



IdentityTheft.gov

# Helping Victims of Identity Theft and Consumer Fraud Crimes

---

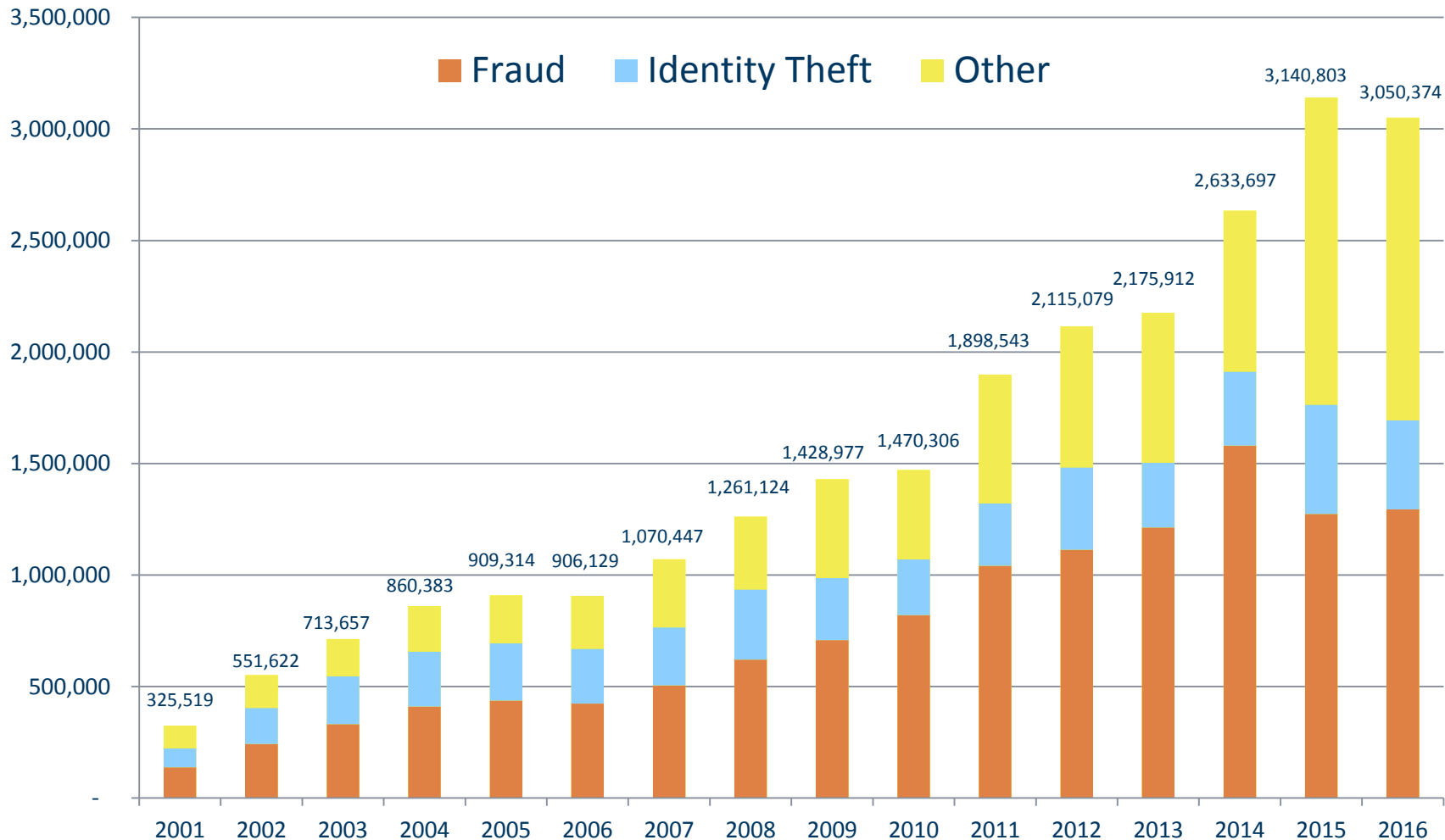
Thursday, July 13, 2017 at 3:00pm ET



IdentityTheft.gov

- What is the need?
- What FTC resources are available to assist victims of ID Theft and fraud?
- How can you track metrics for your work?

## What is the need?



<https://www.ftc.gov/enforcement/consumer-sentinel-network/reports>



[Home](#) » [Enforcement](#) » [Consumer Sentinel Network](#) » [Consumer Sentinel Network Reports](#)

## Consumer Sentinel Network

[MEMBERS](#)

[REPORTS](#)

[NEWSLETTERS](#)

[DATA CONTRIBUTORS](#)

## Consumer Sentinel Network Reports

### CONSUMER SENTINEL NETWORK REPORTS

-  [Sentinel CY-2016 \(2.63 MB\)](#)
-  [Sentinel CY-2015 \(2.57 MB\)](#)
-  [Sentinel CY-2014 \(4.83 MB\)](#)
-  [Sentinel CY-2013 \(4.33 MB\)](#)
-  [Sentinel CY-2012 \(4.13 MB\)](#)
-  [Sentinel CY-2011 \(4.04 MB\)](#)
-  [Sentinel CY-2010 \(4.23 MB\)](#)
-  [Sentinel CY-2009 \(4.22 MB\)](#)
-  [Sentinel CY-2008 \(5.38 MB\)](#)

# Top 30 Complaint Categories for 2016



Rank	Category	No. of Complaints	Percentages
1	Debt Collection	859,090	28%
2	Impostor Scams	406,578	13%
3	Identity Theft	399,225	13%
4	Telephone and Mobile Services	292,155	10%
5	Banks and Lenders	143,987	5%
6	Prizes, Sweepstakes and Lotteries	141,643	5%
7	Shop-at-Home and Catalog Sales	109,831	4%
8	Auto-Related Complaints	94,673	3%
9	Credit Bureaus, Information Furnishers and Report Users	49,679	2%
10	Television and Electronic Media	49,546	2%
11	Credit Cards	42,003	1%
12	Internet Services	40,086	1%
13	Foreign Money Offers and Counterfeit Check Scams	26,428	1%
14	Health Care	25,791	1%
15	Investment-Related Complaints	21,604	1%
16	Advance Payments for Credit Services	17,904	1%
17	Travel, Vacations and Timeshare Plans	17,244	1%
18	Business and Job Opportunities	14,484	<1%
19	Computer Equipment and Software	9,312	<1%
20	Education	8,815	<1%
21	Office Supplies and Services	7,977	<1%
22	Mortgage Foreclosure Relief and Debt Management	7,693	<1%
23	Magazines and Books	7,113	<1%
24	Home Repair, Improvement and Products	6,103	<1%
25	Grants	4,969	<1%
26	Tax Preparers	3,899	<1%
27	Charitable Solicitations	2,970	<1%
28	Internet Auction	2,077	<1%
29	Funeral Services	1,212	<1%
30	Buyers' Clubs	752	<1%

Percentages are based on the total number of CSN complaints (3,050,374) received by the FTC between January 1 and December 31, 2016. Five percent (147,229) of the total CSN complaints received by the FTC were coded "Other (Note in Comments)."

# Identity Theft Complaints by Consumer's Age – 2014 - 2016



Calendar Year	2014		2015		2016	
	Complaints	Percent	Complaints	Percent	Complaints	Percent
19 and Under	15,537	6%	20,957	5%	15,496	4%
20-29	46,862	17%	55,872	14%	58,904	15%
30-39	49,163	18%	65,956	16%	79,971	21%
40-49	51,697	19%	82,117	20%	77,920	20%
50-59	55,392	20%	97,516	24%	77,312	20%
60-69	38,514	12%	62,194	15%	50,769	14%
70 and Over	22,000	8%	26,348	6%	22,253	6%
<b>Total Complaints</b>	<b>279,165</b>		<b>410,960</b>		<b>382,625</b>	

Percentages are based on the total number of victims reporting their age in CSN identity theft complaints for each calendar year: CY-2014 = 279,165; CY-2015 = 410,960; and CY-2016 = 382,625. Of identity theft victims who contacted the FTC, 96% reported their age in CY-2016; and 84% reported in both CY-2015 and CY-2014.

# Fraud Complaints by State – 2016



Rank	Consumer State	Rate	Complaints
1	Florida	1,305.6	269,117
2	Georgia	1,136.6	117,189
3	Michigan	1,083.3	107,557
4	Texas	952.3	265,347
5	Nevada	872.0	25,636
6	Alabama	809.0	39,344
7	Maryland	807.7	48,594
8	Delaware	797.5	7,593
9	Tennessee	767.3	51,036
10	California	713.1	279,887
11	Missouri	706.5	43,050
12	Louisiana	701.9	32,861
13	Virginia	701.3	58,991
14	South Carolina	700.8	34,767
15	Rhode Island	682.1	7,206
16	New Mexico	667.9	13,900
17	Ohio	664.8	77,213
18	Pennsylvania	659.2	84,270
19	Arizona	656.9	45,528
20	North Carolina	641.2	65,059
21	New Jersey	636.7	56,951
22	Mississippi	609.3	18,210
23	Colorado	609.1	33,745
24	Connecticut	590.4	21,117
25	Illinois	576.7	73,829

Rank	Consumer State	Rate	Complaints
26	New York	567.3	112,006
27	New Hampshire	563.8	7,525
28	Indiana	562.8	37,329
29	Washington	554.7	40,423
30	Massachusetts	547.2	37,271
31	Oregon	546.8	22,385
32	West Virginia	543.3	9,948
33	Kentucky	539.7	23,948
34	Arkansas	519.0	15,510
35	Oklahoma	518.7	20,350
36	Kansas	503.4	14,635
37	Minnesota	470.7	25,980
37	Wisconsin	465.9	26,921
39	Idaho	463.4	7,800
40	Montana	441.2	4,600
41	Maine	423.7	5,642
42	Utah	417.9	12,750
43	Wyoming	416.2	2,437
44	Nebraska	411.9	7,855
45	Vermont	405.4	2,532
46	Hawaii	403.8	5,768
47	Alaska	358.9	2,663
48	Iowa	342.5	10,735
49	South Dakota	320.6	2,775
50	North Dakota	284.7	2,158

Rate is the number of complaints per 100,000 of population. Population estimates are based on the 2016 U.S. Census population estimates. Numbers for the District of Columbia: 10,030 complaints and 1,474.5 complaint rate. Note: In calculating the State and Metropolitan Areas rankings, we excluded state-specific data contributors' complaints.

# Identity Theft Complaints by State – 2016



Rank	Victim State	Rate	Complaints
1	Michigan	175.6	17,430
2	Florida	166.8	34,384
3	Delaware	155.9	1,484
4	California	139.5	54,744
5	Illinois	138.0	17,660
6	Connecticut	137.9	4,933
7	Maryland	137.1	8,251
8	Missouri	136.1	8,292
9	Nevada	135.8	3,993
10	Arizona	126.2	8,748
11	Georgia	124.0	12,787
12	Texas	119.2	33,214
12	Rhode Island	115.1	1,216
14	Washington	114.0	8,310
15	Colorado	112.0	6,203
15	New Jersey	111.5	9,977
17	Pennsylvania	109.7	14,030
18	Minnesota	107.2	5,919
19	Massachusetts	107.0	7,287
20	Oregon	105.3	4,312
21	Virginia	104.3	8,772
21	New York	102.3	20,205
23	New Hampshire	101.3	1,352
24	New Mexico	96.9	2,016
25	Alaska	96.1	713

Rank	Victim State	Rate	Complaints
26	North Carolina	96.1	9,746
27	Ohio	94.8	11,009
28	South Carolina	89.5	4,438
29	Maine	87.9	1,170
30	Wisconsin	87.5	5,054
30	Kansas	87.1	2,532
32	Tennessee	86.0	5,718
33	Oklahoma	85.1	3,337
34	Utah	83.2	2,540
35	Nebraska	83.1	1,584
36	Alabama	82.4	4,007
37	Idaho	80.1	1,348
38	Mississippi	79.6	2,378
39	Arkansas	77.2	2,308
40	Indiana	76.8	5,091
41	Wyoming	74.6	437
42	Louisiana	69.7	3,264
43	Montana	68.2	711
44	Iowa	68.1	2,135
45	Kentucky	65.3	2,898
46	Vermont	62.0	387
47	North Dakota	61.3	465
48	West Virginia	59.7	1,093
49	South Dakota	58.1	503
50	Hawaii	55.2	789

Rate is the number of victims per 100,000 of population. Population estimates are based on the 2016 U.S. Census population estimates. Numbers for the District of Columbia: Identity Theft = 1,352 victims and 198.5 victim rate. Note: In calculating the State and Metropolitan Areas rankings, we excluded state-specific data contributors' complaints.





IdentityTheft.gov

Recovering from identity theft is easier with a plan.

---

# FTC'S MISSION: CONSUMER PROTECTION



**17.6 million**

**Nearly 400,000 complaints**

## Examples of Misuse

- Open credit card accounts
- Open utility accounts
- Apply for a tax refund
- Get a loan
- Apply for employment
- Get medical care



## Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment, housing
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense





- personal recovery plans
- step-by-step advice
- prefilled forms & letters
- free and secure access
- chat & phone support
- Spanish language site



# IdentityTheft.gov



Tell us what happened.



Get a recovery plan.



Put your plan into action.



Report identity theft and get a recovery plan

**Get Started** →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

**HERE'S HOW IT WORKS:**



**Tell us what happened.**

We'll ask some questions about your situation. Tell us as much as you can.



**Get a recovery plan.**

We'll use that info to create a personal recovery plan.



**Put your plan into action.**

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



Which statement best describes your situation?

I want to report identity theft. →

Someone else filed a tax return using my information. →

My information was exposed in a data breach. →

Someone got my personal information or my wallet, and I'm worried about identity theft. →

Something else. →

**Got Feedback?** Tell us what you think.

**IdentityTheft.gov** is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit [ftc.gov/idtheft](https://ftc.gov/idtheft) for prevention tips and free resources to share in your community.

[Privacy Policy](#)

[Create a Personal Recovery Plan](#)  
[Browse Recovery Steps](#)

[Know Your Rights](#)  
[Sample Letters](#)  
[Warning Signs of Identity Theft](#)  
[What To Do If Your Info Is Lost or Stolen](#)  
[Helpful Contact Info](#)





What did the identity thief use your information for?

Select all that apply

Credit card accounts

Telephone, mobile, or utility accounts

Debit, checking, or savings accounts

Employment or taxes

Government benefits or IDs

Loans or leases

Other account types (Internet, insurance, securities, medical, etc.)

[← Previous](#)

[Continue →](#)



- 1 Theft Details
- 2 Your Information
- 3 Suspect Information
- 4 Additional Information
- 5 Comments
- 6 Review Your Complaint

## Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:



These will help you **fix problems** caused by identity theft.

Continue →

**How we handle your information**

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

OMB Control Number: 3084-0047

← Start Over

**Got Feedback?** Tell us what you think.

**IdentityTheft.gov** is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit [ftc.gov/idtheft](https://ftc.gov/idtheft) for prevention tips and free resources to share in your community.

[Create a Personal Recovery Plan](#)  
[Browse Recovery Steps](#)

[Know Your Rights](#)  
[Sample Letters](#)  
[Warning Signs of Identity Theft](#)  
[What To Do If Your Info Is Lost or Stolen](#)  
[Helpful Contact Info](#)



I am the victim of Identity theft. This is my official statement about the crime.

### Contact Information

Jane May Smith  
100 Main Street  
Washington, DC 20405

202-876-5309  
jane.smith@email.com

### Personal Statement

I received a credit card bill from Chase, even though I've never had a credit card with Chase. I called and the bank said I needed to fill out an identity theft report. Just a few days later, I got a call from Verizon about buying a new iPhone. I told them I didn't buy an iPhone. Someone else had gone to a store in New Jersey and added two new lines to my account.

### Accounts Affected by the Crime

Credit card opened by the thief		
Company or Organization: Chase		
Account Number: 988889888		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$400

Mobile phone with fraudulent charges (account takeover)		
Company or Organization: Verizon Wireless		
Account Number: 54-70000089		
Date fraud began	Date that I discovered it	Total fraudulent amount
1/15/16	3/15/16	\$900



## Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.

## Great. Your account has been created!

Here's your personal recovery plan. We'll guide you through each step.

Ok, Got It

## Your Recovery Plan

 Print

Call Bank of America to report the fraudulent account.



Place a fraud alert on your credit reports.



Review your credit reports for fraud.



Send a follow-up letter to Bank of America.



Consider placing an extended fraud alert or credit freeze.



Hide Completed Items

✓ Report identity theft to the FTC.





FEDERAL TRADE COMMISSION

IdentityTheft.gov

## Send a follow-up letter to Bank of America.

Completed?

Tasks

Send a letter to Bank of America disputing the fraudulent account.

We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)

When did you mail the dispute letter?

Year

Month

Day

November 19, 2015

Pat Smith  
123 Maple Street  
Washington, District of Columbia 20001

ABC Lending Corp.  
678 Elm Street  
Washington, District of Columbia 20001

RE: Disputed Account – Notice to Furnisher  
987654321

Dear Sir or Madam:

On November 19, 2015, I notified you that I'm a victim of identity theft and requested that you do the following:

- Close the unauthorized account
- Remove any charges on the unauthorized account, and
- Take steps to remove information about this account from my credit files.

I still have not received written confirmation of these actions. As I stated before:

I am a victim of identity theft, and I am writing to dispute certain information you have reported about me to the credit reporting agencies (CRAs). I recently learned that my personal information was used to open an account at your company. I did not open nor authorize this account, and I request that it be closed immediately. Please send me written confirmation that I am not responsible for charges on this account, and take appropriate steps to remove information about this account from my credit files.

I have enclosed a copy of my FTC Identity Theft Affidavit and my credit report showing the fraudulent account. Because the information you are reporting is inaccurate and the result of identity theft, I request that you stop reporting this information to the CRAs, as directed by section 623(a)(1)(B) of the Fair Credit Reporting Act, 15 U.S.C. §1681s-2(a)(1)(B). I ask that you take these steps as soon as possible.

I also have enclosed a copy of the FTC's Notice to Furnishers, which explains your responsibilities when reporting information to CRAs. Please stop reporting this fraudulent information, investigate this matter, and delete any disputed items as soon as possible.

Please send me a letter explaining your findings and actions.

Sincerely,  
Pat Smith

Enclosures:

- Identity Theft Affidavit
- Proof of Identity
- Copy of Credit Report indicating information to be corrected
- FTC Notice to Furnishers of Information



[← Save and Go Back to Your Plan](#)

## Correct your Equifax credit report.

Completed? [Tasks](#)



Write to Equifax. We've created a letter for you based on the information you've already provided.

[Review and Print letter](#)



When did you mail the dispute letter?

Year:  Month:  Day:

Thanks. When you hear back from Equifax, come back and let us know what happened. If we haven't heard anything in 28 days, we'll send you a reminder.



Did Equifax correct your credit reports?

- Yes
- No

[← Save and Go Back to Your Plan](#)



January 20, 2016

FEDERAL TRADE COMMISSION  
IdentityTheft.gov

Jane Smith  
123 Main Street  
Washington, DC, USA 20000

Equifax Consumer Fraud Division  
P.O. Box 740256  
Atlanta, GA 30374

RE: Request to Block Unauthorized Charges from Credit Report under FCRA 605B

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, is the result of identity theft.

Account Name:	Account Number:	Charge:	Date:
Citibank	12345678	\$607.00	10/2015

I have enclosed my Identity Theft Report, proof of my identity and a copy of my credit report showing the fraudulent items. Please block this information from my credit report, as directed by section 605B of the Fair Credit Reporting Act, and notify all furnishers of this information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Jane Smith

Enclosures:

- FTC Affidavit and police report (Identity Theft Report)
- Proof of identity
- Fair Credit Reporting Act Section 605B



# How can you use IdentityTheft.gov?

- Refer identity theft victims to [IdentityTheft.gov](https://IdentityTheft.gov)
- Help clients access [IdentityTheft.gov](https://IdentityTheft.gov)
- Outreach -- ID theft education and prevention
- Order free materials – [bulkorder.ftc.gov](https://bulkorder.ftc.gov)

# What to know, What to do

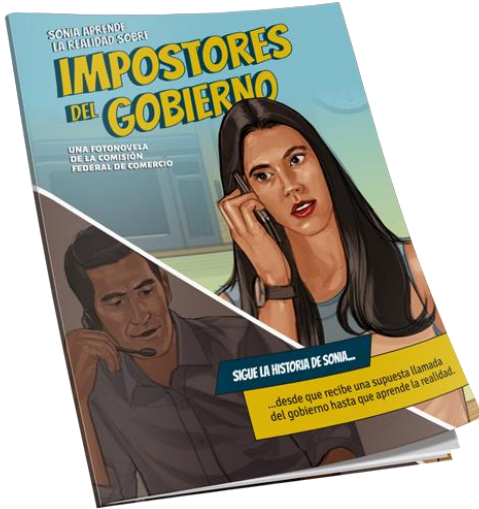


## Identity Theft

---

What to know, What to do





## Child Identity Theft

What to know, What to do

## NET CETERA

Chatting with Kids About Being Online

### IRS IMPOSTER SCAMS on the rise

The Internal Revenue Service (IRS) in the government reports that collectors collect stolen taxes. Scammers pretend to be IRS officials to get you to send them money.

The IRS will never call you to get you to send them money.

#### Complaints by Month

#### HOW THE SCAM WORKS

**You get a call.** Your caller ID might show it's the IRS calling.

**You are told:** The caller might give a badge number and know the last four digits of your Social Security number.

**"You owe money."**

**"You better pay now, or you'll be arrested."**

**"Put money on a prepaid debit card or wire it to us."**

**If you pay,** You find out it wasn't the IRS. It was a scam.

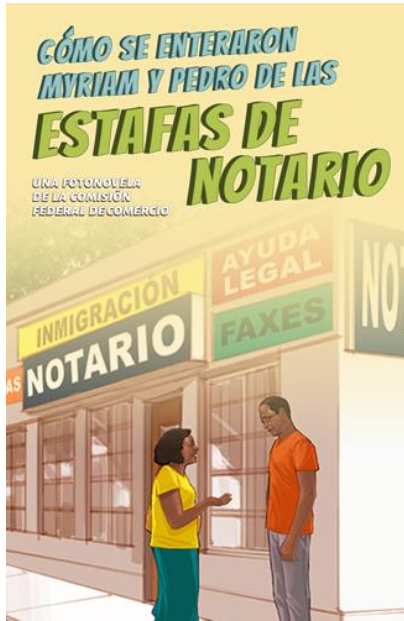
**The money is gone.**

### THE MORTGAGE ASSISTANCE RELIEF SERVICES RULE

A COMPLIANCE GUIDE FOR BUSINESS

### Immigration HELP

For more information, visit [ftc.gov/immigration](http://ftc.gov/immigration)



## ...Pass it ON

Start a conversation.

Share what **YOU** know.

Learn more at [ftc.gov/PassItOn](http://ftc.gov/PassItOn)

### WARNING SIGNS

How will the IRS first contact you?	
phone call	NO
email	NO
mail	YES

How will the IRS ask you to pay?	
with a prepaid debit card	NO
with a money transfer	NO
won't require a specific type of payment	YES

#### GOT A CALL?

- Don't give the caller information** such as your Social Security number or other personal information.
- Write down details** such as the number and name of the caller.
- Hang up**
- Contact the IRS directly** if you've answered the call in error, contact the IRS directly at 800-829-1040 or go to [irs.gov](http://irs.gov).
- Report the call** (for a complaint card)
  - to the Treasury Inspector General for Tax Administration (TIGTA) at [tigrs.gov](http://tigrs.gov) or 800-368-4464.
  - to the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or 877-FTC-HELP.
- Warn friends and family** but people you know that these calls are scams.

[ftc.gov/identitytheft](http://ftc.gov/identitytheft)  
Federal Trade Commission  
February 2018

## Is someone using your personal information to open new accounts, make purchases, or get benefits?

### REPORT IT AT IdentityTheft.gov

#### YOU CAN:

- get a free personal recovery plan that walks you through each step
- update your plan and track your progress
- print pre-filled letters & forms

In Spanish at [RobodelIdentidad.gov](http://RobodelIdentidad.gov)



## FREE PUBLICATIONS TO SHARE

### LANGUAGES

English (107)

Spanish (65)

[View Languages >](#)

### CAMPAIGNS

Pass It On (26)

Consumer.gov (45)

Identity Theft (15)

Immigration (30)

[View Campaigns >](#)

[View All Publications >](#)

### TOPICS

Scams (69)

Credit & Loans (39)

Shopping & Advertising (34)

Privacy & Identity (32)

Debt (14)

Online Safety & Security (10)

Jobs & Making Money (8)

Health (8)

Homes & Mortgages (7)

## FEATURED PUBLICATIONS

[View All Publications >](#)



**Start with Security: A Guide for Business**  
What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.



**Net Cetera: Chatting with Kids About Being Online**  
Tips for having a conversation about the facts of digital life



**Identity Theft: What To Do Right Away**  
Here's step-by-step advice to help you report and recover from identity theft.

## ADDITIONAL PUBLICATIONS



**Pass It On**  
Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on



**Consumer.gov**  
Consumer protection basics in a clear, direct style



**For Businesses**  
No matter your industry or the size of your company, these publications can help you understand and comply with the law.

### About FTC.gov/bulkorder

Use FTC.gov/bulkorder to order FREE publications for consumers and businesses. Shipping also is free. You can download, print and share additional publications at FTC.gov.



**FEDERAL TRADE COMMISSION**  
**PROTECTING AMERICA'S CONSUMERS**  
**FTC COMPLAINT ASSISTANT**

# Tools to Assist Victims of Fraud

▼ **Select a category below:**

▶ Identity Theft

▶ Scams and Rip-offs

▶ Unwanted Telemarketing, Text, or SPAM

▶ Mobile Devices or Telephones

▶ Internet Services, Online Shopping, or Computers

▶ Education, Jobs, and Making Money

▶ Credit and Debt

▶ Other

## Welcome to Complaint Assistant

- Choose a complaint category on the left. Choosing a complaint category will present several sub-categories.
- If you can't find a match select the "No Match Found" option and we will categorize your complaint for you.
- Answer a few questions related to your complaint and then tell us what happened in your own words.

Complaints from consumers help us detect patterns of fraud and abuse. The FTC would like to know about your complaint and the Complaint Assistant will help guide you.



**FEDERAL TRADE COMMISSION**  
**PROTECTING AMERICA'S CONSUMERS**  
**FTC COMPLAINT ASSISTANT**

- We bring cases
- Some people get money back
- Our reports are connected to a law enforcement network



Managing Your Money



Credit, Loans and Debt



Scams and Identity Theft



Toolbox

## Consumer protection basics... plain and simple.

This is a government website that helps you:



Manage and use your money wisely



Use credit and loans carefully



Protect your identity and money



**FEDERAL TRADE COMMISSION**  
PROTECTING AMERICA'S CONSUMERS  
**FTC COMPLAINT ASSISTANT**

We have a Consumer Sentinel link just for legal services organizations

- ❖ Helps you track metrics
- ❖ Tags your complaints in Consumer Sentinel and can let law enforcement know who to contact for more information
- ❖ To learn more or get a link, contact Ami Dziekan at [adziekan@ftc.gov](mailto:adziekan@ftc.gov).

**QUESTIONS?**