



How Victims' Information is Misused¹

Calendar Years 2003 through 2005

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
New Accounts	19.3%	16.5%	15.6%
Existing Account	12.0%	11.9%	11.3%
Unspecified	1.4%	0.1%	0.2%
Total	32%	28%	26%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Wireless - New Accounts	10.5%	10.0%	9.0%
Telephone - New Accounts	5.7%	6.0%	5.5%
Utilities - New Accounts	3.9%	4.3%	5.2%
Unauthorized Charges to Existing Accounts	0.6%	0.7%	0.7%
Unspecified	0.8%	0.3%	0.4%
Total	20%	19%	18%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Electronic Fund Transfer	4.8%	6.6%	7.9%
Existing Accounts	8.3%	8.5%	7.4%
New Accounts	3.8%	3.6%	3.3%
Unspecified	0.5%	0.1%	0.1%
Total	17%	18%	17%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Employment-Related Fraud	11%	13%	12%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Business / Personal / Student Loan	2.3%	2.6%	2.6%
Auto Loan / Lease	2.0%	1.9%	1.8%
Real Estate Loan	1.0%	1.2%	1.2%
Unspecified	0.3%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Evasion of Legal Sanctions	2.1%	2.4%	2.2%
Internet / E-mail	1.6%	1.8%	1.9%
Medical	1.8%	1.8%	1.8%
Apartment / House Rented	0.9%	0.9%	0.9%
Insurance	0.3%	0.4%	0.4%
Property Rental Fraud	0.2%	0.3%	0.3%
Bankruptcy	0.3%	0.3%	0.3%
Child Support	0.2%	0.3%	0.2%
Magazines	0.1%	0.2%	0.2%
Securities / Other Investments	0.2%	0.1%	0.2%
Other	11.6%	14.4%	17.6%
Total	19%	22%	25%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Attempted Identity Theft	8%	6%	6%

Government Documents or Benefits Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2003	CY-2004	CY-2005
Fraudulent Tax Return Filed	3.7%	3.9%	4.7%
Driver's License Issued / Forged	2.3%	2.3%	1.8%
Government Benefits Applied For / Received	1.3%	1.4%	1.5%
Other Government Documents Issued / Forged	0.4%	0.7%	0.6%
Social Security Card Issued / Forged	0.4%	0.5%	0.3%
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	8%	9%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2003 = 215,177; CY-2004 = 246,847; and CY-2005 = 255,565. Note that 20% of identity theft complaints include more than one type of identity theft in CY-2005, 19% and 20% for CY-2003 and CY-2004, respectively.

²Includes fraud involving checking and savings accounts and electronic fund transfers.