



# Victims of Identity Theft, 2012

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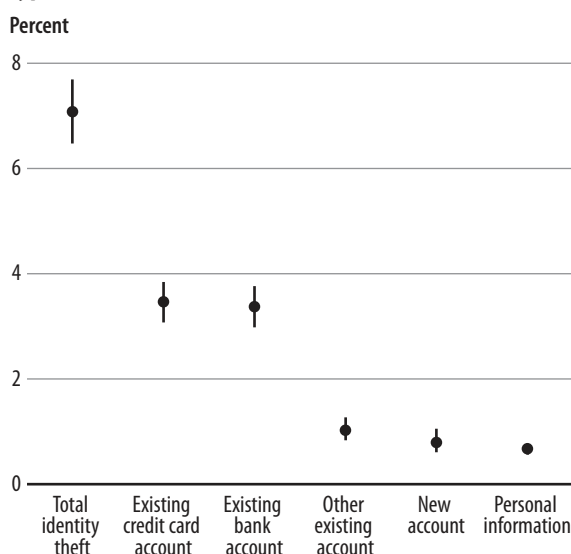
Approximately 16.6 million persons or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft on 2012 (figure 1). Among identity theft victims, existing bank (37%) or credit card accounts (40%) were the most common types of misused information.

This report uses data from the 2012 Identity Theft Supplement (ITS) to the National Crime Victimization Survey (NCVS). From January to June 2012, the ITS collected data from persons who experienced one or more attempted or successful incidents of identity theft during the 12 months preceding their interview.

Identity theft victims are defined as persons age 16 or older who experienced one or more of the following incidents:

- unauthorized use or attempted use of an existing account, such as a credit or debit card, checking, savings, telephone, online, or insurance account (referred to as fraud or misuse of an existing account).

**FIGURE 1**  
Persons age 16 or older who experienced at least one identity theft incident during the past 12 months, by type of theft, 2012



Note: See table 1 for estimates and appendix table 1 for standard errors. Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## Highlights

The purpose of this report is to describe the prevalence of identity theft, its victims, and the characteristics and effects of this crime. The 2012 Identity Theft Supplement (ITS) of the National Crime Victimization Survey (NCVS) provided the data for this report.

- About 7% of persons age 16 or older were victims of identity theft in 2012.
- The majority of identity theft incidents (85%) involved the fraudulent use of existing account information, such as credit card or bank account information.
- Victims who had personal information used to open a new account or for other fraudulent purposes were more likely than victims of existing account fraud to experience financial, credit, and relationship problems and severe emotional distress.
- About 14% of identity theft victims experienced out-of-pocket losses of \$1 or more. Of these victims, about half suffered losses of less than \$100.
- Over half of identity theft victims who were able to resolve any associated problems did so in a day or less; among victims who had personal information used for fraudulent purposes, 29% spent a month or more resolving problems.
- About 36% of identity theft victims reported moderate or severe emotional distress as a result of the incident.
- Direct and indirect losses from identity theft totaled \$24.7 billion in 2012.

- unauthorized use or attempted use of personal information to open a new account, such as a credit or debit card, telephone, checking, savings, loan, or mortgage account (referred to as fraud or misuse of a new 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 (referred to as fraud or misuse of personal information).

This report details the number, percentage, and demographic characteristics of victims who reported one or more incidents of identity theft during a 12-month period. It focuses on the most recent incident experienced to describe victim characteristics and victim responses to identity theft. It describes how the victim discovered the crime; financial losses and other consequences of identity theft, including the amount of time victims spent resolving associated problems; reporting of the incident to credit card companies, credit bureaus, and law enforcement agencies; and the level of distress identity theft victims experienced.

**For 85% of identity theft victims, the most recent incident involved the unauthorized use of an existing account**

In 2012, the unauthorized misuse or attempted misuse of an existing account was the most common type of identity theft, experienced by 15.3 million persons age 16 or older (6% of

all persons) (table 1). The majority of victims experienced the fraudulent use of their credit cards (7.7 million or 3% of all persons) or bank accounts (7.5 million or 3% of all persons). Another 1.7 million victims (0.7% of all persons) experienced other types of existing account theft, such as misuse or attempted misuse of an existing telephone, online, or insurance account.

An estimated 1.1 million victims (less than 1% of all persons) reported the fraudulent misuse of their information to open a new account, such as a credit card. Another 833,600 victims reported the misuse of their personal information for other fraudulent purposes.

In 2012, 22% of victims experienced multiple incidents of identity theft, while 77% experienced a single incident (not shown).<sup>1</sup> During the single or most recent identity theft incident experienced in 2012, 8% or 1.2 million victims experienced multiple types of identity theft during a single incident. For 66% of victims of multiple types of identity theft, the incident involved the unauthorized use of a combination of existing accounts, such as credit card, checking, savings, telephone, or online accounts. The remaining 34% who experienced multiple types of identity theft during a single incident (less than 3% of all victims) reported some combination of misuse of an existing account, misuse of personal information to open a new account, and personal information used for other fraudulent purposes.

<sup>1</sup>About 1% of victims did not know whether they experienced one or more than one incident.

**TABLE 1**  
**Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by type of theft, 2012**

Type of identity theft	Anytime during the past 12 months <sup>a</sup>		Most recent incident <sup>b</sup>		
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of all victims
<b>Total</b>	16,580,500	6.7%	16,580,500	6.7%	100%
<b>Existing account</b>	15,323,500	6.2%	14,022,100	5.7%	84.6%
Credit card	7,698,500	3.1	6,676,300	2.7	40.3
Bank	7,470,700	3.0	6,191,500	2.5	37.3
Other	1,696,400	0.7	1,154,300	0.5	7.0
<b>New account</b>	1,125,100	0.5%	683,400	0.3%	4.1%
<b>Personal information</b>	833,600	0.3%	622,900	0.3%	3.8%
<b>Multiple types</b>	~	~	1,252,000	0.5%	7.6%
Existing account <sup>b</sup>	~	~	824,700	0.3	5.0
Other <sup>c</sup>	~	~	427,400	0.2	2.6

Note: Detail may not sum to total due to victims who reported multiple incidents of identity theft and rounding. See appendix table 1 for standard errors.

~Not applicable.

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

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

<sup>c</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.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**Persons in households with higher annual incomes were more likely to experience identity theft than persons in lower-income households**

A similar percentage of males and females (7%) experienced identity theft in 2012 (table 2). Across all types of identity theft, prevalence rates did not vary significantly by sex. After accounting for whether a person owned a credit card and bank account, prevalence rates for existing credit card and existing banking account misuse did not vary by sex.

Persons ages 16 to 17 (less than 1%) were the least likely to experience identity theft, followed by persons ages 18 to 24 (5%) and 65 or older (5%). After accounting for credit card ownership, persons ages 16 to 24 were the least likely to experience the misuse of an existing account, while persons age 65 or older had a similar prevalence rate as persons ages 25 to 34. Among those who had a bank account, persons ages 16 to 17 and 65 or older were the least likely to experience banking account fraud.

A greater percentage of white non-Hispanics (7%) experienced identity theft in 2012 than black non-Hispanics (5%) and Hispanics (5%). This relationship also held true for the misuse of an existing credit card account among persons who had a credit card. However, among persons who had a bank account, there were no significant differences in the prevalence of bank account misuse among whites, blacks, and Hispanics.

Overall, persons in the highest income category (those with an annual household income of \$75,000 or more) had a higher prevalence of identity theft than persons in other income brackets. After accounting for credit card ownership, persons in the highest income bracket had the highest rate of existing credit card account misuse. Among persons who had a bank account, there were no significant differences in the prevalence of identity theft across income categories, with the exception of the unknown category.

**TABLE 2**  
**Persons age 16 or older who experienced at least one identity theft incident during the past 12 months, by victim characteristics, 2012**

Characteristic	Any identity theft		Misuse of existing credit card			Misuse of existing bank account			New account or personal information <sup>a</sup>	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of persons with credit card	Number of victims	Percent of all persons	Percent of persons with bank account	Number of victims	Percent of all persons
<b>Total</b>	16,580,500	6.7%	7,698,500	3.1%	4.5%	7,470,700	3.0%	3.5%	1,864,100	0.8%
<b>Sex</b>										
Male	7,902,800	6.6%	3,932,000	3.3%	4.8%	3,320,100	2.8%	3.3%	851,200	0.7%
Female	8,677,700	6.9	3,766,400	3.0	4.3	4,150,600	3.3	3.8	1,012,900	0.8
<b>Age</b>										
16-17	35,200!	0.4%!	4,300!	0.1%!	0.7%!	16,300!	0.2%!	0.6%!	5,800!	0.1%!
18-24	1,466,400	4.8	331,400	1.1	2.6	937,400	3.1	4.1	182,400	0.6
25-34	3,293,500	7.8	1,177,500	2.8	4.1	1,718,100	4.1	4.7	406,700	1.0
35-49	4,914,800	8.0	2,222,100	3.6	4.8	2,344,600	3.8	4.3	531,900	0.9
50-64	4,739,400	7.8	2,590,400	4.2	5.4	1,853,300	3.0	3.3	501,500	0.8
65 or older	2,131,100	5.0	1,372,800	3.2	4.1	601,100	1.4	1.6	235,800	0.6
<b>Race/Hispanic origin</b>										
White <sup>b</sup>	12,417,600	7.3%	6,258,500	3.7%	4.9%	5,295,000	3.1%	3.4%	1,146,400	0.7%
Black <sup>b</sup>	1,494,100	5.0	301,400	1.0	2.1	896,300	3.0	4.2	361,500	1.2
Hispanic/Latino	1,544,100	5.2	509,100	1.7	3.1	834,300	2.8	3.8	254,000	0.8
Other race <sup>b,c</sup>	841,400	6.4	523,900	4.0	5.4	302,700	2.3	2.7	54,000	0.4
Two or more races <sup>b</sup>	270,700	9.0	102,000	3.4	5.9	133,400	4.4	5.3	48,200	1.6
<b>Household income</b>										
\$24,999 or less	1,888,000	4.9%	413,200	1.1%	2.6%	1,068,800	2.8%	3.9%	419,400	1.1%
\$25,000-\$49,999	2,809,100	5.4	1,026,100	2.0	3.0	1,490,200	2.9	3.4	443,500	0.9
\$50,000-\$74,999	2,598,500	7.7	1,084,600	3.2	4.1	1,305,800	3.8	4.2	259,000	0.8
\$75,000 or more	6,274,800	10.0	3,668,900	5.9	6.8	2,389,800	3.8	4.0	426,100	0.7
Unknown	3,010,100	5.1	1,505,700	2.6	3.7	1,216,200	2.1	2.4	316,100	0.5

Note: Estimates are based on the most recent identity theft incident. Includes successful and attempted identity theft in which the victim experienced no loss. See appendix table 2 for standard errors.

! Interpret with caution; estimate is based on 10 or fewer sample cases or coefficient of variation is greater than 50%.

<sup>a</sup>Includes the misuse of personal information to open a new account or to commit other fraud.

<sup>b</sup>Excludes persons of Hispanic or Latino origin.

<sup>c</sup>Includes persons identifying as American Indian, Alaska Native, Asian, Hawaiian, or other Pacific Islander.

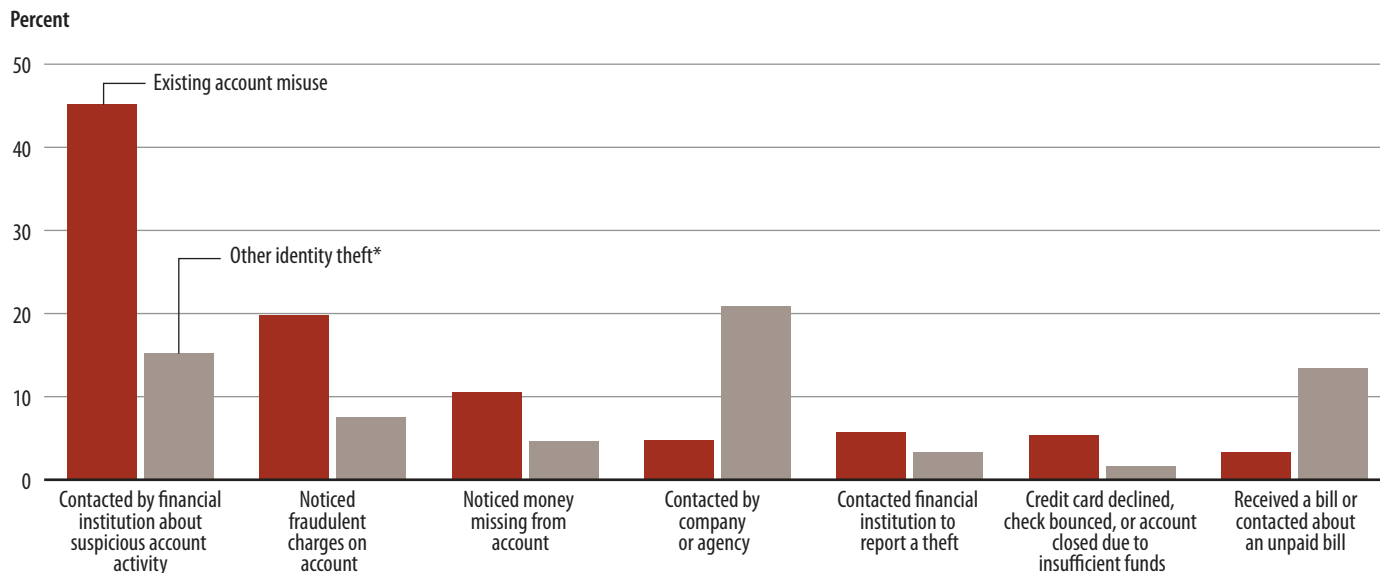
Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**The most common way victims discovered the identity theft was from contact by a financial institution about a problem**

The way victims discovered that their identifying information was misused varied by the type of identity theft. Among victims who experienced the unauthorized use of an existing account, 45% discovered the identity theft when a financial institution contacted them about suspicious activity on their account (figure 2). In comparison, 15% of victims who

experienced the misuse of personal information to open a new account or for other fraudulent purposes discovered the incident when a financial institution contacted them. Victims of these other types of identity theft were more likely than victims of existing account misuse to discover the incident when another type of company or agency contacted them (21%) or after they received an unpaid bill (13%). Twenty percent of victims of existing account misuse discovered the incident because of fraudulent charges on their account, compared to 8% of victims of other types of identity theft.

**FIGURE 2**  
**Most common ways victims discovered identity theft, by type of theft, 2012**



Note: Estimates are based on the most recent incident of identity theft. See appendix table 3 for estimates and standard errors for all ways that victims discovered the identity theft.

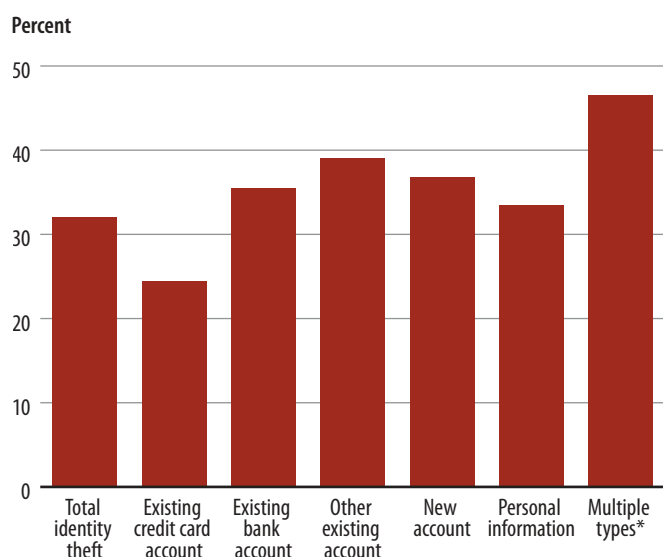
\*Includes identity theft incidents involving the misuse of personal information to open a new account or for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### The majority of identity theft victims did not know how the offender obtained their information

About 32% of identity theft victims knew how the offender obtained their information (figure 3). Victims who experienced multiple types of identity theft during a single incident (47%) were among the most likely victims to know how the offender obtained the information. Victims who had an existing credit card account misused (24%) were among the least likely to know how the offender obtained the account information. Of the 5.3 million victims who knew how the identity theft occurred, the most common way offenders obtained information (43%) was to steal it during a purchase or other transaction (not shown).

**FIGURE 3**  
Identity theft victims who knew how their personal information was obtained, by type of theft, 2012



Note: Estimates are based on the most recent incident of identity theft. See appendix table 4 for estimates and standard errors.

\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### 9 in 10 identity theft victims did not know anything about the offender

Overall, most identity theft victims (91%) in 2012 did not know anything about the identity of the offender (table 3). However, the percentage of victims who knew something about offender varied depending on the type of identity theft. Victims who had personal information used to open a new account (25%) or for other fraudulent purposes (23%) were more likely than victims of existing account misuse (7%) to know something about the offender. Across all types of identity theft, victims who experienced the misuse of an existing credit card (3%) were the least likely to know something about the offender.

**TABLE 3**  
Identity theft victims who knew something about the offender, by type of theft, 2012

Type of identity theft	Victim knew something about the offender
Total	8.6%
Existing account	6.6
Credit card	2.7
Bank	9.2
Other	15.9
New account	24.6
Personal information	22.9
Multiple types	15.1
Existing account <sup>a</sup>	11.0
Other <sup>b</sup>	23.1

Note: Estimates are based on the most recent incident of identity theft. See appendix table 5 for standard errors.

<sup>a</sup>Includes victims who experienced 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 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.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## Two-thirds of identity theft victims reported a direct financial loss

The economic impact of identity theft is comprised of direct and indirect financial loss. Direct financial loss, the majority of the total loss associated with identity theft, 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 caused by the identity theft, such as legal fees, bounced checks, and other miscellaneous expenses (e.g., postage, phone calls, or notary fees). Direct and indirect losses do not necessarily reflect personal losses to victims, as victims may be reimbursed for some or all of the direct and indirect losses.

In 2012, 68% of identity theft victims reported a combined direct and indirect financial loss associated with the most recent incident (appendix table 8). Overall, victims who experienced a direct and indirect financial loss of at least \$1 lost an average of \$1,769 with a median loss of \$300.

The amount of financial loss varied by the type of identity theft. Approximately 69% of credit card fraud, 74% of bank fraud, 46% of new account fraud, and 38% of personal information fraud victims experienced a financial loss during the past 12 months. Of those victims who experienced multiple types of identity theft, 69% reported a financial loss.

In 2012, 66% of the 16.6 million victims of identity theft reported a direct financial loss as a result of the identity theft incident. About 68% of credit card fraud victims, 74% of bank fraud victims, 42% of new account fraud victims, and 32% of personal information fraud victims reported that the offender obtained money, goods, or services. Of those victims who experienced multiple types of identity theft, 67% reported a direct financial loss associated with the incident.

Of those who reported a direct financial loss, victims who experienced the misuse of their personal information reported a mean direct loss of \$9,650 and a median direct loss of \$1,900. Victims of new account fraud incurred an average loss per incident of \$7,135 and a median loss of \$600. Victims of multiple types of fraud reported an average direct loss of \$2,140 with a median direct loss of \$400, while victims of existing account misuse had an average loss of \$1,003 per incident with a median direct loss of \$200.

In addition to any direct financial loss, 6% of all identity theft victims reported indirect losses associated with the most recent incident of identity theft. Victims who suffered an indirect loss of at least \$1 reported an average indirect loss of \$4,168, with a median of \$30. With the exception of victims of personal information fraud, identity theft victims who reported indirect financial loss had a median indirect loss of \$100 or less.

## Direct and indirect identity theft losses totaled \$24.7 billion in 2012

Identity theft victims reported a total of \$24.7 billion in direct and indirect losses attributed to all incidents of identity theft experienced in 2012 (table 4).<sup>2</sup> These losses exceeded the \$14 billion victims lost from all other property crimes (burglary, motor vehicle theft, and theft) measured by the National Crime Victimization Survey in 2012. Identity theft losses were over 4 times greater than losses due to stolen money and property in burglaries (\$5.2 billion) and theft (\$5.7 billion), and eight times the total losses associated with motor vehicle theft (\$3.1 billion).

<sup>2</sup>For victims who experienced multiple incidents of identity theft, the total includes losses from all incidents experienced during the past 12 months.

**TABLE 4**  
Mean, median, and total losses attributed to identity theft and property crime, 2012

	Mean	Median	Total (in thousands)
Identity theft <sup>a</sup>	\$2,183	\$300	\$24,696,300
Property crime <sup>b</sup>	\$915	\$150	\$13,991,700
Burglary	2,378	600	5,234,800
Motor vehicle theft	7,963	4,000	3,079,900
Theft	447	100	5,677,000

Note: See appendix table 6 for standard errors.

<sup>a</sup>Based on 11.3 million persons 16 or older who experienced one or more incidents of identity theft with known losses of \$1 or more.

<sup>b</sup>Based on 15.3 million household property crimes, 2.2 million burglaries, 400,000 motor vehicle thefts, and 12.7 million household thefts with known losses of \$1 or more. In 2012, 19% of completed burglaries had unknown loss amounts.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, 2012, and National Crime Victimization Survey, Identity Theft Supplement, 2012.



**In 2012, 14% of identity theft victims suffered an out-of-pocket financial loss**

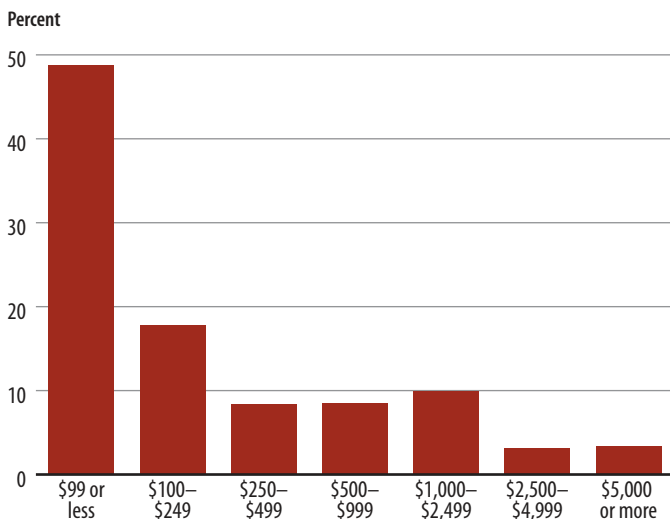
In some instances, a company (e.g., credit card or insurance company) may reimburse some or all of the financial loss, reducing or eliminating the out-of-pocket losses for victims. At the time of the interview, 14% of victims of identity theft had experienced personal out-of-pocket financial losses of \$1 or more. Of these victims who suffered an out-of-pocket financial loss, 49% had total losses of \$99 or less (figure 4). About 18% of victims reported out-of-pocket expenses of \$100 to \$249. An additional 16% of identity theft victims reported that out-of-pocket expenses of \$1,000 or more.

**Victims of identity theft who experienced existing account misuse were the least likely to have credit-related problems**

In addition to suffering monetary losses, some identity theft victims experienced other financial and legal problems. They paid higher interest rates on credit cards, they were turned down for loans or other credit, their utilities were turned off, or they were the subject of criminal proceedings. Victims who experienced the misuse of an existing account were generally less likely to experience financial and legal problems as a result of the incident than victims who had other personal information misused. In 2012, 2% of victims of existing account misuse experienced problems with debt collectors, compared to 17% of victims who had personal information misused (figure 5). Two percent of victims of existing account misuse experienced

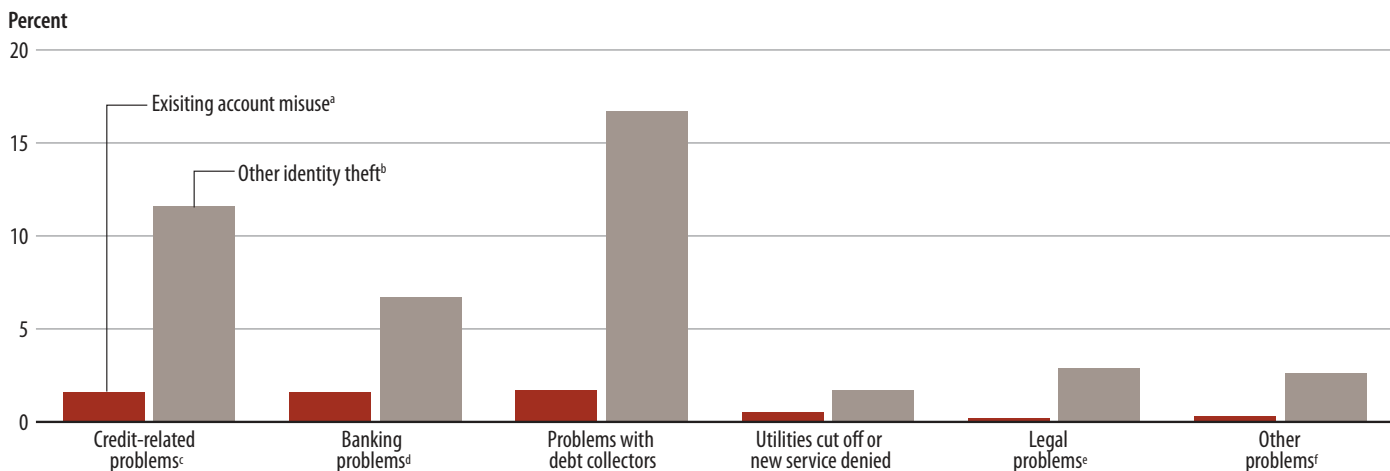
credit-related problems (e.g., higher interest rates or repeatedly having to correct information on a credit report), compared to 12% of victims of other types of identity theft. Less than 1% of victims of existing account misuse and 3% of victims of other types of identity theft had utilities cut off or service denied, legal problems (e.g., being arrested), or other problems (e.g., income tax issues).

**FIGURE 4**  
Total out-of-pocket loss for identity theft victims experiencing a loss of \$1 or more, 2012



Note: Financial loss is computed from the 14% of identity theft victims who experienced a personal loss of at least \$1. Estimates are based on the most recent incident of identity theft. See appendix table 7 for estimates and standard errors. Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**FIGURE 5**  
Victims who experienced financial or legal problems as a result identity theft, by type of theft, 2012



Note: Estimates are based on the most recent identity theft incident. See appendix table 10 for estimates and standard errors.

<sup>a</sup>Includes victims who experienced multiple types of existing account misuse.

<sup>b</sup>Includes identity theft incidents involving the misuse of personal information to open a new account or for other fraudulent purposes.

<sup>c</sup>Includes problems such as having to correct the same information on a credit report repeatedly, being turned down for credit or loans, or paying higher interest rates.

<sup>d</sup>Includes problems such as being turned down for a checking account or having checks bounce.

<sup>e</sup>Includes being the subject of a lawsuit or other criminal proceedings, or being arrested.

<sup>f</sup>Includes problems such as being turned down for a job, losing a job, or problems with income taxes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

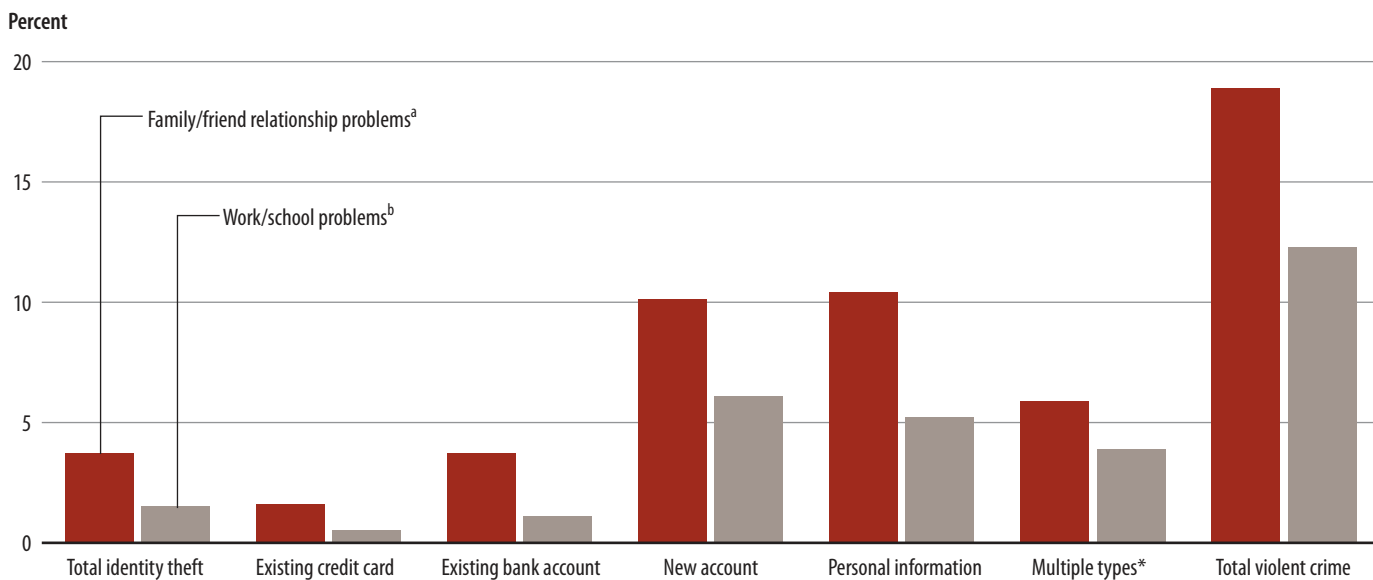
**Identity theft victims were less likely than violent crime victims to have significant school, work, or relationship problems as a result of the crime**

The 2012 NCVS asked victims of violent crime (including rape or sexual assault, robbery, aggravated assault, and simple assault) about the impact of the victimization on work, school, and personal relationships, and the amount of emotional distress it caused. Compared to violent crime victims surveyed in 2012, a lower percentage of identity theft victims reported significant problems at work or school or with family members or friends due to the incident (figure 6). About 1% of identity theft victims reported significant problems at work or school, compared to 12% of violent crime victims. Similarly, 4% of

identity theft victims reported significant problems with family members or friends, compared to 19% of violent crime victims.

The percentage of identity theft victims who reported significant problems at work or school as a result of the incident varied by type of identity theft. About 6% of victims who had personal information used to open a new account reported significant problems at work or school, compared to about 1% of victims of existing credit card and bank account misuse (appendix table 11). The largest percentage of identity theft victims who had significant problems with family or friends had their personal information used to create new accounts (10%) or for other fraudulent purposes (10%).

**FIGURE 6**  
Victims of identity theft and violent crime who experienced problems as a result of the victimization, 2012



Note: Estimates are based on the most recent incident of identity theft. Victims reported their perceptions of whether the victimization led to significant problems and problems at work or school with family and friends. Total violent crime includes rape/sexual assault, robbery, aggravated assault, and simple assault. Includes violent crime victims (14%) with missing information on relationship, work, and school problems due to crime. See appendix table 11 for estimates and appendix table 12 for standard errors.

\*Includes victims who experienced more than one type of identity theft in a single incident.

<sup>a</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 crime.

<sup>b</sup>Includes victims reporting significant problems with job or school, such as trouble with boss, coworker, or peers.

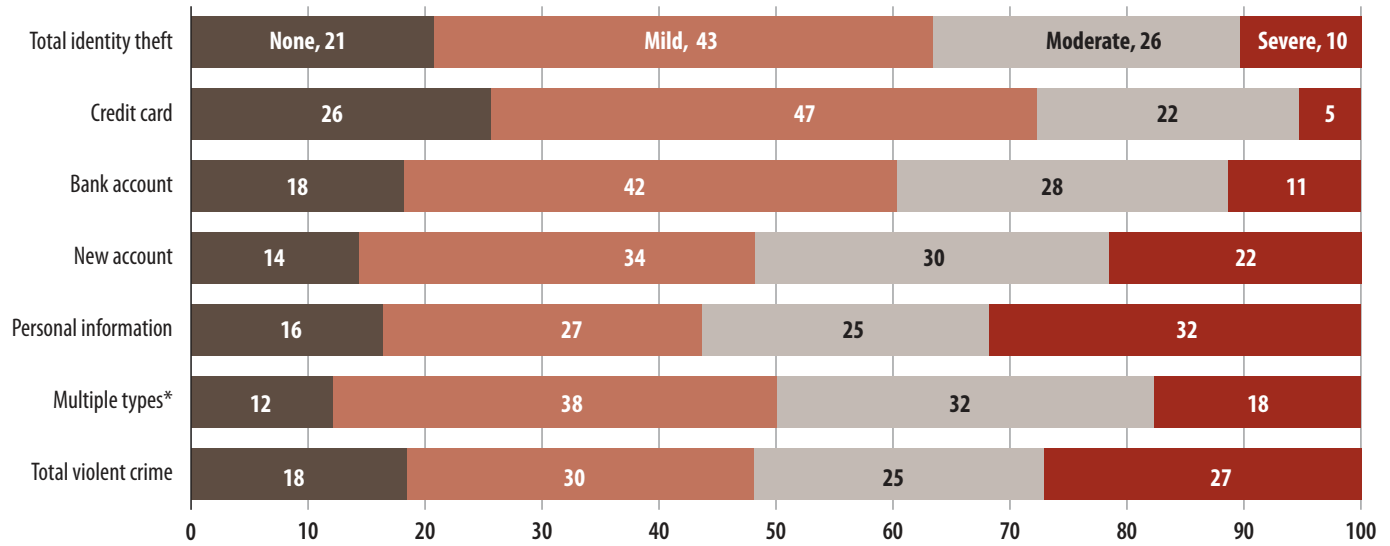
Source: Bureau of Justice Statistics, National Crime Victimization Survey, 2012, and National Crime Victimization Survey, Identity Theft Supplement, 2012.



Identity theft victims (10%) were also less likely than violent crime victims (27%) to report that the victimization was severely distressing (figure 7). However, the level of emotional distress varied by type of identity theft. Thirty-two percent of

victims of personal information fraud reported that they found the incident severely distressing, compared to 5% of credit card fraud victims. Twenty-two percent of victims of new account fraud reported that the crime was severely distressing.

**FIGURE 7**  
**Level of emotional distress reported by identity theft and violent crime victims, 2012**



Note: Estimates are based on the most recent incident of identity theft. Victims reported whether they found the victimization to be not at all distressing, mildly distressing, moderately distressing, or severely distressing. Detail may not sum to total due to rounding. Excludes identity theft victims (less than 1%) and violent crime victims (15%) with missing data on emotional distress. See appendix table 11 for estimates and appendix table 12 for standard errors.

\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, 2012, and National Crime Victimization Survey, Identity Theft Supplement, 2012.

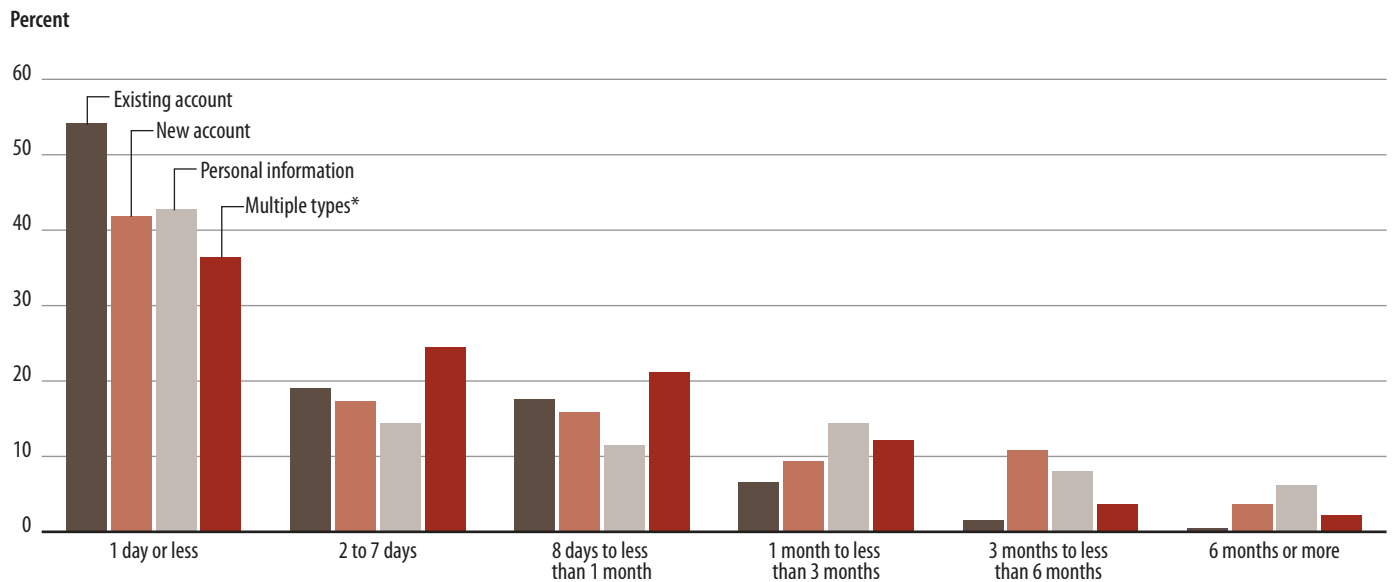
**The majority of identity theft victims spent a day or less resolving associated financial and credit problems**

At the time of the interview, 86% of identity theft victims had resolved any problems associated with the incident (appendix table 13). Of these, the majority spent a day or less clearing up the problems, while about 10% spent more than a month (figure 8). Victims of the misuse of existing accounts (54%) were more likely to resolve any associated financial and credit problems within a day, compared to victims of new account fraud (42%) and victims of multiple types of identity theft (36%). Among victims who had resolved all problems associated with the identity theft, 29% who experienced the

misuse of personal information for fraudulent purposes spent over a month clearing up the problems, compared to 9% of victims of existing account misuse.

Whether identity theft victims had resolved associated problems or not at the time of the interview, victims reported spending an average of about 9 hours clearing up the issues. Victims of existing credit card account misuse spent an average of 3 hours resolving problems, while victims whose personal information was used to open a new account or for other fraudulent purposes spent an average of about 30 hours resolving all problems (not shown).

**FIGURE 8**  
Length of time spent resolving financial and credit problems associated with identity theft, by type of identity theft, 2012



Note: Estimates are based on the most recent incident of identity theft. See appendix table 13 for estimates and appendix table 14 for standard errors.

\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## 14% of persons experienced identity theft at some point during their lives

Resolving the problems caused by identity theft may take more than a year for some victims. Of the 20.3 million persons age 16 or older who experienced the misuse of existing accounts or other personal information prior to 2012, 7% were still resolving the problems associated with the identity theft more than a year later (table 5). A greater percentage of persons who experienced the misuse of personal information to open a new account (16%) or for other fraudulent purposes (15%) prior to 2012 had unresolved problems more than a year later, compared to persons who experienced existing account misuse (4%).

Overall, 14% of persons age 16 or older, or 34.2 million persons, experienced one or more incidents of identity theft during their lives. The lifetime prevalence rate for identity theft varied to some degree with age. Younger persons, ages 16 to 17 (1%) and 18 to 24 (7%) and persons ages 65 or older (11%) had the lowest lifetime prevalence rates, while between 15% and 17% of persons ages 25 to 64 experienced identity theft at some point in their lives (not shown in table).

**TABLE 5**  
Persons age 16 or older who experienced identity theft at any point in their lives, type of identity theft they experienced outside of the past year, and ongoing problems from identity theft that occurred outside of the past year, 2012

	Number of persons	Percent of all persons	Percent with unresolved problems resulting from identity theft <sup>a</sup>
<b>Experienced at least one incident of identity theft during lifetime</b>			
No	211,327,500	86.0%	~
Yes	34,237,400	13.9	7.8%
<b>Experienced at least one incident of identity theft outside of past 12 months</b>			
No	225,127,300	91.6%	~
Yes	20,334,600	8.3	7.3%
<b>Type of identity theft experienced</b>			
Existing account	15,311,100	6.2%	4.0%
Credit card	8,860,400	2.3	2.8
Bank account	5,721,700	3.6	5.9
Other account	729,000	0.3	7.7
New account	1,585,100	0.6	16.1
Personal information	1,947,700	0.8	14.9
Multiple types	1,450,300	0.6%	20.6%
Existing accounts <sup>b</sup>	572,800	0.2	11.1
Other <sup>c</sup>	877,500	0.4	26.7

Note: Detail may not sum to same population total due to a small number of victims who did not know whether they experienced identity theft during the lifetime or outside of the past 12 months. See appendix table 15 for standard errors.

~Not applicable.

<sup>a</sup>Based on number of persons who experienced the identity theft.

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

<sup>c</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.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

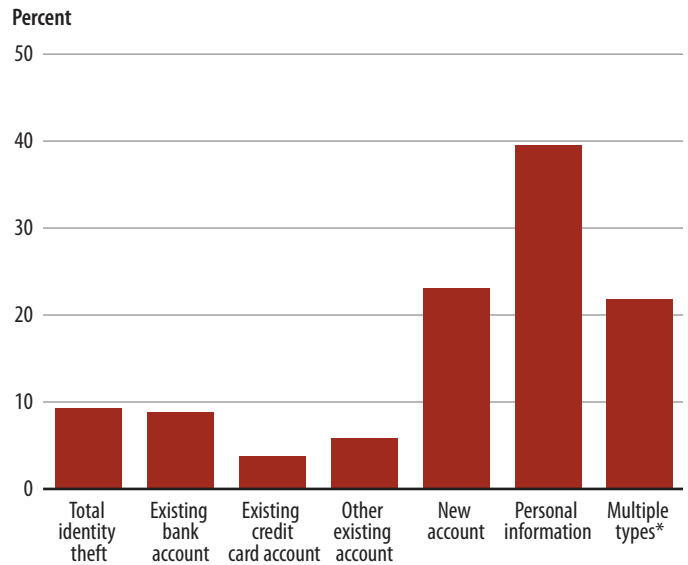
**The level of emotional distress victims experienced was related to the length of time they spent resolving problems**

Victims who spent more time resolving the financial and credit-related problems associated with the identity theft incident were more likely to experience problems with work and other relationships and severe emotional distress than victims who were able to resolve the problems relatively quickly. Among identity theft victims who spent 6 months or more resolving financial and credit problems due to the theft, 47% experienced severe emotional distress (figure 9). In comparison, 4% of victims who spent a day or less clearing up problems reported that the incident was severely distressing. Similarly, 14% of victims who spent 6 months or more resolving issues related to the identity theft reported having significant problems with family members or friends, compared to about 2% of victims who spent a day or less resolving problems.

**Fewer than 1 in 10 identity theft victims reported the incident to police**

In 2012, about 9% of identity theft victims reported the incident to police (figure 10). Victims of personal information fraud were the most likely to report the incident to police (40%), followed new account fraud victims (23%) and victims of multiple types of identity theft (22%). Fewer than 10% of victims of existing credit card (4%), existing bank account (9%), and other existing account misuse (6%) reported the incident to police.

**FIGURE 10**  
Identity theft victims who reported the incident to police, by type of identity theft, 2012

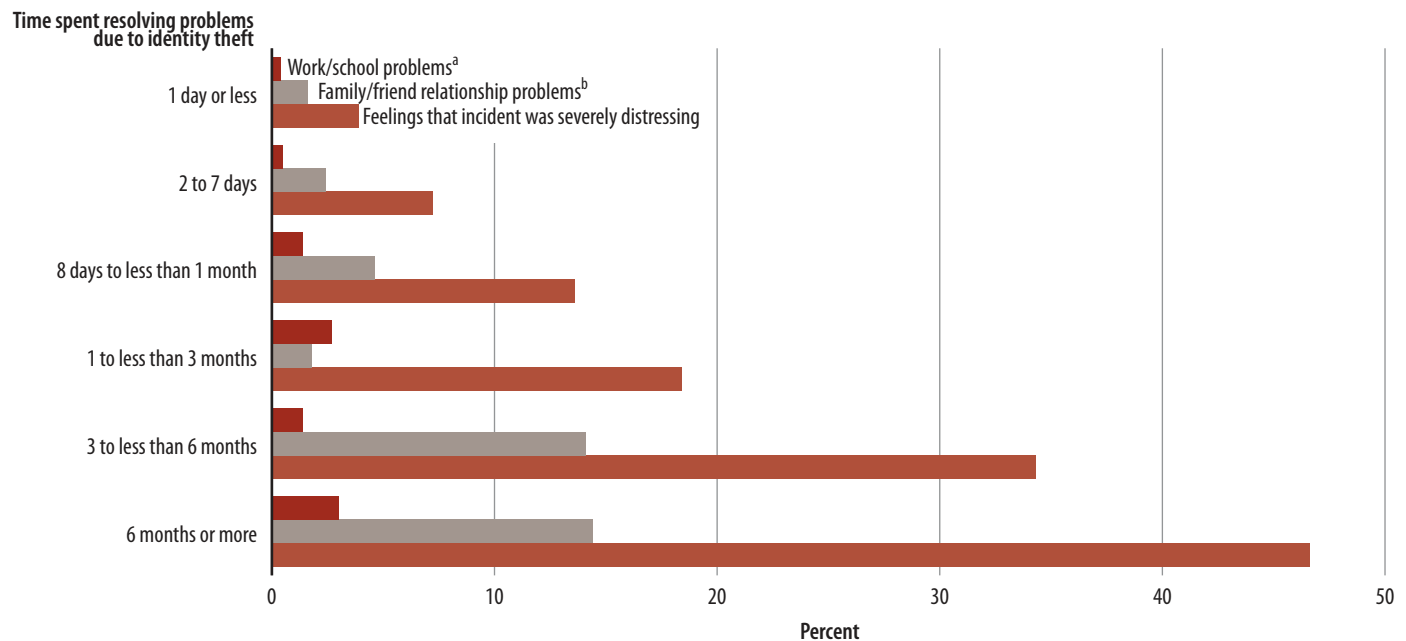


Note: Estimates are based on the most recent identity theft incident. See appendix table 17 for estimates and reasons victims did not report to police. See appendix table 18 for standard errors.

\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**FIGURE 9**  
Identity theft victims who reported work/school or family/friend problems or distress, by length of time spent resolving associated financial and credit problems, 2012



Note: Estimates are based on the most recent incident of identity theft. See appendix table 16 for estimates and standard errors.

<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with boss, coworker, or peers.

<sup>b</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 crime.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

The 91% of identity theft victims who did not report an incident to police offered a variety of reasons for not reporting (appendix table 17). Among all victims who did not report the incident to police, the most common reason was that the victim handled it another way (58%). About a third (29%) of nonreporting victims did not contact police because they suffered no monetary loss. One in five nonreporting victims did not think that the police could help and another 15% did not know how to report the incident to law enforcement.

**Of the 9% of identity theft victims who contacted a credit bureau, 7 in 10 placed a fraud alert on their credit report**

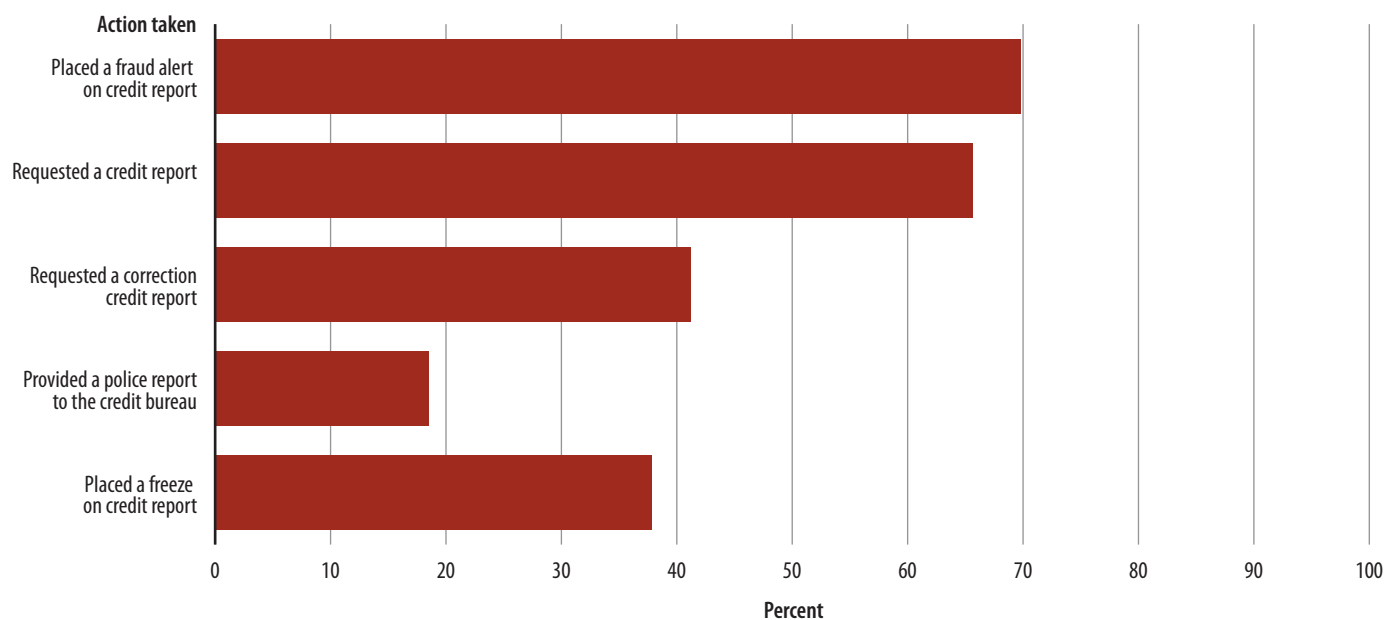
In 2012, 88% of all victims of identity theft reported the incident to one or more nonlaw enforcement agencies, either government or commercial (not shown). About 86% of identity theft victims contacted a credit card company or bank to report misuse or attempted misuse of an account or personal information (appendix table 19). Six percent of all identity theft victims contacted a credit monitoring service, 3% contacted an agency that issues identity documentation, (e.g., Social Security

Administration or an agency that issues drivers' licenses), 1% contacted the Federal Trade Commission, and 1% contacted a government consumer affairs agency or other consumer protection organization, (e.g., Better Business Bureau).

Nine percent of identity theft victims contacted a credit bureau to report the incident. Victims whose identifying information was fraudulently used to open a new account (30%) were most likely to contact a credit bureau, followed by victims of multiple types of theft (20%) and victims whose personal information was used for other fraudulent purposes (19%).

Victims of any type of identity theft who contacted a credit bureau could take several different actions. About 70% of victims who contacted a credit bureau placed a fraud alert on their credit report (figure 11). Two-thirds (66%) of victims who contacted a credit bureau requested a credit report, 41% requested corrections to their credit report, 38% placed a freeze on their credit report, and 19% provided a police report to the credit bureau.

**FIGURE 11**  
Identity theft victims who contacted a credit bureau, by action taken, 2012



Note: Estimates are based on victims who contacted a credit bureau regarding the most recent incident of identity theft experienced within the past 12 months. Details sum to more than 100% because some victims took multiple actions with the credit bureau. See appendix table 19 for estimates and appendix table 20 for standard errors. Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## About 85% of persons took some action to prevent identity theft victimization

The ITS asked persons about actions they took during the prior 12 months to prevent identity theft, such as checking credit reports, shredding documents with personal information, and changing passwords on financial accounts. In 2012, 85% of persons engaged in one or more of the preventative actions asked about in the survey (table 6). A greater percentage of victims (96%) than nonvictims (84%) engaged in at least one preventative action. However, about 12% of victims who took preventative action did so in response to experiencing identity theft in the past year.

Overall, the two most common preventative actions in 2012 were checking bank or credit statements (75%) and shredding or destroying documents with personal information (67%). A higher percentage of victims than nonvictims engaged in both of these preventative actions. However, about 13% of victims

began shredding or destroying documents with personal information as a result of experiencing identity theft during the prior 12 months and 26% began checking bank or credit statements as a result of the victimization.

Less than 10% of victims purchased identity theft protection (4%) or insurance (6%) or used an identity theft security program on the computer (6%) after experiencing identity theft, while about a quarter of victims checked financial accounts or changed passwords on these accounts as a result of the victimization.

Among persons who did not experience identity theft in 2012, 37% checked their credit report; 27% changed passwords on financial accounts; 16% used identity theft security programs on their computer; 5% purchased identity theft insurance or used a credit monitoring service; and 3% purchased identity theft protection.

**TABLE 6**  
**Actions victims and nonvictims took during the past 12 months to reduce the risk of identity theft, by whether the action was taken in response to the theft, 2012**

Type of action	Percent of persons age 16 or older				
	Total	Nonvictims	Victim during prior 12 months		
			Total	Action taken in response to identity theft	Action taken independently of identity theft in past year
Any	84.5%	83.7%	96.4%	11.8%	84.6%
Checked credit report	37.9	36.8	53.1	15.0	38.1
Changed passwords on financial accounts	28.6	26.6	56.1	24.4	31.7
Purchased identity theft insurance/credit monitoring service	5.3	4.9	11.8	5.7	6.1
Shredded/destroyed documents with personal information	67.4	66.5	79.8	13.0	66.8
Checked bank or credit statements	74.8	73.6	91.8	25.6	66.2
Used identity theft security program on computer	16.6	16.1	24.5	5.7	18.8
Purchased identity theft protection	3.5	3.2	6.8	3.9	3.0

Note: Estimates are based on the most recent incident of identity theft. About 1% of victims and nonvictims did not know or did not report whether actions were taken. See appendix table 21 for standard errors.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.



## Methodology

### Data collection

The Identity Theft Supplement (ITS) was administered as a supplement to the Bureau of Justice Statistics's (BJS) National Crime Victimization Survey (NCVS). The NCVS collects data on crime reported and not reported to the police against persons age 12 or older from a nationally representative sample of U.S. households. The sample includes persons living in group quarters (such as dormitories, rooming houses, and religious group dwellings) and excludes persons living in military barracks and institutional settings (such as correctional or hospital facilities) and the homeless. (For more information, see the *Survey Methodology in Criminal Victimization in the United States, 2008*, NCJ 231173, BJS website, May 2011.)

From January 1, 2012, through June 30, 2012, persons age 16 or older in sampled NCVS households received the ITS at the end of the NCVS interview. Proxy responders and those who complete the NCVS interview in a language other than English did not receive the ITS. All NCVS and ITS interviews were conducted using computer-assisted personal interviewing (CAPI). Interviews were conducted by telephone or by personal visit. A final sample size of 69,814 of the original NCVS-eligible respondents completed the ITS questionnaire, resulting in a response rate of 91.9%.

The combined overall NCVS-ITS unit response rate for NCVS households, NCVS persons, and ITS persons was 68.2%. 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 potential for bias in estimates from the survey data. However, the result of the nonresponse bias analysis suggested that there was little or no bias of substantive importance due to nonresponse in the ITS estimates.

The ITS collected individual data on the prevalence of and victim response to the attempted or successful misuse of an existing account, misuse of personal information to open a new account, misuse of personal information for other fraudulent purposes. Respondents were asked whether they experienced any of these types of misuse during the 12 months prior to the interview. For example, persons interviewed in July 2012 were asked about identity theft incidents that occurred between July 2011 and June 2012. To simplify the discussion of the findings, this report refers to all identity theft experienced during the 12 months prior to the interviews as occurring in 2012.

Persons who reported one or more incidents of identity theft during 2012 were asked more detailed questions about the incident and response to the incident, such as how they discovered the identity theft; financial, credit, and other problems resulting from the incident; time spent resolving associated problems; and reporting to police and credit

bureaus. For most sections of the survey instrument, the ITS asked victims who experienced more than one incident during the 12-month reference period to describe only the most recent incident when answering questions. The ITS asked victims who experienced multiple incidents of identity theft during the year to report on the total financial losses suffered as a result of all incidents. The ITS asked both victims and nonvictims a series of questions about identity theft they experienced outside of the 12-month reference period and about measures they took to avoid or minimize the risk of becoming an identity theft victim.

### Comparison of 2012 findings to prior BJS identity theft statistics

This report uses data that differ from previous BJS statistical collections on the topic of identity theft. Due to the differences, it was not possible to compare the identity theft estimates presented in this report to previously reported estimates.

Initial BJS reports on identity theft used household-level data from the core NCVS. Data were reported for the household as a whole rather than for individual respondents, and the questions were more limited, providing less detail on the characteristics of the incident and the victim response. For additional information, see *Identity Theft, 2005*, NCJ 219411, BJS website, November 2007, *Identity Theft Reported by Households, 2007 - Statistical Tables*, NCJ 230742, BJS website, June 2010, and *Identity Theft Reported by Households, 2005 - 2010*, NCJ 236245, BJS website, December 2010.

In 2008, BJS conducted the first Identity Theft Supplement to the NCVS. Like the 2012 ITS, the 2008 ITS collected detailed information on victim experiences with identity theft from persons age 16 or older. For more information, see *Victims of Identity Theft, 2008*, NCJ 231680, BJS website, December 2010. Following the administration of the first ITS, BJS made substantial changes to the survey instrument, making it difficult to compare across the 2008 and 2012 datasets. Some of the major changes to the survey from 2008 to 2012 included—

- Changing from a 2-year to 1-year reference period. The 2008 ITS asked about identity theft experienced in the 2 years prior to the interview. The 2-year reference period was intended to capture incidents of identity theft that were discovered more than 12 months prior to the interview but were still causing problems for the victim. The 2012 ITS used a 12-month reference period to be more consistent with the NCVS and other NCVS supplements. The 2012 ITS added a special section about identity theft experienced outside of the 1-year reference period to capture identity theft incidents with long-term consequences.
- Integrating of successful and attempted identity theft incidents. The 2008 ITS tried to distinguish attempted identity theft from successfully completed identity theft. It asked slightly different questions depending on whether respondents screened into the attempted or successful module. However, the distinction between an attempted

and successful incident of identity theft was not clear, and the two types were combined for reporting purposes to the extent possible. The 2012 ITS defined identity theft as attempted or completed misuse of personal information and collected the same information from all victims.

- Focusing on the most recent incident of identity theft for detailed follow-up questions. In the 2008 ITS, victims were asked one set of questions about the characteristics of identity theft and the response to identity theft, regardless of the number of incidents they experienced during the 2-year reference period. This made it impossible to attribute the incident characteristics or monetary loss to one specific type of identity theft. The 2012 ITS asked victims to identify whether they experienced one or more than one incidents of identity theft during the year.<sup>3</sup> Victims who experienced more than one incident were asked to describe only the most recent incident when responding to detailed questions about the nature of and experiences with identity theft victimization.

### Possible over-reporting 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 loss (e.g., both account holders report the same \$500 loss). 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. Therefore, it was not possible to correct for any potential over-reporting due to joint account holders who may have been double counted.

### Standard error computations

When national estimates are derived from a sample, as is the case with the ITS, caution must be taken when comparing one estimate to another. Although one estimate may be larger than another, estimates based on a sample have some degree of sampling error. The sampling error of an estimate depends on several factors, including the amount of variation in the responses, the size of the sample, and the size of the subgroup for which the estimate is computed. When the sampling error around the estimates is taken into consideration, the estimates that appear different may, not be statistically different.

One measure of the sampling error associated with an estimate is the standard error. The standard error can vary from one estimate to the next. In general, for a given metric, an estimate with a smaller standard error provides a more reliable

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<sup>3</sup>Victims received the following definition of an identity theft incident: “An incident of identity theft occurs when your identity is stolen. A stolen credit card or debit card may be used multiple times, but this should be considered a single incident. Also, if multiple credit card numbers and a social security number were obtained at the same time, this should be considered a single incident.”

approximation of the true value than an estimate with a larger standard error. Estimates with relatively large standard errors are associated with less precision and reliability and should be interpreted with caution.

In order to generate standard errors around estimates from the ITS, the Census Bureau produces generalized variance function (GVF) parameters for BJS. The GVFs take into account aspects of the NCVS complex sample design and represent the curve fitted to a selection of individual standard errors based on the Jackknife Repeated Replication technique. The GVF parameters were used to generate standard errors for each point estimate (i.e., numbers or percentages) in the report.

In this report, BJS conducted tests to determine whether differences in estimated numbers and percentages were statistically significant once sampling error was taken into account. Using statistical programs developed specifically for the NCVS, all comparisons in the text were tested for significance. The primary test procedure used was Student’s t-statistic, which tests the difference between two sample estimates. To ensure that the observed differences between estimates were larger than might be expected due to sampling variation, the significance level was set at the 95% confidence level.

Data users can use the estimates and the standard errors of the estimates provided in this report to generate a confidence interval around the estimate as a measure of the margin of error. The following example illustrates how standard errors can be used to generate confidence intervals:

According to the ITS, in 2012, an estimated 6.7% of persons age 16 or older experienced identity theft (see table 1). Using the GVFs, BJS determined that the estimate has a standard error of 0.3 (see appendix table 1). A confidence interval around the estimate was generated by multiplying the standard errors by  $\pm 1.96$  (the t-score of a normal, two-tailed distribution that excludes 2.5% at either end of the distribution). Therefore, the confidence interval around the estimate is  $6.7 \pm (0.3 \times 1.96)$  or 6.1 to 7.3. In other words, if different samples using the same procedures were taken from the U.S. population in 2012, 95% of the time the percentage of persons who experienced identity theft would be between 6.1% and 7.3%.

In this report, BJS also calculated a coefficient of variation (CV) for all estimates, representing the ratio of the standard error to the estimate. CVs provide a measure of reliability and a means to compare the precision of estimates across measures with differing levels or metrics. In cases where the CV was greater than 50%, or the unweighted sample had 10 or fewer cases, the estimate was noted with a “!” symbol (interpret data with caution; estimate is based on 10 or fewer sample cases, or the coefficient of variation exceeds 50%).

Many of the variables examined in this report may be related to one another and to other variables not included in the analyses. Complex relationships among variables were not fully

explored in this report and warrant more extensive analysis. Readers are cautioned not to draw causal inferences based on the results presented.

### APPENDIX TABLE 1

**Standard errors for figure 1: Persons age 16 or older who experienced at least one identity theft incident in the past 12 months by type of theft, 2012 and table 1: Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by type of theft, 2012**

Type of identity theft	Anytime during the past 12 months		Most recent incident		
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of all victims
Total	750,223	0.3%	750,223	0.3%	~
Existing account	713,433	0.3	673,954	0.3	1.4
Credit card	455,777	0.2	414,852	0.2	1.7
Bank	446,837	0.2	394,659	0.2	1.7
Other	167,153	0.1	129,787	0.1	0.7
New account	127,633	0.1	92,348	--	0.5
Personal information	104,992	--	87,000	--	0.5
Multiple types	~	~	136,881	0.1	0.8
Existing account	~	~	104,263	--	0.6
Other	~	~	68,425	--	0.4

~Not applicable.

--Less than 0.05%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 2

**Standard errors for table 2: Persons age 16 or older who experienced at least one identity theft incident during the past 12 months, by victim characteristics, 2012**

Characteristic	Any identity theft		Misuse of existing credit card			Misuse of existing bank account			New account or personal information	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of persons with credit card	Number of victims	Percent of all persons	Percent of persons with bank account	Number of victims	Percent of all persons
Total	750,223	0.3%	455,777	0.2%	0.3%	446,837	0.2%	0.2%	177,890	0.1%
Sex										
Male	463,715	0.4	291,937	0.2	0.3	260,879	0.2	0.2	106,429	0.1
Female	493,153	0.4	283,702	0.2	0.3	302,628	0.2	0.3	119,168	0.1
Age										
16-17	15,317	0.2	4,831	0.1	0.8	9,955	0.1	0.3	5,680	0.1
18-24	151,852	0.5	58,300	0.2	0.4	113,304	0.4	0.5	40,300	0.1
25-34	259,485	0.6	131,486	0.3	0.4	168,559	0.4	0.4	66,310	0.2
35-49	338,604	0.5	199,821	0.3	0.4	207,061	0.3	0.4	78,638	0.1
50-64	330,527	0.5	221,219	0.3	0.4	177,204	0.3	0.3	75,739	0.1
65 or older	194,365	0.4	145,410	0.3	0.4	85,034	0.2	0.2	47,176	0.1
Race/Hispanic origin										
White	623,114	0.4	397,484	0.2	0.3	355,777	0.2	0.2	129,204	0.1
Black	153,735	0.5	54,934	0.2	0.4	110,054	0.4	0.5	61,572	0.2
Hispanic/Latino	157,099	0.5	76,471	0.2	0.4	105,050	0.3	0.4	49,389	0.2
Other race	105,629	0.7	77,875	0.6	0.7	55,086	0.4	0.5	19,568	0.1
Two or more races	51,382	1.5	28,387	0.9	1.5	33,337	1.0	1.2	18,313	0.6
Household income										
\$24,999 or less	179,393	0.4	66,983	0.2	0.4	123,421	0.3	0.4	67,615	0.2
\$25,000-\$49,999	233,453	0.4	120,182	0.2	0.3	153,467	0.3	0.3	70,047	0.1
\$50,000-\$74,999	221,677	0.6	124,607	0.4	0.4	140,705	0.4	0.4	49,998	0.1
\$75,000 or more	398,169	0.6	278,794	0.4	0.5	209,698	0.3	0.3	68,294	0.1
Unknown	244,419	0.4	154,516	0.3	0.4	134,298	0.2	0.3	56,601	0.1

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 3

#### Ways that victims discovered identity theft, by type of theft, 2012

	Any identity theft		Existing account misuse		Other identity theft <sup>a</sup>	
	Percent	Standard error	Percent	Standard error	Percent	Standard error
Contacted by financial institution about suspicious activity	42.1%	1.7%	45.2%	1.8%	15.2%	2.5%
Noticed fraudulent charges on account	18.6	1.2	19.8	1.3	7.5	1.8
Noticed money missing from account	9.9	0.9	10.5	0.9	4.6	1.3
Notified by a company or agency	6.4	0.7	4.7	0.6	20.9	2.9
Contacted financial institution to report a theft	5.5	0.6	5.7	0.7	3.3	1.1
Credit card declined, check bounced, or account closed due to insufficient funds	5.0	0.6	5.4	0.6	1.6	0.7
Received a bill or contacted about an unpaid bill	4.3	0.5	3.3	0.5	13.4	2.4
Notified by a known person	1.3	0.3	1.0	0.2	4.5	1.3
Discovered through credit report or credit monitoring service	1.3	0.3	0.9	0.2	4.8	1.4
Problems applying for a loan, government benefits or with income taxes	1.2	0.3	0.1	0.1	10.7	2.1
Notified by police	0.8	0.2	0.3	0.1	5.7	1.5
Received merchandise or a card that the victim did not order or did not receive a product the victim had ordered	0.7	0.2	0.5	0.2	1.9!	0.8
Another way <sup>b</sup>	2.8	0.4	2.4	0.4	5.9	1.5

Note: Estimates are based on the most recent identity theft incident.

! Estimate based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes incidents involving the use of personal information to open a new account or for other fraudulent purposes.

<sup>b</sup>Victim noticed suspicious phishing activity, hacked computer, account information missing or stolen, or discovered the theft by accident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 4

#### Estimates and standard errors for figure 3: Identity theft victims who knew how their personal information was obtained, by type of theft, 2012

Type of identity theft	Estimate	Standard error
Total	32.0%	1.6%
Existing credit card account	24.4	1.9
Existing bank account	35.4	2.3
Other existing account	39.0	4.3
New account	36.7	5.2
Personal information	33.4	5.2
Multiple types*	46.5	4.3

\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 5

#### Standard errors for table 3: Identity theft victims who knew something about the offender, by type of theft, 2012

Type of identity theft	Victim knew something about the offender
Total	0.8%
Existing account	0.7
Credit card	0.6
Bank	1.2
Other	3.0
New account	4.5
Personal information	4.6
Multiple types	2.8
Existing account	2.9
Other	5.4

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 6**

**Standard errors for table 4: Mean losses attributed to identity theft and property crime, 2012**

	Mean
Identity theft	\$3,404
Property crime	\$1,621
Burglary	2,630
Motor vehicle theft	4,881
Theft	1,129

Note: Standard errors for median and total losses were not calculated.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, 2012, and National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 7**

**Estimates and standard errors for figure 4: Total out-of-pocket loss for identity theft victims experiencing a loss of \$1 or more, 2012**

Total out-of-pocket loss	Percent of victims	
	Estimate	Standard error
\$99 or less	48.8%	3.5%
\$100-\$249	17.9	2.5
\$250-\$499	8.4	1.7
\$500-\$999	8.5	1.7
\$1,000-\$2,499	9.9	1.8
\$2,500-\$4,999	3.1	1.0
\$5,000 or more	3.4	1.0

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 8**

**Financial loss among victims who experienced at least one attempted or successful identity theft incident during the previous 12 months, by type of theft and type of loss, 2012**

	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Total number of victims</b>	16,580,500	14,022,100	6,676,300	6,191,500	1,154,300	683,400	622,900	1,252,000	824,700	427,400
<b>Combined direct and indirect loss</b>										
Mean	\$1,769	\$1,008	\$1,435	\$580	\$1,027	\$6,510	\$21,804	\$3,187	\$2,772	\$3,974
Median	\$300	\$200	\$300	\$200	\$200	\$500	\$1,500	\$400	\$350	\$600
Percent experiencing a loss	67.5	69.7	68.7	74.3	50.9	46.2	37.9	68.8	68.4	69.5
<b>Direct loss</b>										
Mean	\$1,409	\$1,003	\$1,448	\$551	\$1,057	\$7,135	\$9,650	\$2,140	\$1,161	\$4,119
Median	\$300	\$200	\$300	\$200	\$200	\$600	\$1,900	\$400	\$300	\$600
Percent experiencing a loss	66.4	69.0	68.1	73.7	48.6	42.2	32.5	67.3	68.3	65.2
<b>Direct out-of-pocket loss</b>										
Mean	\$4,313	\$2,188	\$4,176	\$1,754	\$1,600	\$1,598	\$19,463	\$8,464	\$3,691	\$14,335
Median	\$200	\$100	\$200	\$100	\$100	\$1,000	\$1,800	\$200	\$100	\$300
Percent experiencing a loss	9.0	7.7	3.1	11.5	14.4	8.9	15.0	20.0	16.8	26.3
<b>Indirect loss</b>										
Mean	\$4,168	\$257	\$39	\$434	\$133	\$75	\$37,797	\$5,901	\$14,327	\$338
Median	\$30	\$10	\$10	\$20	\$10	\$40	\$400	\$90	\$50	\$100
Percent experiencing a loss	6.3	5.2	4.0	6.2	6.7	10.1	13.6	12.9	7.8	22.8
<b>Total out-of-pocket loss</b>										
Mean	\$4,804	\$1,565	\$1,991	\$1,444	\$1,264	\$863	\$34,352	\$9,001	\$8,572	\$9,409
Median	\$100	\$80	\$40	\$90	\$70	\$300	\$700	\$200	\$60	\$200
Percent experiencing a loss	13.5	11.6	6.5	15.8	19.0	17.4	23.4	27.3	20.2	40.9

Note: See appendix table 9 for standard errors.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 9**

**Standard errors for appendix table 8: Financial loss among victims who experienced at least one attempted or successful identity theft incident during the previous 12 months, by type of theft and type of loss, 2012**

	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Total number of victims</b>	750,223	673,954	414,852	394,659	129,787	92,348	87,000	136,881	104,263	68,425
<b>Combined direct and indirect loss</b>										
Mean	\$3,051	\$2,281	\$2,737	\$1,718	\$2,303	\$6,057	\$11,700	\$4,149	\$3,856	\$4,660
Percent experiencing a loss	1.7	1.8	2.3	2.2	4.5	5.4	5.4	4.1	4.8	6.2
<b>Direct loss</b>										
Mean	\$2,712	\$2,275	\$2,750	\$1,674	\$2,338	\$6,361	\$7,484	\$3,369	\$2,454	\$4,749
Percent experiencing a loss	1.7	1.8	2.3	2.2	4.5	5.4	5.2	4.1	4.8	6.4
<b>Direct out-of-pocket loss</b>										
Mean	\$4,866	\$3,408	\$4,784	\$3,037	\$2,896	\$2,894	\$10,985	\$6,973	\$4,482	\$9,283
Percent experiencing a loss	0.8	0.8	0.6	1.3	2.9	2.8	3.8	3.2	3.5	5.6
<b>Indirect loss</b>										
Mean	\$4,779	\$1,134	\$438	\$1,482	\$814	\$606	\$15,942	\$5,747	\$9,280	\$1,304
Percent experiencing a loss	0.7	0.6	0.7	1.0	2.0	3.0	3.6	2.6	2.4	5.3
<b>Total out-of-pocket loss</b>										
Mean	\$5,152	\$2,863	\$3,244	\$2,745	\$2,563	\$2,106	\$15,101	\$7,208	\$7,021	\$7,382
Percent experiencing a loss	1.0	1.0	1.0	1.6	3.3	3.9	4.6	3.7	3.9	6.4

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 10**

**Estimates and standard errors for figure 5: Victims who experienced financial or legal problems as a result of identity theft, by type of theft, 2012**

Type of problems experienced	Estimates			Standard errors		
	Any identity theft	Existing account misuse	Other identity theft <sup>a</sup>	Any identity theft	Existing account misuse	Other identity theft <sup>a</sup>
Credit-related problems <sup>b</sup>	2.6%	1.6%	11.6%	0.4%	0.3%	2.2%
Banking problems <sup>c</sup>	2.1	1.6	6.7	0.4	0.3	1.6
Problems with debt collectors	3.3	1.7	16.7	0.5	0.3	2.6
Utilities cut off or new service denied	0.6	0.5	1.7!	0.2	0.2	0.8
Legal problems <sup>d</sup>	0.5	0.2!	2.9	0.2	0.1	1.1
Other problems <sup>e</sup>	0.5	0.3	2.6	0.2	0.1	1.0

Note: Estimates are based on the most recent identity theft incident.

! Interpret estimate with caution; estimate is based on 10 or fewer sample cases or coefficient of variation is greater than 50%.

<sup>a</sup>Includes identity theft incidents involving the misuse of personal information to open a new account or for other fraudulent purposes.

<sup>b</sup>Includes problems such as having to correct the same information on a credit report repeatedly, being turned down for credit or loans, or paying higher interest rates.

<sup>c</sup>Includes problems such as being turned down for a checking account or having checks bounce.

<sup>d</sup>Includes being the subject of a lawsuit or other criminal proceedings, or being arrested.

<sup>e</sup>Includes problems such as being turned down for or losing a job or problems with income taxes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.



**APPENDIX TABLE 11**
**Identity theft and violent crime victims who experienced emotional distress, by type of identity theft or violent crime, 2012**

	Total number of victims	Significant work- or school-related problems <sup>a</sup>	Significant family or friend relationship problems <sup>b</sup>	Distress related to crime			
				None	Mild	Moderate	Severe
<b>Total identity theft</b>	16,580,500	1.5%	3.7%	20.7%	42.7%	26.2%	10.5%
Existing account misuse	14,022,100	0.9	2.9	21.9	44.2	25.5	8.3
Credit card	6,676,300	0.5	1.6	25.6	46.7	22.4	5.3
Bank	6,191,500	1.1	3.7	18.2	42.1	28.3	11.4
Other	1,154,300	1.8!	5.9	21.1	41.6	28.4	8.9
New account	683,400	6.1!	10.1	14.3	33.9	30.2	21.7
Personal information	622,900	5.2!	10.4	16.4	27.2	24.6	31.8
Multiple types	1,252,000	3.9	5.9	12.1	38.0	32.2	17.7
Existing account <sup>c</sup>	824,666	3.7!	5.5	16.2	41.2	31.3	11.3
Other <sup>d</sup>	427,371	4.3!	6.6!	4.3!	31.8	33.8	30.1
<b>Total violent victimization</b>	5,901,100	12.3%	18.9%	19.0%	29.7%	22.6%	28.8%
Rape/sexual assault	316,700	27.5	28.8	24.2!	16.4	17.5	41.9
Robbery	695,400	14.0	27.0	13.0	20.8	26.0	40.1
Aggravated assault	892,900	9.8	12.8	19.2	24.0	30.3	26.5
Simple assault	3,996,100	11.4	18.1	19.5	33.7	20.7	26.0

Note: Estimates are based on the most recent identity theft incident. See appendix table 12 for standard errors.

! Interpret with caution; estimates based on 10 or fewer sample cases, or the coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with boss, coworker, or peers.

<sup>b</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 crime.

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

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

Source: Bureau of Justice Statistics, National Crime Victimization Survey, 2012 and National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 12**
**Standard errors for appendix table 11: Identity theft and violent crime victims who experienced emotional distress, by type of identity theft or violent crime, 2012**

	Total number of victims	Significant work- or school-related problems	Significant family or friend relationship problems	Distress related to crime			
				None	Mild	Moderate	Severe
<b>Total identity theft</b>	750,223	0.3%	0.5%	1.3%	1.7%	1.5%	0.9%
Existing account misuse	673,954	0.2	0.5	1.4	1.8	1.5	0.8
Credit card	414,852	0.2	0.4	1.9	2.4	1.8	0.8
Bank	394,659	0.4	0.7	1.7	2.4	2.1	1.3
Other	129,787	1.0	1.8	3.4	4.3	3.9	2.3
New account	92,348	2.3	3.0	3.6	5.1	4.9	4.3
Personal information	87,000	2.2	3.2	3.9	4.9	4.7	5.2
Multiple types	136,881	1.4	1.8	2.6	4.1	3.9	3.1
Existing account	104,263	1.6	2.0	3.5	4.9	4.6	2.9
Other	68,425	2.4	3.0	2.4	6.0	6.1	5.9
<b>Total violent victimization</b>	355,502	1.3%	1.6%	1.6%	2.0%	1.8%	2.0%
Rape/sexual assault	51,953	5.9	6.0	5.6	4.8	4.9	6.7
Robbery	85,975	3.2	4.2	3.1	3.8	4.2	4.8
Aggravated assault	101,200	2.4	2.7	3.3	3.7	4.0	3.8
Simple assault	273,940	1.4	1.8	1.9	2.4	1.9	2.2

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 13**
**Identity theft victims who resolved associated problems and length of time spent resolving problems, 2012**

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Victim resolved problems associated with theft</b>										
No	8.8%	6.4%	4.7%	7.0%	13.2%	25.7%	34.2%	13.5%	9.7%	20.8%
Yes	86.2	89.7	91.7	89.4	79.6	57.0	45.7	83.3	88.5	73.3
Length of time to resolve problems										
1 day or less	52.3	54.2	60.9	46.1	57.7	41.9	42.8	36.4	42.4	22.6
2 to 7 days	19.3	19.0	17.7	20.7	17.6	17.3	14.4	24.4	24.2	25.1
8 days to less than 1 month	17.7	17.6	12.5	23.9	13.4	15.9	11.5	21.2	22.4	18.6
1 month to less than 3 months	7.3	6.6	6.2	7.0	7.4	9.4	14.4	12.1	7.5	22.9
3 months to less than 6 months	2.1	1.5	1.5	1.3	2.7	10.8	8.0	3.6	3.1!	4.9!
6 months or more	0.8	0.5	0.3	0.6	1.2	3.7	6.1	2.2	0.5!	4.9!
Unknown length of time	0.5	0.5	0.8	0.3	--	1.0	2.8	--!	--!	--!
<b>Do not know</b>	5.0%	3.9%	3.6%	3.6%	7.2%	17.3%	20.1%	3.2%	1.8%!	5.9%!

Note: Estimates are based on the most recent identity theft incident. Detail may not sum to total due to rounding. See appendix table 14 for standard errors.

--Less than 0.05%.

! Interpret estimate with caution; estimate based on 10 or fewer sample cases, or coefficient of variation greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 14**
**Standard errors for appendix table 13: Identity theft victims who resolved associated problems and length of time spent resolving problems, 2012**

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Victim resolved problems associated with theft</b>										
No	0.8%	0.7%	0.8%	1.0%	2.8%	4.6%	5.3%	2.7%	2.7%	5.1%
Yes	1.3	1.2	1.4	1.6	3.7	5.5	5.6	3.3	3.4	6.0
Length of time to resolve problems										
1 day or less	1.9	2.0	2.4	2.5	4.9	6.7	7.7	4.4	5.2	6.1
2 to 7 days	1.3	1.4	1.7	1.9	3.5	4.9	5.2	3.8	4.4	6.3
8 days to less than 1 month	1.3	1.3	1.4	2.0	3.0	4.8	4.7	3.6	4.2	5.6
1 month to less than 3 months	0.8	0.8	1.0	1.1	2.3	3.7	5.2	2.8	2.5	6.1
3 months to less than 6 months	0.4	0.3	0.4	0.4	1.3	4.0	3.9	1.5	1.6	2.9
6 months or more	0.2	0.2	0.2	0.3	0.9	2.3	3.4	1.1	0.6	2.9
Unknown length of time	0.2	0.2	0.3	0.2	--	1.2	2.3	--	--	--
<b>Do not know</b>	0.6	0.5	0.7	0.7	2.0	3.9	4.3	1.3	1.1	2.8

--Less than 0.05%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 15

Standard errors for table 5: Persons age 16 or older who experienced identity theft at any point in their lives, type of identity theft they experienced outside of the past year, and ongoing problems from identity theft that occurred outside of the past year, 2012

	Number of persons	Percent of all persons	Percent with unresolved problems resulting from identity theft
Experienced at least one incident of identity theft during lifetime			
No	1,538,646	0.6%	~
Yes	1,170,040	0.5	0.6%
Experienced at least one incident of identity theft outside of past 12 months			
No	1,247,612	0.5%	0.1%
Yes	853,299	0.3	0.7
Type of identity theft experienced			
Existing account			
Credit card	713,065	0.3	0.5
Bank account	499,949	0.2	0.5
Other account	374,551	0.2	1.0
New account			
Personal information	96,275	--	2.5
Multiple types	159,840	0.1	2.7
Existing accounts	183,122	0.1	2.4
Other	150,748	0.1	3.1
	82,447	--	3.4
	108,544	--	4.2

~Not applicable.

--Less than 0.05%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

### APPENDIX TABLE 16

Estimates and standard errors for figure 9: Identity theft victims who reported work/school or relationship problems or distress, by length of time spent resolving associated financial and credit problems, 2012

Time spent resolving problems due to identity theft	Work/school problems <sup>a</sup>		Family/friend relationship problems <sup>b</sup>		Feelings that incident was severely distressing	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
1 day or less	0.4%	0.2%	1.6%	0.4%	3.9%	0.7%
2 to 7 days	0.5	0.3	2.4	0.8	7.2	1.4
8 days to less than 1 month	1.4	0.6	4.6	1.1	13.6	2.0
1 to less than 3 months	2.7	1.3	1.8	1.0	18.4	3.4
3 to less than 6 months	1.4	1.6	14.1	5.1	34.3	7.2
6 months or more	3.0	3.6	14.4	7.7	46.6	11.4

<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with boss, coworker, or peers.

<sup>b</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 crime.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 17**

**Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2012**

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Reported to police	9.3%	6.2%	3.7%	8.8%	5.8%	23.0%	39.5%	21.8%	17.0%	31.1%
Did not report to police	90.5	93.7	96.1	90.9	94.2	76.5	59.9	77.6	82.5	68.0
Reasons for not reporting										
Did not know to report <sup>c</sup>	15.2	15.0	14.4	15.4	16.5	14.1	23.2	15.0	15.8	13.2
No monetary loss	28.9	29.9	32.6	26.6	30.4	21.4	20.4	23.4	23.4	23.3
Handled it another way <sup>d</sup>	57.9	59.2	59.8	59.8	52.1	47.0	34.0	55.8	59.0	48.4
Did not think the police could help <sup>e</sup>	20.2	19.5	18.4	18.9	29.3	25.2	21.2	25.9	23.5	31.6
Offender was a family member or friend	1.5	1.2	0.3!	1.5	4.1!	6.6!	2.6!	2.5!	2.6!	2.2!
Personal reasons <sup>f</sup>	3.3	3.0	2.9	3.0	3.1!	4.7!	10.3!	4.9	2.9!	9.8!
Location of the theft <sup>g</sup>	1.3	1.4	1.6	1.0	2.0!	0.9!	--!	1.0!	0.9!	1.2!
Other <sup>h</sup>	1.3	0.7	0.7	0.7	1.1!	5.0!	12.7	2.5!	1.3!	5.5!

Note: Estimates are based on the most recent identity theft incident. Detail may not sum to total due to victims who reported multiple reasons for not contacting police. See appendix table 18 for standard errors.

--Less than 0.05%.

! Estimate based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims who experienced 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>Includes victims who did not know they could report the incident and victims who did not know what agency was responsible for identity theft crimes.

<sup>d</sup>Includes victims who reported the incident to another organization, such as a credit card company; victims who took care of it themselves; victims who reported that the credit card company, bank, or other organization took care of the problem; victims who reported a family member took care of the problem; and victims who thought the credit card company, bank, or other organization would handle the problem.

<sup>e</sup>Includes victims who didn't think the police would do anything, victims who didn't want to bother the police, victims who thought it was too late for the police to help, and victims who couldn't identify the offender or provide much information to the police.

<sup>f</sup>Includes victims who were afraid to report the incident, victims who were embarrassed, victims who thought it was too inconvenient, and victims who didn't want to think about the incident.

<sup>g</sup>Includes victims of identity theft that occurred out of state or outside of the United States.

<sup>h</sup>Includes victims who reported that the identity theft just occurred or is still ongoing and plan to report soon, victims who were not sure it was a crime, victims who were contacted by law enforcement, and victims who did not report for other reasons.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## APPENDIX TABLE 18

Standard errors for table 17: Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2012

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Banking	Other			Total	Existing account	Other
Reported to police	0.8%	0.7%	0.7%	1.2%	1.8%	4.4%	5.5%	3.4%	3.6%	6.0%
Did not report to police	1.1	1.0	1.0	1.5	2.2	4.8	5.6	3.7	4.0	6.3
Reasons for not reporting										
Did not know to report	1.2	1.2	1.5	1.6	3.1	4.0	5.7	3.1	3.7	5.0
No monetary loss	1.6	1.7	2.2	2.1	4.1	4.8	5.4	3.8	4.4	6.4
Handled it another way	1.9	1.9	2.4	2.5	4.6	6.1	6.5	4.8	5.4	7.8
Did not think the police could help	1.3	1.4	1.7	1.8	4.0	5.1	5.5	4.0	4.4	7.1
Offender was a family member or friend	0.3	0.3	0.2	0.4	1.5	2.7	2.0	1.2	1.5	2.0
Personal reasons	0.5	0.5	0.6	0.7	1.3	2.3	3.9	1.8	1.6	4.3
Location of the theft	0.3	0.3	0.4	0.3	1.0	1.0	--	0.8	0.9	1.5
Other	0.3	0.2	0.3	0.3	0.8	2.4	4.4	1.3	1.0	3.2

--Less than 0.05%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

## APPENDIX TABLE 19

Identity theft victims who contacted an organization, by type of theft, type of organization, and credit bureau action, 2012

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
<b>Percent organization</b>										
Credit card company or bank	86.0%	89.6%	93.8%	93.0%	46.7%	64.8%	26.4%	86.9%	92.0%	77.2%
Federal Trade Commission (FTC)	1.0	0.4	0.4!	0.1!	1.6!	4.9!	5.0!	4.4	1.6!	9.7!
Consumer agency <sup>c</sup>	0.9	0.6	0.3!	0.6	2.0!	3.8!	1.7!	1.8!	1.3!	2.6!
Document issuing agency <sup>d</sup>	2.7	1.2	1.2	1.3	1.0!	5.2!	21.3	8.8	8.9	8.4!
Credit monitoring service	5.8	4.2	4.5	3.7	4.3	16.0	11.8	15.4	12.9	20.4
Credit bureau <sup>e</sup>	8.7	6.2	6.4	5.7	7.6	30.0	19.3	20.2	11.0	38.0
<b>Percent credit bureau</b>										
Placed a fraud alert on their credit report	69.8	63.5	57.7	71.9	57.6	81.6	81.4	76.1	82.6	72.5
Requested a credit report	65.6	59.8	52.9	63.8	77.0	79.7	80.5	66.9	59.1	71.2
Requested corrections to their credit report	41.2	36.9	35.1	39.7	33.9!	63.7	26.9!	44.5	41.8!	46.0
Provided a police report to the credit bureau	18.5	12.0	9.7	15.5	9.6!	27.6	30.3!	27.3	25.7!	28.2
Placed a freeze on their credit report	37.8	35.1	27.4	45.2	32.2!	45.4	28.9!	45.2	53.4	40.6

Note: Estimates are based on the most recent identity theft incident. See appendix table 20 for standard errors.

<sup>a</sup>Includes victims who experienced 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: the 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>Percent of victims who took actions with a credit bureau, based on the number of victims who contacted a credit bureau. Details may sum to more than 100% because some respondents took multiple actions with the credit bureau.

! Interpret with caution; estimates based on 10 or fewer sample cases or coefficient of variation is greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 20**

**Standard errors for appendix table 19: Identity theft victims who contacted an organization, by type of theft, type of organization, and credit bureau action, 2012**

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Percent organization</b>										
Credit card company or bank	1.3%	1.2%	1.2%	1.3%	4.4%	5.3%	4.8%	3.0%	2.9%	5.7%
Federal Trade Commission (FTC)	0.2	0.1	0.2	0.1	0.9	2.1	2.2	1.5	1.1	3.6
Consumer agency	0.2	0.2	0.2	0.3	1.0	1.8	1.2	0.9	1.0	1.8
Document issuing agency	0.4	0.3	0.4	0.4	0.7	2.1	4.4	2.2	2.6	3.4
Credit monitoring service	0.6	0.6	0.8	0.7	1.5	3.8	3.4	2.9	3.1	5.1
Credit bureau	0.8	0.7	0.9	0.9	2.1	4.9	4.2	3.3	2.9	6.3
<b>Percent credit bureau</b>										
Placed a fraud alert on their credit report	3.9	4.9	6.6	6.6	13.0	7.1	9.0	7.2	9.9	9.0
Requested a credit report	4.0	5.0	6.6	7.0	11.2	7.4	9.2	7.9	12.8	9.2
Requested corrections to their credit report	4.0	4.7	6.2	7.0	12.3	8.8	9.9	8.2	12.7	9.9
Provided a police report to the credit bureau	3.0	3.0	3.6	4.9	7.4	7.9	10.3	7.2	11.1	8.8
Placed a freeze on their credit report	3.9	4.7	5.7	7.1	12.1	8.9	10.2	8.2	12.9	9.7

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.

**APPENDIX TABLE 21**

**Standard errors for table 6: Actions victims and nonvictims took during the past 12 months to reduce the risk of identity theft, by whether the action was taken in response to the theft, 2012**

Type of action	Percent of persons age 16 or older				
	Total	Nonvictims	Victim during prior 12 months		
			Total	Action taken in response to identity theft	Action taken independently of identity theft in past year
Any	0.6%	0.7%	0.7%	1.0%	1.4%
Checked credit report	0.8	0.8	1.8	1.1	1.7
Changed passwords on financial accounts	0.7	0.7	1.8	1.4	1.6
Purchased identity theft insurance/credit monitoring service	0.3	0.3	1.0	0.6	0.7
Shredded/destroyed documents with personal information	0.8	0.8	1.5	1.0	1.7
Checked bank or credit statements	0.8	0.8	1.1	1.4	1.7
Used identity theft security program on computer	0.5	0.5	1.4	0.6	1.2
Purchased identity theft protection	0.2	0.2	0.7	0.5	0.4

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012.





The Bureau of Justice Statistics, located in the Office of Justice Programs, U.S. Department of Justice, collects, analyses, and disseminates statistical information on crime, criminal offenders, victims of crime, and the operation of justice systems at all levels of government. William J. Sabol is acting director.

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