



Bureau of Justice Statistics

# Special Report

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## National Crime Victimization Survey Supplement

# Victims of Identity Theft, 2008

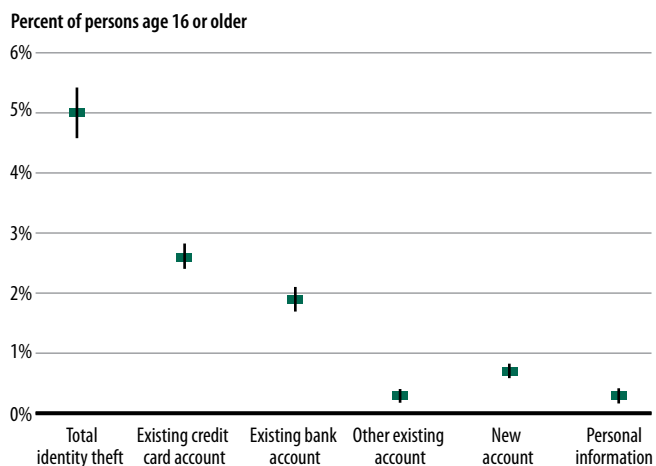
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Approximately 11.7 million persons, representing 5% of all persons age 16 or older in the United States,<sup>1</sup> were victims of one or more types of identity theft within a 2-year period (figure 1). The most common type of identity theft, experienced by 6.2 million people during the 2-year reporting period, was the unauthorized use of an existing credit card account.

This report is based on data from the 2008 Identity Theft Supplement (ITS) to the National Crime Victimization Survey (NCVS). From January to June of 2008, the NCVS-ITS collected data from persons who had experienced one or more attempted or successful incidents of identity theft during the 2 years preceding their interviews.

<sup>1</sup>In this publication, the term “persons” refers to persons age 16 or older in the United States.

**FIGURE 1**  
Percentage of persons age 16 or older who experienced at least one attempted or successful identity theft incident during the past 2 years, 2008



Note: Details do not sum to total because persons may report more than one type of identity theft. Estimate is presented with 95%-confidence intervals shown by the lines.

### Highlights

- An estimated 11.7 million persons, representing 5% of all persons age 16 or older in the United States, experienced at least one type of identity theft in a 2-year period.
- The unauthorized misuse or attempted misuse of an existing credit card was the most prevalent type of identity theft (53% of all victims).
- Among the 39% of identity theft victims who knew how their identifying information was obtained, nearly 30% believed the theft occurred while making a purchase.
- Although the total financial cost of identity theft was nearly \$17.3 billion over a 2-year period, less than a quarter (23%) of identity theft victims suffered an out-of-pocket financial loss from the victimization.
- About 42% of victims spent 1 day or less working to resolve the financial and credit problems associated with the identity theft; however, 3% continued to experience problems related to the theft more than 6 months after discovering it.
- About 15% of all victims of identity theft contacted a credit bureau about the incident. Of those who contacted a credit bureau, more than three quarters (76%) placed a fraud alert on their credit report.
- About 17% of all victims of identity theft contacted a law enforcement agency to report the incident. Nearly half (48%) of the victims who did not report the theft to law enforcement reported it to a credit card company or bank instead.
- Two in 10 victims of identity theft rated the experience as severely distressing.

In the NCVS-ITS and this report, identity theft victims include persons who experienced one or more of the following incidents:

- Unauthorized use or attempted use of an existing account, such as a credit/debit card, checking, savings, telephone, online, or insurance account.
- Unauthorized use or attempted use of personal information to open a new account, such as a credit/debit card, telephone, checking, savings, loan, or mortgage account.
- Misuse of personal information for a fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; or providing false information to law enforcement when charged with a crime or traffic violation.

This report focuses on the overall number, percentage, and demographic characteristics of victims who reported at least one type of identity theft during a 2-year period ending in 2008. It details the victims' direct and indirect financial losses; the time spent resolving problems related to the identity theft; the percentage of victims who reported the theft to credit card companies, credit bureaus, and law enforcement agencies; and the level of distress felt by identity theft victims.

This report on personal identity theft differs from previous BJS publications on identity theft that provided household-based estimates. For additional information, see *Identity Theft, 2005* (<http://bjs.ojp.usdoj.gov/content/pub/pdf/it05.pdf>) and *Identity Theft Reported by Households, 2007—Statistical Tables* (<http://bjs.ojp.usdoj.gov/content/pub/pdf/itrh07st.pdf>).

## Prevalence and type of identity theft

### **More than half (53%) of identity theft victims experienced the unauthorized use of an existing credit card.**

In the NCVS-ITS, the unauthorized misuse or attempted misuse of an existing account was the most prevalent type of identity theft, which was experienced by 10.1 million persons age 16 or older (4% of all persons) over the 2-year period ([appendix table 1](#)). The majority of victims experienced the fraudulent use of their existing credit cards (6.2 million or 3% of all persons) or bank accounts (4.4 million or 2% of all persons). Another 811,900 (0.3% of all persons) victims experienced other types of existing account theft,

such as the misuse or attempted misuse of an existing telephone, online, or insurance account.

An estimated 1.7 million victims (0.7% of all persons) reported the fraudulent misuse of their information to open a new account, such as a credit card or telephone account. Another 618,900 victims (0.3% of all persons) reported the misuse of their personal information to commit other crimes, such as fraudulently obtaining medical care or government benefits or providing false information to law enforcement during a crime or traffic stop.

Many victims experienced multiple types of identity theft. About 16% of all victims (1.8 million victims) experienced multiple types of identity theft during the 2-year period ([table 1](#)). For the majority of victims of multiple types of identity theft (65%), the thefts involved unauthorized use of a combination of existing accounts, such as credit card, checking, savings, telephone, or online accounts. For the remainder of this report, victims are placed into mutually exclusive identity theft categories, with victims of multiple types of theft placed in the “multiple types” category rather than counted multiple times.

**TABLE 1**  
**Number and percentage of persons age 16 or older who experienced at least one attempted or successful identity theft incident in a 2-year period, 2008**

Type	Number of victims	Percent of all persons
<b>Identity theft</b>	11,694,600	5.0%
<b>Existing account</b>	8,339,500	3.5%
Credit card	4,840,600	2.0
Banking	3,047,400	1.3
Other	451,500	0.2
<b>New account</b>	1,118,600	0.5%
<b>Personal information</b>	414,500	0.2%
<b>Multiple types</b>	1,822,000	0.8%
Existing accounts <sup>a</sup>	1,190,900	0.5
Other <sup>b</sup>	631,200	0.3

Note: Numbers rounded to the nearest hundred. Percentages based on persons age 16 or older living in households in the United States (235,125,600). In 2008, 473,200 persons (0.2%) did not know or did not report whether they were victims of identity theft during the prior 2 years. An estimated 223 million persons (94.8%) had not experienced identity theft within the 2-year period.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, banking account, or other existing account.

<sup>b</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

## Victim demographics

### ***A greater percentage of identity theft victims lived in higher income households than in lower income households.***

A similar percentage of men and women (5%) experienced identity theft during the 2-year period (table 2). The percentages of victims, when categorized by type of theft (e.g., unauthorized use of existing account information, misuse of information to open a new account, misuse of personal information for other fraudulent purposes), did not vary by gender (appendix table 2). A greater percentage of persons ages 16 to 24 (6%) were victims of at least one type of identity theft than persons age 65 or older (4%). A greater percentage of persons living in households with an income of \$75,000 or more experienced at least one type of identity theft than persons living in households with lower incomes.

Differences were observed among demographic groups in the percentage of respondents who experienced the unauthorized use of an existing account, such as a credit card or bank account. A greater percentage of persons living in households with income of \$75,000 or more (5%) experienced fraud involving an existing account than persons living in households with income below \$75,000. A greater percentage of whites (4%) than blacks (2%) experienced theft of an existing account in the 2-year period. Differences across income and race categories may be related to the prevalence and use of credit cards and bank accounts.

## Recognizing identity theft

### ***About 3 in 10 victims who knew how their identity was stolen believed the information was obtained during a purchase or other transaction.***

In 2008, 11.7 million persons had experienced one type or one incident of identity theft during the prior 2 years. Of these victims, about 40% had some idea as to how the identity theft occurred (appendix table 3). A greater percentage of victims who experienced multiple types of identity theft in a single incident (50%) knew how the theft had occurred, compared to victims of all other types.

Of the 4.5 million victims who knew how their identifying information had been obtained, nearly 30% believed their identity was stolen during a purchase or other transaction. Another 20% believed the information was lost or stolen

from a wallet or checkbook, followed by 14% who thought the information was stolen from personnel or other files at an office. Eight percent thought family or friends stole their information. However, among identity theft victims who had their personal information used for fraudulent purposes and knew how their information was obtained, about 4 in 10 (39%) thought that family or friends were responsible (figure 2).

**TABLE 2**

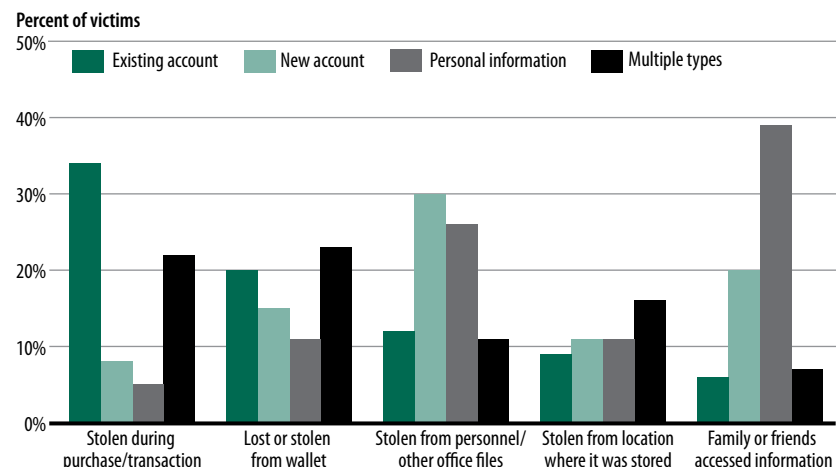
**Percentage of persons who experienced at least one attempted or successful identity theft incident during the past 2 years, by victim characteristics, 2008**

Characteristic	Number of victims	Percent of persons*
<b>Total</b>	11,694,600	5.0%
<b>Gender</b>		
Female	6,210,000	5.1
Male	5,484,600	4.8
<b>Age</b>		
16-24	883,100	6.0
25-34	2,173,300	5.9
35-49	3,981,800	5.1
50-64	3,161,200	4.8
65 or older	1,495,100	3.7
<b>Race/Hispanic origin</b>		
White, non-Hispanic	8,711,600	5.1
Hispanic	1,040,400	4.1
Black, non-Hispanic	1,160,400	4.4
Other race, non-Hispanic	553,400	5.0
More than one race	228,900	10.4
<b>Household income</b>		
Less than \$25,000	1,176,600	3.6
\$25,000-\$49,999	2,269,300	4.9
\$50,000-\$74,999	1,711,600	5.1
\$75,000 or more	4,073,100	7.0
Unknown	2,464,000	3.8

\*Percentage based on all persons age 16 or older in reference category.

**FIGURE 2**

**Most common ways offenders obtained personal information from the 4.5 million identity theft victims who knew how the theft occurred, by type of theft, 2008**



Note: Percentages based on the 4.5 million identity theft victims who had some idea about how their personal information was obtained.

## Financial impact

### ***The total financial cost of identity theft was nearly \$17.3 billion over 2 years.***

The economic impact of identity theft can be broken down into direct and indirect financial loss. Direct financial loss refers to the monetary amount the offender obtained from misusing the victim's account or personal information, including the estimated value of goods, services, or cash obtained. Indirect loss includes any other costs accrued because of the identity theft, such as legal fees, bounced checks, and other miscellaneous expenses (postage, phone calls, or notary fees).

In 2008, 62% of identity theft victims reported a direct or indirect financial loss associated with the theft during the prior 2 years. Victims of identity theft reported a cumulative financial loss of nearly \$17.3 billion during the 2-year period. Across all types of identity theft, victims suffering a financial loss of at least \$1 lost an average of \$2,400, with a median loss of \$430 (appendix table 4).<sup>2</sup>

The percentage of victims that suffered any financial loss varied by the type of identity theft. Approximately 61% of victims of credit card fraud, 70% of victims of bank card fraud, 48% of new account fraud, and 24% of personal information fraud experienced a financial loss during the previous 2 years. Of those victims that experienced multiple types of identity theft, about 70% reported a financial loss. Of the victims that reported any financial loss, victims of new account fraud incurred an average financial loss of \$7,250, with a median loss of \$802.

In some instances a company, such as a credit card or insurance company, may reimburse some or all of the financial loss, reducing or eliminating out-of-pocket losses. In 2008, 23% of identity theft victims reported suffering a personal out-of-pocket loss (direct loss, indirect loss, or both) of at least \$1. Among the victims who experienced some out-of-pocket financial loss as a result of the theft, 36% lost less than \$100, and 22% lost \$1,000 or more (figure 3).

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<sup>2</sup>Victims who reported in screener questions that the offender was not successful in obtaining any money, goods, or services from their account were not asked to report a direct financial loss. Further review of the survey responses to follow-up questions revealed that a small percentage of these victims may have experienced a direct financial loss. It is not possible to verify or reliably estimate these losses. Consequently, any direct losses related to these cases may underestimate the financial impact of identity theft. See *Methodology* for more information on the distinction between attempted and successful identity theft.

**Direct financial loss.** In 2008, about 59% of the 11.7 million victims of identity theft reported direct financial losses during the previous 2 years totaling \$16.6 billion (appendix table 4). The percentage of victims who suffered a direct financial loss varied by the type of identity theft. Approximately 59% of credit card fraud victims, 68% of bank card fraud victims, 42% of new account fraud victims, and 18% of personal information fraud victims experienced a direct financial loss during the previous 2 years. Of those victims who experienced multiple types of identity theft, about 69% reported a direct financial loss.

Of the victims who reported a direct financial loss, victims of new account fraud incurred an average direct financial loss of \$8,110, with a median loss of \$1,000. Victims who experienced the misuse of their personal information reported an average direct loss of \$2,829 and a median direct loss of \$2,500. Victims of credit card fraud (9%) had an average direct loss of \$1,105 (median direct loss \$400). Victims who experienced multiple types of fraud reported an average direct loss of \$4,680, with a median direct loss of \$600.

Approximately 16% of all victims reported direct out-of-pocket personal losses, which totaled \$4.1 billion over the 2-year period. The 16% of victims who suffered a direct personal loss of at least \$1 lost an average of \$2,228, with a median loss of \$300. A greater percentage of victims of multiple types of identity theft (26%) and victims of bank account theft (25%) experienced personal direct losses, compared with victims of credit card fraud (9%), new account fraud (5%), and the misuse of personal information (10%).

**Indirect losses.** In addition to any direct financial loss, approximately 11% of all identity theft victims reported indirect losses which totalled \$1.04 billion over the 2-year period. The 11% of victims who suffered an indirect loss of at least \$1 reported an average indirect loss of \$788, with a median of \$50, from dealing with the identity theft over the 2 years. With the exception of victims of fraud involving an existing account other than a credit card or bank account, victims of each type of identity fraud who reported an indirect financial loss had a median indirect loss of \$100 or less. Victims who experienced the fraudulent misuse of their personal information reported the largest average indirect loss of \$3,955, with a \$100 median loss.

**About 42% of victims spent 1 day or less resolving financial and credit problems associated with identity theft; 3% took more than 6 months.**

At the time of the interview, 42% of victims who experienced identity theft within the prior 2 years reported spending a day or less to resolve financial or credit problems associated with the theft (appendix table 5). For each type of identity theft, the majority of victims resolved the problem in a day or less (figure 4). Over a quarter (27%) of reporting victims spent more than a month from the discovery of the theft trying to clear up the problems.

### Victim notification of credit bureau and consumer agencies

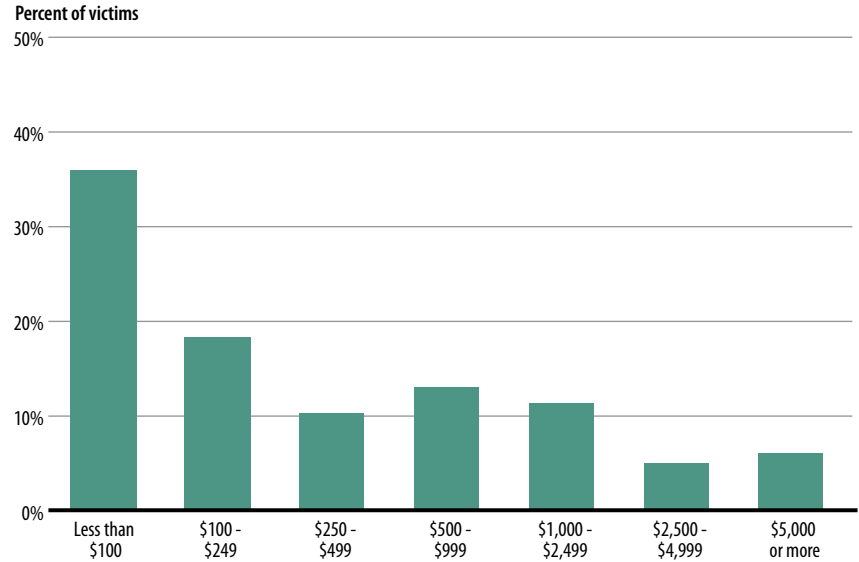
**Of the 15% of victims who contacted a credit bureau about an identity theft incident, about 3 in 4 placed a fraud alert on their credit report or requested a credit report.**

The majority of victims who experienced at least one type of identity theft during the prior 2 years (68%) contacted a credit card company or bank to report the misuse or attempted misuse of an account or personal information (appendix table 6). About 15% contacted a credit bureau, and 7% of all victims contacted a credit monitoring service about the incident. One percent of victims reported contacting the Federal Trade Commission, 3% contacted a government consumer affairs agency or other consumer protection organization, such as the Better Business Bureau, and 4% contacted an agency that issues identity documentation, such as the Social Security Administration or an agency that issues drivers' licenses.

The largest percentage of victims who contacted a credit bureau were those whose identifying information was fraudulently used to open a new account (39%), followed by victims of multiple types of theft (24%) and victims whose personal information was used for other fraudulent purposes (22%).

**FIGURE 3**

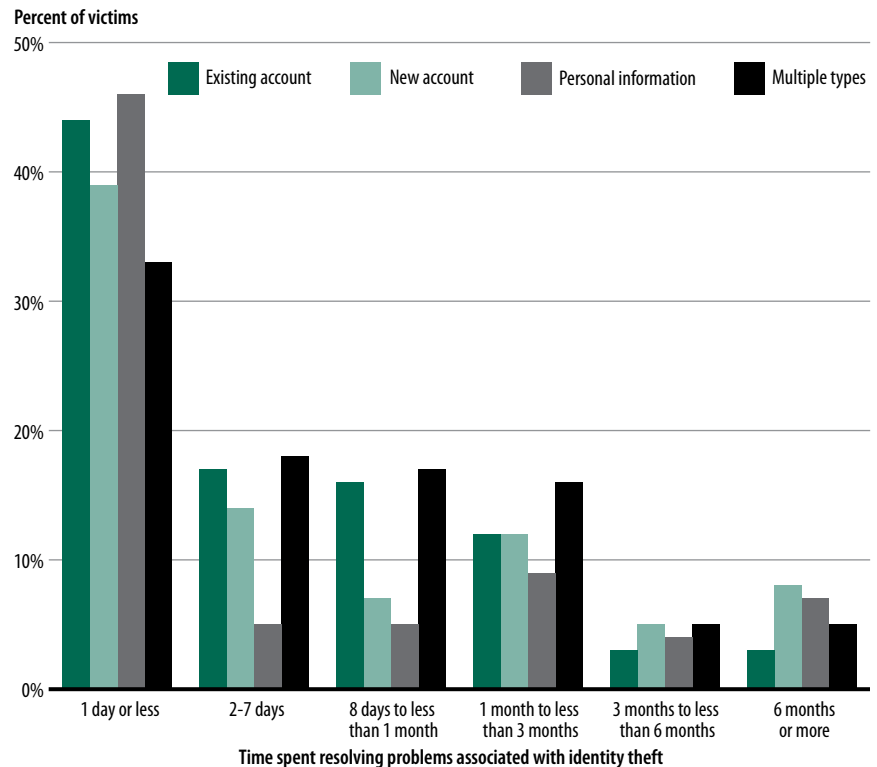
**Total out-of-pocket loss for identity theft victims who experienced a direct or indirect financial loss from identity theft during a 2-year period, 2008**



Note: Financial loss is computed from the 23% of identity theft victims who experienced a personal loss of at least \$1.

**FIGURE 4**

**Length of time spent clearing up problems associated with identity theft, by type of theft, 2008**





Victims of any type of identity theft who contacted a credit bureau could take several different actions. Of the 15% of victims who contacted a credit bureau, about three-quarters placed a fraud alert on their credit report (76%) or requested a credit report (72%); about half requested corrections to their credit report (50%) or provided a police report to the credit bureau (45%); and 30% placed a freeze on their credit report (figure 5).

### Victim notification of law enforcement

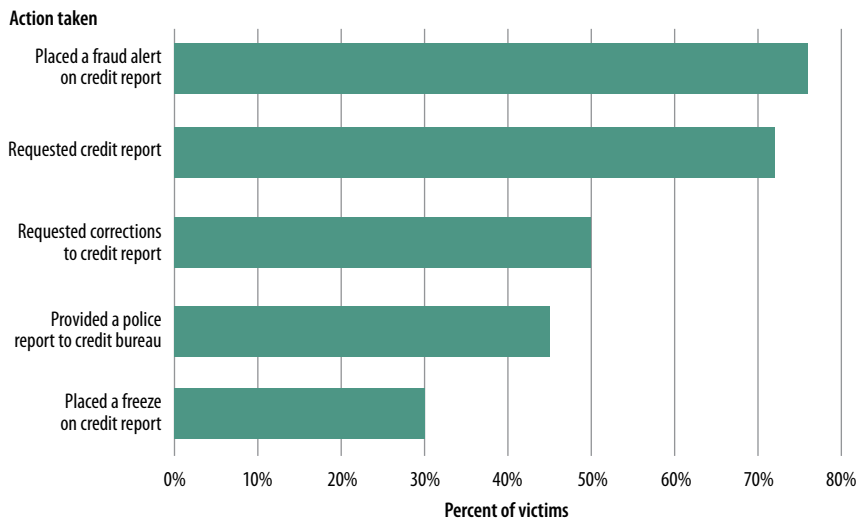
**About 17% of all identity theft victims contacted a law enforcement agency to report the incident.**

In 2008, about 17% of all victims of identity theft during the 2-year period contacted a law enforcement agency to report the theft (figure 6). More than a quarter of victims of new account fraud (28%), multiple types of identity theft (26%), and the misuse of personal information (26%) reported the incident to the police, compared to

13% of victims who experienced the unauthorized use or attempted use of an existing account.

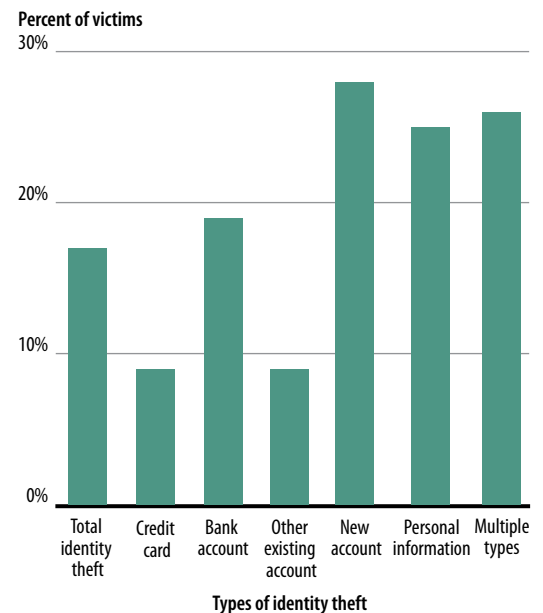
The 80% of identity theft victims who did not report an incident to the police offered a variety of reasons for the lack of contact. Across all types of identity theft, the most common reason for not contacting the police, reported by nearly half (48%) of all victims, was that the victim handled it another way, such as reporting the theft to a credit card company, bank, or other organization (appendix table 7). About 2 in 10 victims did not report the incident to the police because they did not suffer any monetary loss (22%) or because they did not think the police could help (19%). Another 15% of victims did not know that they could report the incident to law enforcement, and 7% chose not to report because they were afraid, embarrassed, or thought reporting would be an inconvenience. Less than 1% of victims did not report the identity theft incident to the police because the perpetrator was a friend or family member.

**FIGURE 5**  
Percentage of identity theft victims who contacted a credit bureau about an identity theft incident during the past 2 years, by action taken, 2008



Note: Percentages based on the 15% of identity theft victims who contacted a credit bureau regarding an incident of identity theft within the previous 2 years. Details sum to more than 100% because some victims took multiple actions with the credit bureau.

**FIGURE 6**  
Percentage of identity theft victims during the past 2 years who reported an identity theft incident to a law enforcement agency, by type of identity theft, 2008



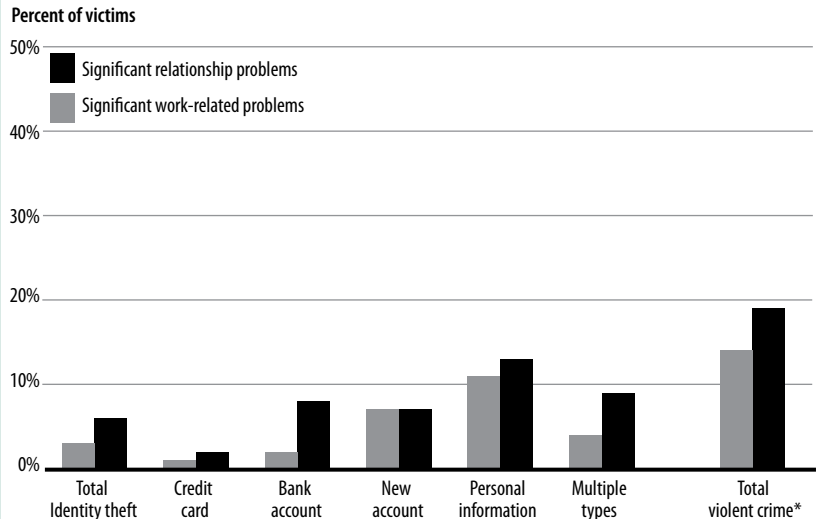
# Comparing Victim Impact of Identity Theft and Violent Crime

The 2009 National Crime Victimization Survey (NCVS) asked victims of violent crimes, including rape and sexual assault, robbery, aggravated assault, and simple assault, to rate the impact of the offense on work, school, personal relationships, and emotional distress. Compared to the identity theft victims surveyed in 2008, a greater percentage of violent crime victims reported significant work, school, or relationship problems due to the incident (appendix table 8). About 3% of identity theft victims, compared with 14% of violent crime victims, reported significant problems at work or school as a result of the incident (figure 7).

The same pattern held for victims who reported significant problems with relationships between family members or friends. About 6% of identity theft victims reported getting into more arguments with family or friends, not being able to trust them as much, or not feeling as close to them after the incident, compared with 19% of victims of violent crime who experienced these feelings. In addition, a greater percentage of violent crime victims (29%) than identity theft victims (20%) reported that the incident was severely distressing (figure 8).

The level of emotional distress on victims varied by type of identity theft. About 11% of victims of credit card misuse and about 30% of victims who experienced the fraudulent misuse of their personal information described their experience as severely distressing.

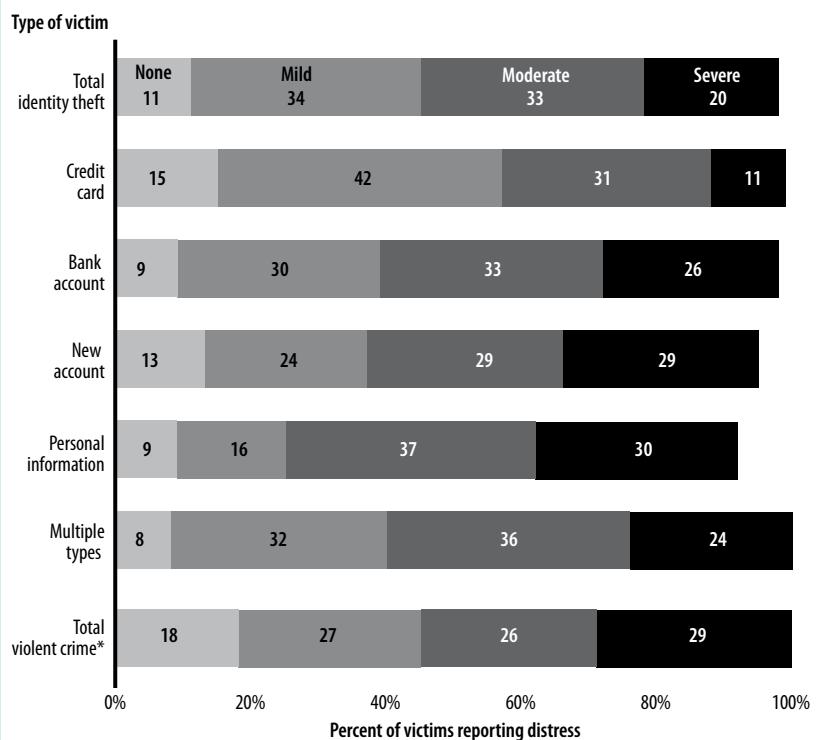
**FIGURE 7**  
Percentage of identity theft victims and victims of violent offenses who reported experiencing work or relationship problems as a result of the victimization, 2008 and 2009



Note: Victims reported their perceptions of whether the victimization experience led to significant work- or school-related problems and problems with family and friends.

\*Total violent crime includes rape/sexual assault, robbery, aggravated assault, and simple assault. Data on victims of violent crime were taken from the 2009 National Crime Victimization Survey.

**FIGURE 8**  
Level of emotional distress reported by victims of identity theft and victims of violent crimes, 2008 and 2009



Note: Victims reported whether they found the victimization to be not at all distressing, mildly distressing, moderately distressing, or severely distressing. Details may not sum to 100% due to missing data.

\*Total violent crime includes rape/sexual assault, robbery, aggravated assault, and simple assault. Data on victims of violent crime were taken from the 2009 National Crime Victimization Survey.

## Victim distress and other nonfinancial impact

### Two in 10 victims of identity theft rated the experience as severely distressing.

Victims who experienced a direct financial loss were asked how the identity theft affected their lives.<sup>3</sup> Approximately 3% of these victims reported that the identity theft caused significant problems with their job or schoolwork, or trouble with a supervisor, coworkers, or peers (appendix table 8). Additionally, about 6% of victims attributed significant problems with family members or friends to the identity theft victimization, including getting into more arguments or fights, not feeling that they could trust family or friends as much, or not feeling as close to family or friends as before the theft.

Victims were also asked to rate how distressing the identity theft was for them. About 11% did not find the theft distressing at all, 34% found

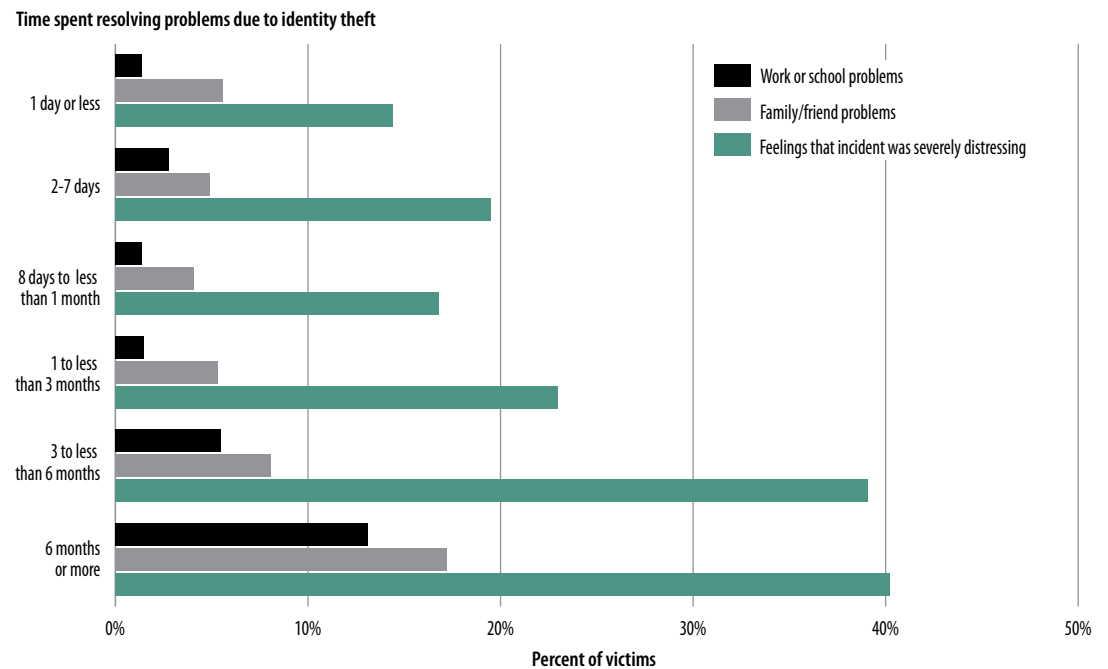
it mildly distressing, 33% found it moderately distressing, and 20% found it severely distressing.

The impact of identity theft on the victim's work, school, and family relationships, as well as the level of distress, varied by the type of identity theft. A greater percentage of victims who experienced personal information fraud reported a direct negative impact on work or school (11%) and family relationships (13%), compared with victims who experienced the unauthorized use of a credit card (2% or less). Additionally, 30% of victims of personal information fraud reported the incident as severely distressing, compared with 11% of victims of credit card fraud.

Victims who spent more time resolving financial and credit problems resulting from the identity theft were more likely to experience severe distress than victims who cleared up the problems more quickly (figure 9). Among victims who spent more than 6 months resolving problems resulting from the theft, over 40% felt the identity theft was severely distressing; less than 15% of victims who spent a day or less resolving problems found the incident severely distressing.

<sup>3</sup>Only victims of identity theft who reported that an offender had successfully obtained money, goods, or services, or successfully used their information for other fraudulent purposes, were asked questions about how the incident affected their lives. See *Methodology* for more information on the distinction between attempted and successful identity theft.

**FIGURE 9**  
Percentage of victims reporting work/school or relationship problems and distress resulting from identity theft, by length of time spent resolving financial and credit problems associated with the theft, 2008



Note: Victims who reported an attempted identity theft were not asked about victim impact. See *Methodology* for more details.



## Methodology

The National Crime Victimization Survey (NCVS) is an annual data collection conducted by the U.S. Census Bureau for the Bureau of Justice Statistics (BJS). The NCVS collects information on nonfatal crimes, reported and not reported to the police, against persons age 12 or older in a nationally representative sample of U.S. households. Survey results are based on data gathered from residents living throughout the United States, including persons living in group quarters, such as dormitories, rooming houses, and religious group dwellings. The survey excludes personnel living in military barracks and persons living in an institutional setting, such as a correctional or hospital facility. For more detail, see *Survey Methodology for Criminal Victimization in the United States, 2007* at <<http://bjs.ojp.usdoj.gov/content/pub/pdf/cvus/cvus07mt.pdf>>.

The 2008 Identity Theft Supplement (ITS) was the first supplement to the annual NCVS to collect nationwide, individual data on the prevalence of and victim response to the attempted or successful unauthorized use of an existing account, use of personal information to open a new account, or misuse of personal information for other fraudulent purposes. The 2008 ITS focused on measuring the prevalence of identity theft, its economic and emotional costs, and the victim response to this type of offense. The ITS also collected data on the characteristics of identity theft victims, how victims discovered the identity theft, the time spent resolving problems associated with the theft, victims' interactions with law enforcement and credit bureaus, and measures taken to avoid or minimize the risk of becoming an identity theft victim.

Between January and June 2008, the ITS was administered to persons age 16 or older, asking about any experience with identity theft in the previous 2-year period. Thus, all identity theft incidents occurred between January 2006 and June 2008. ITS interviews were conducted only after the respondent successfully completed the regular NCVS interview. All NCVS and ITS interviews were conducted in a computer-assisted personal interviewing (CAPI) environment. Interviews were conducted by telephone or by personal visit. A final sample size of 56,480 out of the original 73,071 NCVS-eligible respondents completed the ITS questionnaire, resulting in an ITS response rate of 77.3%. The combined

overall NCVS-ITS unit response rate for NCVS households, NCVS persons, and ITS persons was 69.7%. Because of the level of nonresponse, a bias analysis was conducted. To the extent that those who responded to the survey and those who did not differ in important ways, there is a potential for biases in estimates from the survey data.

The results of the analysis suggest that there is little or no bias of substantive importance due to nonresponse in the ITS estimates.

### ***Attempted versus successful identity theft***

The ITS was originally designed to distinguish victims of attempted identity theft from victims who experienced a direct loss or the actual misuse of personal information to open a new account or for other fraudulent purposes. However, the survey instrument could not fully distinguish attempts from successes.

About 800 respondents (28%) stated at the survey outset that the offender was not successful in obtaining any money, products, or services from their account or was not successful in using their identity for a fraudulent purpose. These respondents were then directed into the "Attempted but failed" module and were asked slightly different questions from the approximately 2,000 respondents (72%) who reported being victims of a successful incident of identity theft.

Respondents in the "Attempted but failed" module were not asked questions pertaining to direct financial loss or victim impact. A subsequent review of responses to follow-up questions in the "Attempted but failed" module revealed that a small percentage of these victims may have experienced some direct loss. It is not possible to verify or reliably estimate these losses. Consequently, the inability to include the direct losses related to these cases may lead the survey to underestimate the financial impact of identity theft.

### ***Other limitations***

Estimates from the ITS were based on respondents' self-reports of any identity theft victimization that occurred during the previous 2 years. As with any self-report survey, respondents may not recall past events accurately or at all. Given the nature of identity theft, respondents may not have been aware that they were being or had been victimized.

The ITS asked respondents about the types of identity theft experienced, not the number of occurrences. Because the instrument did not

capture the number of times a type of identity theft occurred during the 2-year period, a prevalence rate rather than an incidence rate was computed.

**Limitations due to skip patterns.** The ITS contained a number of skip patterns that resulted in different base counts of victims for several sections of the analysis. For instance, victims who experienced multiple types of identity theft from separate incidents (0.1%) were not asked questions pertaining to how their identity was stolen. Likewise, victims who were directed to answer questions in the “Attempted but failed” module were not asked about direct financial loss or about any distress or relationship or work problems resulting from the incident.

**Possible overreporting of losses from jointly held accounts.** Persons may have experienced the unauthorized use of a jointly held account. Joint accounts present a difficulty with counting financial harm or loss because of the potential for double-counting the same loss (e.g., both account holders report the same \$500 loss). Moreover, because financial loss was not attributed to a particular type of identity theft, victims of multiple types of identity theft may have experienced some financial loss from a joint account and some financial loss from an independently held account. Thus, it was not possible to correct for any potential overreporting due to joint account holders who may have been double-counted.

**Lack of data on risk of identity theft.** Data needed to estimate the likelihood of a person with an existing account (such as a credit card, savings, or checking account) becoming a victim of identity theft are currently not available. The NCVS did not ask respondents about the number and types of financial accounts they hold, and such estimates are not available from other sources.

### **Standard error computations**

Comparisons between the percentages and rates for this report are tested to determine if observed differences were statistically significant. Differences described as greater than, higher, lower, or different passed a test at the 0.05 level of statistical significance (95%-confidence level). Values described as slightly, marginally, or somewhat different passed a test at the 0.10 level of statistical significance (90%-confidence level). Caution is required when comparing estimates not explicitly discussed in this special report.

**APPENDIX TABLE 1****Number and percentage of persons age 16 and older who experienced at least one attempted or successful identity theft incident during the previous 2 years, 2008**

Type	Identity theft reported <sup>a</sup>		Type of identity theft victim <sup>b</sup>	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons
<b>Identity theft</b>	11,694,600	5.0%	11,694,600	5.0%
<b>Existing account</b>	10,080,600	4.3%	8,339,500	3.5%
Credit card	6,224,500	2.6	4,840,600	2.0
Banking	4,374,500	1.9	3,047,400	1.3
Other	811,900	0.3	451,500	0.2
<b>New account</b>	1,666,400	0.7%	1,118,600	0.5%
<b>Personal information</b>	618,900	0.3%	414,500	0.2%
<b>Multiple types</b>	~	~	1,822,000	0.8%
Existing accounts <sup>c</sup>	~	~	1,190,900	0.5
Other <sup>d</sup>	~	~	631,200	0.3

Note: Numbers rounded to the nearest hundred. Percentages based on persons age 16 or older living in households in the United States (235,125,600). In 2008, 473,200 persons (0.2%) did not know or did not report whether they were victims of identity theft during the prior 2 years. An estimated 223 million persons (94.8%) had not experienced identity theft within the 2-year period. The survey was not able to fully distinguish attempts from successes. See *Methodology* for more detail. See standard error table 1 below.

~Not applicable.

<sup>a</sup>Allows for multiple responses. Subcategories may not sum to totals because some victims reported more than one type of identity theft.

<sup>b</sup>Identity theft classified as a single type.

<sup>c</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, bank account, or other existing account.

<sup>d</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

**STANDARD ERROR TABLE 1****Standard errors for the number and percentage of persons age 16 or older who experienced at least one attempted or successful identity theft incident during the previous 2 years, 2008**

Type	Identity theft reported		Type of identity theft victim	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons
<b>Identity theft</b>	310,941	0.12	310,941	0.12
<b>Existing account</b>	284,989	0.11	242,332	0.10
Credit card	207,132	0.08	173,412	0.07
Banking	165,677	0.07	129,800	0.05
Other	63,547	0.03	44,845	0.02
<b>New account</b>	87,701	0.04	67,974	0.03
<b>Personal information</b>	60,655	0.03	49,143	0.02
<b>Multiple types</b>	~	~	107,661	0.04
Existing accounts	~	~	82,046	0.03
Other	~	~	60,829	0.03

~Not applicable.

**APPENDIX TABLE 2****Percentage of persons who experienced at least one attempted or successful incident of identity theft during the past 2 years, by victim characteristics, 2008**

Characteristic	Total identity theft	Existing account	New account	Personal information	Multiple types*
<b>Total</b>	5.0%	3.5%	0.5%	0.2%	0.8%
<b>Gender</b>					
Female	5.1%	3.7	0.5	0.2	0.8
Male	4.8%	3.4	0.4	0.2	0.8
<b>Age</b>					
16-24	6.0%	3.5	0.8	0.4 <sup>^</sup>	1.3
25-34	5.9%	3.8	0.6	0.3	1.1
35-49	5.1%	3.6	0.5	0.1	0.9
50-64	4.8%	3.7	0.4	0.2	0.6
65 or older	3.7%	2.9	0.2	0.1	0.4
<b>Race/Hispanic origin</b>					
White, non-Hispanic	5.1%	3.9	0.4	0.1	0.8
Hispanic	4.1%	2.3	0.7	0.4	0.7
Black, non-Hispanic	4.4%	2.5	0.8	0.4	0.7
Other race, non-Hispanic	5.0%	3.5	0.6	0.1 <sup>^</sup>	0.7
More than one race	10.4%	6.9	0.9 <sup>^</sup>	0.8 <sup>^</sup>	1.8 <sup>^</sup>
<b>Household income</b>					
Less than \$25,000	3.6%	2.2	0.4	0.3	0.7
\$25,000-49,999	4.9%	3.4	0.5	0.2	0.8
\$50,000-74,999	5.1%	3.6	0.6	0.2	0.8
\$75,000 or more	7.0%	5.4	0.4	0.1	1.0
Unknown	3.8%	3.5	0.5	0.2	0.6

Note: See standard error table 2 below.

<sup>^</sup>Based on 10 or fewer sample cases.

\*Includes victims who experienced some combination of identity theft types.

**STANDARD ERROR TABLE 2****Standard errors for the percentage of persons who experienced at least one attempted or successful incident of identity theft during the previous 2 years, by victim characteristics, 2008**

Characteristic	Total identity theft	Existing account	New account	Personal information	Multiple types
<b>Total</b>	0.12	0.10	0.03	0.02	0.04
<b>Gender</b>					
Female	0.15	0.13	0.04	0.03	0.05
Male	0.14	0.12	0.04	0.03	0.06
<b>Age</b>					
16-24	0.55	0.41	0.16	0.16 <sup>^</sup>	0.22
25-34	0.29	0.25	0.08	0.07	0.13
35-49	0.19	0.15	0.06	0.03	0.08
50-64	0.19	0.16	0.05	0.03	0.06
65 or older	0.20	0.16	0.05	0.03	0.07
<b>Race/Hispanic origin</b>					
White, non-Hispanic	0.15	0.12	0.03	0.02	0.05
Hispanic	0.29	0.21	0.11	0.10	0.12
Black, non-Hispanic	0.30	0.23	0.14	0.09	0.11
Other race, non-Hispanic	0.41	0.38	0.17	0.06 <sup>^</sup>	0.18
More than one race	1.44	1.33	0.44 <sup>^</sup>	0.43 <sup>^</sup>	0.56 <sup>^</sup>
<b>Household income</b>					
Less than \$25,000	0.26	0.19	0.08	0.05	0.11
25,000-49,999	0.23	0.20	0.74	0.04	0.08
\$50,000-74,999	0.30	0.23	0.09	0.05	0.11
\$75,000 or more	0.24	0.21	0.06	0.03	0.09
Unknown	0.18	0.15	0.06	0.04	0.06

<sup>^</sup>Based on 10 or fewer sample cases.

**APPENDIX TABLE 3**

**Percentage of victims who experienced an attempted or successful identity theft incident during the previous 2 years and knew how their information was stolen, by type of identity theft and offender method of obtaining identifying information, 2008**

Offender method	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing accounts <sup>a</sup>	Other <sup>b</sup>
Total number of victims	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200
<b>Victim knew how personal information was obtained</b>										
No	58%	59%	64%	52%	63% ^	57%	61%	48%	46%	53%
Yes	39	38	34	47	28^	36	27	50	53	44
Method by which information was obtained										
Stolen during a purchase or other transaction	29%	34%	46%	24%	3% ^	8% ^	5% ^	22%	25%	15% ^
Lost or stolen from wallet	20	20	16	26	--^	15	11^	23	29	8^
Stolen from personnel files or other files maintained by an office	14	12	11	12	34^	30	26^	11	7^	23
Stolen from storage location <sup>c</sup>	10	9	8	10	12^	11^	10^	16	14	23
Family or friends accessed information	8	6	3	7	23^	20	39^	7	5^	14^
Computer was hacked	4	5	4	5	10^	--^	3^	7	8^	6^
Responded to spam email or phone call	4	5	2^	7	10^	2^	--^	2^	3^	--^
Data exposed on Internet	4	4	4	3^	7^	3^	6^	5^	6^	--^
Stolen from mailbox or garbage	3	3	2^	4	--^	8^	--^	3^	2^	5^
Other <sup>d</sup>	3	3	3	3^	--^	4^	--^	4^	3^	5^

Note: Table population includes victims who experienced a single type or incident of identity theft over the 2-year period. Victims who suffered multiple types of identity theft from separate incidents (0.1%) are excluded. Details percentages do not sum to 100% due to rounding and to the inability of some respondents to provide a response. See standard error table 3 below.

^Based on 10 or fewer sample cases.

--Less than 0.5%.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: the unauthorized use of a credit card, bank account, or other existing account in one identity theft incident.

<sup>b</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, misuse of personal information for other fraudulent purposes.

<sup>c</sup>Includes information stolen from a home, car, or office where it was stored.

<sup>d</sup>Includes such methods as address changed at the post office; data breach; clerical mistake; and theft by acquaintance, employee, or contractor.

**STANDARD ERROR TABLE 3**

**Standard errors for the percentage of victims who experienced an attempted or successful identity theft incident during the previous 2 years and knew how their information was stolen, by type of identity theft and offender method of obtaining identifying information, 2008**

Offender method	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing accounts	Other
<b>Victim knows how personal information was obtained?</b>										
No	1.0	1.2	1.4	2.1	4.9^	3.3	4.7	2.6	3.2	4.4
Yes	1.0	1.2	1.3	2.0	4.4^	3.3	4.4	2.6	3.1	4.2
Stolen during a purchase or other transaction	1.6	2.0	2.7	2.6	3.0^	3.1^	4.4^	3.6	4.4	5.1^
Lost or stolen from wallet	1.4	1.7	2.0	2.9	~^	4.0	6.4^	2.8	3.6	3.7^
Stolen from personnel files or other files maintained by an office	1.1	1.2	1.6	1.9	9.4^	5.4	8.3^	2.2	2.2^	5.7
Stolen from storage location	1.0	1.1	1.2	1.6	5.8^	4.0^	7.7^	2.8	2.7	6.5
Family or friends accessed information	0.9	1.0	1.0	1.6	7.8^	4.0	10.7^	2.0	1.8^	5.3^
Computer was hacked	0.6	0.8	1.0	1.2	5.5^	~^	3.2^	1.9	2.5^	3.1^
Responded to spam email or phone call	0.6	0.8	0.7^	1.5	5.5^	1.3^	~^	1.1^	1.6^	~^
Data exposed on internet	0.6	0.7	1.0	0.9^	4.6^	1.7^	4.6^	2.0^	2.8^	~^
Stolen from mailbox or garbage	0.6	0.7	0.8^	1.3	~^	2.7^	~^	1.6^	1.8^	3.6^
Other	0.6	0.6	0.9	1.0^	~^	2.2^	~^	1.6^	1.7^	3.6^

^Based on 10 or fewer sample cases.

~Not applicable.

**APPENDIX TABLE 4**
**Financial loss from identity theft among victims who experienced at least one attempted or successful identity theft incident during the previous 2 years, by type of theft and type of loss, 2008**

Financial loss	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
<b>Total number of victims</b>	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200
<b>Combined direct and indirect loss</b>	\$17,291,882,200	7,086,915,800	3,209,788,700	3,024,667,300	852,458,800	3,852,239,700	377,530,900	5,975,196,800	1,997,280,900	3,977,915,900
Mean	2,400	1,340	1,086	1,409	4,511	7,250	3,764	4,661	2,292	9,684
Median	430	400	400	400	300	802	200	500	402	1,100
Percent of victims experiencing a loss	62%	63%	61%	70%	42%	48%	24%	70%	73%	65%
<b>Direct loss<sup>c</sup></b>	\$16,563,564,500	6,666,963,300	3,163,550,600	2,715,874,500	787,538,200	3,848,796,500	209,875,500	5,837,929,200	1,960,541,600	3,877,387,600
Mean	2,394	1,301	1,105	1,304	4,446	8,110	2,829	4,680	2,293	9,879
Median	500	400	400	400	300	1,000	2,500	600	500	1,200
Percent of victims experiencing a loss	59%	61%	59%	68%	39%	42%	18%	69%	72%	62%
<b>Direct out-of-pocket loss</b>	\$4,082,018,300	2,073,007,600	591,163,500	1,160,759,800	321,084,300	261,784,600	138,377,000 <sup>^</sup>	1,608,849,100	641,258,800	967,590,300
Mean	2,228	1,633	1,355	1,515	4,798	4,577	3,445 <sup>^</sup>	3,457	2,129	5,896
Median	300	300	200	400	300	1,000	2,500 <sup>^</sup>	400	300	600
Percentage of victims experiencing a loss	16%	15%	9%	25%	15%	5%	10% <sup>^</sup>	26%	25%	27%
<b>Indirect loss<sup>d</sup></b>	\$1,044,301,600	546,220,700	96,667,500	384,632,500	64,920,600 <sup>^</sup>	61,694,400	249,107,200	1,872,793,00	48,979,400	138,299,900
Mean	788	662	292	830	2,169 <sup>^</sup>	378	3,955	684	390	932
Median	50	30	10	60	200 <sup>^</sup>	50	100	80	30	100
Percent of victims experiencing a loss	11%	10%	7%	15%	7% <sup>^</sup>	15%	15%	15%	11%	24%
<b>Total out-of-pocket loss<sup>e</sup></b>	\$5,126,319,800	2,619,228,200	687,831,000	1,545,392,300	386,004,900	323,479,100	387,484,100	1,796,128,400	690,238,200	1,105,890,200
Mean	1,870	1,458	988	1,531	4,200	1,518	4,175	2,811	1,792	4,356
Median	200	200	100	300	300	100	800	300	200	500
Percent of victims experiencing a loss	23%	21%	14%	33%	19%	19%	22%	35%	32%	40%

Note: Number of victims and total loss amounts rounded to the nearest hundred. Mean and median losses based on victims who experienced a loss of \$1 or more. Twenty-eight percent of victims were not asked about direct losses from identity theft. See *Methodology* for more detail. Of the victims who were asked about direct losses, 5% did not provide information on the amount of the loss. Details may not sum to totals due to unknown or undisclosed loss amounts. See standard error table 4 below.

<sup>^</sup>Based on 10 or fewer sample cases.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

<sup>c</sup>Direct loss includes the value of goods, services, credit, loans, cash, and anything else a person obtained while misusing personal information.

<sup>d</sup>Indirect loss includes any additional costs incurred in the course of addressing the identity theft, such as legal fees, bounced check fees, and any miscellaneous expenses like postage, phone calls, or notary fees.

<sup>e</sup>Includes direct out-of-pocket loss, indirect loss, or both.

**STANDARD ERROR TABLE 4**
**Standard errors for financial loss from identity theft among victims who experienced at least one attempted or successful identity theft incident during the previous 2 years, by type of theft and type of loss, 2008**

Financial loss	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account	Other
<b>Combined direct and indirect loss</b>										
Mean	391	172	91	232	3,562	3,988	1,772	964	786	2,433
Percentage of victims experiencing a loss	1.2	1.3	1.7	1.7	5.1	3.1	4.9	2.4	2.9	3.9
<b>Direct loss</b>										
Mean	396	161	87	202	3,562	4,409	785	956	764	2,464
Percentage of victims experiencing a loss	1.2	1.3	1.7	1.7	5.0	3.2	4.6	2.6	3.1	4.0
<b>Direct out-of-pocket loss</b>										
Mean	447	401	475	462	4,175	3,392	1,089 <sup>^</sup>	1,048	1,100	2,130
Percentage of victims experiencing a loss	0.8	1.0	1.0	1.8	3.6	1.4	2.6 <sup>^</sup>	2.1	2.6	3.4
<b>Indirect loss</b>										
Mean	192	201	110	328	1,202 <sup>^</sup>	131	1,976	309	281	514
Percentage of victims experiencing a loss	0.7	0.7	0.8	1.4	2.5 <sup>^</sup>	2.9	4.7	1.5	1.6	3.3
<b>Total out-of-pocket loss</b>										
Mean	343	339	340	429	3,508	946	1,539	817	934	1,461
Percentage of victims experiencing a loss	0.9	1.0	1.1	1.9	4.0	3.0	4.8	2.1	2.7	3.8

<sup>^</sup>Based on 10 or fewer sample cases.



**APPENDIX TABLE 5****Length of time victims spent resolving problems associated with any attempted or successful identity theft incident that occurred during the past 2 years, 2008**

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
<b>Total number of victims</b>	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200
1 day or less	42%	44%	50%	35%	47%	39%	46%	33%	35%	29%
2 to 7 days	16	17	16	19	12	14	5 <sup>^</sup>	18	18	18
8 days to less than 1 month	15	16	14	20	18	7	5 <sup>^</sup>	17	20	10
1 month to less than 3 months	13	12	10	16	8 <sup>^</sup>	12	9 <sup>^</sup>	16	15	17
3 months to less than 6 months	4	3	3	4	4 <sup>^</sup>	5	4 <sup>^</sup>	5	4	8
6 months or more	3	2	2	2	1 <sup>^</sup>	8	7 <sup>^</sup>	5	3 <sup>^</sup>	9
Unknown	7	5	5	4	10	14	23	7	5	10

Note: Columns may not sum to 100% due to rounding. See standard error table 5 below.

<sup>^</sup>Based on 10 or fewer sample cases.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

**STANDARD ERROR TABLE 5****Standard errors for the length of time victims spent resolving problems associated with any attempted or successful identity theft incident that occurred during the previous 2 years, 2008**

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account	Other
1 day or less	0.98	1.1	1.5	1.8	5.5	3.2	4.9	2.4	3.2	3.6
2-7 days	0.75	0.9	1.2	1.5	3.5	2.2	2.2 <sup>^</sup>	2.2	2.7	3.2
8 days to less than 1 month	0.72	0.9	0.9	1.7	3.8	1.6	2.4 <sup>^</sup>	2.0	2.8	2.3
1 month to less than 3 months	0.71	0.8	0.9	1.6	2.5 <sup>^</sup>	2.1	3.2 <sup>^</sup>	2.2	2.5	3.3
3 months to less than 6 months	0.36	0.4	0.5	0.8	1.9 <sup>^</sup>	1.0	2.1 <sup>^</sup>	1.2	1.3	2.4
6 months or more	0.35	0.3	0.4	0.5	1.0 <sup>^</sup>	2.0	3.1 <sup>^</sup>	1.0	1.0 <sup>^</sup>	2.2
Unknown	0.49	0.5	0.6	0.8	3.0	2.2	4.2	1.4	1.3	2.6

<sup>^</sup>Based on 10 or fewer sample cases.

**APPENDIX TABLE 6**
**Percentage of victims who experienced at least one attempted or successful identity theft incident during the past 2 years and contacted an organization about the theft, by type of theft, type of organization, and credit bureau action, 2008**

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Total number of victims	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200
Credit card company or bank	68%	69%	64%	77%	67%	53%	38%	78%	77%	78%
Federal Trade Commission (FTC)	1	1	--^	1^	--^	3^	5^	2^	--^	5^
Consumer agency <sup>c</sup>	3	1	1	2	--^	10	6^	4	2^	7
Document issuing agency <sup>d</sup>	4	2	2	3	4^	9	13	10	8	12
Credit monitoring service	7	5	6	4	5^	14	11^	9	6	16
Credit Bureau <sup>e</sup>	15	10	10	9	7^	39	22	24	17	37
Placed a fraud alert on credit report	76	72	70	77	49^	78	72	83	75	89
Requested credit report	72	63	60	66	100^	84	81	72	58	85
Requested corrections to credit report	50	35	31	38	66^	71	57	57	41	72
Provided a police report to credit bureau	30	39	21	34	12^	29	38^	34	30	38
Placed a freeze on credit report	45	25	36	45	49^	44	39^	57	54	59

Note: See standard error table 6 below.

--Less than 0.5%.

^Based on 10 or fewer sample cases.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: the unauthorized use of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

<sup>c</sup>Includes government consumer affairs agencies and agencies such as the Better Business Bureau.

<sup>d</sup>Includes agencies that issue drivers' licenses or Social Security cards.

<sup>e</sup>Percentage of victims who took actions with a credit bureau, based on the number of victims who contacted a credit bureau. Percentages may sum to more than 100% due to respondents taking multiple actions with the credit bureau and unknown responses.

**STANDARD ERROR TABLE 6**
**Standard errors for the percentage of victims who experienced at least one attempted or successful identity theft incident during the previous 2 years and contacted an organization about the theft, by type of theft, type of organization, and credit bureau action, 2008**

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account	Other
Credit card company or bank	0.9	1.1	1.4	1.8	4.5	3.9	5.2	2.2	2.8	3.5
Federal Trade Commission (FTC)	0.2	0.2	0.1^	0.4^	~^	1.1^	2.2^	0.7^	~^	1.8^
Consumer agency	0.4	0.3	0.3	0.6	~^	2.3	2.4^	0.9	0.9^	2.0
Document issuing agency	0.4	0.3	0.3	0.6	2.3^	1.8	4.5	1.5	1.7	2.8
Credit monitoring service	0.5	0.5	0.8	0.7	2.1^	2.3	3.6^	1.5	1.4	3.2
Credit Bureau	0.7	0.7	1.0	1.0	2.7^	3.3	5.0	2.2	2.4	4.1
Place a fraud alert on credit report	2.2	3.2	4.1	5.9	19.9^	4.2	10.2	3.9	6.6	4.2
Request credit report	2.3	3.3	4.0	6.1	~^	3.3	8.3	4.4	7.2	5.5
Request corrections to credit report	2.8	3.5	4.3	5.5	17.6^	5.4	12.5	5.2	7.2	6.1
Provide a police report to credit bureau	2.4	3.2	3.6	6.4	11.6^	5.3	9.4^	5.0	6.9	6.3
Place a freeze on credit report	2.5	3.4	4.2	6.5	19.9^	5.3	12.0^	4.9	7.9	6.6

~Not applicable.

^Based on 10 or fewer sample cases.

**APPENDIX TABLE 7**
**Percentage of victims who experienced at least one attempted or successful identity theft incident during the past 2 years and reported the incident to a law enforcement agency, by type of identity theft and reasons for not reporting, 2008**

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Total number of victims	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200
Victimization reported to law enforcement	17%	13%	9%	19%	9%	28%	26%	26%	23%	33%
Victimization not reported	80	85	88	80	82	67	60	72	75	65
Reasons for not reporting <sup>c</sup>										
Did not know to report <sup>d</sup>	15	15	15	14	16	21	18	14	12	20
No monetary loss	22	24	27	20	22	15	18 <sup>^</sup>	17	22	6
Handled it another way <sup>e</sup>	48	51	53	49	43	35	28	42	47	32
Did not think the police could help <sup>f</sup>	19	17	15	18	24	24	34	23	21	29
Offender was a family member or friend	1	-- <sup>^</sup>	-- <sup>^</sup>	-- <sup>^</sup>	1 <sup>^</sup>	1 <sup>^</sup>	1 <sup>^</sup>	1 <sup>^</sup>	1 <sup>^</sup>	1
Personal reasons <sup>g</sup>	7	7	5	11	4 <sup>^</sup>	7	5 <sup>^</sup>	6	6	5

Note: Percentage of victims reporting and not reporting to police do not sum to 100% because approximately 3% of victims did not provide responses. See standard error table 7 below.

--Less than 0.05%.

<sup>^</sup>Based on 10 or fewer sample cases.

<sup>a</sup>Includes victims who experienced some combination of two or more of the following: the unauthorized use of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

<sup>c</sup>Percentages computed from the number of victims who did not report the identity theft to a law enforcement agency. Percentages may sum to more than 100% because some victims gave multiple reasons for not reporting.

<sup>d</sup>Includes victims who did not know they could report to the police and victims who did not know which agency was responsible for identity theft crimes.

<sup>e</sup>Includes victims who reported the theft to a credit card company, bank, or other organization instead and victims who took care of the theft independently.

<sup>f</sup>Includes victims who did not think the police would do anything, did not want to bother the police, thought they discovered the crime too late for the police to help, and could not identify the offender or provide information to assist the police.

<sup>g</sup>Includes victims who were afraid to report, too embarrassed to report, or thought reporting would be an inconvenience.

**STANDARD ERROR TABLE 7**
**Standard errors for the percent of victims who experienced at least one attempted or successful identity theft incident during the previous 2 years and reported the incident to a law enforcement agency, by type of identity theft and reasons for not reporting, 2008**

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account	Other
Victimization reported to law enforcement	0.8	0.8	0.9	1.6	2.8	3.0	5.5	2.2	2.7	3.8
Victimization not reported	0.9	0.9	1.1	1.6	4.0	3.2	5.7	2.1	2.7	3.9
Reasons for not reporting										
Did not know to report	0.9	1.0	1.4	1.5	4.1	3.1	4.9	1.8	2.2	3.9
No monetary loss	1.0	1.1	1.4	1.7	4.5	2.6	5.3 <sup>^</sup>	2.4	3.2	2.8
Handled it another way	1.3	1.3	1.6	2.6	5.0	4.1	6.0	3.2	3.6	5.6
Did not think the police could help	1.0	1.1	1.4	1.7	4.3	3.3	7.5	2.4	2.8	4.8
Offender was a family member or friend	0.2	~ <sup>^</sup>	~ <sup>^</sup>	~ <sup>^</sup>	0.9 <sup>^</sup>	0.7 <sup>^</sup>	1.2 <sup>^</sup>	0.5 <sup>^</sup>	0.6 <sup>^</sup>	0.7
Personal reasons	0.6	0.7	0.6	1.5	2.1 <sup>^</sup>	1.9	2.6 <sup>^</sup>	1.3	1.6	2.5

~Not applicable.

<sup>^</sup>Based on 10 or fewer sample cases.

**APPENDIX TABLE 8**

**Percentage of victims who experienced at least one identity theft incident during the past 2 years or a violent crime incident during the prior year and experienced emotional or physical problems as a result of the incident, by type of identity theft or violent crime, 2008 and 2009**

Victim impact	Identity theft										Violent victimizations (2009)					
	Total identity theft	Existing account					New account	Personal information	Multiple types			Total	Rape or sexual assault	Robbery	Aggravated assault	Simple assault
		Total	Credit card	Banking	Other	Existing account			Other							
Total number of victims	11,694,600	8,339,500	4,840,600	3,047,400	451,500	1,118,600	414,500	1,822,000	1,190,900	631,200	5,006,800	198,100	556,300	949,700	3,302,700	
Significant work-related problems <sup>c</sup>	3%	2%	1%	2%	3% <sup>^</sup>	7% <sup>^</sup>	11% <sup>^</sup>	4%	2% <sup>^</sup>	8% <sup>^</sup>	14%	28%	19%	16%	11%	
Significant relationship problems <sup>d</sup>	6%	5%	2%	8%	9% <sup>^</sup>	7%	13% <sup>^</sup>	9%	4% <sup>^</sup>	19%	19%	40%	24%	20%	17%	
Overall, how distressing was the identity theft <sup>e</sup>																
Not at all	11%	12%	15%	9%	6% <sup>^</sup>	13%	9% <sup>^</sup>	8%	7%	10%	18%	12% <sup>^</sup>	11%	15%	20%	
Mildly	34	37	42	30	36	24	16 <sup>^</sup>	32	36	24	27	16 <sup>^</sup>	18	25	30	
Moderately	33	32	31	33	32	29	37	36	37	32	26	28	26	23	27	
Severely	20	17	11	26	15 <sup>^</sup>	29	30	24	18	34	29	43	45	37	23	

Note: Data on victims of violent crime are from the 2008-2009 National Crime Victimization Survey (NCVS). On the Identity Theft Supplement (ITS), victims who reported an attempted identity theft did not respond to victim impact items. See *Methodology* for more detail. See standard error table 8 below.

<sup>^</sup> Based on 10 or fewer sample cases.

<sup>a</sup> Includes victims who experienced some combination of two or more of the following: unauthorized use of a credit card, banking account, or other existing account.

<sup>b</sup> Includes victims who experienced some combination of two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

<sup>c</sup> Includes victims reporting significant problems with job or schoolwork or trouble with boss, coworker, or peers.

<sup>d</sup> Includes victims reporting significant problems with family members or friends, including getting into more arguments or fights than before, not feeling able to trust them as much, or not feeling as close to them as before the identity theft.

<sup>e</sup> Subcategories may not sum to 100% because 2.3% of total responding victims were unable to provide information on distress.

**STANDARD ERROR TABLE 8**

**Standard errors for the percent of victims who experienced at least one incident of identity theft during the previous two years and experienced emotional or physical problems as a result of the incident, by type of identity theft or violent crime, 2008 and 2009**

Victim impact	Identity theft										Violent victimizations (2009)					
	Total identity theft	Existing account					New account	Personal information	Multiple types			Total	Rape or sexual assault	Robbery	Aggravated assault	Simple assault
		Total	Credit card	Banking	Other	Existing account			Other							
Significant work-related problems	0.4	0.3	0.4	0.6	2.9 <sup>^</sup>	2.6 <sup>^</sup>	4.9 <sup>^</sup>	1.2	1.3 <sup>^</sup>	2.4 <sup>^</sup>	1.2	7.0	3.6	2.7	1.3	
Significant relationship problems	0.5	0.7	0.6	1.4	3.5 <sup>^</sup>	2.0	4.7 <sup>^</sup>	1.5	1.3 <sup>^</sup>	3.1	1.3	7.1	4.0	2.4	1.5	
Overall, how distressing was the identity theft <sup>e</sup>																
Not at all	0.8	1.0	1.5	1.3	3.0 <sup>^</sup>	2.5	3.2 <sup>^</sup>	1.6	1.7	3.3	1.3	4.3 <sup>^</sup>	2.6	2.5	1.7	
Mildly	1.0	1.2	1.9	1.9	5.9	2.9	5.3 <sup>^</sup>	2.6	3.7	3.8	1.4	5.3 <sup>^</sup>	3.1	3.3	1.9	
Moderately	1.1	1.3	1.7	2.0	6.5	3.5	7.0	2.8	3.6	4.7	1.4	7.6	3.7	2.7	1.8	
Severely	0.9	1.0	1.1	2.1	4.3 <sup>^</sup>	3.3	6.7	2.3	2.6	4.5	1.5	6.9	4.6	3.5	1.7	

<sup>^</sup> Based on 10 or fewer sample cases.



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This report in portable document format and in ASCII and its related statistical data and tables are available at the BJS website: <http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=2222>.