

United States Senate

WASHINGTON, DC 20510

Schumer Study: Hundreds of Thousands of New Yorkers Are Victim Of Identity Theft Every Year

Identity theft is a rapidly growing problem that affects millions of Americans every year and costs the economy billions of dollars. According to the FTC, almost 10 million Americans a year are victims of identity theft. In 2004, the Schumer Study estimates over **185,000 Upstate New Yorkers** are year are victims of identity theft, at a cost of over **\$93 million**. While it is a difficult thing to track because most consumers don't report these crimes to the police, a Federal Trade Commission hotline tracks consumer fraud complaints by zip code. Almost 5,000 Upstate New Yorkers and almost 250,000 nationwide complained to the FTC of being an identity theft victim. However, the FTC did a comprehensive study that estimated 10 million consumers a year are victims of ID theft, and each theft costs consumers an average of \$500 to repair. According to the FTC study and database of consumer complaints, there are approximately 40 times more identity thefts every year than are reported to the FTC.

In the Capital Region an estimated **20,000** consumers experienced ID theft last year including **518** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$10 million**.

County	ID Theft Complaints To FTC	Estimated Annual ID Thefts	Estimated Actual Cost To Consumer
Albany	155	6,200	\$3,100,000
Fulton	8	320	\$160,000
Montgomery	31	1,240	\$620,000
Rensselaer	79	3,160	\$1,580,000
Saratoga	113	4,520	\$2,260,000
Schenectady	101	4,040	\$2,020,000
Schoharie	12	480	\$240,000
Washington	19	760	\$380,000
Capital Region Total	518	20,720	\$10,360,000

In Central New York an estimated **16,000** consumers experienced ID theft last year including **404** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$8 million**.

County	ID Theft Complaints to FTC	Estimated Annual ID Thefts	Estimated Cost Of ID Repair to Consumer
Cortland	16	640	\$320,000
Madison	26	1,040	\$520,000
Oneida	63	2,520	\$1,260,000
Onondaga	241	9,640	\$4,820,000
Oswego	58	2,320	\$1,160,000
Central New York	404	16,160	\$8,080,000

In Rochester/Finger Lakes an estimated **29,400** consumers experienced ID theft last year including **735** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$14 million**.

County	Id Theft Complaints to FTC	Estimated Annual ID Thefts	Estimated Cost of ID Repair To Consumers
Cayuga	19	760	\$380,000
Livingston	26	1,040	\$520,000
Monroe	531	21,240	\$10,620,000
Ontario	49	1,960	\$980,000
Schuyler	6	240	\$120,000
Seneca	9	360	\$180,000
Tompkins	44	1,760	\$880,000
Wayne	43	1,720	\$860,000
Yates	8	320	\$160,000
Rochester/Finger Lakes	735	29,400	\$14,700,000

In the Hudson Valley an estimated **71,000** consumers experienced ID theft last year including **1,791** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$35 million**.

County	Id Theft Complaints to FTC	Estimated Annual ID Thefts	Estimated Cost of ID Repair To Consumers
Columbia	21	840	\$420,000
Dutchess	161	6,440	\$3,220,000
Greene	24	960	\$480,000
Orange	210	8,400	\$4,200,000
Putnam	85	3,400	\$1,700,000
Rockland	227	9,080	\$4,540,000
Sullivan	41	1,640	\$820,000
Ulster	102	4,080	\$2,040,000
Westchester	920	36,800	\$18,400,000
Hudson Valley Total	1,791	71,640	\$35,820,000

In the North Country an estimated **8,000** consumers experienced ID theft last year including **205** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$4 million**.

County	ID Theft Complaints to FTC	Estimated Annual ID Thefts	Estimated Cost of ID Repair to Consumers
Jefferson	61	2,440	\$1,220,000
Clinton	37	1,480	\$740,000
Essex	10	400	\$200,000
Franklin	23	920	\$460,000
Hamilton	2	80	\$40,000
Herkimer	11	440	\$220,000
Saint Lawrence	37	1,480	\$740,000
Warren	17	680	\$340,000
Lewis	7	280	\$140,000
North Country Total	205	8,200	\$4,100,000

In the Southern Tier an estimated **8,900** consumers experienced ID theft last year including **224** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$4 million**.

County	ID Theft Complaints to FTC	Estimated Annual ID Thefts	Estimated Cost of ID Repair to Consumers
Allegany	19	760	\$380,000
Broome	89	3,560	\$1,780,000
Chemung	30	1,200	\$600,000
Chenango	14	560	\$280,000
Delaware	12	480	\$240,000
Otsego	20	800	\$400,000
Steuben	23	920	\$460,000
Tioga	17	680	\$340,000
Southern Tier	224	8,960	\$4,480,000

In Western New York an estimated **32,000** consumers experienced ID theft last year including **802** who have actually reported incidents of identity theft to the FTC. The estimated cost of repairing the identity theft to the consumer was over **\$16 million**.

County	ID Theft Complaints To FTC	Estimated Annual ID Thefts	Estimated Cost of ID
Cattaraugus	15	600	\$300,000
Chautauqua	47	1,880	\$940,000
Erie	579	23,160	\$11,580,000
Genesee	37	1,480	\$740,000
Niagara	98	3,920	\$1,960,000
Orleans	13	520	\$260,000
Wyoming	13	520	\$260,000
Western New York	802	32,080	\$16,040,000

*****Data based on Federal Trade Commission Consumer Sentinel data and a Federal Trade Commission nationwide ID theft survey**