Identity Theft Victim Complaint Data

Figures and Trends

January 1- December 31, 2005
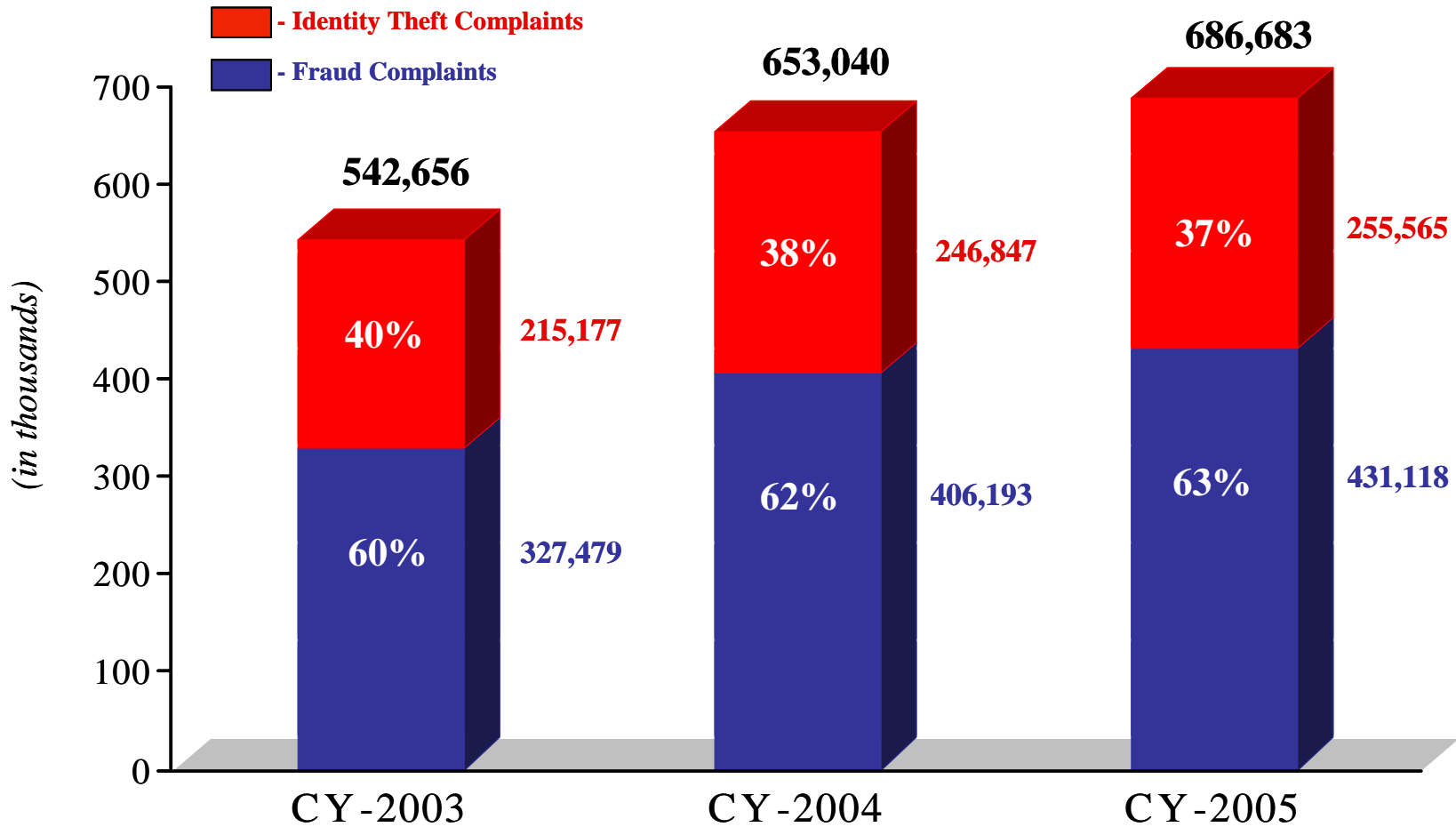
Federal Trade Commission

Washington, DC

ConsumerSentinel

Figure 1
Sentinel Complaints by Calendar Year[1]

- **Identity Theft Complaints**
- **Fraud Complaints**

(in thousands)

542,656

653,040

686,683

CY-2003
- 40% — 215,177
- 60% — 327,479

CY-2004
- 38% — 246,847
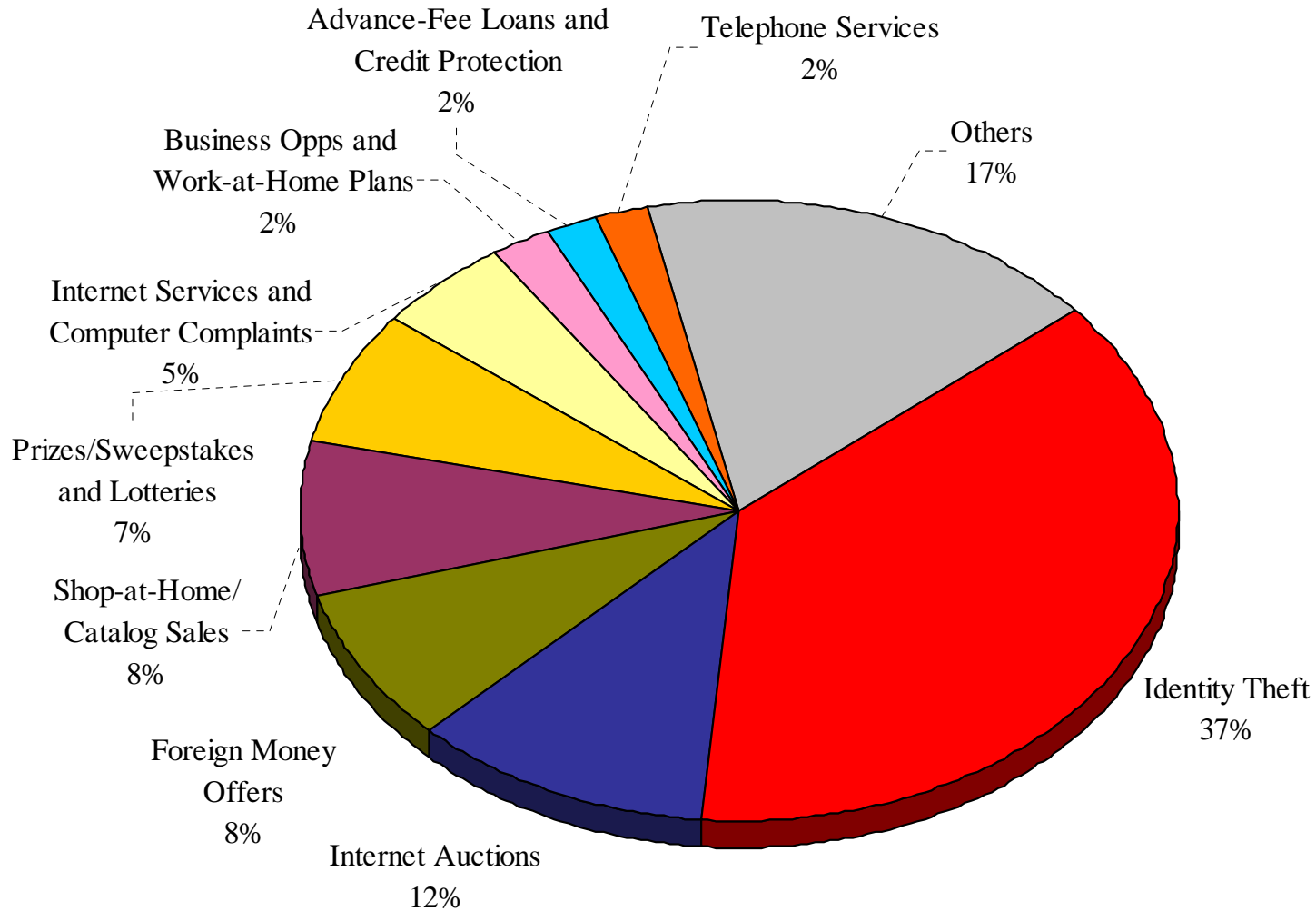- 62% — 406,193

CY-2005
- 37% — 255,565
- 63% — 431,118

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

Federal Trade Commission
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Figure 2
Sentinel Top Complaint Categories[1]

January 1 – December 31, 2005

Advance-Fee Loans and
Credit Protection
2%

Telephone Services
2%

Business Opps and
Work-at-Home Plans
2%

Others
17%

Internet Services and
Computer Complaints
5%

Prizes/Sweepstakes
and Lotteries
7%

Shop-at-Home/
Catalog Sales
8%

Identity Theft
37%

Foreign Money
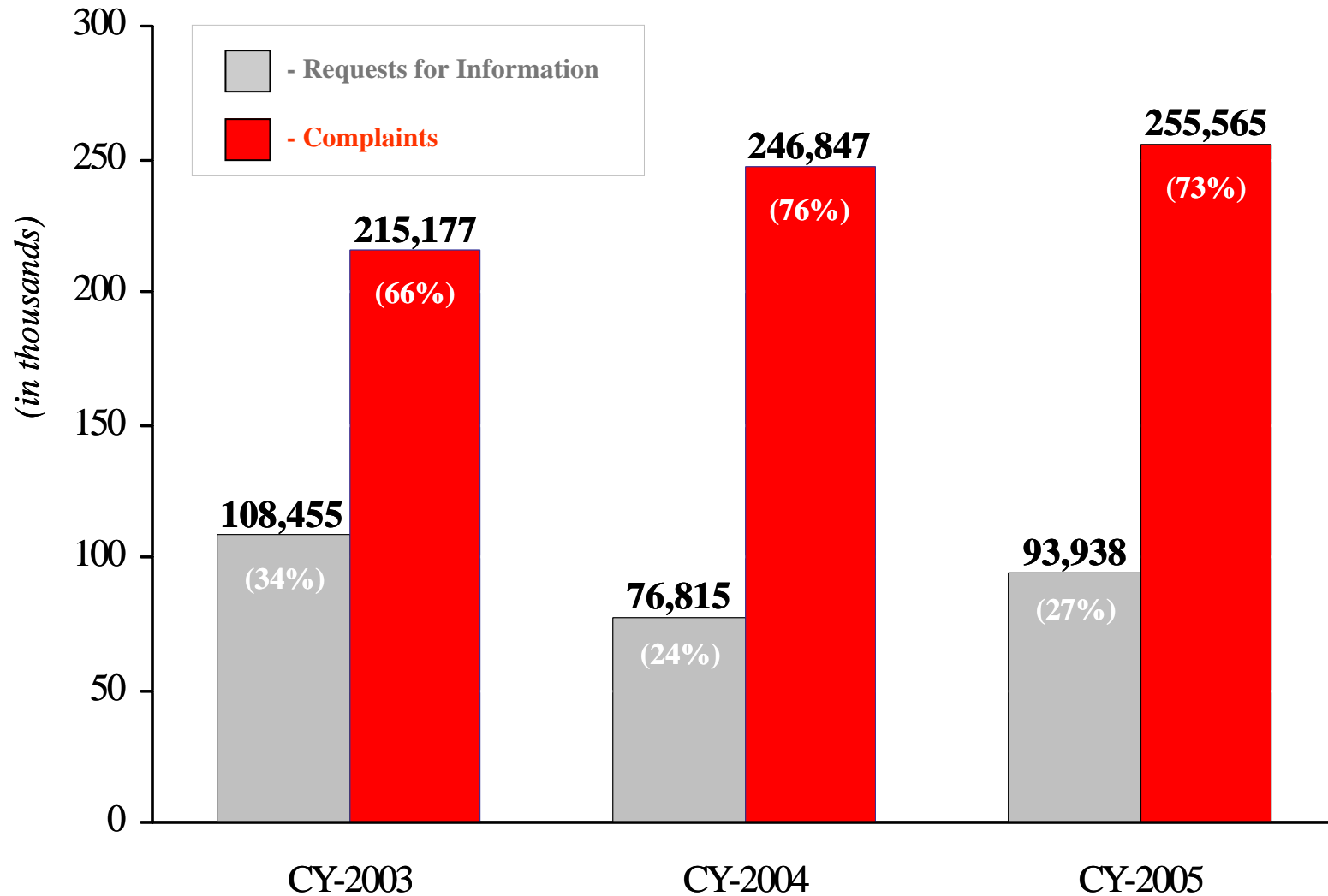Offers
8%

Internet Auctions
12%

[1]Percentages are based on the total number of Sentinel complaints **(686,683)** received between January 1 and December 31, 2005.

Figure 3
Total Identity Theft Records by Calendar Year[1]

Legend:
- Gray — Requests for Information
- Red — Complaints

CY-2003:
- Requests for Information: 108,455 (34%)
- Complaints: 215,177 (66%)

CY-2004:
- Requests for Information: 76,815 (24%)
- Complaints: 246,847 (76%)

CY-2005:
- Requests for Information: 93,938 (27%)
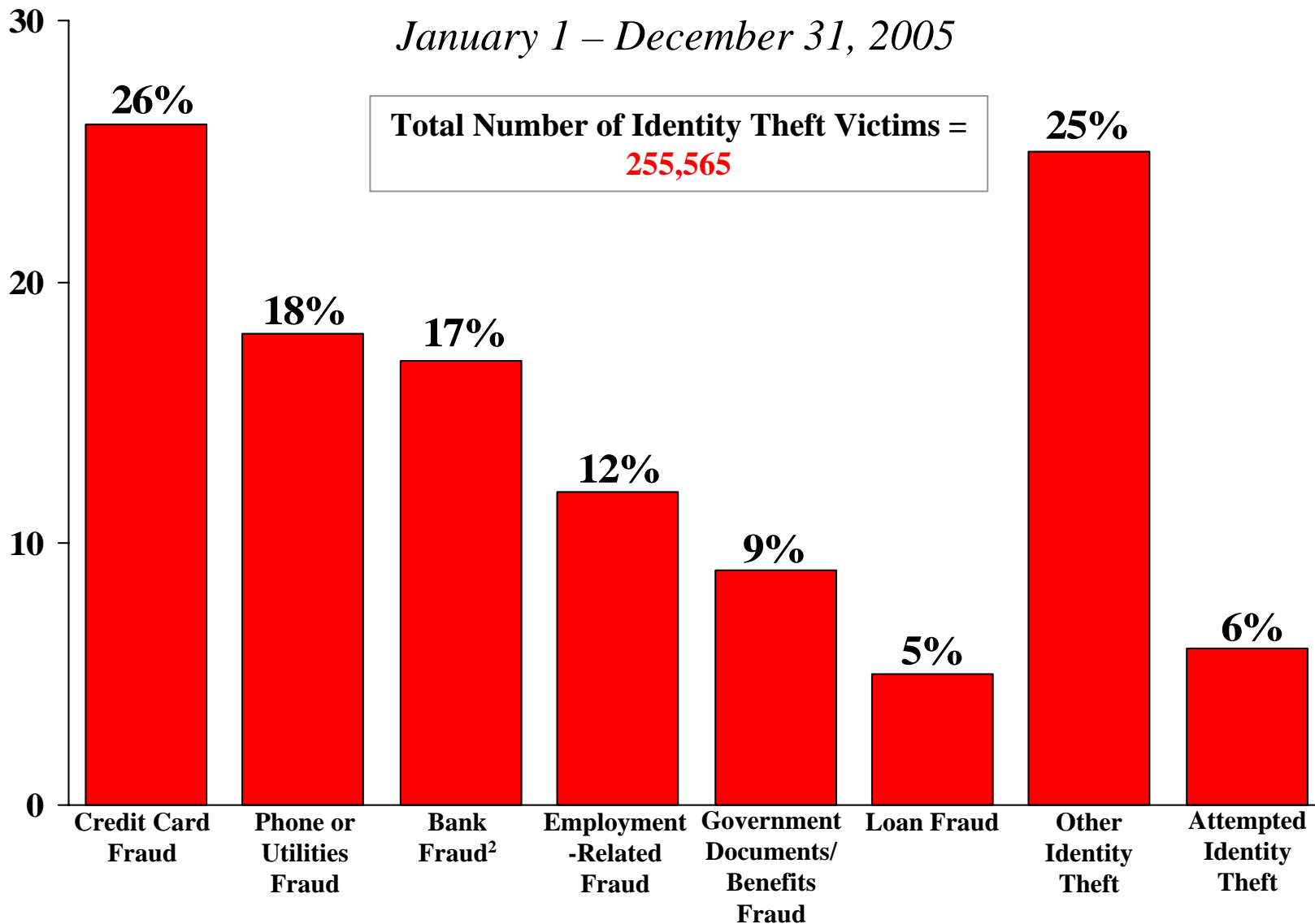- Complaints: 255,565 (73%)

(in thousands)

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

Figure 4
How Victims' Information is Misused[1]

January 1 – December 31, 2005

IDENTITY THEFT
Data Clearinghouse

Total Number of Identity Theft Victims = 255,565

Category	Percentage
Credit Card Fraud	26%
Phone or Utilities Fraud	18%
Bank Fraud[2]	17%
Employment-Related Fraud	12%
Government Documents/Benefits Fraud	9%
Loan Fraud	5%
Other Identity Theft	25%
Attempted Identity Theft	6%

[1]Percentages are based on the total number of identity theft complaints (255,565). Percentages add to more than 100 because approximately 20% of victims reported experiencing more than one type of identity theft. All victims reported experiencing at least one type of identity theft.

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

Figure 5
How Victims' Information is Misused[1]
Calculator Years 2003 through 2005

Credit Card Fraud

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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 Fraud[2]

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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

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

Government Documents or Benefits Fraud

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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%**

Loan Fraud

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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

Theft Subtype	Percentages CY-2003	Percentages CY-2004	Percentages 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

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

[1]Percentages 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.
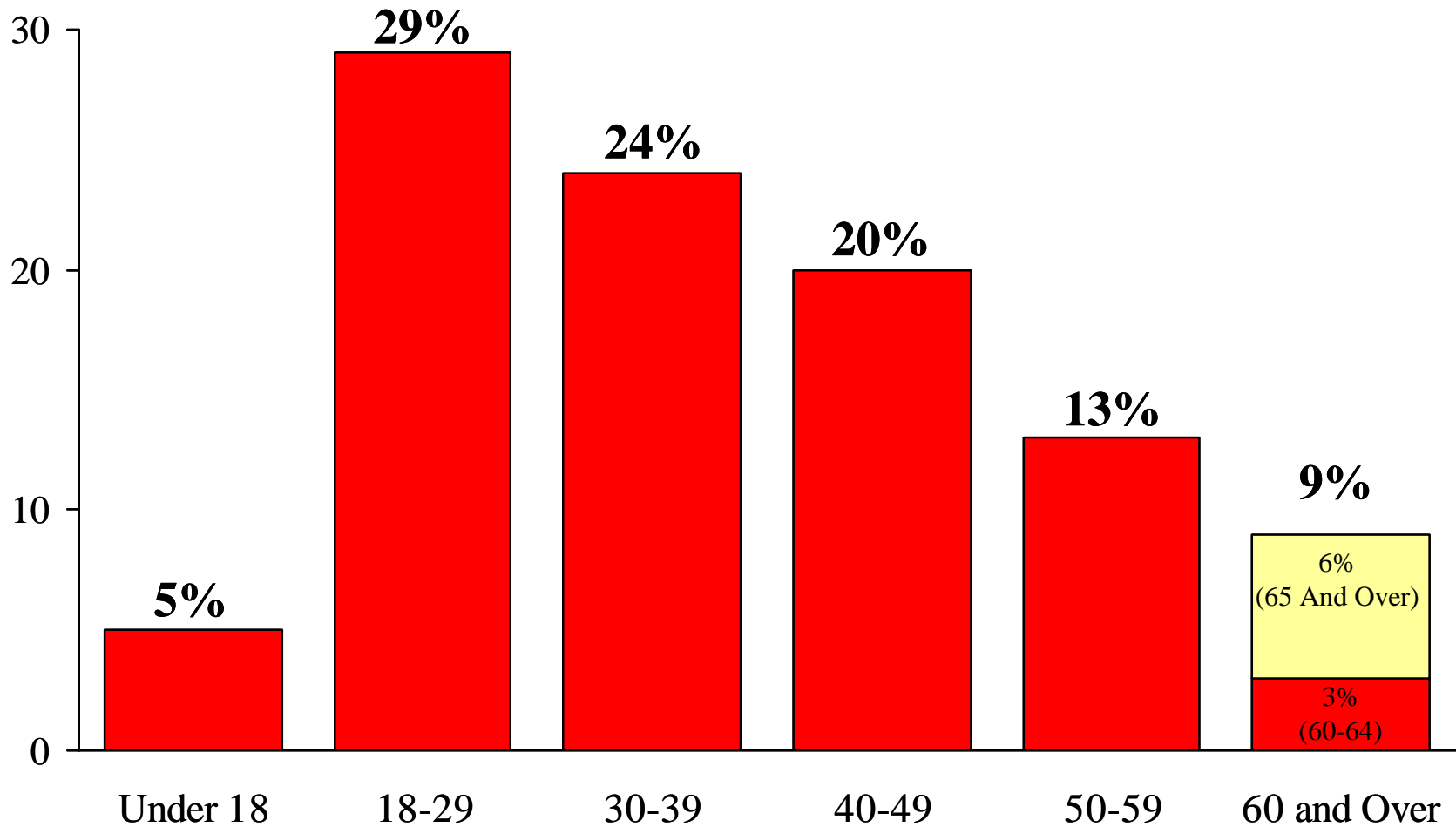
[2]Includes fraud involving checking and savings accounts and electronic fund transfers.

Figure 6
Identity Theft Complaints by Victim Age[1]
January 1 – December 31, 2005

Under 18	18-29	30-39	40-49	50-59	60 and Over
5%	29%	24%	20%	13%	9%

6%
(65 And Over)

3%
(60-64)

[1]Percentages are based on the total number of identity theft complaints where victims reported their age (239,277). 95% of the victims who contacted the Federal Trade Commission directly reported their age.

Figure 7a
Major Metropolitan Areas Ranking
for Identity Theft – Related Complaints[1]

January 1 – December 31, 2005

Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population	Rank	Metropolitan Area	Complaints	Complaints Per 100,000 Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	6,406	178.3	26	Indianapolis, IN MSA	1,408	88.3
2	Las Vegas-Paradise, NV MSA	2,499	158.5	27	Salt Lake City, UT MSA	887	88.2
3	Riverside-San Bernardino-Ontario, CA MSA	5,308	145.7	28	Oklahoma City, OK MSA	988	87.2
4	Dallas-Fort Worth-Arlington, TX MSA	7,892	141.2	29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,965	86.0
5	Los Angeles-Long Beach-Santa Ana, CA MSA	17,312	134.9	30	Jacksonville, FL MSA	1,025	85.2
6	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,967	131.7	31	Baltimore-Towson, MD MSA	2,173	83.1
7	San Francisco-Oakland-Fremont, CA MSA	5,433	130.7	32	Cleveland-Elyria-Mentor, OH MSA	1,760	82.3
8	Houston-Baytown-Sugar Land, TX MSA	6,502	128.1	33	Kansas City, MO-KS MSA	1,567	82.3
9	San Diego-Carlsbad-San Marcos, CA MSA	3,559	121.4	34	New Orleans-Metairie-Kenner, LA MSA	1,069	81.1
10	San Antonio, TX MSA	2,168	119.1	35	Milwaukee-Waukesha-West Allis, WI MSA	1,141	75.3
11	Denver-Aurora, CO MSA	2,704	117.5	36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,307	74.8
12	Atlanta-Sandy Springs-Marietta, GA MSA	5,417	117.5	37	Birmingham-Hoover, AL MSA	787	73.4
13	Orlando, FL MSA	2,084	115.6	38	St. Louis, MO-IL MSA	1,997	73.0
14	Sacramento--Arden-Arcade--Roseville, CA MSA	2,250	113.9	39	Columbus, OH MSA	1,218	72.7
15	Seattle-Tacoma-Bellevue, WA MSA	3,385	107.7	40	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,117	68.2
16	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,457	107.2	41	Richmond, VA MSA	771	67.7
17	Charlotte-Gastonia-Concord, NC-SC MSA	1,498	104.2	42	Rochester, NY MSA	663	63.7
18	San Jose-Sunnyvale-Santa Clara, CA MSA	1,779	102.6	43	Nashville-Davidson--Murfreesboro, TN MSA	872	63.6
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,534	102.1	44	Boston-Cambridge-Quincy, MA-NH MSA	2,816	63.4
20	Austin-Round Rock, TX MSA	1,389	100.8	45	Buffalo-Niagara Falls, NY MSA	733	63.2
21	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,457	99.0	46	Hartford-West Hartford-East Hartford, CT MSA	736	62.5
22	Portland-Vancouver-Beaverton, OR-WA MSA	1,932	94.7	47	Cincinnati-Middletown, OH-KY-IN MSA	1,134	55.4
23	Detroit-Warren-Livonia, MI MSA	4,124	92.0	48	Providence-New Bedford-Fall River, RI-MA MSA	895	55.1
24	Memphis, TN-MS-AR MSA	1,131	91.3	49	Louisville, KY-IN MSA	656	55.1
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,307	91.1	50	Pittsburgh, PA MSA	1,176	48.8

[1]Ranking is based on the number of identity theft complaints 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 December 2003 (www.census.gov/population/www/estimates/metropop/PopTable01.xls).

Figure 7b
Identity Theft Victims by State (Per 100,000 Population)[1]

January 1 – December 31, 2005

Rank	Victim State	Victims Per 100,000 Population	Number of Victims	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	156.9	9,320	26	Alaska	63.4	421
2	Nevada	130.2	3,144	27	Louisiana	62.6	2,831
3	California	125.0	45,175	28	Massachusetts	62.5	3,999
4	Texas	116.5	26,624	29	Ohio	62.4	7,155
5	Colorado	97.2	4,535	30	Minnesota	58.7	3,015
6	Florida	95.8	17,048	31	Alabama	58.7	2,675
7	Washington	92.4	5,810	32	Kansas	58.5	1,606
8	New York	90.3	17,387	33	Arkansas	58.2	1,617
9	Georgia	87.3	7,918	34	Rhode Island	58.2	626
10	Illinois	87.3	11,137	35	Tennessee	57.2	3,412
11	Maryland	86.6	4,848	36	South Carolina	56.8	2,416
12	New Mexico	84.7	1,634	37	Nebraska	52.3	919
13	Oregon	81.7	2,973	38	Idaho	52.1	745
14	New Jersey	75.5	6,582	39	Wisconsin	50.3	2,782
15	Michigan	70.5	7,139	40	Mississippi	49.9	1,458
16	Delaware	69.1	583	41	New Hampshire	49.2	645
17	Virginia	68.2	5,163	42	Wyoming	44.0	224
18	Oklahoma	67.7	2,403	43	Kentucky	43.5	1,815
19	Missouri	67.6	3,920	44	Montana	42.5	398
20	Utah	67.5	1,668	45	West Virginia	37.3	677
21	North Carolina	67.1	5,830	46	Maine	37.2	491
22	Indiana	67.0	4,201	47	Iowa	36.7	1,090
23	Connecticut	65.9	2,313	48	Vermont	32.3	201
24	Pennsylvania	63.6	7,908	49	South Dakota	30.0	233
25	Hawaii	63.5	810	50	North Dakota	24.8	158

[1]Per 100,000 unit of population estimates are based on the 2005 U.S. Census population estimates (Table NST-EST2005-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2005). Numbers for the District of Columbia are 842 victims and 152.9 victims per 100,000 population.
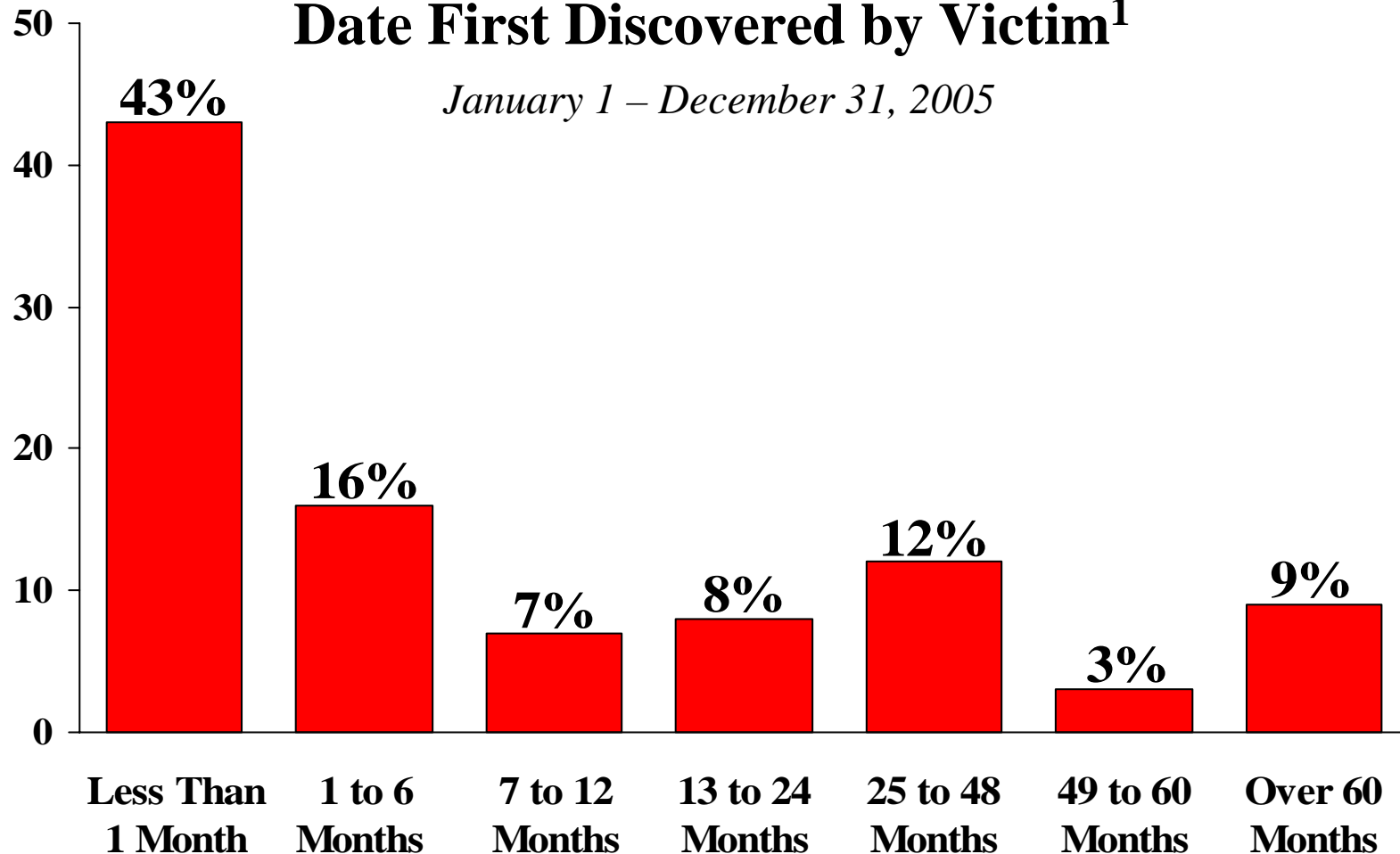
Figure 7c
Identity Theft Victims by State (Per 100,000 Population)[1]
January 1 – December 31, 2005

Less Than 60	**60-90**	**More Than 90**

Figure 8
Number of Months Between
Date Identity Theft First Occurred and
# Date First Discovered by Victim[1]

January 1 – December 31, 2005

Less Than 1 Month	1 to 6 Months	7 to 12 Months	13 to 24 Months	25 to 48 Months	49 to 60 Months	Over 60 Months
43%	16%	7%	8%	12%	3%	9%

[1]Percentages 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 (135,437). 54% 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) Contact[1]
January 1 – December 31, 2005
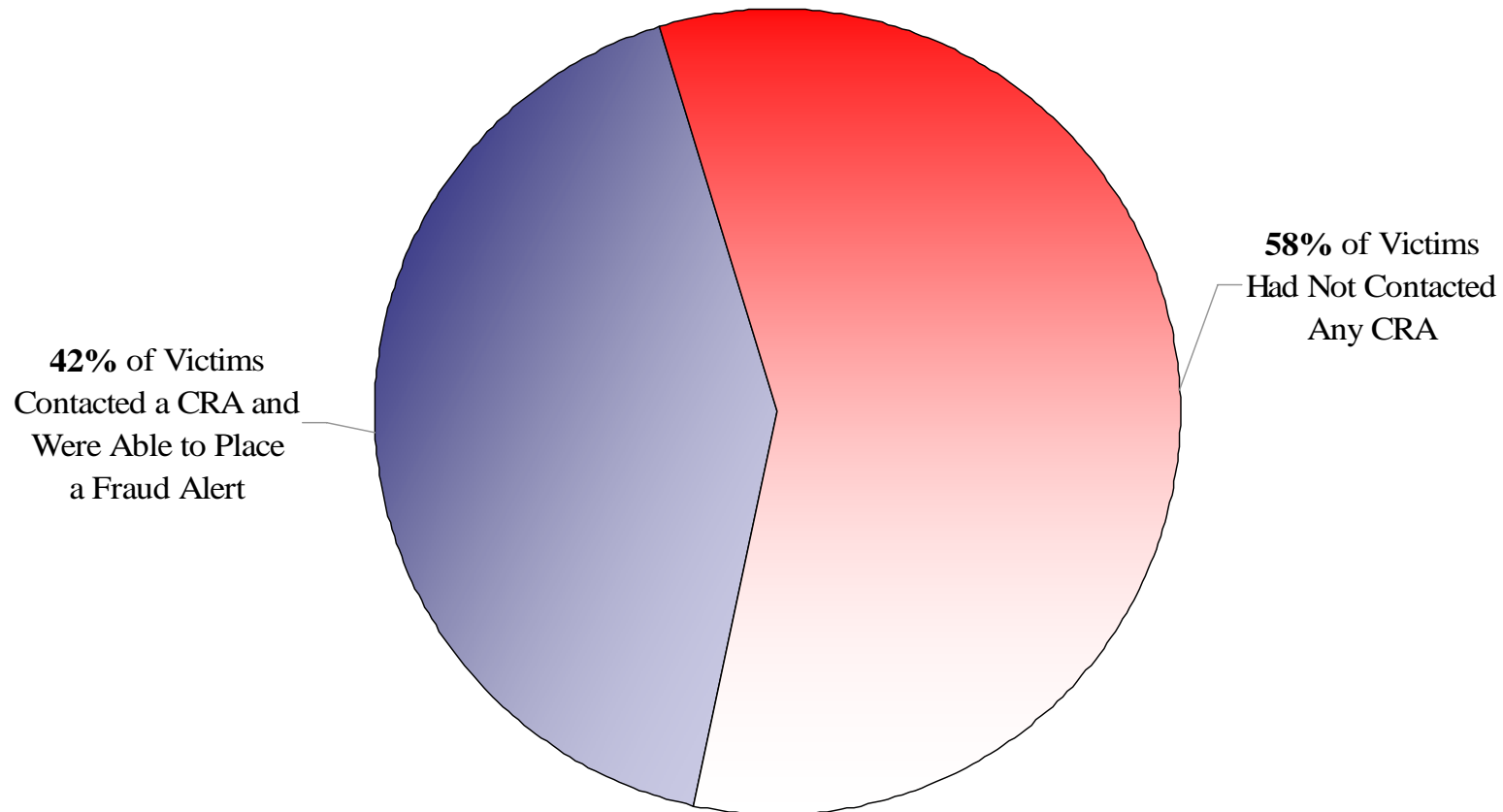
58% of Victims Had Not Contacted Any CRA

42% of Victims Contacted a CRA and Were Able to Place a Fraud Alert
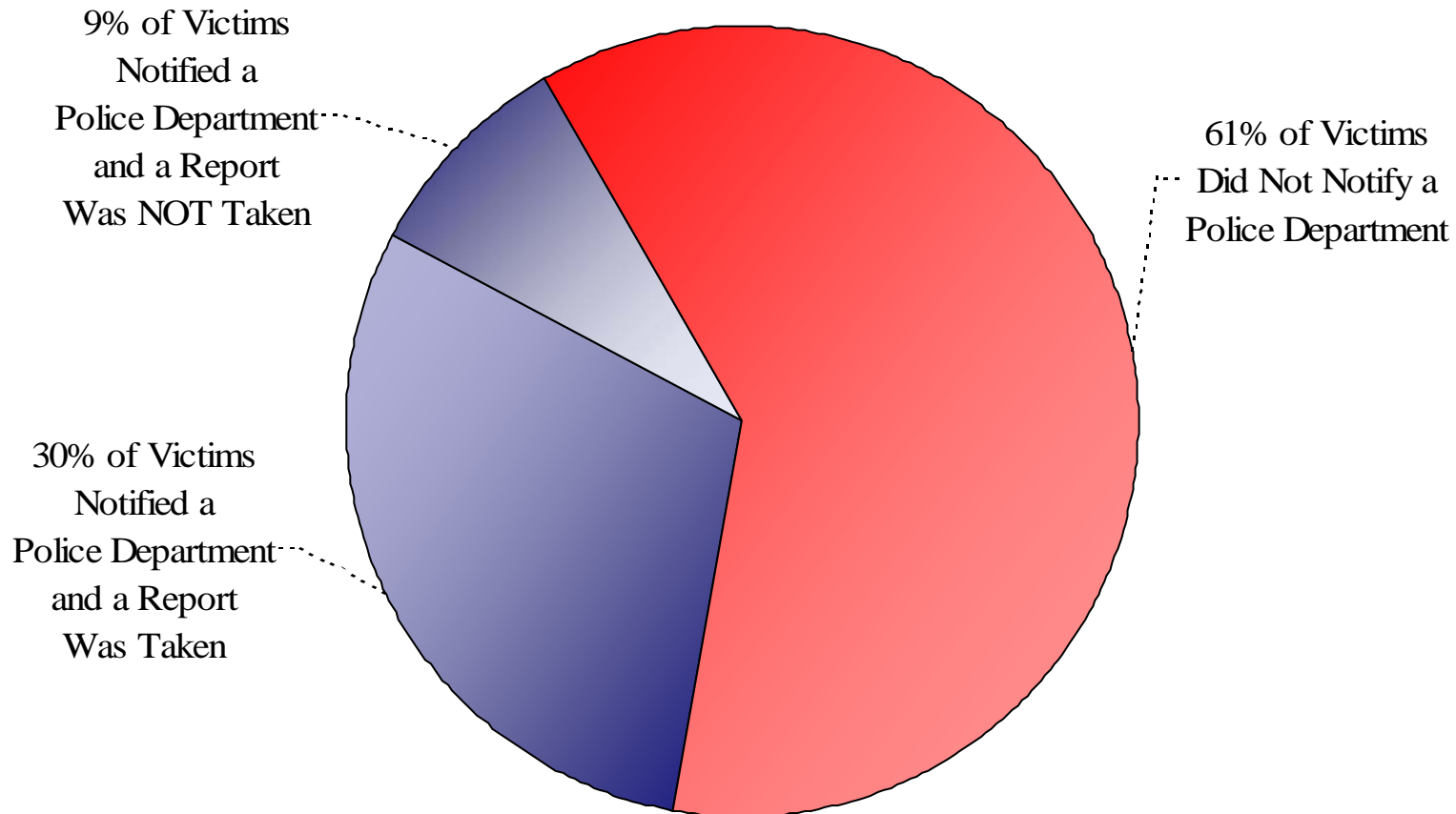
[1]Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified any CRA (246,282). 98% of the victims who contacted the Federal Trade Commission directly reported this information. Note that less than one percent of victims who reported contacting a CRA were unable to place a fraud alert or did not indicate if a fraud alert was placed.

Figure 10
Law Enforcement Contact[1]

January 1 – December 31, 2005

9% of Victims
Notified a
Police Department
and a Report
Was NOT Taken

61% of Victims
Did Not Notify a
Police Department

30% of Victims
Notified a
Police Department
and a Report
Was Taken

[1]Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (245,881). 98% of the identity theft victims who contacted the Federal Trade Commission (FTC) directly reported law enforcement contact information. Less than one percent of victims who notified the FTC that they had contacted a police department did not indicate if a report was taken.

Federal Trade Commission
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