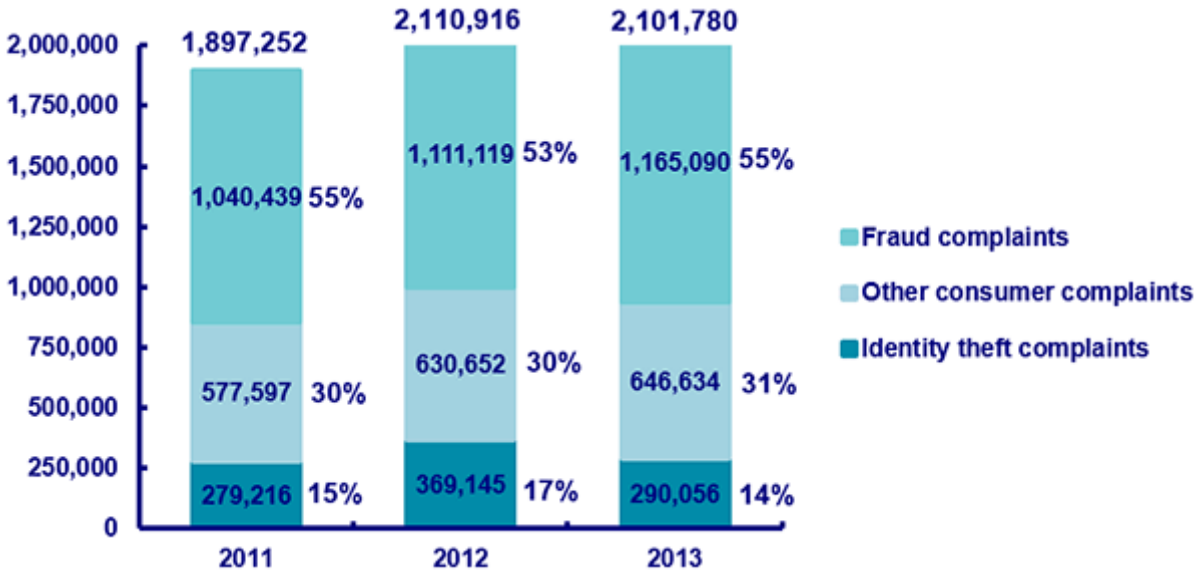

(1) Percentages are based on the total number of Consumer Sentinel Network complaints by calendar year. These figures exclude "Do Not Call" registry complaints.

Source: Federal Trade Commission.

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HOW VICTIMS' INFORMATION IS MISUSED, 2013 (1)

Type of identity theft fraud	Percent
Government documents or benefits fraud	34%
Credit card fraud	17
Phone or utilities fraud	14
Bank fraud (2)	8
Attempted identity theft	7
Employment-related fraud	6
Loan fraud	4
Other identity theft	24

(1) Percentages are based on the total number of complaints in the Federal Trade Commission?s Consumer Sentinel Network (290,056 in 2013). Percentages total to more than 100 because some victims reported experiencing more than one type of identity theft (16% in 2013).
(2) Includes fraud involving checking and savings accounts and electronic fund transfers.

Source: Federal Trade Commission.

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IDENTITY THEFT BY STATE, 2013

State	Complaints per 100,000 population (1)	Number of complaints	Rank (2)	State	Complaints per 100,000 population (1)	Number of complaints	Rank (2)
Alabama	74.7	3,610	14	Montana	50.1	509	40
Alaska	52.2	384	37	Nebraska	51.6	965	39
Arizona	91.2	6,043	7	Nevada	97.1	2,708	4
Arkansas	62.1	1,839	29	New Hampshire	51.9	687	38
California	105.4	40,404	3	New Jersey	80.6	7,176	12
Colorado	79.6	4,195	13	New Mexico	69.4	1,448	19
Connecticut	69.4	2,496	19	New York	86.9	17,072	9
Delaware	81.1	751	11	North Carolina	67.8	6,679	24
Florida	192.9	37,720	1	North Dakota	32.1	232	50
Georgia	134.1	13,402	2	Ohio	64.8	7,502	26
Hawaii	37.8	531	48	Oklahoma	60.0	2,309	34
Idaho	49.5	798	43	Oregon	60.3	2,370	33
Illinois	85.9	11,069	10	Pennsylvania	70.0	8,943	18
Indiana	58.5	3,845	35	Rhode Island	60.6	637	31
Iowa	40.4	1,248	46	South Carolina	70.7	3,374	17
Kansas	61.6	1,783	30	South Dakota	33.4	282	49
Kentucky	50.1	2,201	40	Tennessee	68.8	4,468	22
Louisiana	69.3	3,204	21	Texas	88.0	23,266	8
Maine	38.5	511	47	Utah	49.3	1,429	44
Maryland	95.5	5,660	6	Vermont	43.7	274	45
Massachusetts	63.3	4,237	27	Virginia	73.1	6,037	16
Michigan	97.1	9,606	4	Washington	68.0	4,739	23
Minnesota	53.8	2,917	36	West Virginia	60.6	1,124	31
Mississippi	74.7	2,233	14	Wisconsin	63.3	3,635	27
Missouri	67.0	4,052	25	Wyoming	49.6	289	42

(1) Population figues are based on the 2013 U.S. Census population estimates.
(2) Ranked per complaints per 100,000 population. The District of Columbia had 147.9 complaints per 100,000 population and 956 victims. States with the same ratio of complaints per 100,000 population receive the same rank.

Source: Federal Trade Commission.

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See also the Identity Theft section of our Web site Click Here [5]

CYBER SECURITY

In 2000 the Federal Bureau of Investigation, the National White Collar Crime Center and the Bureau of Justice Assistance joined together to create the Internet Crime Complaint Center (IC3) to monitor Internet-related criminal complaints. In 2013 the IC3 received and processed 262,813 complaints, averaging about 22,000 complaints per month. The IC3 reports that 119,457 of these complaints involved a dollar loss, and puts total dollar losses at $782 million. The most common complaints received in 2013 included auto auction fraud involving the sale of automobiles, real estate scams and FBI impersonation email scams.

CYBER CRIME COMPLAINTS, 2009-2013 (1)

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(1) Based on complaints submitted to the Internet Crime Complaint Center.

Source: Internet Crime Complaint Center.

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TOP TEN STATES FOR CYBER CRIME, 2013 (1)

Rank	State	Percent
1	California	12.13%
2	Florida	7.45
3	Texas	6.74
4	New York	5.29
5	Pennsylvania	3.32
6	New Jersey	3.21
7	Illinois	2.95
8	Virginia	2.84
9	Ohio	2.75
10	Georgia	2.58

(1) Based on complaints submitted to the Internet Crime Complaint Center via its website.

Source: Internet Crime Complaint Center.

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Source URL: http://www.iii.org/fact-statistic/identity-theft-and-cyber-security

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