



FTC Consumer Sentinel Report

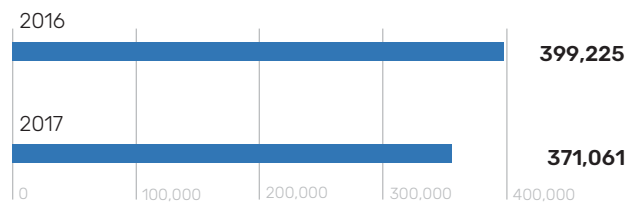


Each year, the Federal Trade Commission (FTC) releases the Consumer Sentinel Network Data Book, a compilation of unverified consumer reports that the FTC has received in the prior year. The most recent [publication](#) was released on March 1, providing insights into identity theft and scams. We're taking a deep dive into the report's data, as well as comparing it to what the Kroll Investigators saw in 2017.

THEY SAID, WE SAID

The FTC saw an overall decline in consumer reports for 2017; this trend is reflected in identity theft reports as well:

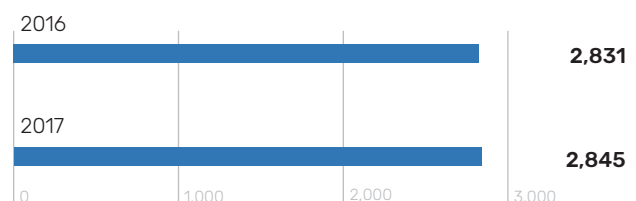
Identity Theft Reports (FTC)



While the number of identity theft reports declined, identity theft moved up to the second-most reported issue in 2017, compared to the third-most reported issue in 2016.

As fewer identity theft incidents were reported to the FTC, our Investigators saw a slight increase in the number of opened identity theft restoration cases:

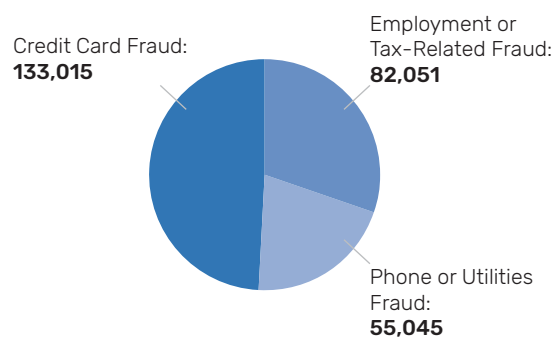
ID Theft Restoration Cases Opened (Kroll)



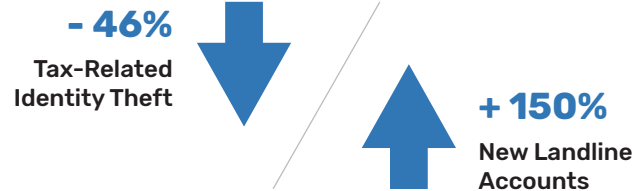
All identity theft cases opened by the Kroll Investigators are reported to the FTC.

Credit card fraud topped the list as the identity theft type most reported to the FTC last year. It's worth noting that the FTC includes fraud on existing credit card accounts in this category, even though credit card fraud is not the same as identity theft. Employment/tax-related fraud, and phone/utilities fraud round out the top three. New mobile phone accounts accounted for nearly 43 percent of all phone/utilities fraud.

Top Three Identity Theft Types Reported 2017:



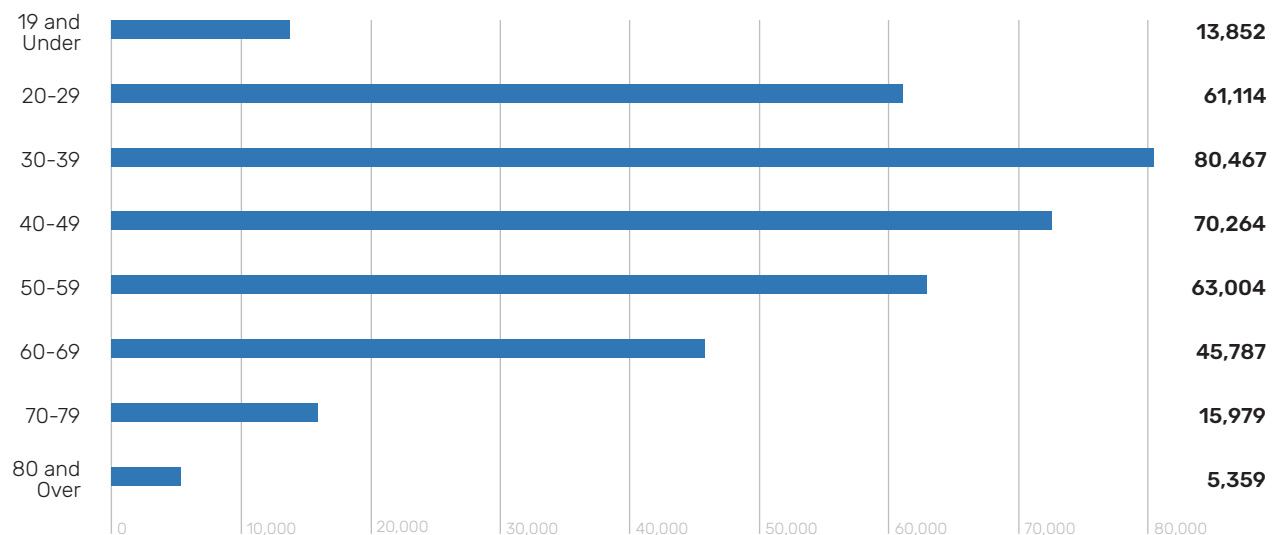
The Internal Revenue Service has focused on a public-private partnership and consumer education to help taxpayers avoid becoming victims of identity theft and tax scams. These efforts appear to be paying off as tax-related identity theft saw the greatest decrease in reports, compared to 2016.



The 150 percent increase in new landline account identity theft contributed to an overall rise in utilities-related identity theft reported to the FTC. While our Investigators didn't notice a similar increase in landline cases, they did see an increase in opened cases involving utilities-related identity theft. Utilities identity theft is easier to commit than some other types; most utilities companies do not run a check with any of the three major credit reporting agencies so victims may not be aware their personal information has been used to open an account until it becomes past due and the victim receives a collection notice. But why such a jump in landline accounts? One possibility, according to our Investigators, is that the landline may be bundled with a cable or internet package. Since the FTC does not have separate categories for cable and internet services, this seems to be a plausible explanation for the reported increase.

News outlets have called attention to the fact that those between the ages of 20-29 were more likely than any other age group to fall victim to a scam in 2017, as this report indicates. However, this group did not report the most incidents of identity theft; that distinction goes to individuals between the ages of 30-39.

Identity Theft Reports by Age



For those 19 and under, the most widely-reported identity theft type was employment or tax related fraud, which accounted for more than half of all reported identity theft

types for this age group. For all other age groups, credit card fraud was the most widely-reported type.

Theft Type	Age:	19 & under	20-29	30-39	40-49	50-59	60-69	70-79	80+
Bank Fraud		1,299	8,455	10,782	9,622	8,532	6,530	2,589	947
Credit Card Fraud		1,497	18,512	31,064	26,816	23,816	17,596	6,873	2,257
Employment or Tax-Related Fraud		7,882	14,494	16,005	14,728	14,303	9,486	2,238	619
Government Documents or Benefits Fraud		996	2,919	4,350	4,820	4,622	5,118	1,407	704
Loan or Lease Fraud		799	6,746	8,190	6,035	3,997	2,112	663	205
Other Identity Theft		1,821	11,675	14,775	11,847	9,978	6,494	2,546	838
Phone or Utilities Fraud		978	11,785	14,696	10,928	7,851	4,660	1,768	522

IDENTITY THEFT BY STATES

If you're looking to avoid identity theft, you may consider moving to Vermont. This state reported the fewest number of identity theft incidents to the FTC in 2017; it is also the only state from which no restoration cases were opened by our Investigators last year. California and Florida are among the states with both the most identity theft reports and opened restoration cases.

These statistics reveal that identity theft can happen to anyone, regardless of age or where you live; but they are just numbers until identity theft happens to you. With IDShield on your side, you know you have someone looking out for your personal information, alerting you if it may be at risk of being compromised. Our Investigators are available to offer advice on how to protect your personal data, as well as address any questions or concerns you may have about potential scams. Even more importantly, if you should become a victim of identity theft, you will be assigned an Investigator who knows how to restore your identity to pre-theft status – and who will never treat you like a number!

Most Identity Theft Reports, per Capita (FTC)

- Michigan
- Florida
- California
- Maryland
- Nevada

Most Identity Theft Cases Opened, per Capita (Kroll)

- Arizona
- Colorado
- Idaho
- Florida
- California

Most Identity Theft Reports (FTC)

- California
- Texas
- Florida
- New York
- Illinois

Most Identity Theft Cases Opened (Kroll)

- California
- Florida
- Texas
- New York
- Arizona