

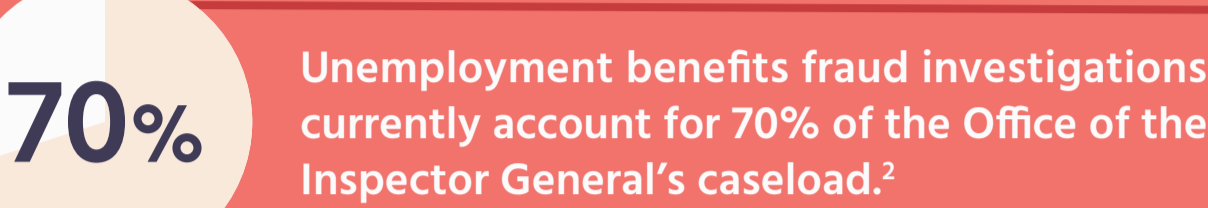
# Unemployment Claim Fraud is Booming

This is **THE LARGEST FRAUD ATTACK** on the U.S. EVER. PERIOD.<sup>1</sup>

Criminals worldwide are exploiting the pandemic and America's record unemployment rates to steal individuals' personal information to file fraudulent unemployment claims... leaving both employees and their employers with a mess of paperwork to untangle.


## BY THE NUMBERS

Cyber criminals have scammed U.S. workers out of **\$89 BILLION** in fraudulent unemployment claims since the pandemic began.<sup>1</sup>




**INCREASE OF NEARLY 600% SINCE BEFORE THE PANDEMIC**  **600%**


## VICTIM IMPACT



**FINANCES**  
Bank account, savings, or credit cards taken over



**OWING TAXES**  
on income that was not earned (10% of total collected)<sup>4</sup>



**RESOLUTION**  
process lasting weeks-to-months<sup>3</sup>

## COMMON FORMS OF OBTAINING PII FOR UNEMPLOYMENT FRAUD<sup>4</sup>




-  E-mail phishing scams
-  Purchasing stolen PII (i.e. via the Dark Web)
-  Using PII obtained through data breaches/cyber events
-  Device and network intrusion
-  Cold call impersonation scams
-  Physical theft of data (e.g., stealing discarded mail)
-  Publicly available information (e.g., social media, MyLife, Spokeo, etc.)

## STAYING PROTECTED

 <b>EMPLOYERS</b>	 <b>EMPLOYEES</b>
Review IT security to ensure employee PII is protected	Stay aware of scams and do not give out personal information via phone or email until the source is vetted
Promptly and thoroughly review/respond to all unemployment benefits claims	Exercise password diligence across accounts
Notify employees of the risk and outline a process for reporting fraud	Sign up for a Cyber Wellness solution to keep your information protected
Provide employees with Cyber Wellness benefits to protect them from cyber intrusion and aid in necessary unemployment fraud remediation	Respond promptly to alerts received through identity theft protection services
Conduct cybersecurity trainings	Notify employers and contact your state agency immediately when unemployment fraud is suspected



Give employees the resources and ongoing protection they need.

 [ebsales@aura.com](mailto:ebsales@aura.com)  
 800-524-1125  
 [benefits.aura.com](http://benefits.aura.com)

1. CNBC. "Scammers have taken \$36 billion in fraudulent unemployment payments from American workers." (January 5, 2021)  
 2. U.S. Department of Labor-Office of Inspector General. [oig.dol.gov/doloiguioversightwork.htm](http://oig.dol.gov/doloiguioversightwork.htm). (March 31, 2021)  
 3. Forbes. "Unemployment Benefits Fraud: What to Know and How to Protect Yourself." (October 9, 2020)  
 4. The Balance. "Do You Have to Pay Taxes on Unemployment Income?" (November 9, 2020)  
 5. Society of Human Resource Management. "Viewpoint: Fraudulent Unemployment Claims Are on the Rise." (November 23, 2020); Federal Bureau of Investigation. "FBI Sees Spike in Fraudulent Unemployment Insurance Claims Filed Using Stolen Identities." (July 6, 2020)