



# Identity Theft Victim Complaint Data

*Figures and Trends*  
*January 1- December 31, 2003*

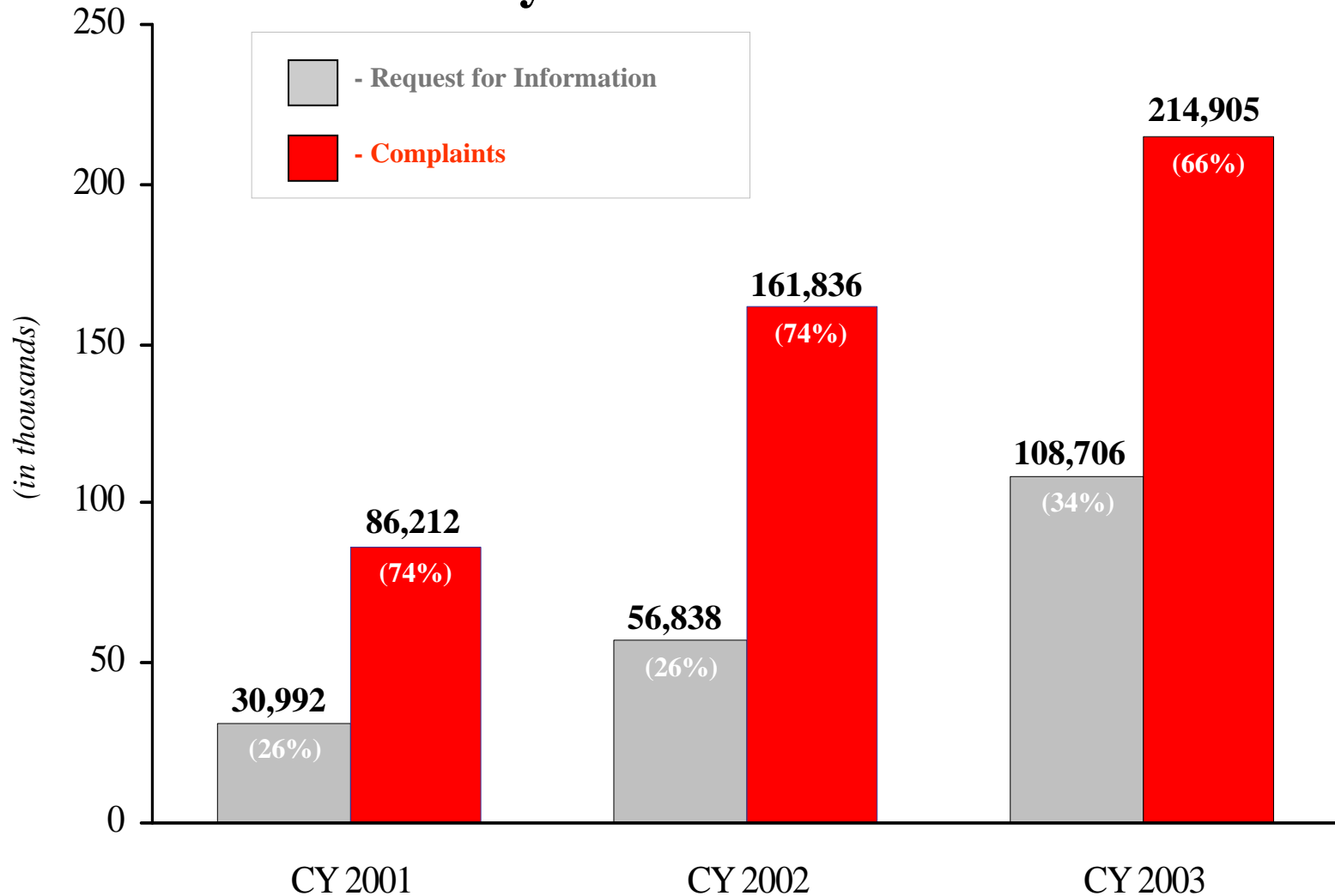


*Federal Trade Commission*  
*Washington, DC*



# Figure 1

## Total Identity Theft Records<sup>1</sup> by Calendar Year



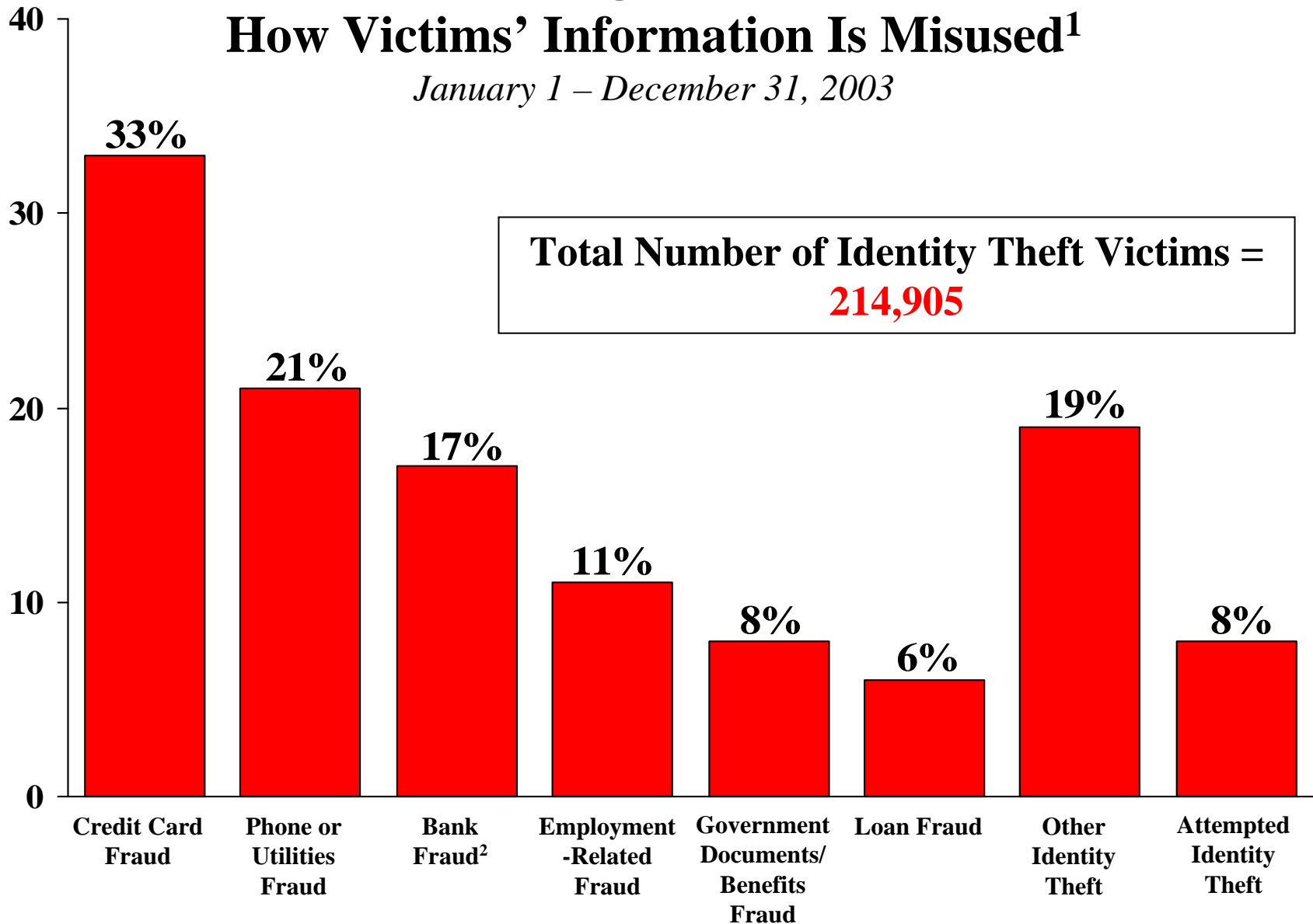
<sup>1</sup>Percentages are based on the total number of identity theft records by calendar year.



## Figure 2

# How Victims' Information Is Misused<sup>1</sup>

January 1 – December 31, 2003



<sup>1</sup>Percentages are based on the 214,905 total victims reporting. 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.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# Figure 3a



## How Victims' Information Is Misused<sup>1</sup>

January 1 – December 31, 2003

**Total Number of Identity Theft Victims =  
214,905**

### Credit Card Fraud

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
New Accounts	19.2%
Existing Accounts	12.0
Unspecified	1.4
<b>Total</b>	<b>33%</b>

### Phone or Utilities Fraud

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Wireless - New	10.4%
Telephone - New	5.6
Utilities - New	3.8
Unauthorized Charges to Existing Accounts	0.6
Unspecified	0.8
<b>Total</b>	<b>21%</b>

### Bank Fraud<sup>2</sup>

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Existing Accounts	8.2%
Electronic Fund Transfer	4.8
New Accounts	3.8
Unspecified	0.5
<b>Total</b>	<b>17%</b>

### Employment-Related Fraud

<i>Theft Subtype</i>	<i>Percent of All Victims</i>
Employment-Related Fraud	11.1%

### Government Documents or Benefits Fraud

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Fraudulent Tax Return	3.7%
Driver's License Issued / Forged	2.3
Government Benefits Applied For / Received	1.3
Social Security Card Issued / Forged	0.4
Other Government Documents Issued / Forged	0.4
Unspecified	<0.1
<b>Total</b>	<b>8%</b>

### Loan Fraud

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Business / Personal / Student Loan	2.3%
Auto Loan / Lease	2.0
Real Estate Loan	1.0
Unspecified	0.3
<b>Total</b>	<b>6%</b>

### Other Identity Theft

<i>Theft Subtypes</i>	<i>Percent of All Victims</i>
Other	11.6%
Illegal / Criminal	2.1
Medical	1.8
Internet / E-Mail	1.7
Apartment / House Rented	0.9
Bankruptcy	0.3
Insurance	0.3
Property Rental Fraud	0.2
Child Support	0.2
Securities / Other Investments	0.2
Magazines	0.1
<b>Total</b>	<b>19%</b>

### Attempted Identity Theft

<i>Theft Subtype</i>	<i>Percent of All Victims</i>
Attempted Identity Theft	8.0%



<sup>1</sup>Percentages are based on the 214,905 total victims reporting. 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.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

# Figure 3b



## How Victims' Information Is Misused<sup>1</sup>

Calendar Years 2001 through 2003

### Credit Card Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
New Accounts	26.1%	24.4%	19.2%
Existing Accounts	10.2%	12.2%	12.0%
Unspecified	5.6%	5.4%	1.4%
<b>Total</b>	<b>42%</b>	<b>42%</b>	<b>33%</b>

### Phone or Utilities Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Wireless - New	9.7%	10.5%	10.4%
Telephone - New	5.3%	5.2%	5.6%
Utilities - New	2.5%	3.0%	3.8%
Unauthorized Charges to Existing Accounts	0.5%	0.7%	0.6%
Unspecified	2.3%	2.2%	0.8%
<b>Total</b>	<b>20%</b>	<b>22%</b>	<b>21%</b>

### Bank Fraud<sup>2</sup>

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Existing Accounts	6.2%	8.1%	8.2%
Electronic Fund Transfer	1.9%	3.1%	4.8%
New Accounts	2.7%	3.7%	3.8%
Unspecified	2.3%	2.0%	0.5%
<b>Total</b>	<b>13%</b>	<b>17%</b>	<b>17%</b>

### Employment-Related Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Employment-Related Fraud	8.9%	9.3%	11.1%

### Government Documents or Benefits Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Fraudulent Tax Return	1.9%	1.9%	3.7%
Driver's License Issued / Forged	2.8%	3.0%	2.3%
Government Benefits Applied For / Received	0.4%	0.8%	1.3%
Social Security Card Issued / Forged	0.7%	1.7%	0.4%
Other Government Documents Issued / Forged	0.3%	0.3%	0.4%
Unspecified	0.2%	0.1%	<0.1%
<b>Total</b>	<b>6%</b>	<b>8%</b>	<b>8%</b>

### Loan Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Business / Personal / Student Loan	3.4%	2.7%	2.3%
Auto Loan / Lease	1.8%	2.1%	2.0%
Real Estate Loan	0.7%	0.9%	1.0%
Unspecified	0.6%	0.5%	0.3%
<b>Total</b>	<b>7%</b>	<b>6%</b>	<b>6%</b>

### Other Identity Theft

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Other	12.9%	9.1%	11.6%
Illegal / Criminal	1.7%	2.0%	2.1%
Medical	1.6%	1.7%	1.8%
Internet / Email	1.0%	1.4%	1.7%
Apartment / House Rented	1.0%	1.0%	0.9%
Bankruptcy	0.4%	0.4%	0.3%
Insurance <sup>3</sup>	-	-	0.3%
Property Rental Fraud <sup>3</sup>	-	-	0.2%
Child Support <sup>3</sup>	-	-	0.2%
Securities / Other Investments	0.2%	0.2%	0.2%
Magazines <sup>3</sup>	-	-	0.1%
<b>Total</b>	<b>19%</b>	<b>16%</b>	<b>19%</b>

### Attempted Identity Theft

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Attempted Identity Theft	9.5%	8.3%	8.0%

<sup>1</sup>Percentages are based on the total victims reporting in each calendar year: CY 2001 = 86,212; CY 2002 = 161,836; CY 2003 = 214,905. Percentages add to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 20% in CY 2001; 22% in CY 2002; and 19% in CY 2003. All victims reported experiencing at least one type of identity theft.

<sup>2</sup>Includes fraud involving checking and savings accounts and electronic fund transfers.

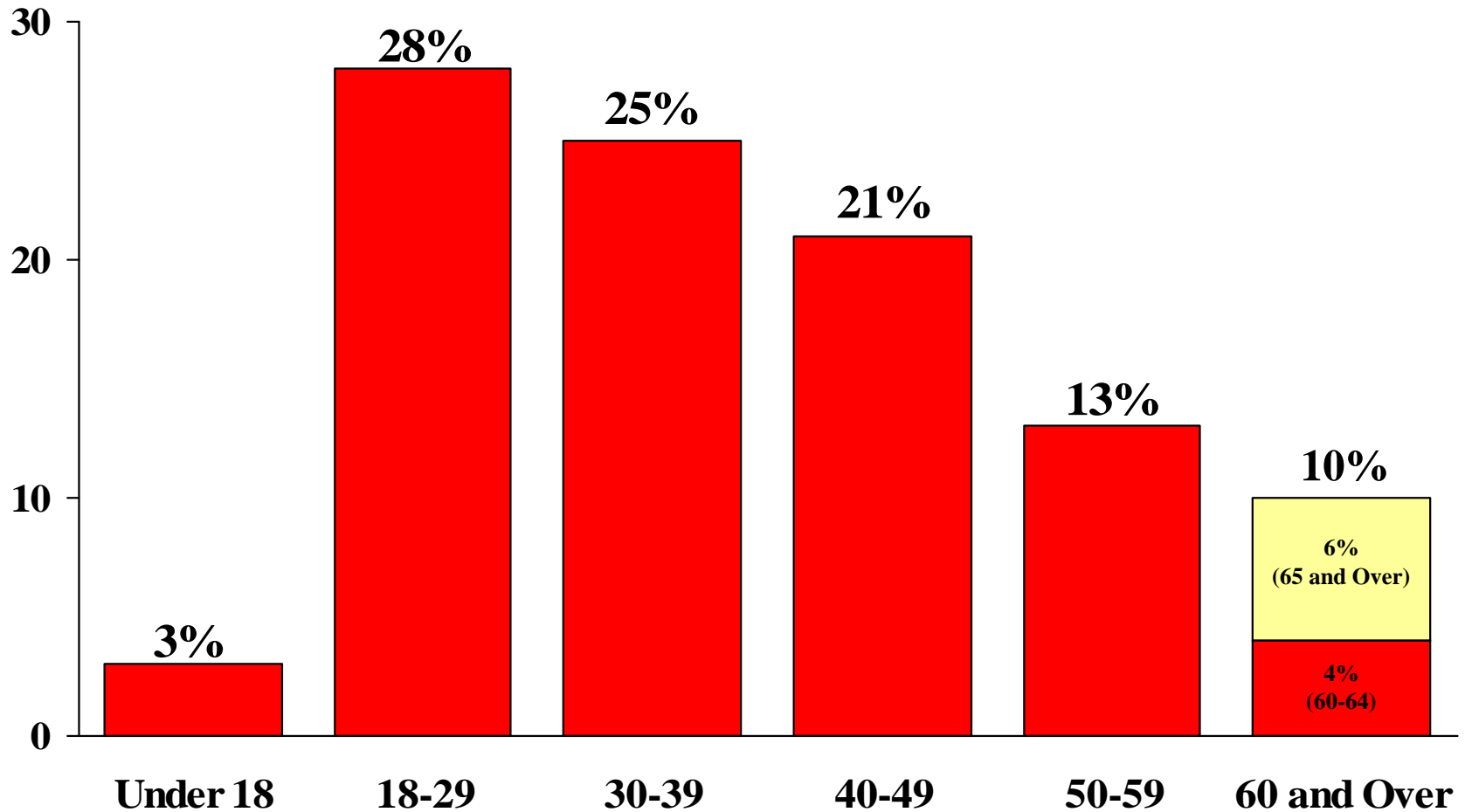
<sup>3</sup>Theft subtype added in CY 2003.



# Figure 4

## Complaints by Victim Age<sup>1</sup>

January 1 – December 31, 2003



<sup>1</sup>Percentages are based on the 197,475 victims who provided their age. This chart represents 95% of the victims who contacted the Federal Trade Commission directly.



# Figure 5a

## Major Metropolitan Areas Ranking for Identity Theft – Related Complaints

*January 1 – December 31, 2003*

Rank	Metropolitan Area	No. of Victims	Victims Per 100,000 Population
1	Phoenix--Mesa, AZ (MSA)	5,041	155.0
2	Los Angeles--Long Beach, CA (PMSA)	13,012	136.7
3	Riverside--San Bernardino, CA (PMSA)	4,381	134.6
4	Miami, FL (PMSA)	2,871	127.4
5	Houston, TX (PMSA)	5,243	125.5
6	Oakland, CA (PMSA)	3,002	125.5
7	Dallas, TX (PMSA)	4,152	118.0
8	Orange County, CA (PMSA)	3,320	116.6
9	New York, NY (PMSA)	10,641	114.2
10	San Diego, CA (MSA)	2,978	105.8
11	Atlanta, GA (MSA)	4,183	101.7
12	Washington, DC--MD--VA--WV (PMSA)	4,936	100.3
13	Denver, CO (PMSA)	2,041	96.8
14	Chicago, IL (PMSA)	7,946	96.1
15	Seattle--Bellevue--Everett, WA (PMSA)	2,186	90.5
16	Detroit, MI (PMSA)	3,963	89.2
17	Newark, NJ (PMSA)	1,719	84.6
18	Philadelphia, PA--NJ (PMSA)	4,168	81.7
19	Tampa--St. Petersburg--Clearwater, FL (MSA)	1,845	77.0
20	Nassau--Suffolk, NY (PMSA)	2,066	75.0
21	St. Louis, MO--IL (MSA)	1,944	74.7
22	Baltimore, MD (PMSA)	1,816	71.1
23	Minneapolis--St. Paul, MN--WI (MSA)	2,019	68.0
24	Cleveland--Lorain--Elyria, OH (PMSA)	1,459	64.8
25	Boston, MA--NH (PMSA)	2,114	62.1
26	Pittsburgh, PA (MSA)	926	39.3

Note: Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each metropolitan area. These charts only illustrate Primary Metropolitan Statistical Areas (PMSA) and Metropolitan Statistical Areas (MSA) with a population of two million or more. Metropolitan areas presented here are those defined by the Office of Management and Budget (OMB) as of 1999 (see <http://www.whitehouse.gov/omb/inforeg/msa99.pdf>). Per 100,000 unit of population counts are based on the 2000 U.S. Census population count (Census 2000 Summary File 1 (SF 1) 100-Percent Data, April 1, 2000).

# Figure 5b



## Identity Theft Victims by State (Per 100,000 Population)<sup>1</sup>

January 1 – December 31, 2003

Rank	Victim State	Victims Per 100,000 Population	Number of Victims	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	122.4	6,832	26	Kansas	50.6	1,378
2	Nevada	113.4	2,541	27	Rhode Island	49.9	537
3	California	111.2	39,452	28	Minnesota	49.7	2,517
4	Texas	93.3	20,634	29	Oklahoma	48.1	1,689
5	Florida	83.0	14,119	30	Ohio	48.0	5,494
6	New York	82.4	15,821	31	Tennessee	47.6	2,782
7	Oregon	81.7	2,909	32	Arkansas	47.5	1,294
8	Colorado	81.3	3,698	33	South Carolina	45.7	1,895
9	Illinois	77.4	9,792	34	Nebraska	44.9	781
10	Washington	77.3	4,741	35	Wisconsin	42.5	2,325
11	Maryland	74.9	4,124	36	Louisiana	41.7	1,875
12	Georgia	70.5	6,127	37	Alabama	40.5	1,823
13	New Mexico	70.3	1,317	38	New Hampshire	38.8	500
14	New Jersey	68.9	5,948	39	Mississippi	37.6	1,084
15	North Carolina	65.9	5,537	40	Idaho	36.1	493
16	Michigan	65.1	6,566	41	Alaska	35.6	231
17	Missouri	61.3	3,496	42	Wyoming	34.3	172
18	Indiana	59.1	3,660	43	Kentucky	32.3	1,332
19	Virginia	58.2	4,297	44	Montana	30.7	282
20	Delaware	57.7	472	45	Iowa	30.6	900
21	Massachusetts	56.5	3,634	46	West Virginia	28.1	508
22	Utah	56.4	1,326	47	Maine	27.0	353
23	Connecticut	54.9	1,913	48	Vermont	25.7	159
24	Pennsylvania	52.9	6,545	49	North Dakota	20.0	127
25	Hawaii	51.6	649	50	South Dakota	19.6	150

Note: Per 100,000 unit of population estimates are based on the 2003 U.S. Census population estimates (Table NST-EST2003-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2003). Numbers for the District of Columbia are: 917 victims and 162.8 victims per 100,000 population. 97% of the 214,905 total victims reporting indicated their state of residence.



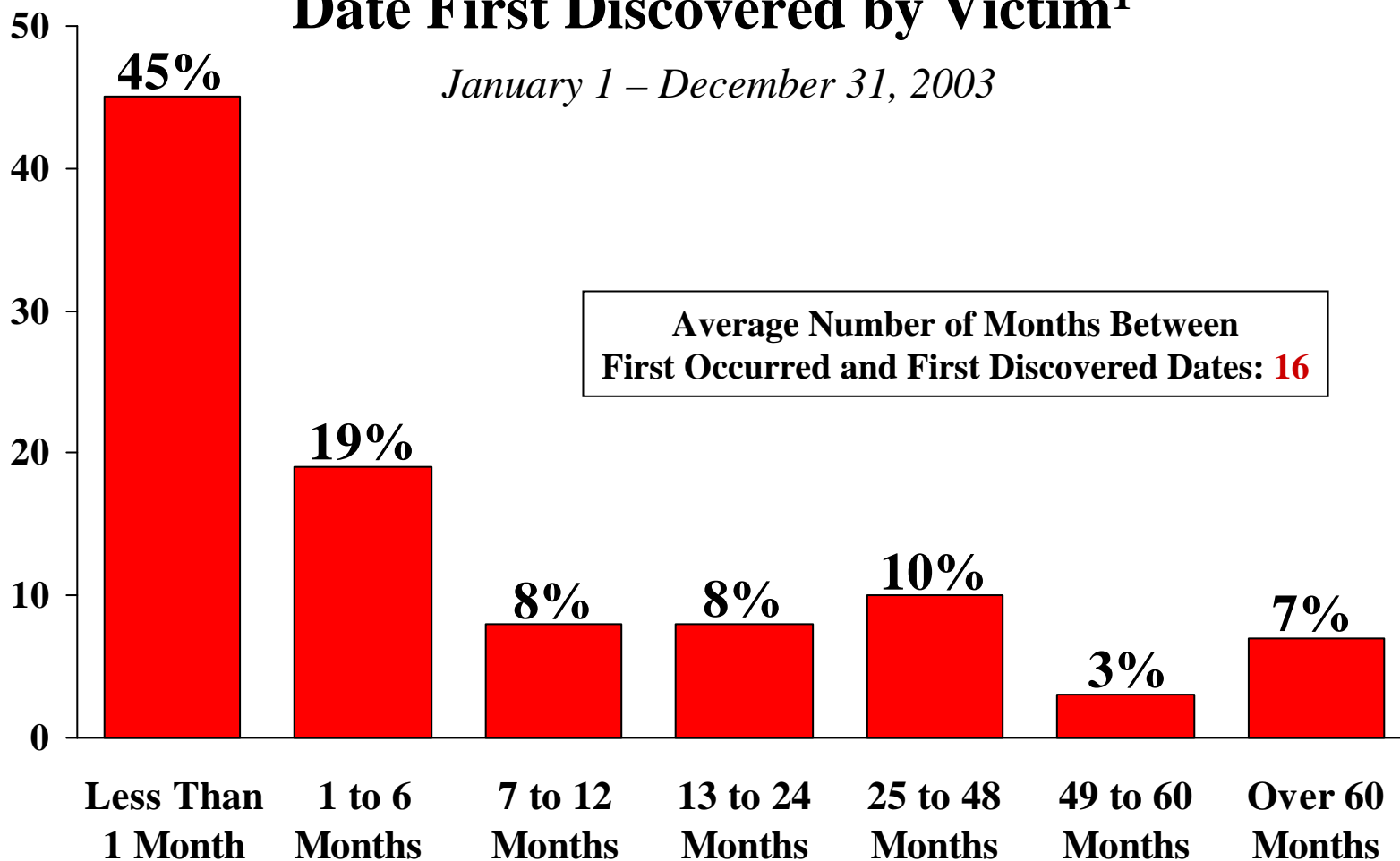


# Figure 6



## Number of Months Between Date Identity Theft First Occurred and Date First Discovered by Victim<sup>1</sup>

*January 1 – December 31, 2003*



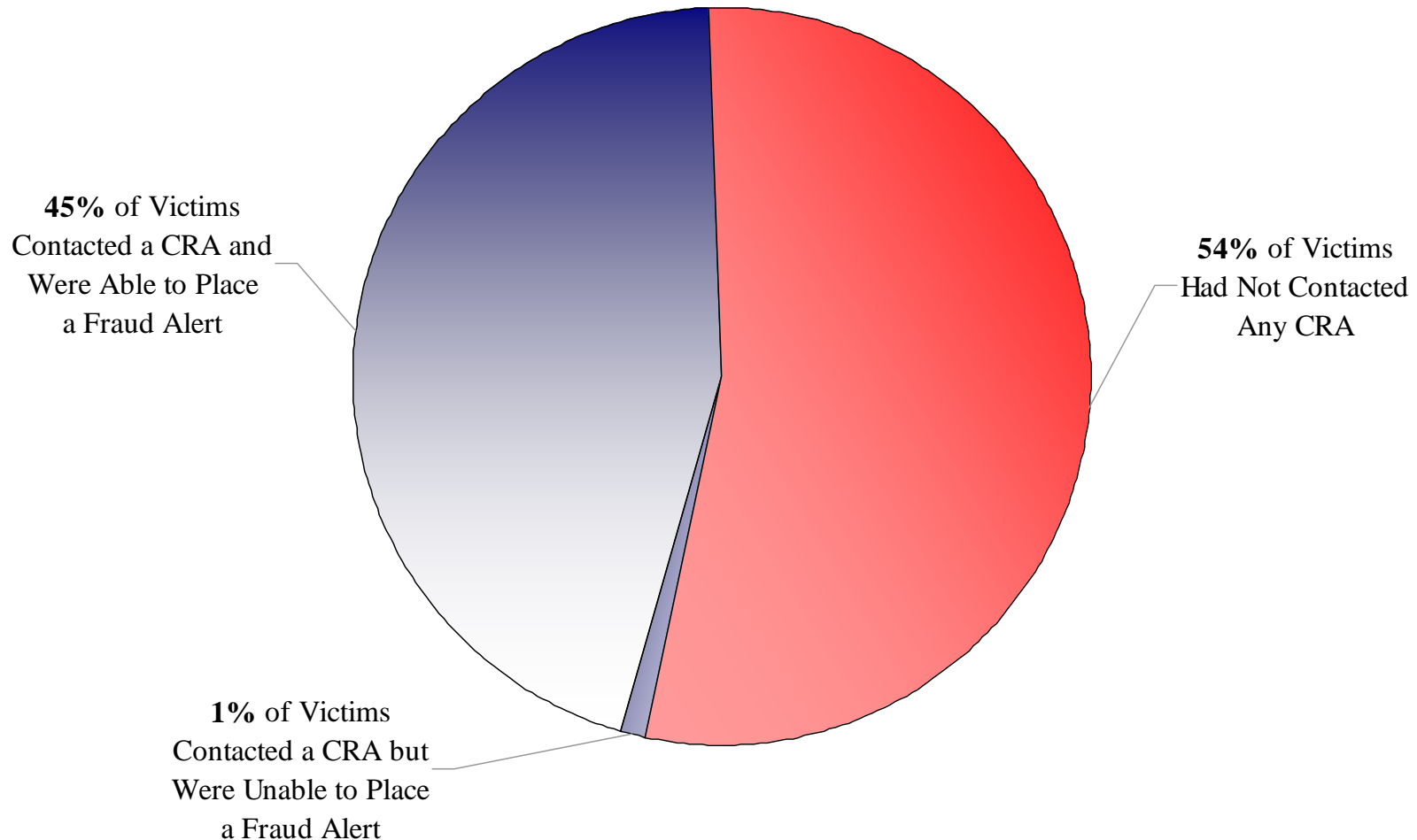
<sup>1</sup>Percentages are based on the 95,177 victims who provided the dates on which the identity theft first occurred and they first discovered it, which represents 46% of the victims who contacted the Federal Trade Commission directly. Because some victims experienced multiple instances where their 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 7

## Credit Reporting Agency (CRA) Contact<sup>1</sup>

January 1 – December 31, 2003

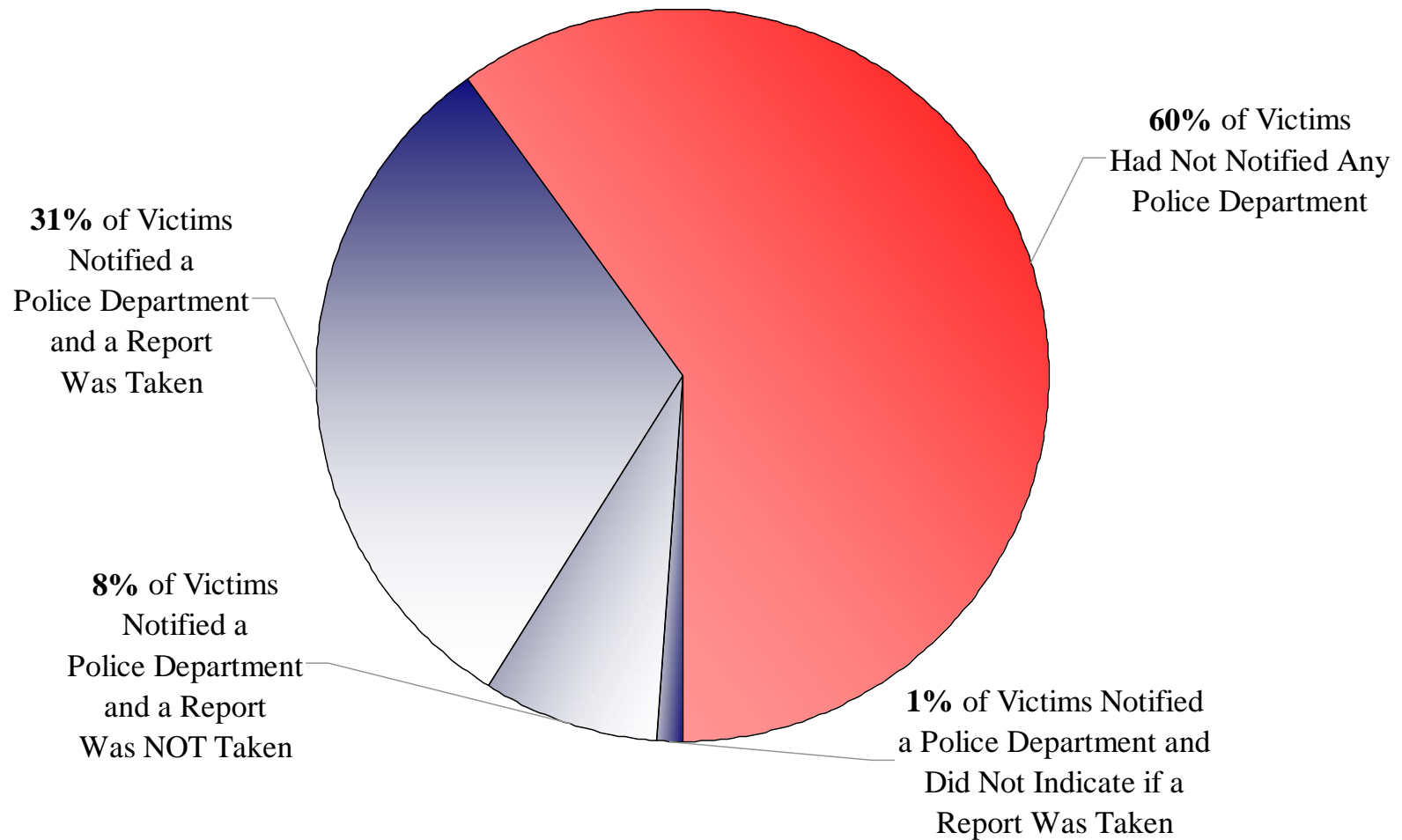


<sup>1</sup>Percentages are based on the 200,834 victims who indicated whether they had notified any CRA before contacting the Federal Trade Commission. This chart represents 97% of the victims who contacted the Federal Trade Commission directly. Note that less than one percent of victims who reported contacting a CRA did not indicate if a fraud alert was placed.



# Figure 8 Law Enforcement Contact<sup>1</sup>

January 1 – December 31, 2003



<sup>1</sup>Percentages are based on the 199,995 victims who indicated whether they had notified any police department before contacting the Federal Trade Commission. This chart represents 96% of the victims who contacted the Federal Trade Commission directly.