



Identity Theft Victim Complaint Data

Figures and Trends

January 1- December 31, 2004

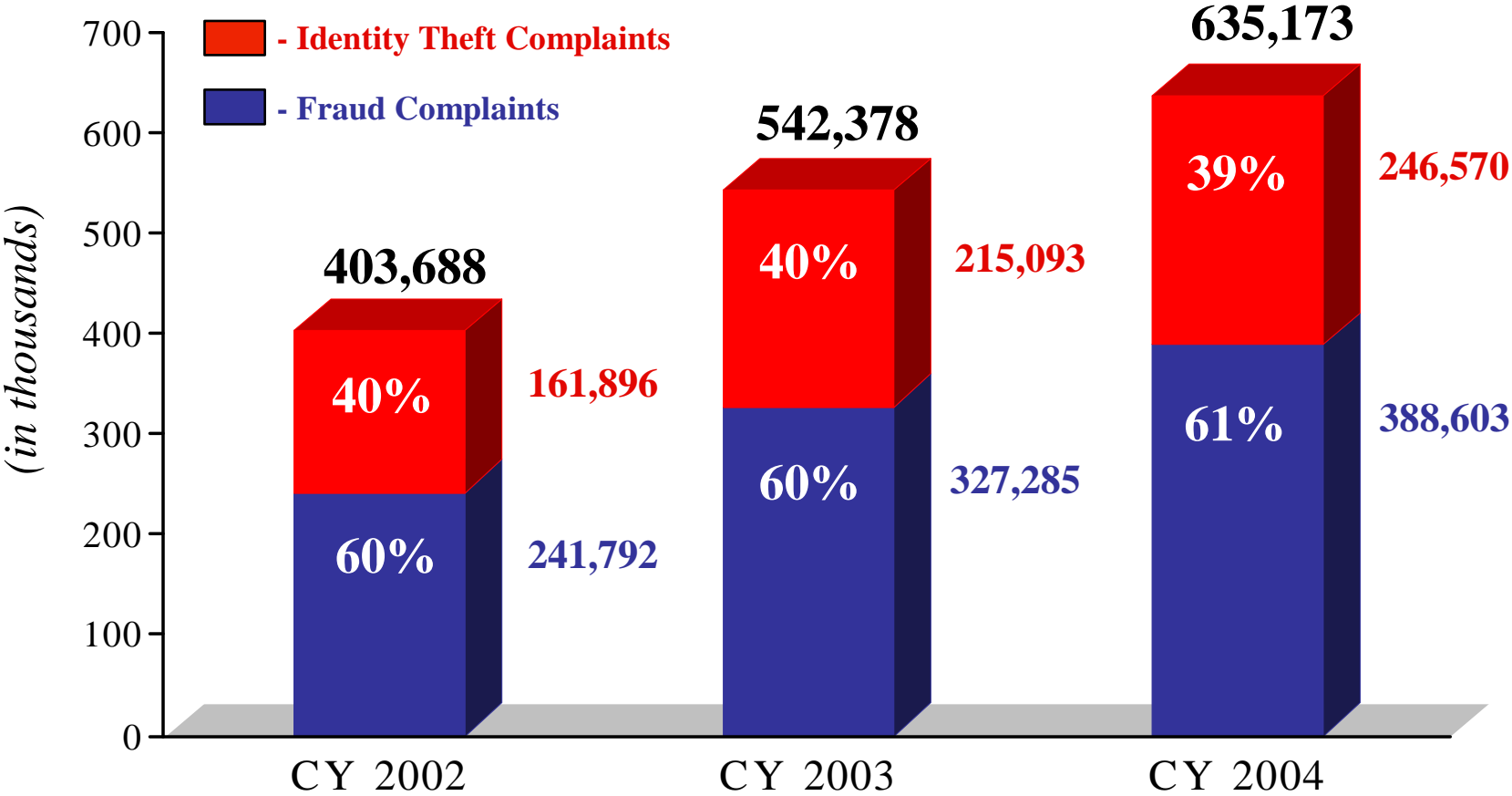


Federal Trade Commission

Washington, DC

Figure 1

Sentinel Complaints by Calendar Year¹

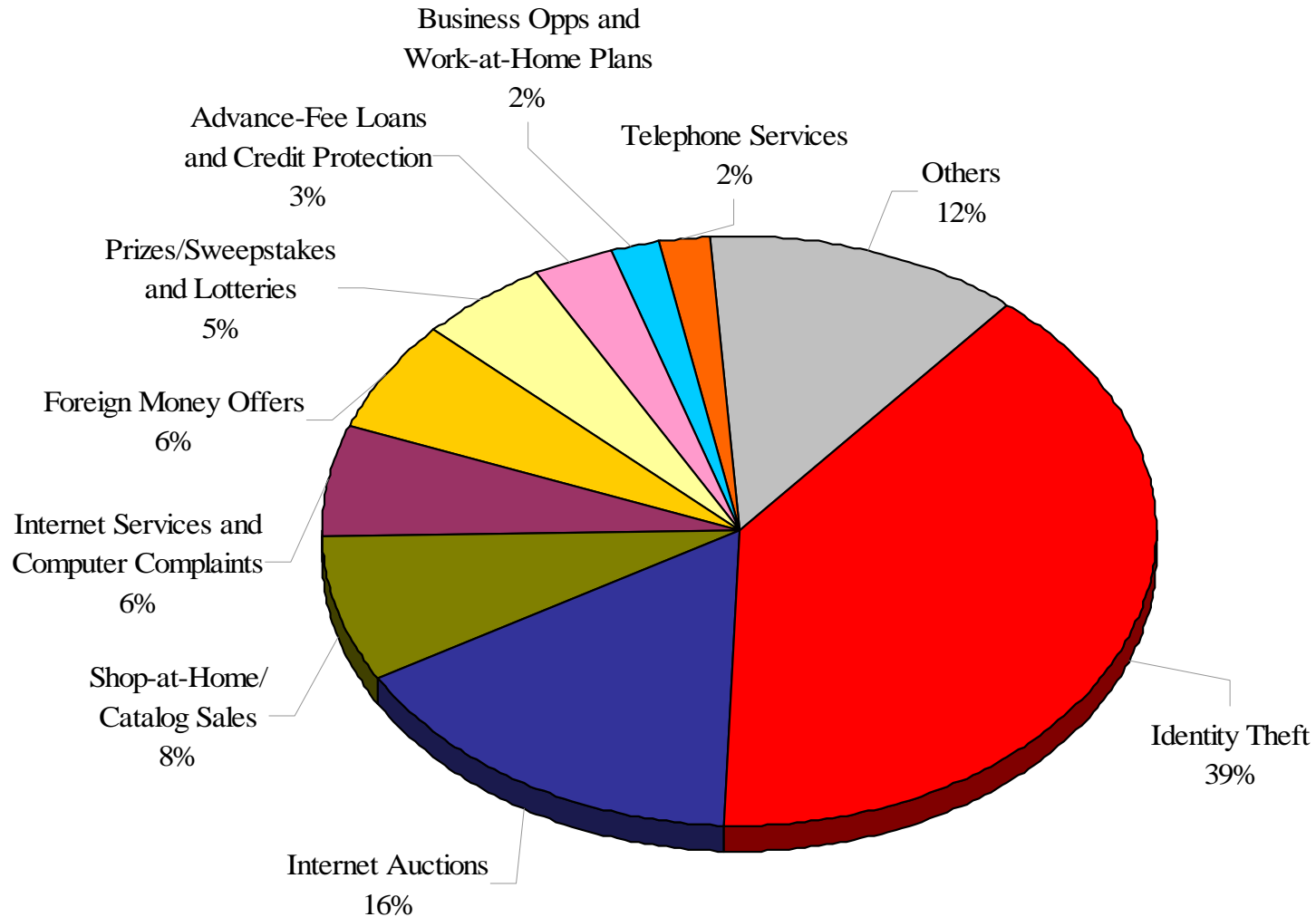


¹Percentages are based on the total number of Sentinel complaints by calendar year. These figures exclude “Do Not Call” registry complaints.

Figure 2

Sentinel Top Complaint Categories¹

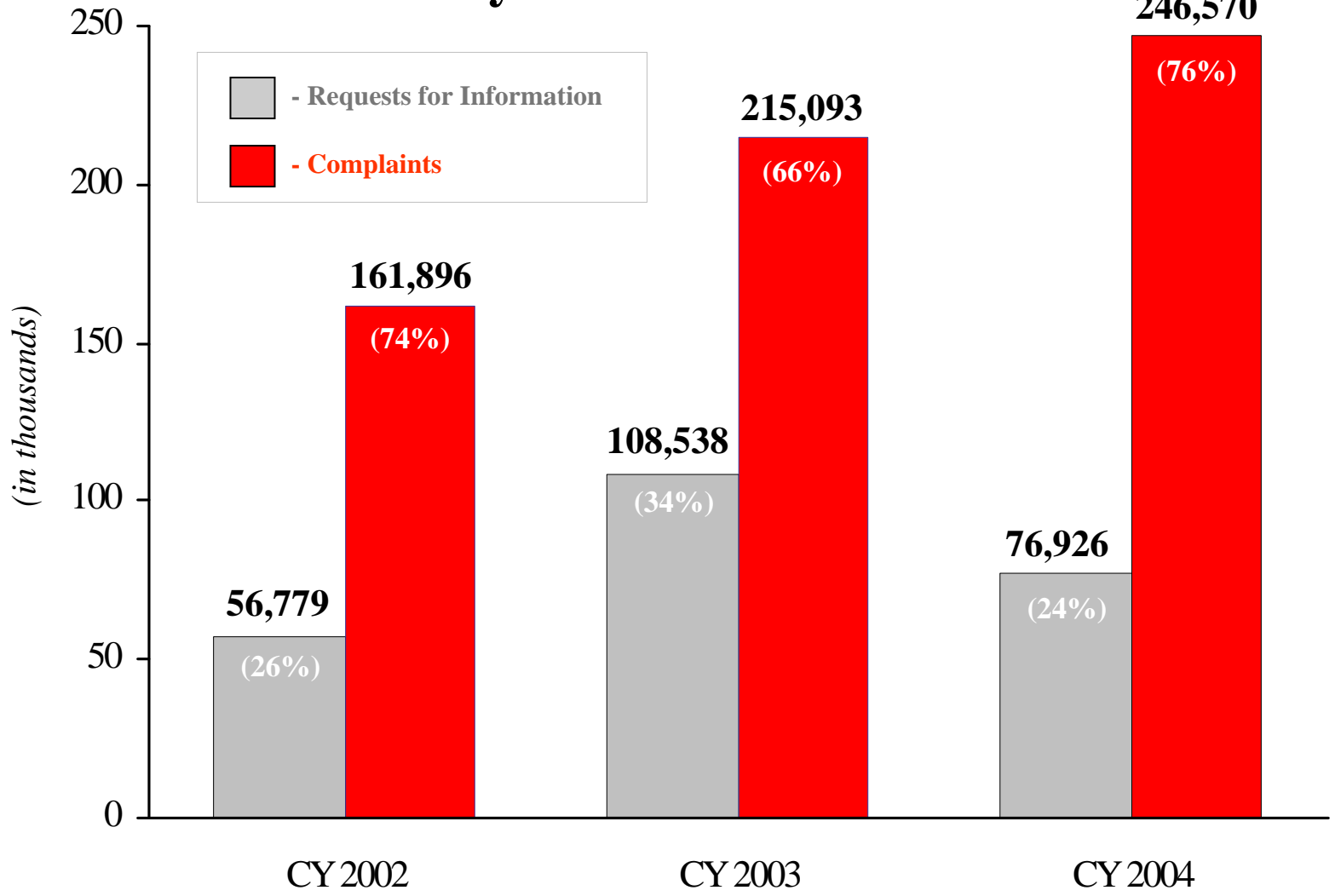
January 1 – December 31, 2004



¹Percentages are based on the total number of Sentinel complaints (635,173) received between January 1 and December 31, 2004.

Figure 3

Total Identity Theft Records by Calendar Year¹



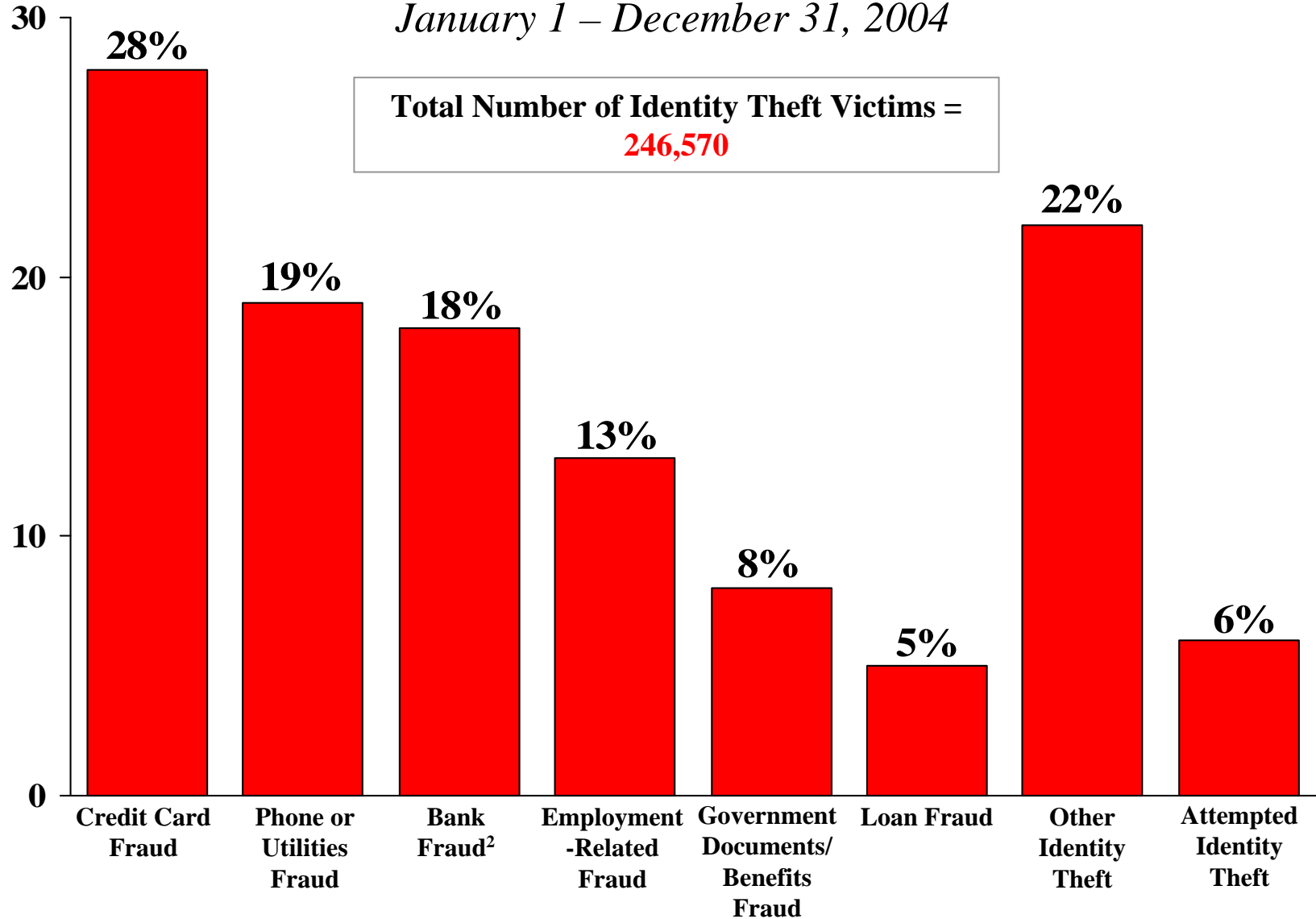
¹Percentages are based on the total number of identity theft records by calendar year.

Figure 4



How Victims' Information Is Misused¹

January 1 – December 31, 2004



¹Percentages are based on the total number of identity theft complaints (246,570). Percentages add to more than 100 because approximately 19% of victims reported experiencing more than one type of identity theft. All victims reported experiencing at least one type of identity theft.

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

Figure 5



How Victims' Information Is Misused¹

Calendar Years 2002 through 2004

Credit Card Fraud

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
New Accounts	24.4%	19.3%	16.5%
Existing Accounts	12.2%	12.0%	11.9%
Unspecified	5.4%	1.4%	0.1%
Total	41%	32%	28%

Phone or Utilities Fraud

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Wireless - New	10.6%	10.4%	10.0%
Telephone - New	5.2%	5.6%	5.9%
Utilities - New	3.0%	3.8%	4.2%
Unauthorized Charges to Existing Accounts	0.7%	0.6%	0.7%
Unspecified	2.2%	0.8%	0.3%
Total	20%	19%	19%

Bank Fraud²

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Existing Accounts	8.1%	8.3%	8.5%
Electronic Fund Transfer	3.1%	4.8%	6.6%
New Accounts	3.7%	3.8%	3.6%
Unspecified	2.0%	0.5%	0.1%
Total	16%	17%	18%

Employment-Related Fraud

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Employment-Related Fraud	9.3%	11.1%	12.7%

Attempted Identity Theft

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Attempted Identity Theft	8.2%	7.9%	6.4%

Government Documents or Benefits Fraud

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Fraudulent Tax Return	1.9%	3.7%	3.8%
Driver's License Issued / Forged	3.0%	2.3%	2.2%
Government Benefits Applied For / Received	0.8%	1.3%	1.4%
Other Government Documents Issued / Forged	0.3%	0.4%	0.7%
Social Security Card Issued / Forged	1.7%	0.4%	0.5%
Unspecified	0.1%	<0.1%	<0.1%
Total	7%	8%	8%

Loan Fraud

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Business / Personal / Student Loan	2.7%	2.3%	2.6%
Auto Loan / Lease	2.1%	2.0%	1.9%
Real Estate Loan	0.9%	1.0%	1.2%
Unspecified	0.5%	0.3%	0.2%
Total	6%	5%	5%

Other Identity Theft

	CY 2002	CY 2003	CY 2004
Theft Subtype	Percentage	Percentage	Percentage
Other	9.1%	11.6%	14.3%
Illegal / Criminal	2.0%	2.1%	2.4%
Internet / Email	1.4%	1.6%	1.8%
Medical	1.7%	1.8%	1.8%
Apartment / House Rented	1.0%	0.9%	0.9%
Insurance ³	—	0.3%	0.4%
Property Rental Fraud ³	—	0.2%	0.3%
Bankruptcy	0.4%	0.3%	0.3%
Child Support ³	—	0.2%	0.3%
Magazines ³	—	0.1%	0.2%
Securities / Other Investments	0.2%	0.2%	0.1%
Total	15%	19%	22%

¹Percentages are based on the total number of identity theft complaints for each calendar year: CY 2002 = 161,896; CY 2003 = 215,093; CY 2004 = 246,570. Note that percentages total to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 22% in CY 2002; 19% in CY 2003; and 19% in CY 2004.

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

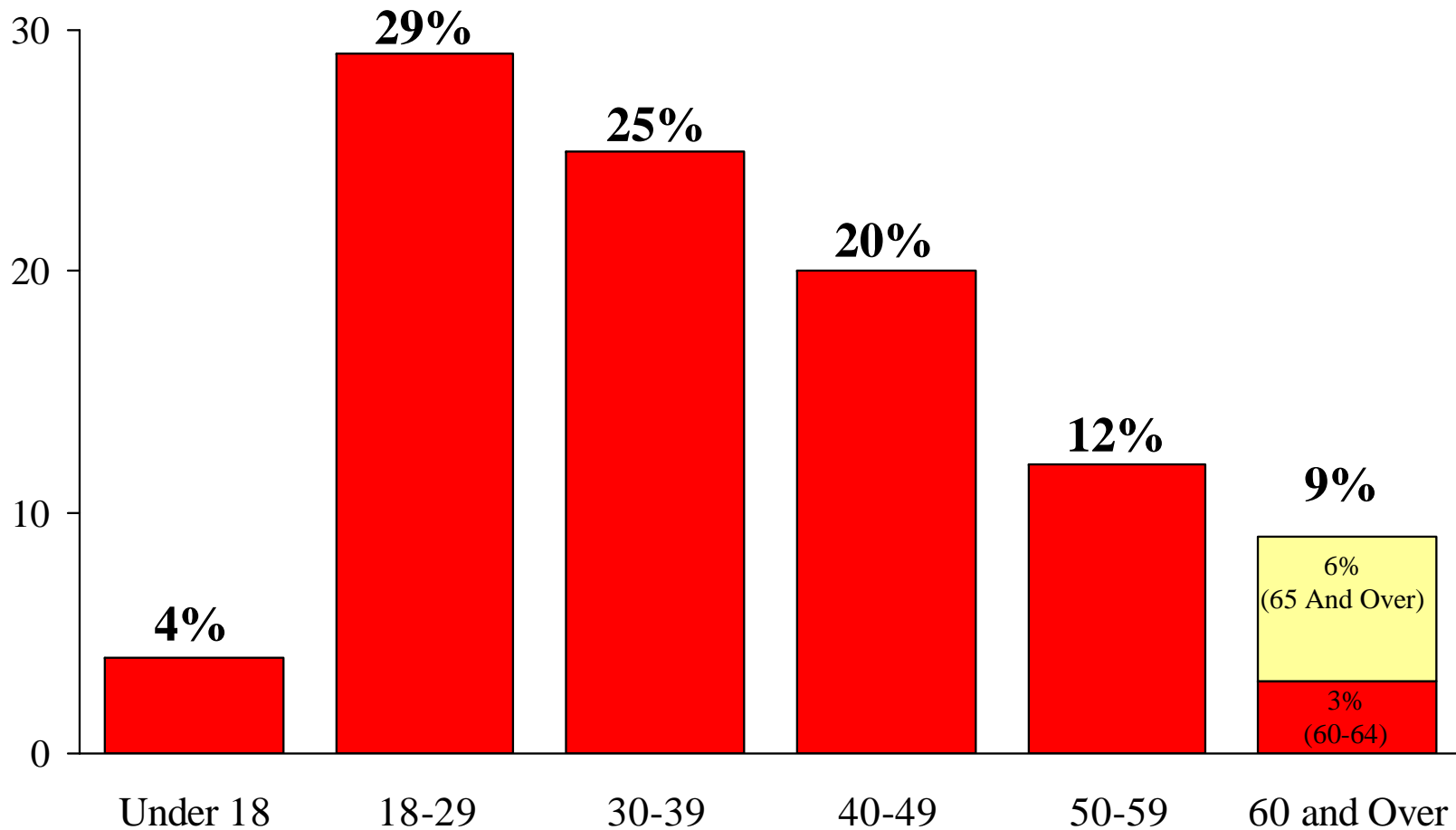
³Theft subtype added in CY 2003.



Figure 6

Complaints by Victim Age¹

January 1 – December 31, 2004



¹Percentages are based on the total number of identity theft complaints where victims reported their age (234,263). 95% of the victims who contacted the Federal Trade Commission directly reported their age.



Figure 7a

Major Metropolitan Areas for Identity Theft – Related Complaints¹

January 1 – December 31, 2004

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	5,924	182.2
2	Riverside-San Bernardino-Ontario, CA MSA	5,421	166.6
3	Las Vegas-Paradise, NV MSA	2,253	163.8
4	Dallas-Fort Worth-Arlington, TX MSA	7,524	145.8
5	Houston-Baytown-Sugar Land, TX MSA	6,563	139.2
6	Los Angeles-Long Beach-Santa Ana, CA MSA	17,078	138.1
7	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,577	131.3
8	San Antonio, TX MSA	2,201	128.6
9	San Francisco-Oakland-Fremont, CA MSA	5,284	128.1
10	San Diego-Carlsbad-San Marcos, CA MSA	3,569	126.8
11	Atlanta-Sandy Springs-Marietta, GA MSA	5,191	122.2
12	Orlando, FL MSA	1,926	117.1
13	Sacramento--Arden-Arcade--Roseville, CA MSA	2,102	117.0
14	Denver-Aurora, CO MSA	2,517	115.5
15	Portland-Vancouver-Beaverton, OR-WA MSA	2,222	115.3
16	Austin-Round Rock, TX MSA	1,417	113.4
17	Seattle-Tacoma-Bellevue, WA MSA	3,291	108.1
18	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,142	107.2
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,746	107.1
20	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,988	103.6
21	Charlotte-Gastonia-Concord, NC-SC MSA	1,322	99.4
22	Detroit-Warren-Livonia, MI MSA	4,406	99.0
23	Memphis, TN-MS-AR MSA	1,147	95.2
24	San Jose-Sunnyvale-Santa Clara, CA MSA	1,645	94.8
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,210	92.2

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
26	Kansas City, MO-KS MSA	1,687	91.9
27	Indianapolis, IN MSA	1,375	90.2
28	Jacksonville, FL MSA	960	85.5
29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,782	84.1
30	Baltimore-Towson, MD MSA	2,142	83.9
31	Cleveland-Elyria-Mentor, OH MSA	1,754	81.7
32	Milwaukee-Waukesha-West Allis, WI MSA	1,182	78.8
33	St. Louis, MO-IL MSA	2,048	75.9
34	Columbus, OH MSA	1,204	74.7
35	Oklahoma City, OK MSA	812	74.1
36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,194	73.9
37	Richmond, VA MSA	746	68.0
38	New Orleans-Metairie-Kenner, LA MSA	890	67.6
39	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,017	64.5
40	Rochester, NY MSA	665	64.1
41	Birmingham-Hoover, AL MSA	673	64.0
42	Nashville-Davidson--Murfreesboro, TN MSA	826	63.0
43	Boston-Cambridge-Quincy, MA-NH MSA	2,758	62.8
44	Buffalo-Niagara Falls, NY MSA	682	58.3
45	Hartford-West Hartford-East Hartford, CT MSA	641	55.8
46	Louisville, KY-IN MSA	605	52.1
47	Cincinnati-Middletown, OH-KY-IN MSA	1,044	51.9
48	Providence-New Bedford-Fall River, RI-MA MSA	791	50.0
49	Pittsburgh, PA MSA	1,211	49.8

¹Ranking is based on the number of identity theft victims per 100,000 inhabitants for each metropolitan area. This chart illustrates major Metropolitan Statistical Areas (MSA) with a population of one million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of June 6, 2003 (<http://www.census.gov/population/cen2000/phc-t29/tab03a.pdf>).

Note: Statistics for CY 2003 included only MSAs with a population of two million or more.

Figure 7b



Identity Theft Victims by State (Per 100,000 Population)¹

January 1 – December 31, 2004

Rank	Victim State	Victims Per 100,000 Population	Number of Victims	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	142.5	8,186	26	Ohio	60.7	6,956
2	Nevada	125.7	2,935	27	Connecticut	57.1	2,000
3	California	122.1	43,839	28	Minnesota	57.0	2,905
4	Texas	117.6	26,454	29	Oklahoma	56.0	1,973
5	Colorado	95.8	4,409	30	Tennessee	55.0	3,246
6	Florida	92.3	16,062	31	South Carolina	51.2	2,148
7	New York	92.0	17,680	32	Arkansas	50.8	1,397
8	Washington	91.1	5,654	33	Hawaii	50.7	640
9	Oregon	87.8	3,156	34	Rhode Island	50.6	547
10	Illinois	87.6	11,138	35	Louisiana	49.9	2,254
11	Georgia	84.3	7,440	36	Alabama	48.9	2,216
12	New Mexico	83.4	1,588	37	Wisconsin	48.0	2,646
13	Maryland	83.0	4,612	38	Mississippi	46.5	1,350
14	Utah	76.6	1,831	39	Nebraska	45.1	788
15	New Jersey	75.1	6,530	40	Idaho	43.1	600
16	Michigan	72.3	7,307	41	Wyoming	42.2	214
17	Indiana	68.5	4,274	42	New Hampshire	41.8	543
18	Missouri	67.9	3,905	43	Kentucky	40.1	1,662
19	Delaware	66.6	553	44	Montana	39.3	364
20	Alaska	66.1	433	45	Iowa	34.8	1,028
21	North Carolina	65.8	5,623	46	West Virginia	34.2	621
22	Virginia	63.6	4,742	47	Vermont	33.5	208
23	Kansas	61.3	1,677	48	Maine	32.2	424
24	Massachusetts	61.1	3,921	49	North Dakota	29.6	188
25	Pennsylvania	61.0	7,563	50	South Dakota	23.2	179

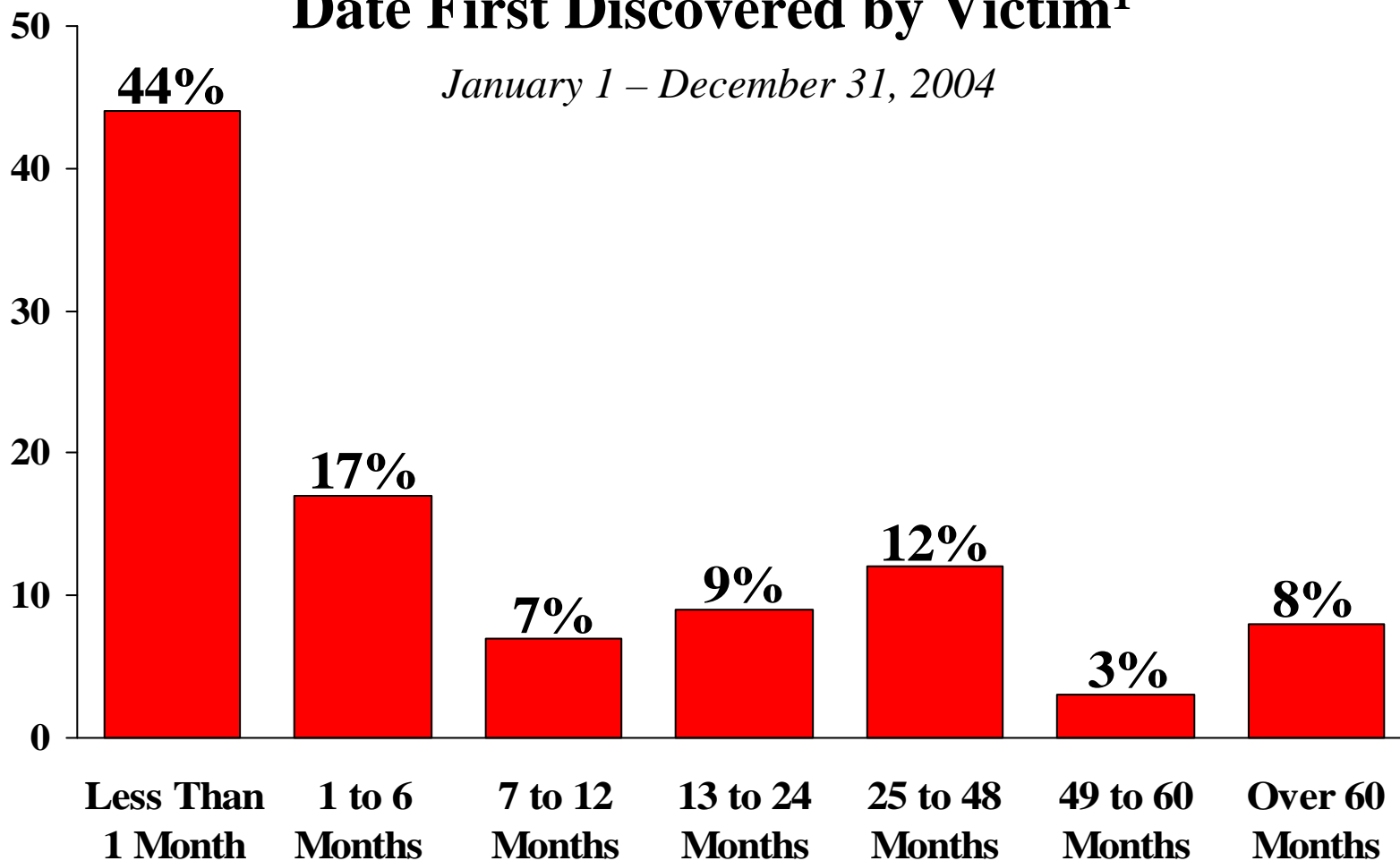
¹ Per 100,000 unit of population estimates are based on the 2004 U.S. Census population estimates (Table NST-EST2004-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2004). Numbers for the District of Columbia are 922 victims and 166.6 victims per 100,000 population.

Figure 8



Number of Months Between Date Identity Theft First Occurred and Date First Discovered by Victim¹

January 1 – December 31, 2004



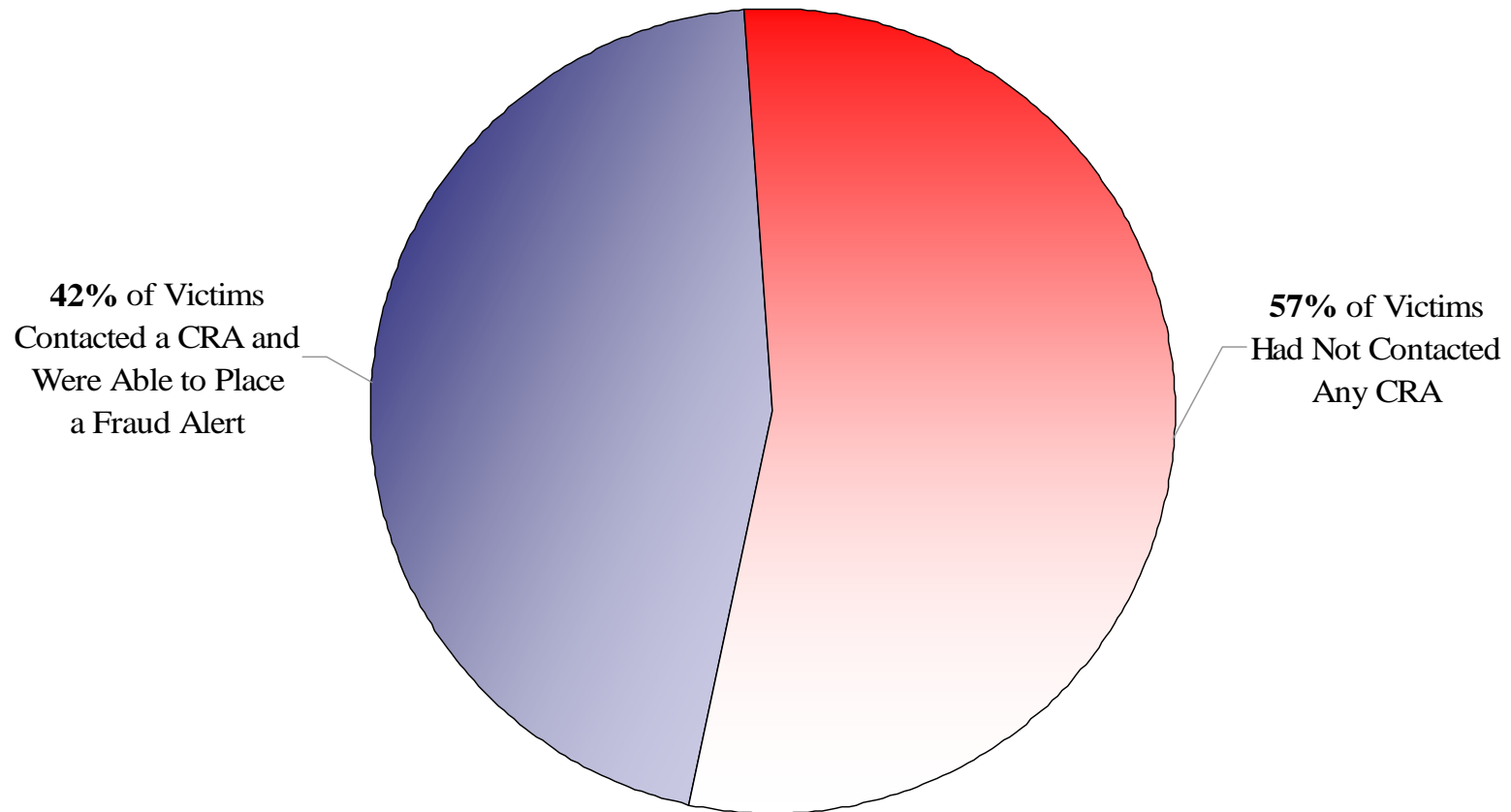
¹Percentages are based on the total number of identity theft complaints where victims provided the dates on which the identity theft first occurred and they first discovered it (127,375). 52% of the victims who contacted the Federal Trade Commission directly reported this information. Because some victims experienced multiple instances where their information had been misused, these figures do not track the amount of time it took a victim to discover a particular instance of identity theft, but, rather, the amount of time between the initial misuse of the the victim's information and when the victim first discovered that their information had been misused.



Figure 9

Credit Reporting Agency (CRA) Contact¹

January 1 – December 31, 2004



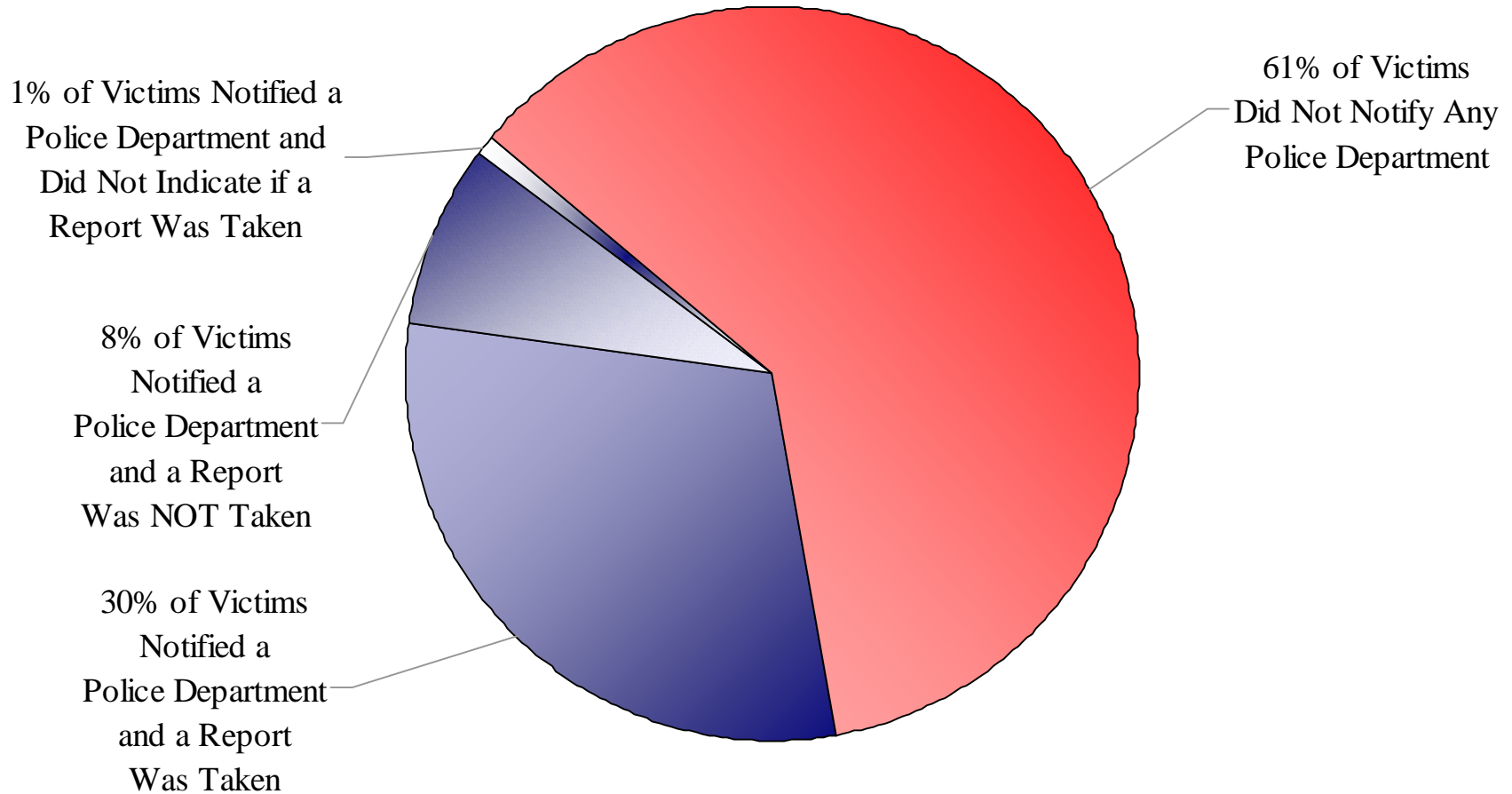
¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified any CRA (240,379). 98% of the victims who contacted the Federal Trade Commission directly reported this information. Note that less than one percent of victims who reported contacting a CRA were unable to place a fraud alert or did not indicate if a fraud alert was placed.



Figure 10

Law Enforcement Contact¹

January 1 – December 31, 2004



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (239,945). 98% of the victims who contacted the Federal Trade Commission directly reported this information.