2011 Family Risk of Identity Theft
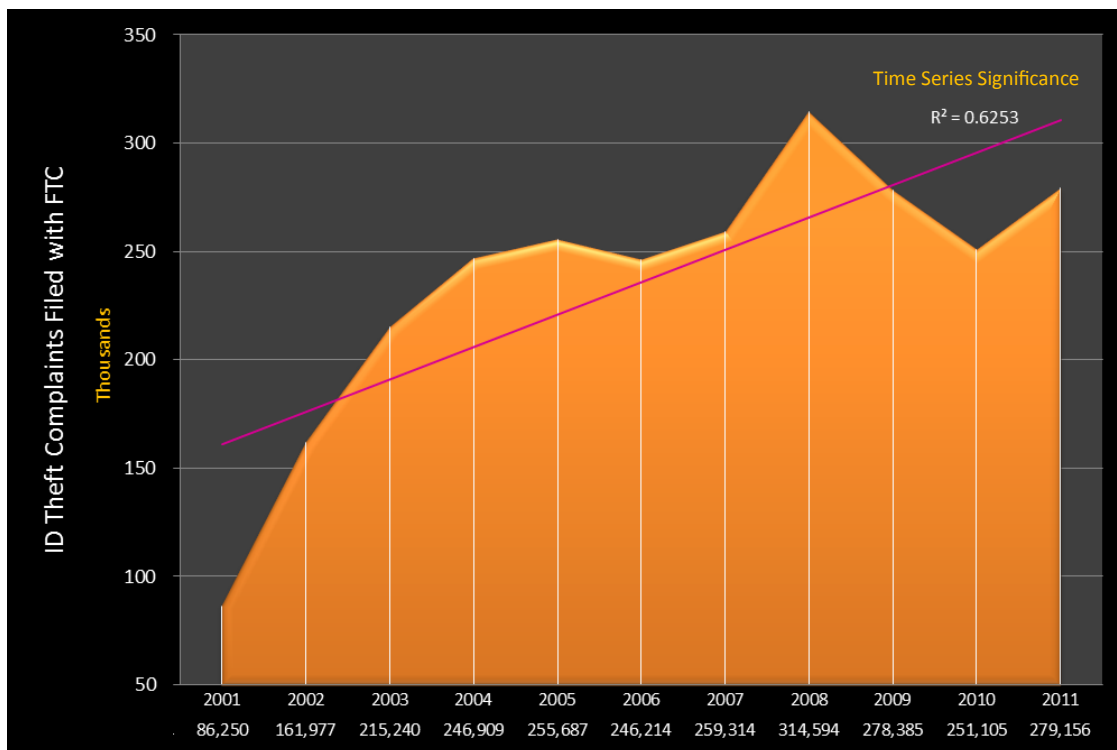### SUMMARIES BY STATE AND METROPOLITAN STATISTICAL AREAS

A deluge of statistics can be confusing, particularly when manipulated and distorted through sensationalistic advertising. Identity theft is no exception. With a decade of experience confronting this issue on behalf of American consumers, we have learned that identity theft affects not only the victim but also their immediate family. It follows that the most germane of all metrics may be risk to the family. What is your exposure? Specifically, what is the probability your family may be victimized by identity-related fraud in the coming year?

Data used to calculate family victimization was derived from widely-accepted data sources.[1,2,3] The risk of identity theft is dependent upon geographic location; therefore, calculations are provided by state and city (metropolitan statistical area). The report begins with basic identity theft trends throughout the U.S. and the changing landscape of the crime. The balance of the data provides specific metrics pertaining to risk within each state and the fifty worst cities for identity theft. If you don't find your city of residence, please refer to the referenced FTC report which includes 400 metropolitan statistical areas. However, family victimization rates are only provided by Global Institutional Solutions.

Annual Identity Theft Complaints
Filed with the Federal Trade Commission
CALENDAR YEARS 2001-2011

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	86,250	161,977	215,240	246,909	255,687	246,214	259,314	314,594	278,385	251,105	279,156

Time Series Significance
$R^2 = 0.6253$

Identity theft is a virulent consequence of the *Information Age*: It is not going away within the foreseeable future. Identity theft remains a serious crime and every American family is susceptible to its ravages.

Data depicted in the chart shown above represents the number of formal identity theft complaints filed each year with the Federal Trade Commission. The actual number of U.S. identity theft victims has been estimated through statistical sampling to vary from 10 to 12 million people each year. The time series line indicates the upward trend of incidence will likely continue. This trend is statistically significant with a correlation coefficient over 80%.
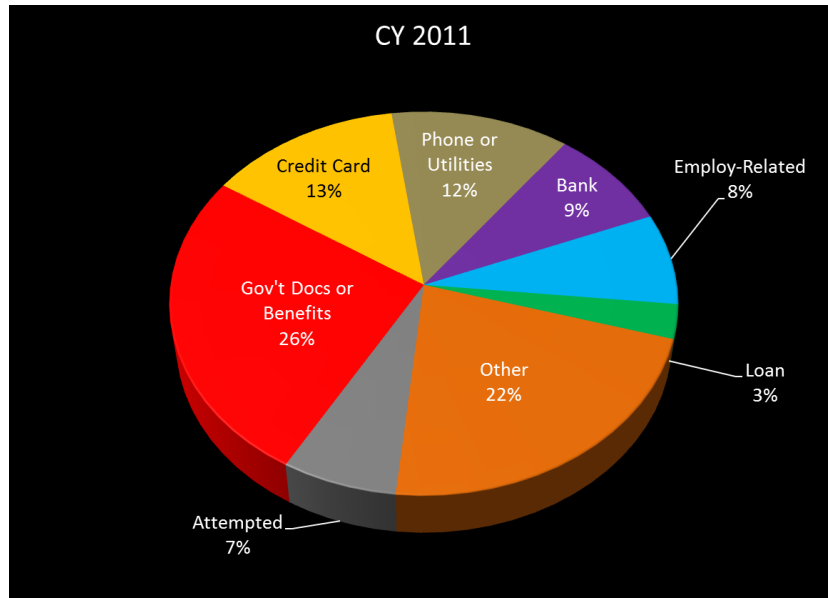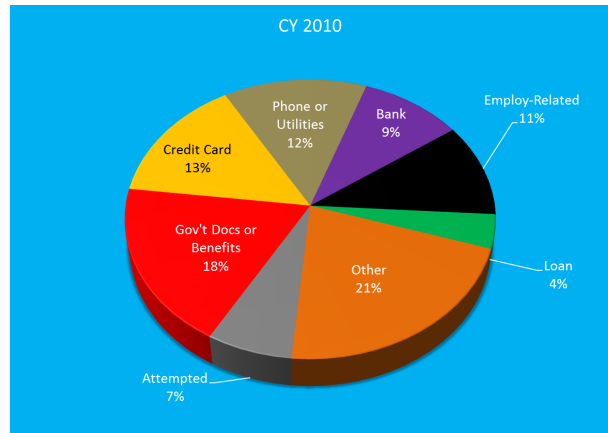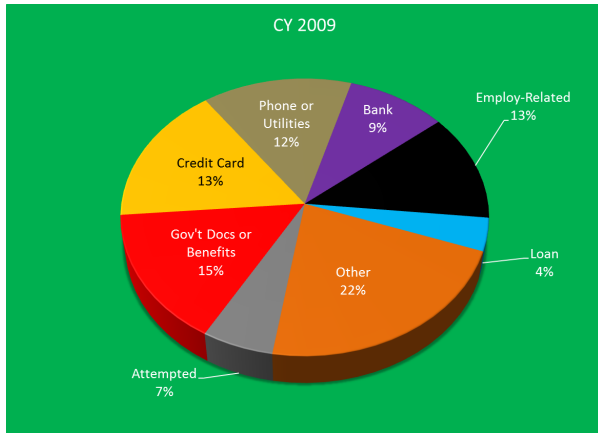
[1] Federal Trade Commission. February 2012. *Consumer Sentinel Data Book for January-December 2011*.
[2] Javelin Strategy & Research. *2010 Identity Fraud Survey*.
[3] U.S. Census Bureau. 2012. *State and County QuickFacts*.

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Three-year Comparative Depiction
Commonly Reported Forms of Identity Theft
CALENDAR YEARS 2009-2011

CY 2009

Phone or Utilities 12%
Bank 9%
Employ-Related 13%
Credit Card 13%
Gov't Docs or Benefits 15%
Other 22%
Loan 4%
Attempted 7%

CY 2010

Phone or Utilities 12%
Bank 9%
Employ-Related 11%
Credit Card 13%
Gov't Docs or Benefits 18%
Other 21%
Loan 4%
Attempted 7%

CY 2011

Credit Card 13%
Phone or Utilities 12%
Bank 9%
Employ-Related 8%
Gov't Docs or Benefits 26%
Other 22%
Loan 3%
Attempted 7%

The FTC characterizes identity theft in eight primary categories. The three pie charts compare the previous three years. At first glance, these characterizations appear consistent. However, closure examination reveals that identity theft emanating from *Government Documents and Benefits* is rising dramatically: 2009, 15%; 2010, 18%; and 2011, 26%. This aberration can be traced to frightening increases in *Tax or Wage Related Fraud* — a worsening problem confronting the IRS.
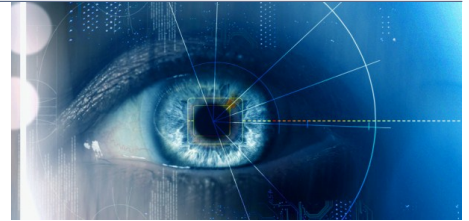
Ten Worst States for Identity Theft
Ranked by Household Victimization Rate (CY2011)

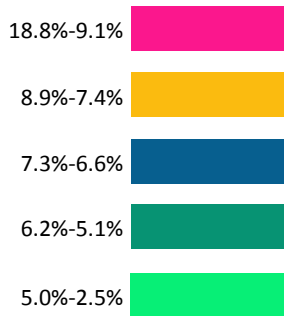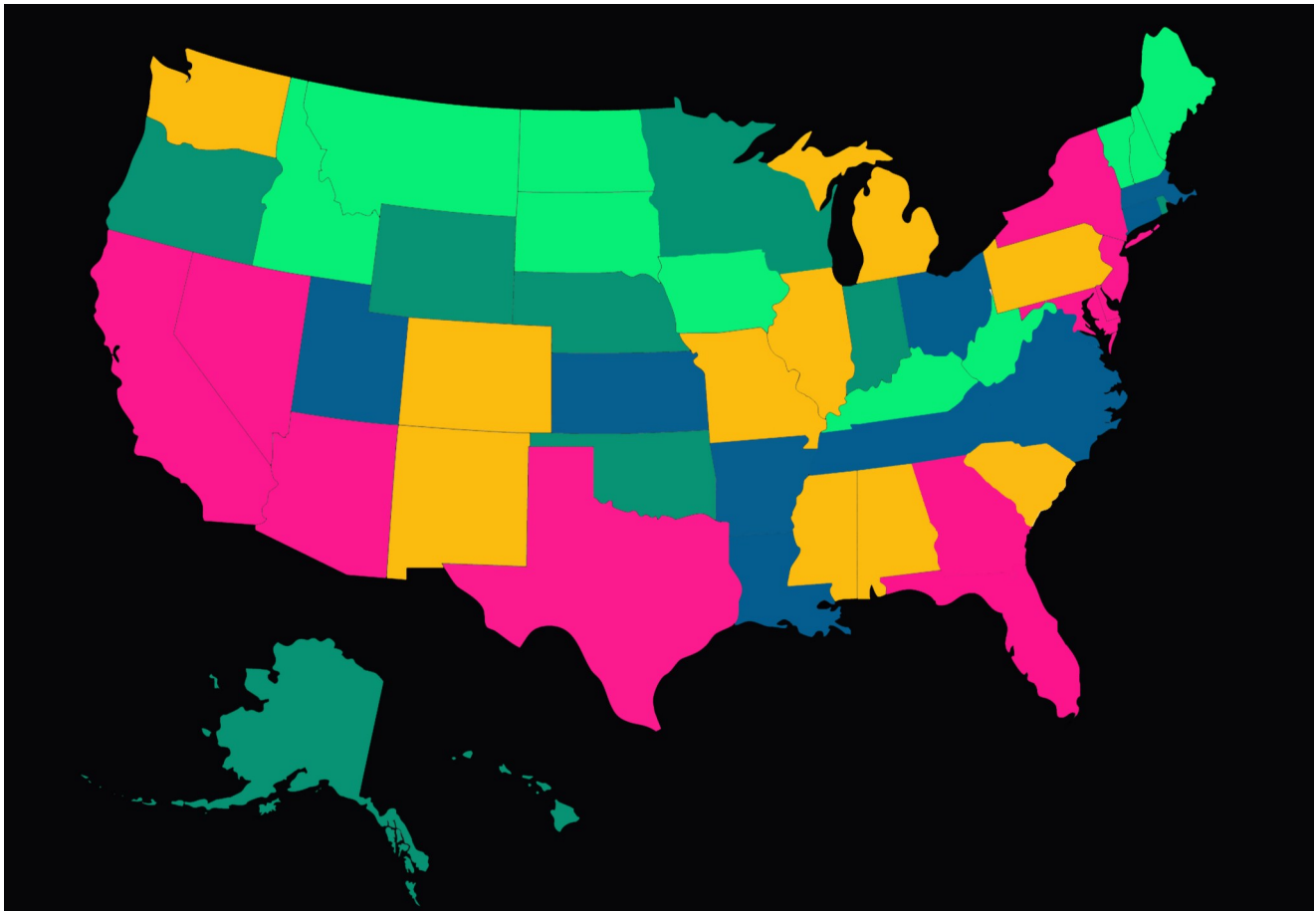| Victimization Rank	State	FTC Complaints Rate/100K	Percentage of National Complaints	Number of Statewide Households	Projected ID Theft Victims	Household Victimization Rate
1	Florida	178.7	12.8%	7,535,760	1,420,399	18.8%
2	Georgia	120.0	4.4%	3,709,136	491,548	13.3%
3	California	103.6	14.7%	12,878,629	1,632,307	12.7%
4	Texas	96.1	9.2%	9,044,636	1,021,571	11.3%
5	Arizona	98.2	2.4%	2,498,401	266,195	10.7%
6	Nevada	89.9	0.9%	1,008,811	102,614	10.2%
7	New York	92.3	6.8%	7,487,147	755,968	10.1%
8	New Jersey	86.4	2.9%	3,249,156	321,286	9.9%
9	Maryland	86.3	1.9%	2,183,708	210,555	9.6%
10	Delaware	83.5	0.3%	348,473	31,710	9.1%

Ten Worst Cities for Identity Theft
As Measured by Household Victimization Rate (CY2011) by Metropolitan Statistical Area

Victimization Rank	Metropolitan Statistical Area	FTC Complaints Rate/100K	Number of Metropolitan Households	Projected ID Theft Victims	Household Victimization Rate
1	Miami-Ft. Lauderdale-Pompano Beach, FL	324.1	2,254,899	741,846	32.9%
2	Jackson, MS	125.8	127,704	28,412	22.2%
3	Savannah, GA	149.4	111,105	20,802	18.7%
4	Madera-Chowchilla, CA	152.2	51,788	9,428	18.2%
5	Albany, GA	149.3	57,403	10,359	18.0%
6	Tampa-St. Petersburg-Clearwater, FL	156.2	1,009,316	179,902	17.8%
7	Valdosta, GA	137.5	42,666	7,568	17.7%
8	Montgomery, AL	168.6	147,149	26,087	17.7%
9	Columbus, GA	163.7	110,489	19,576	17.7%
10	Port St. Lucie, FL	160.5	155,075	27,144	17.5%

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Geographic Distribution of U.S. Identity Theft
Household Victimization Rates
JANUARY-DECEMBER 2012

18.8%-9.1%	
8.9%-7.4%	
7.3%-6.6%	
6.2%-5.1%	
5.0%-2.5%	

Annual Identity Theft Victimization Rates: Households Parsed by Quintiles
JANUARY-DECEMBER, 20122

TABLE III

Extrapolated Family Victimization Rates
Identity Theft Metrics by State (Calendar 2011)

Victimization Rank[1]	State	FTC Complaints Rate/100K	Percentage of National Complaints	Number of Statewide Households	Projected ID Theft Victims	Household Victimization Rate
1	Florida	178.7	12.8%	7,535,760	1,420,399	18.8%
2	Georgia	120.0	4.4%	3,709,136	491,548	13.3%
3	California	103.6	14.7%	12,878,629	1,632,307	12.7%
4	Texas	96.1	9.2%	9,044,636	1,021,571	11.3%
5	Arizona	98.2	2.4%	2,498,401	266,195	10.7%
6	Nevada	89.9	0.9%	1,008,811	102,614	10.2%
7	New York	92.3	6.8%	7,487,147	755,968	10.1%
8	New Jersey	86.4	2.9%	3,249,156	321,286	9.9%
9	Maryland	86.3	1.9%	2,183,708	210,555	9.6%
10	Delaware	83.5	0.3%	348,473	31,710	9.1%
11	Illinois	80.8	3.9%	4,908,901	438,064	8.9%
12	New Mexico	78.2	0.6%	764,133	68,071	8.9%
13	Colorado	82.6	1.6%	1,986,066	175,716	8.8%
14	Michigan	82.1	3.1%	3,894,425	343,272	8.8%
15	Alabama	82.5	1.5%	1,891,047	166,668	8.8%
16	Pennsylvania	79.2	3.8%	5,082,567	425,380	8.4%
17	Mississippi	74.5	0.8%	1,122,432	93,439	8.3%
18	Washington	72.2	1.8%	2,634,069	205,185	7.8%
19	Missouri	71.5	1.6%	2,414,347	181,043	7.5%
20	South Carolina	68.5	1.2%	1,802,862	133,943	7.4%
21	Virginia	67.7	2.1%	7,882,590	228,989	7.4%
22	Connecticut	67.5	0.9%	3,518,288	102,022	7.3%
23	Louisiana	64.7	1.1%	4,492,076	124,050	7.2%
24	Kansas	67.1	0.7%	2,818,747	80,924	7.2%
25	Utah	54.8	0.6%	2,784,572	64,012	7.2%

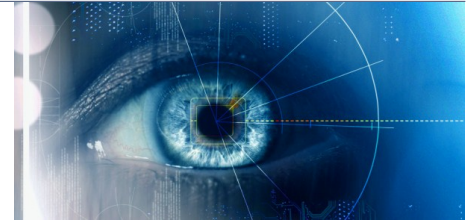[1]Color coded to corresponding U.S. map of identity theft distribution.

TABLE III
Extrapolated Family Victimization Rates
Identity Theft Metrics by State (Calendar 2011)

Victimization Rank	State	FTC Complaints Rate/100K	Percentage of National Complaints	Number of Statewide Households	Projected ID Theft Victims	Household Victimization Rate
26	Tennessee	67.4	1.6%	2,538,812	180,747	7.1%
27	North Carolina	65.9	2.4%	3,767,423	265,815	7.1%
28	Ohio	64.8	2.8%	4,635,600	316,213	6.8%
29	Arkansas	63.9	0.7%	1,160,422	78,726	6.8%
30	Massachusetts	63.0	1.6%	2,626,927	174,532	6.6%
31	Oregon	58.1	0.8%	1,524,166	94,115	6.2%
32	Rhodes Island	58.3	0.2%	426,400	25,960	6.1%
33	Oklahoma	56.4	0.8%	1,480,743	89,422	6.0%
34	Indiana	54.8	1.4%	2,538,780	150,306	5.9%
35	Hawaii	42.9	0.2%	443,554	24,649	5.6%
36	Minnesota	50.4	1.0%	2,089,767	112,930	5.4%
37	Wyoming	40.7	0.1%	219,464	11,838	5.4%
38	Alaska	44.5	0.1%	254,917	13,361	5.2%
39	Wisconsin	48.9	1.1%	2,261,910	117,623	5.2%
40	Nebraska	47.6	0.3%	721,534	36,741	5.1%
41	New Hampshire	46.9	0.2%	523,547	26,087	5.0%
42	Idaho	42.0	0.3%	574,647	27,820	4.8%
43	Kentucky	43.6	0.7%	1,746,604	79,952	4.6%
44	Vermont	41.4	0.1%	254,820	10,951	4.3%
45	Iowa	39.7	0.5%	1,222,706	51,074	4.2%
46	Montana	39.4	0.1%	397,955	16,489	4.1%
47	West Virginia	39.4	0.3%	758,240	30,907	4.1%
48	Maine	37.9	0.2%	551,590	21,267	3.9%
49	South Dakota	25.3	0.1%	324,953	8,710	2.7%
50	North Dakota	25.2	0.1%	268,400	6,596	2.5%

[1]Color coded to corresponding U.S. map of identity theft distribution.

TABLE III

Extrapolated Family Victimization Rates
Identity Theft Metrics by State (Calendar 2011)

Victimization Rank	Metropolitan Statistical Area	State	FTC Complaints Rate/100K	Percentage of National Complaints	Projected ID Theft Victims	Household Victimization Rate
2	Montgomery	AL	168.6	0.24%	26,087	17.7%
25	Dothan	AL	131.2	0.07%	7,737	14.6%
39	Pine Bluff	AR	120.2	0.05%	5,158	12.8%
48	Sierra Vista-Douglas	AZ	115.7	0.06%	6,257	13.4%
28	Bakersfield	CA	127.1	0.38%	42,491	15.1%
19	Fresno	CA	136.4	0.47%	51,878	16.3%
40	Los Angeles-Long Beach-Santa Ana	CA	119.5	5.86%	650,268	14.5%
8	Madera-Chowchilla	CA	152.2	0.08%	9,428	18.2%
27	Merced	CA	130.3	0.12%	13,530	15.8%
41	Napa	CA	119.2	0.06%	6,680	14.2%
32	Riverside-San Bernardino-Ontario	CA	124.7	1.94%	215,248	14.9%
29	Visalia-Porterville	CA	126.4	0.20%	22,535	15.1%
36	Yuba City	CA	121.2	0.08%	8,414	14.6%
3	Greeley	CO	165.3	0.15%	17,039	16.9%
49	Cape Coral-Fort Myers	FL	114.8	0.26%	28,666	15.2%
14	Lakeland	FL	142.5	0.31%	34,627	14.6%
1	Miami-Ft. Lauderdale-Pompano	FL	324.1	6.68%	741,846	32.9%
23	Naples-Marco Island	FL	133.3	0.16%	17,800	17.3%
26	Ocala	FL	130.5	0.16%	17,927	16.8%
12	Orlando-Kissimmee	FL	147.1	1.14%	126,375	15.9%
6	Port St. Lucie	FL	160.5	0.24%	27,144	17.5%
15	Punta Gorda	FL	141.3	0.08%	9,132	12.4%
43	Sebastian-Vero Beach	FL	119.1	0.06%	6,638	13.5%
20	Tallahassee	FL	136.2	0.18%	20,294	16.2%
7	Tampa-St. Petersburg-Clearwater	FL	156.2	1.62%	179,902	17.8%

[1]Color coded to corresponding U.S. map of identity theft distribution.
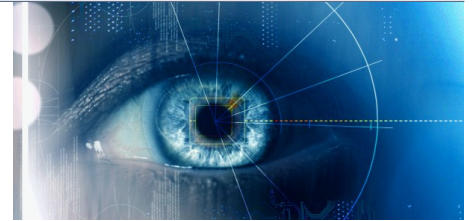
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TABLE III
Extrapolated Family Victimization Rates
Identity Theft Metrics by State (Calendar 2011)

Victimization Rank	Metropolitan Statistical Area	State	FTC Complaints Rate/100K	Percentage of National Complaints	Projected ID Theft Victims	Household Victimization Rate
10	Albany	GA	149.3	0.09%	10,359	18.0%
11	Atlanta-Sandy Springs-Marietta	GA	147.5	2.97%	329,235	15.9%
4	Columbus	GA	163.7	0.18%	19,576	17.7%
13	Gainesville	GA	144.9	0.10%	11,035	15.6%
16	Macon	GA	139.2	0.12%	13,530	15.5%
9	Savannah	GA	149.4	0.19%	20,802	18.7%
17	Valdosta	GA	137.5	0.07%	7,568	17.7%
50	Warner Robins	GA	113.7	0.06%	6,300	12.6%
37	Ann Arbor	MI	121.1	0.16%	17,927	13.2%
42	Detroit-Warren-Livonia	MI	119.1	2.03%	224,972	13.4%
38	Kansas City	MO	120.9	0.91%	101,514	14.6%
31	Jackson	MS	125.8	0.26%	28,412	22.2%
5	Dunn	NC	162.8	0.07%	7,484	16.1%
46	Goldsboro	NC	117.1	0.05%	5,623	12.3%
35	New Bern	NC	123.1	0.06%	6,215	13.6%
45	Rocky Mount	NC	117.4	0.07%	7,230	13.4%
21	Thomasville-Lexington	NC	136.1	0.08%	9,006	14.2%
33	Las Cruces	NM	123.7	0.09%	10,401	13.3%
30	Memphis	TN	126.0	0.61%	68,198	13.0%
44	Corpus Christi	TX	118.5	0.19%	20,760	13.7%
47	Dallas-Ft. Worth-Arlington	TX	116.7	2.73%	303,190	12.9%
18	El Paso	TX	137.3	0.38%	42,661	15.6%
24	Laredo	TX	133.0	0.12%	13,107	14.9%
34	McAllen-Edinburg-Mission	TX	123.3	0.33%	37,037	13.7%
22	Sherman-Denison	TX	134.0	0.06%	6,723	15.3%

[1]Color coded to corresponding U.S. map of identity theft distribution.