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Identity theft risk greatest in major cities

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Joris Evers for News.com

Residents of New York, Detroit and Los Angeles are the most at risk of having their identity stolen, according to new research.

By contrast, people in Wyoming run the lowest risk of identity fraud, according to ID Analytics, a company that provides fraud intelligence services to businesses. Other states with low rates of identity related fraud are Vermont and Montana, ID Analytics said. Its new research report is slated to be published Wednesday.

"Moving is a very dramatic way to reduce your identity risk," Stephen Coggeshall, ID Analytics chief technology officer, said in an interview. "It is more appropriate for people to understand the risk of their area and take the appropriate precautions."

Instead of inspiring people to move, ID Analytics' research is meant to help law enforcement, Coggeshall said. "What's most meaningful about these findings is that they can help identify specific areas where criminals may be operating in an organized manner," he said. However, ID Analytics' study gave no indication why people in certain areas of the country are at greater risk of identity theft.

Identity fraud continues to top the complaints reported to the Federal Trade Commission. Such complaints, which include credit card fraud, bank fraud, as well as phone and utilities fraud, accounted for 36% of the total 674,354 complaints submitted to the FTC and its external data contributors in 2006, the agency said last week.

There are signs that identity fraud is decreasing, however. A recent Javelin Strategy & Research report said that 3.7% of the nation's adults were victims of identity fraud last year, down from 4% in 2005. This shows a continued year-over-year decline since 2003, when 4.7% of adults were victimized, according to Javelin.

To protect against identity fraud, experts recommend that consumers protect their personal information such as Social Security number, credit cards and their mother's maiden name. Being careful with postal mail and shredding sensitive documents also helps.

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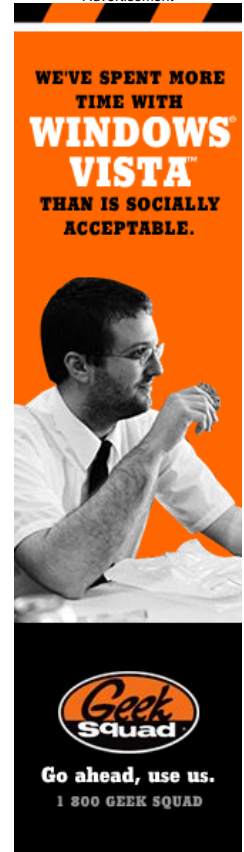
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