



Identity Theft Victim Complaint Data

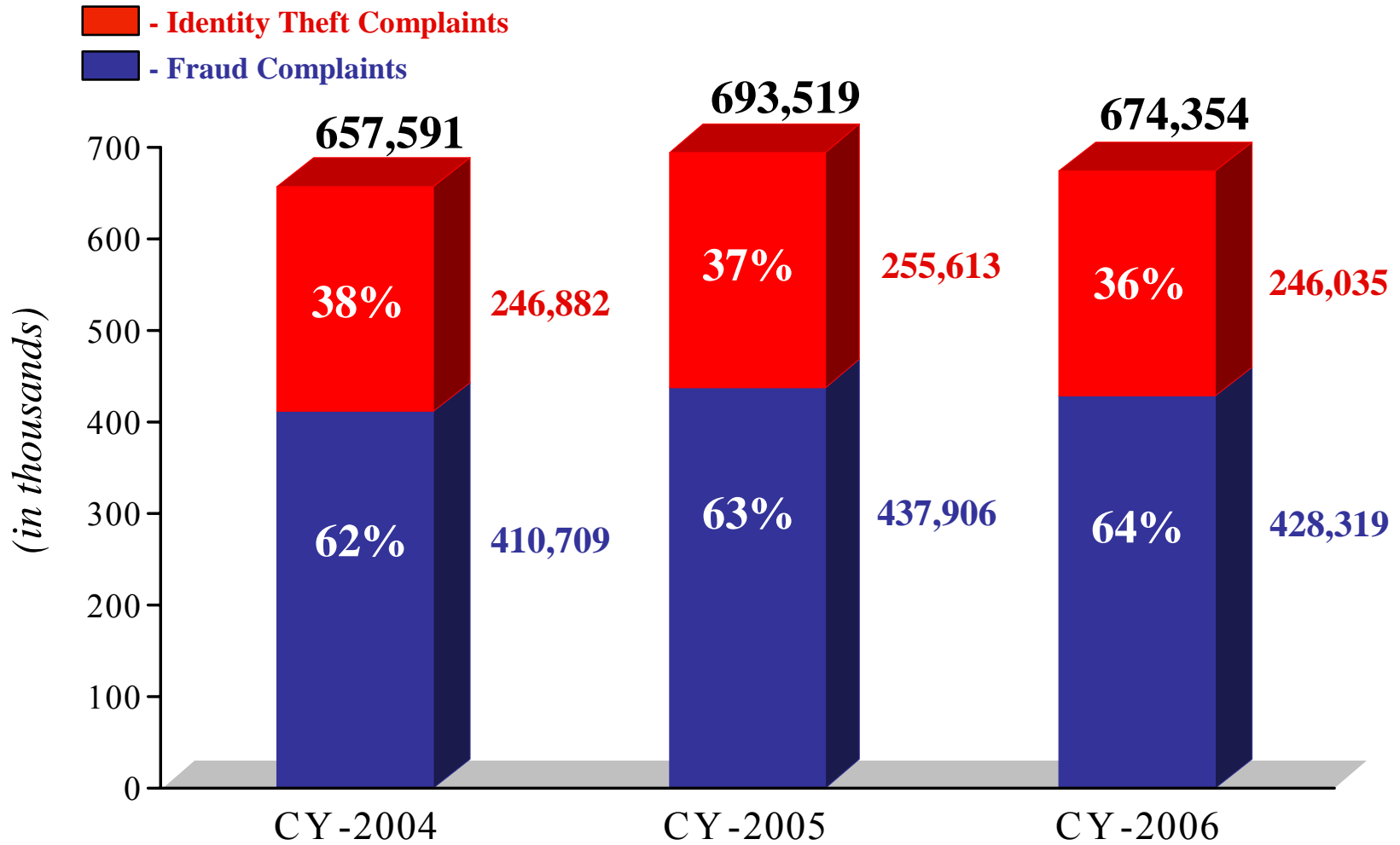
January 1- December 31, 2006



*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 National Do Not Call Registry complaints.

Figure 2

Sentinel Top Complaint Categories¹

January 1 – December 31, 2006

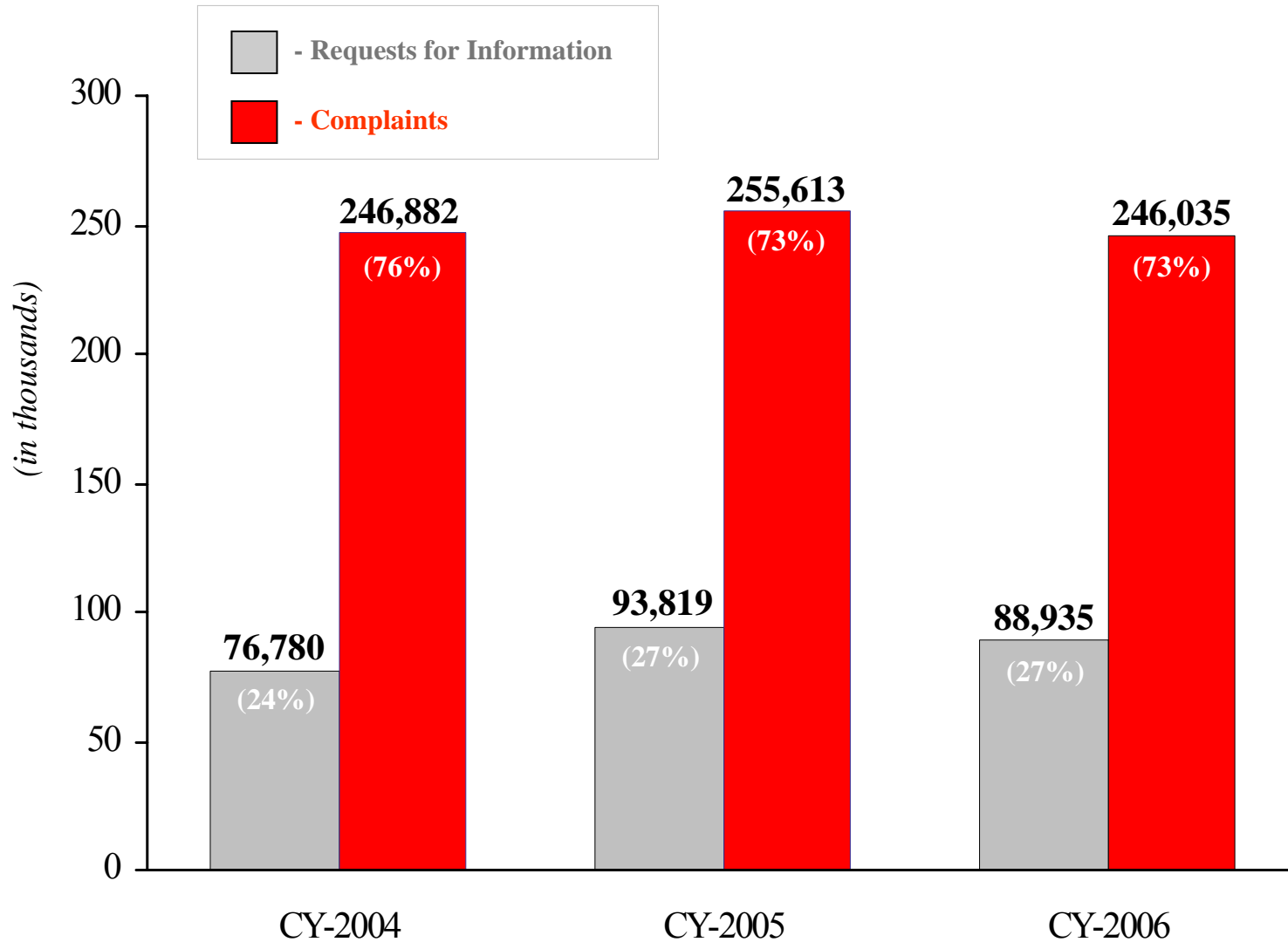
Rank	Top Categories	Complaints	Percentage ¹
1	Identity Theft	246,035	36%
2	Shop-at-Home/Catalog Sales	46,995	7%
3	Prizes/Sweepstakes and Lotteries	45,587	7%
4	Internet Services and Computer Complaints	41,243	6%
5	Internet Auctions	32,832	5%
6	Foreign Money Offers	20,411	3%
7	Advance-Fee Loans and Credit Protection/Repair	10,857	2%
8	Magazines and Buyers Clubs	8,924	1%
9	Telephone Services	8,165	1%
10	Health Care	7,467	1%
11	Business Opps and Work-at-Home Plans	7,460	1%
12	Travel, Vacations and Timeshare	6,712	1%
13	Office Supplies and Services	5,723	1%
14	Grants: Scholarships/Educational & Non-Educational	5,310	1%
15	Employ Agencies/Job Counsel/Overseas Work	4,485	1%
16	Investments	3,630	1%
	Other Coded Complaints	12,399	2%

¹Percentages are based on the total number of Sentinel complaints (674,354) received by the FTC between January 1 and December 31, 2006. Twenty-four percent (160,399) of the Sentinel complaints received by the FTC did not contain specific product service codes.



Figure 3

Total Identity Theft Records by Calendar Year¹



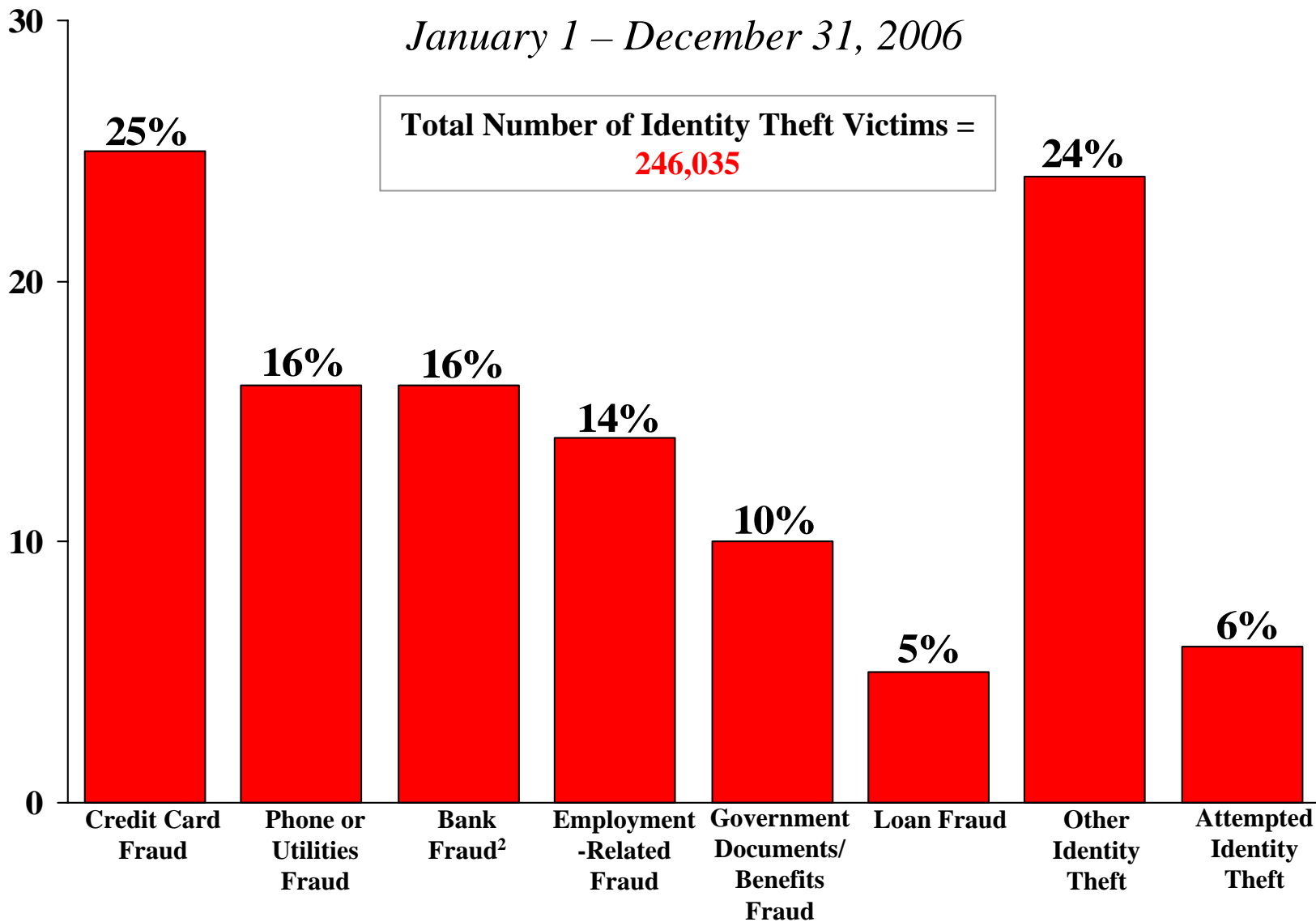
¹Percentages are based on the total number of identity theft records by calendar year.

Figure 4



How Victims' Information is Misused¹

January 1 – December 31, 2006



¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for CY-2006 (246,035). Percentages add to more than 100 because 18% 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 2004 through 2006

Credit Card Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
New Accounts	16.6%	15.6%	15.2%
Existing Account	11.9%	11.4%	10.7%
Unspecified	0.1%	0.2%	0.2%
Total	28%	26%	25%

Phone or Utilities Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Wireless - New Accounts	10.0%	9.0%	7.2%
Utilities - New Accounts	4.3%	5.2%	5.8%
Telephone - New Accounts	6.0%	5.5%	4.4%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.7%
Unspecified	0.3%	0.4%	0.5%
Total	19%	18%	16%

Bank Fraud²

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Electronic Fund Transfer	6.6%	7.9%	8.0%
Existing Accounts	8.5%	7.5%	5.8%
New Accounts	3.6%	3.3%	3.1%
Unspecified	0.1%	0.1%	0.1%
Total	18%	18%	16%

Employment-Related Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Employment-Related Fraud	13%	12%	14%

Attempted Identity Theft

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Attempted Identity Theft	6%	6%	6%

Government Documents or Benefits Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Fraudulent Tax Return Filed	3.9%	4.8%	6.2%
Driver's License Issued / Forged	2.3%	1.8%	1.4%
Government Benefits Applied For / Received	1.4%	1.5%	1.3%
Other Government Documents Issued / Forged ³	0.7%	0.6%	0.9%
Social Security Card Issued / Forged ³	0.5%	0.2%	—
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	9%	10%

Loan Fraud

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Business / Personal / Student Loan	2.6%	2.6%	2.5%
Auto Loan / Lease	1.9%	1.8%	1.7%
Real Estate Loan	1.2%	1.2%	1.3%
Unspecified	0.2%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

Theft Subtype	Percentages	Percentages	Percentages
	CY-2004	CY-2005	CY-2006
Uncertain ⁴	—	—	12.0%
Miscellaneous ⁴	—	—	4.6%
Internet / Email	1.8%	2.0%	2.2%
Evading the Law	2.4%	2.2%	2.1%
Medical	1.8%	1.9%	1.9%
Apartment or House Rented	0.9%	0.9%	0.9%
Insurance	0.4%	0.4%	0.4%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.1%	0.2%	0.2%
Child Support	0.3%	0.2%	0.2%
Bankruptcy	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Other ⁴	14.4%	17.5%	—
Total	22%	25%	24%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2004 = 246,882; CY-2005 = 255,613; and CY-2006 = 246,035. Note that 18% of identity theft complaints include more than one type of identity theft in CY-2006, 20% in each year for CY-2004 and CY-2005.

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

³Theft subtype "Social Security Card Issued/Forged" was combined with theft subtype "Other Government Documents Issued/Forged" in CY-2006.

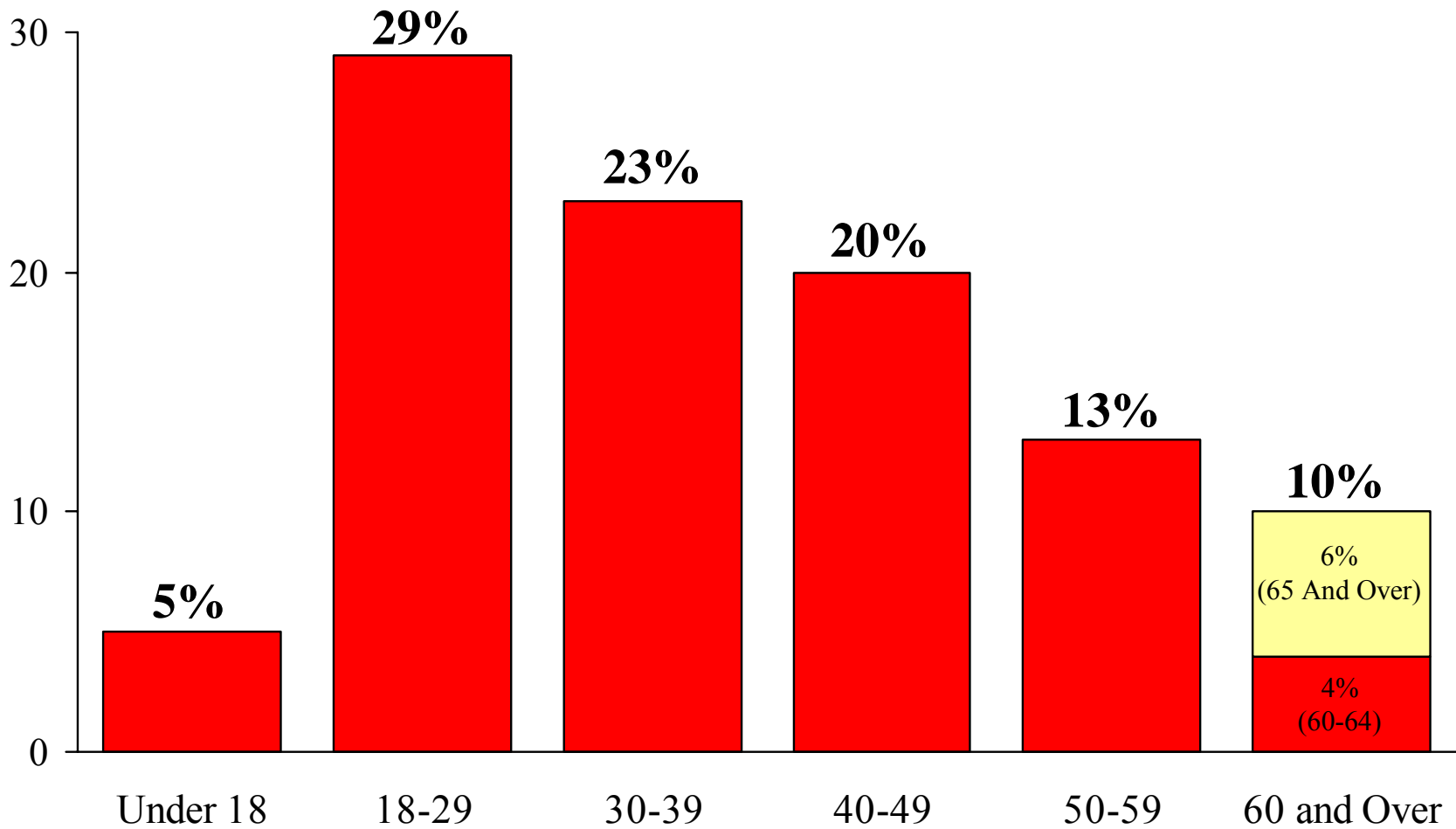
⁴Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.



Figure 6

Identity Theft Complaints by Victim Age¹

January 1 – December 31, 2006



¹Percentages are based on the total number of identity theft complaints where victims reported their age (225,532). 94% of the victims who contacted the FTC directly reported their age.



Figure 7a

Largest Metropolitan Areas Ranking for Identity Theft Consumer Complaints¹

January 1 – December 31, 2006

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Napa, CA Metropolitan Statistical Area	403	304.5
2	Madera, CA Metropolitan Statistical Area	394	283.6
3	McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1,693	257.2
4	Greeley, CO Metropolitan Statistical Area	537	244.9
5	Yuba City, CA Metropolitan Statistical Area	358	236.5
6	Brownsville-Harlingen, TX Metropolitan Statistical Area	873	234.8
7	Hanford-Corcoran, CA Metropolitan Statistical Area	324	227.3
8	Albany-Lebanon, OR Micropolitan Statistical Area	230	214.1
9	Vallejo-Fairfield, CA Metropolitan Statistical Area	875	211.9
10	Laredo, TX Metropolitan Statistical Area	464	211.4
11	Flagstaff, AZ Metropolitan Statistical Area	257	209.4
12	Thomasville-Lexington, NC Micropolitan Statistical Area	301	195.7
13	Prescott, AZ Metropolitan Statistical Area	354	185.7
14	Sierra Vista-Douglas, AZ Micropolitan Statistical Area	229	184.7
15	Gainesville, GA Metropolitan Statistical Area	297	184.6
16	Lake Havasu City-Kingman, AZ Micropolitan Statistical Area	319	177.2
17	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	6,533	175.8
18	Monroe, MI Metropolitan Statistical Area	267	175.0
19	Dunn, NC Micropolitan Statistical Area	177	174.3
20	Tucson, AZ Metropolitan Statistical Area	1,573	173.4
21	Yuma, AZ Metropolitan Statistical Area	304	172.6
22	Stockton, CA Metropolitan Statistical Area	1,118	172.0
23	Bakersfield, CA Metropolitan Statistical Area	1,245	169.4
24	Las Cruces, NM Metropolitan Statistical Area	298	160.1
25	Fresno, CA Metropolitan Statistical Area	1,386	159.9

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
26	Modesto, CA Metropolitan Statistical Area	774	155.3
27	Vero Beach, FL Metropolitan Statistical Area	183	147.4
28	Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	1,176	147.4
29	Corpus Christi, TX Metropolitan Statistical Area	603	147.2
30	Merced, CA Metropolitan Statistical Area	347	146.4
31	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	5,536	145.9
32	Durham, NC Metropolitan Statistical Area	657	145.6
33	Port St. Lucie-Fort Pierce, FL Metropolitan Statistical Area	529	145.0
34	Las Vegas-Paradise, NV Metropolitan Statistical Area	2,376	143.9
35	Hammond, LA Micropolitan Statistical Area	150	142.6
36	Macon, GA Metropolitan Statistical Area	325	142.4
37	Miami-Fort Lauderdale-Miami Beach, FL Metropolitan Statistical Area	7,557	140.9
38	Ann Arbor, MI Metropolitan Statistical Area	478	140.9
39	Salisbury, NC Micropolitan Statistical Area	189	140.7
40	Santa Cruz-Watsonville, CA Metropolitan Statistical Area	351	140.0
41	Visalia-Porterville, CA Metropolitan Statistical Area	558	139.0
42	Goldsboro, NC Metropolitan Statistical Area	158	138.3
43	Yakima, WA Metropolitan Statistical Area	314	137.1
44	Roseburg, OR Micropolitan Statistical Area	140	135.7
45	Lakeland, FL Metropolitan Statistical Area	705	134.4
46	Olympia, WA Metropolitan Statistical Area	301	134.0
47	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	7,594	133.2
48	Niles-Benton Harbor, MI Metropolitan Statistical Area	216	132.4
49	Sacramento-Arden-Arcade--Roseville, CA Metropolitan Statistical Area	2,667	132.2
50	South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	420	132.0

¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each Metropolitan Area. This chart illustrates the top 50 Metropolitan Areas (Metropolitan and Micropolitan Statistical Areas) with a population of one hundred thousand or more. Metropolitan Areas presented here are those defined by the Office of Management and Budget as of November 2004 (www.census.gov/population/www/estimates/metropop/table01.xls).

Figure 7b



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

January 1 – December 31, 2006

Rank	Victim State	Victims Per 100,000 Population	Number of Victims	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	147.8	9,113	26	Tennessee	61.3	3,700
2	Nevada	120.0	2,994	27	Alabama	60.3	2,774
3	California	113.5	41,396	28	Ohio	59.9	6,878
4	Texas	110.6	26,006	29	Kansas	58.8	1,626
5	Florida	98.3	17,780	30	Rhode Island	57.6	615
6	Colorado	92.5	4,395	31	Alaska	57.3	384
7	Georgia	86.3	8,084	32	South Carolina	55.7	2,408
8	New York	85.2	16,452	33	Minnesota	55.6	2,872
9	Washington	83.4	5,336	34	Arkansas	54.7	1,537
10	New Mexico	82.9	1,621	35	Louisiana	52.6	2,256
11	Maryland	82.9	4,656	36	Mississippi	51.3	1,494
12	Illinois	78.6	10,080	37	Nebraska	49.1	868
13	Oregon	76.1	2,815	38	Idaho	49.0	718
14	New Jersey	73.3	6,394	39	Hawaii	47.8	615
15	Virginia	67.2	5,137	40	New Hampshire	46.1	606
16	Michigan	67.2	6,784	41	Montana	45.9	434
17	Delaware	66.7	569	42	Wisconsin	45.6	2,536
18	Connecticut	65.8	2,305	43	Wyoming	42.3	218
19	Pennsylvania	64.9	8,080	44	Kentucky	42.0	1,766
20	North Carolina	64.9	5,748	45	Maine	39.7	525
21	Missouri	64.2	3,753	46	West Virginia	39.3	715
22	Massachusetts	63.7	4,102	47	Iowa	34.9	1,041
23	Oklahoma	63.0	2,254	48	South Dakota	30.2	236
24	Indiana	62.2	3,928	49	North Dakota	29.7	189
25	Utah	61.8	1,577	50	Vermont	28.5	178

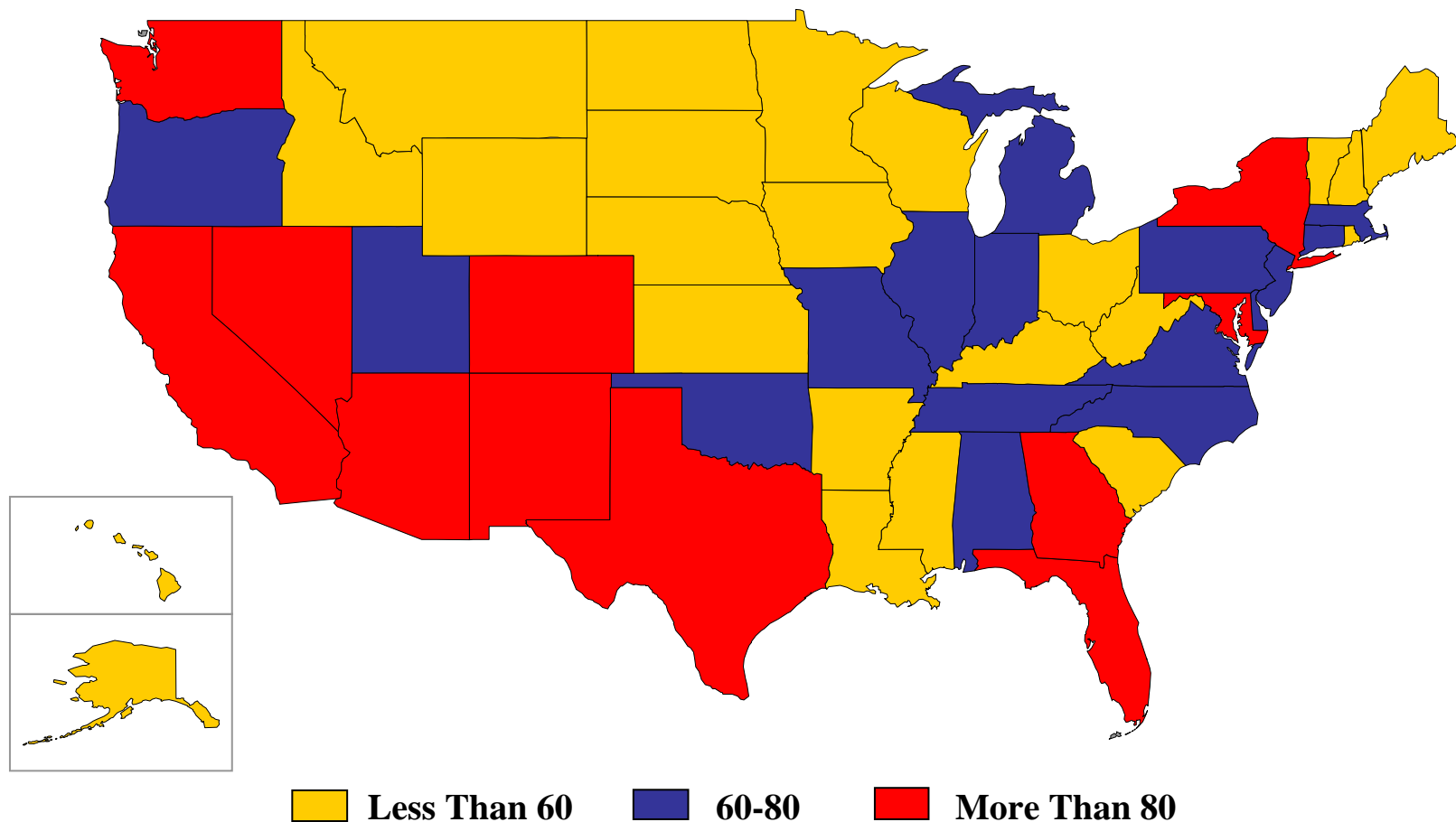
¹Per 100,000 unit of population estimates are based on the 2006 U.S. Census population estimates (Table NST-EST2006-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2006). Numbers for the District of Columbia are 765 victims and 131.5 victims per 100,000 population.



Figure 7c

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

January 1 – December 31, 2006



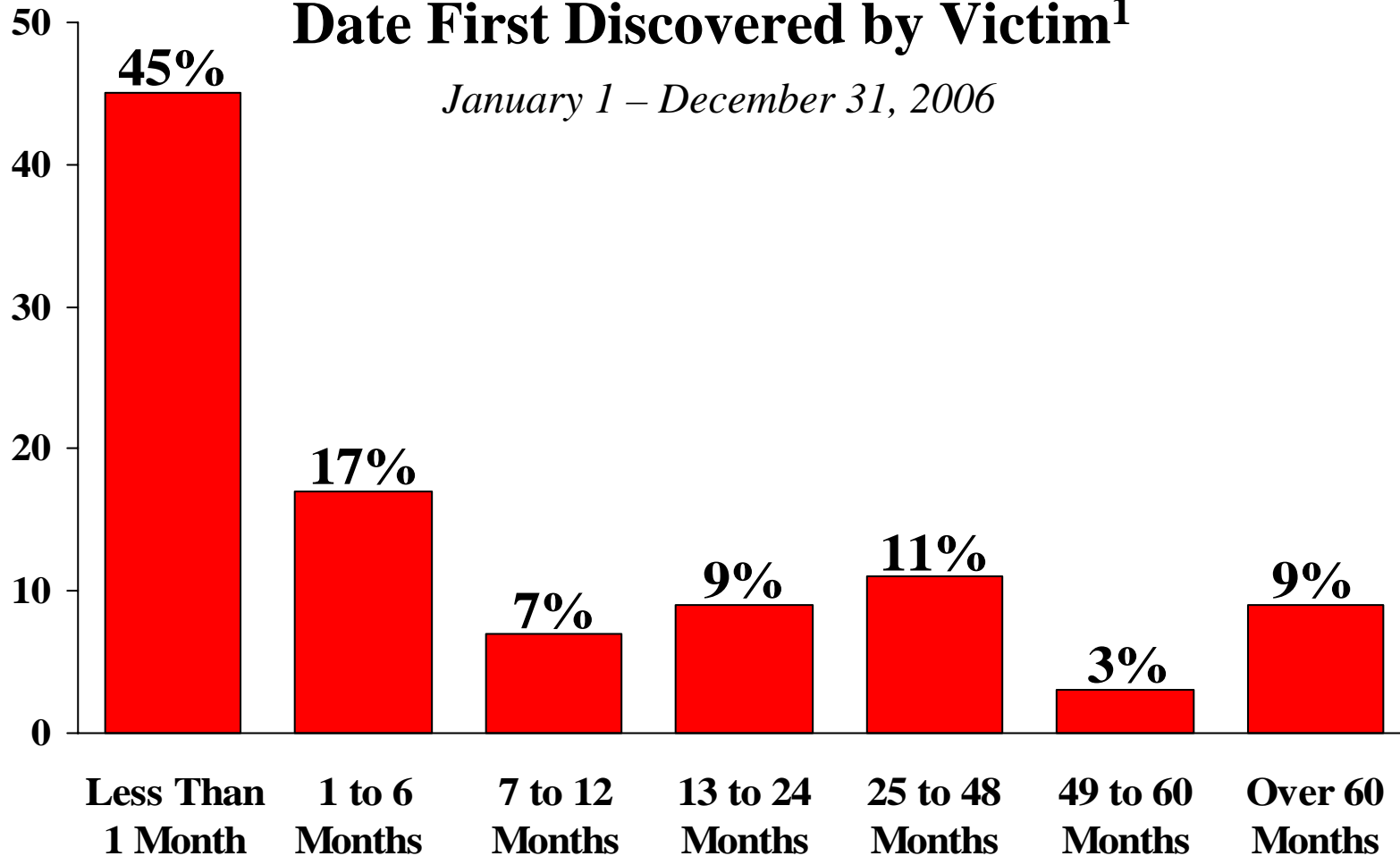
¹Per 100,000 unit of population estimates are based on the 2006 U.S. Census population estimates (Table NST-EST2006-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2006). Numbers for the District of Columbia are 765 victims and 131.5 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, 2006



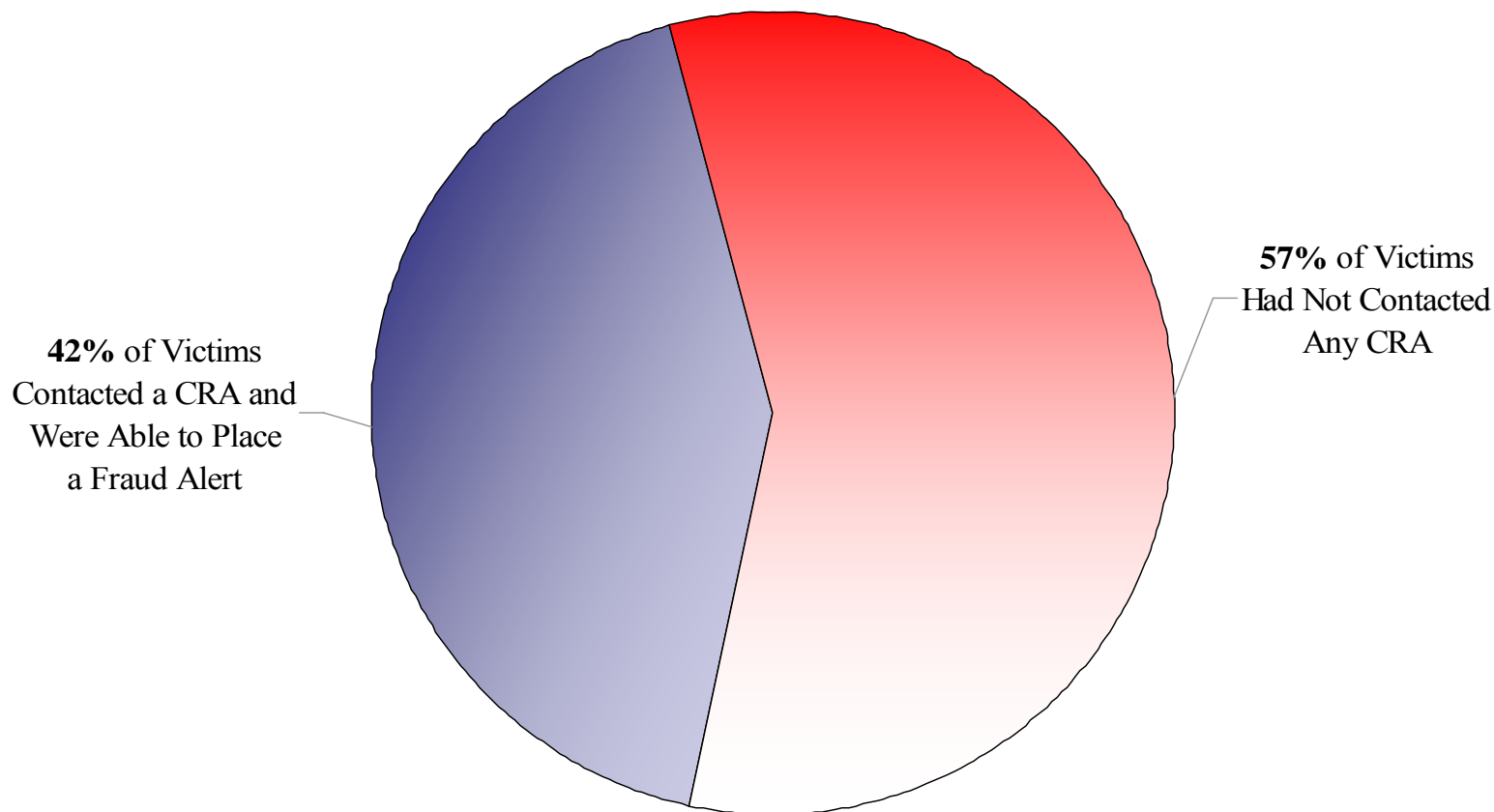
¹Percentages are based on the total number of identity theft complaints where victims provided the dates on which the identity theft first occurred and they first discovered it (123,064). 52% of the victims who contacted the FTC directly reported this information. Because some victims experienced multiple 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, 2006



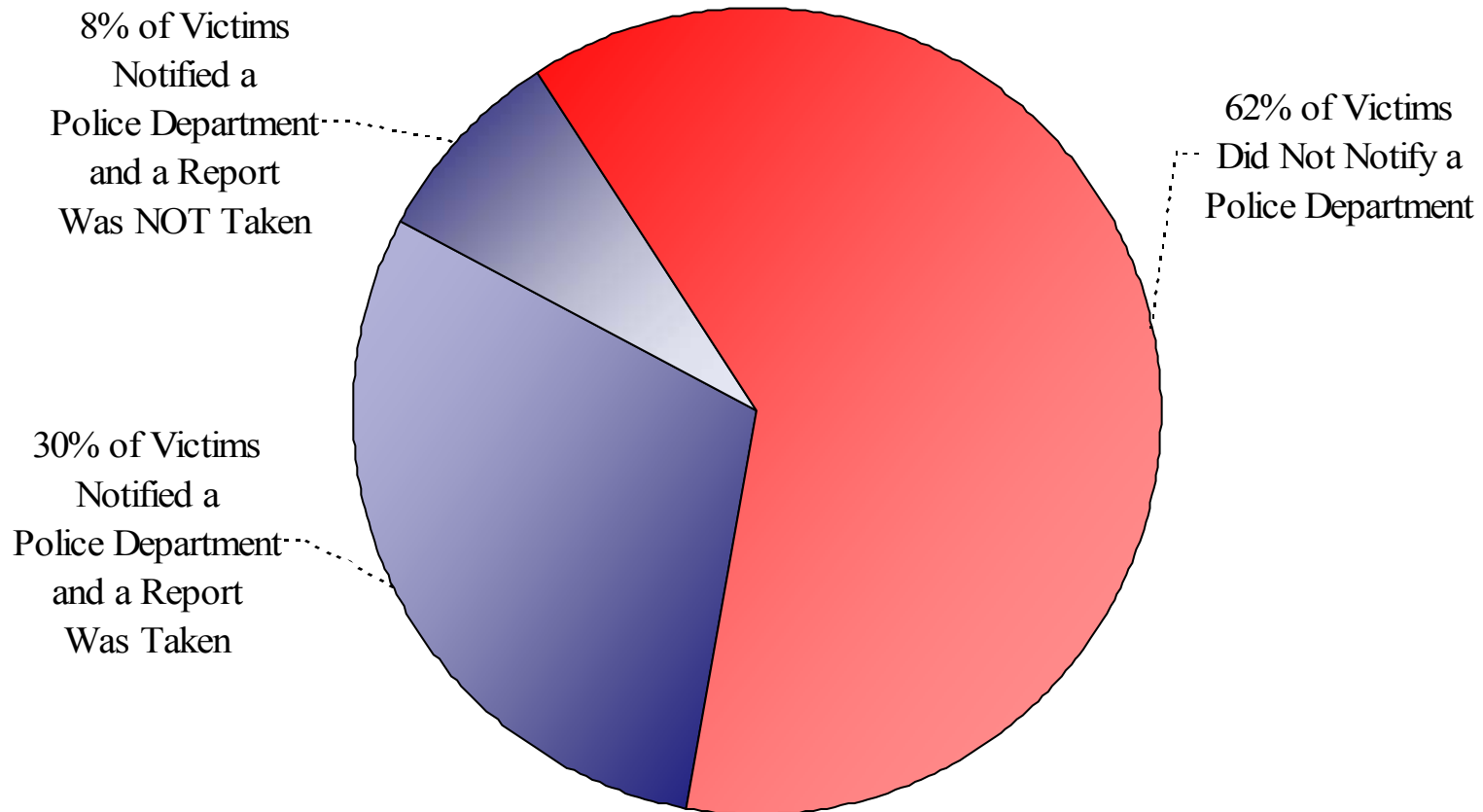
¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified any CRA (233,219). 98% of the victims who contacted the FTC directly reported this information. Note that less than one percent of victims who reported contacting a CRA were unable to place a fraud alert or did not indicate if a fraud alert was placed.



Figure 10

Law Enforcement Contact¹

January 1 – December 31, 2006



¹Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (233,509). 98% of the identity theft victims who contacted the FTC directly reported law enforcement contact information. Less than one percent of victims who informed the FTC that they had contacted a police department did not indicate if a report was taken.