



IDENTITY THEFT
Data Clearinghouse



Identity Theft

Victim Complaint Data

Figures and Trends

January 1- December 31, 2005

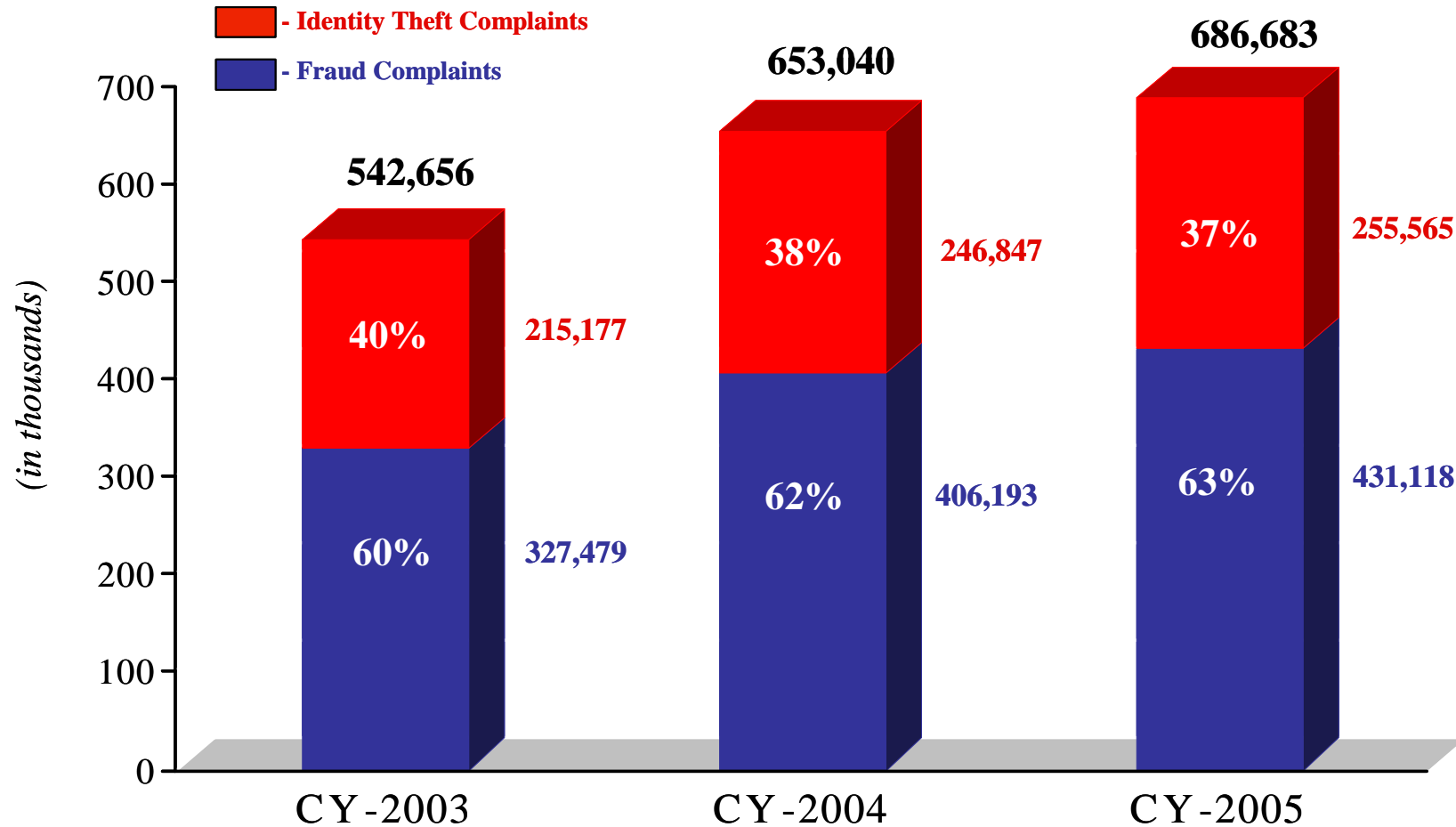


Federal Trade Commission

Washington, DC

Figure 1

Sentinel Complaints by Calendar Year¹

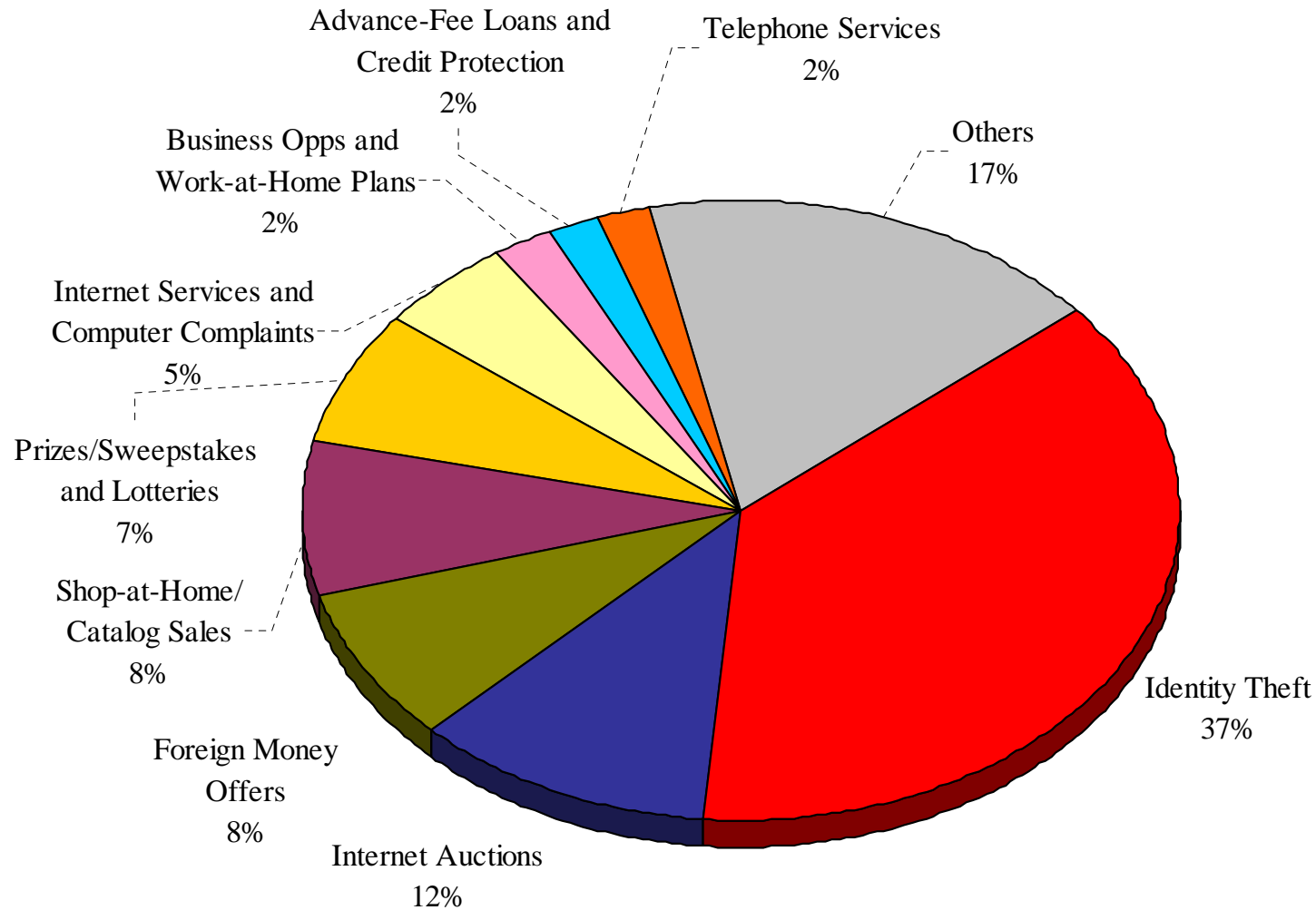


¹Percentages are based on the total number of Sentinel complaints by calendar year. These figures exclude "Do Not Call" registry complaints.

Figure 2

Sentinel Top Complaint Categories¹

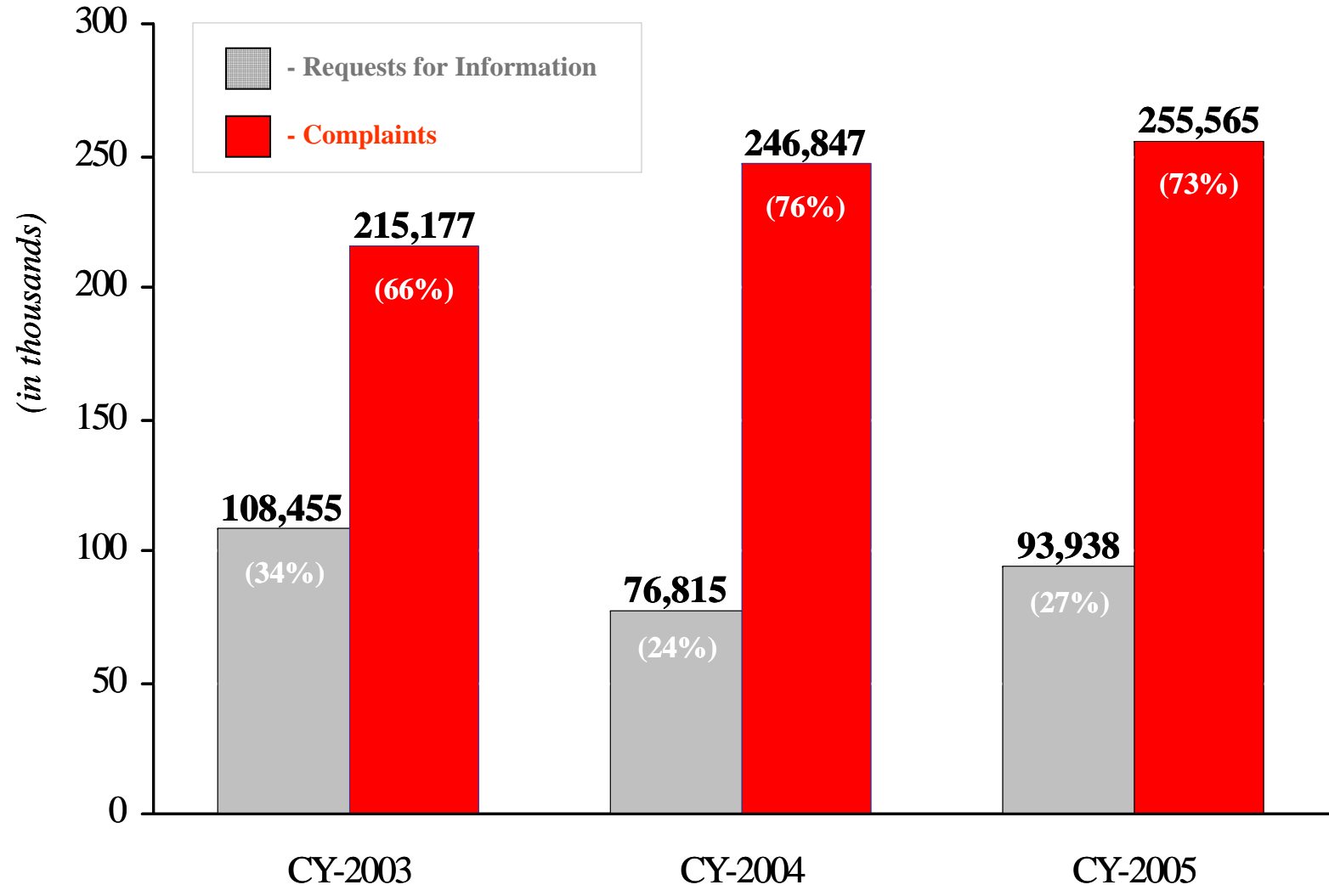
January 1 – December 31, 2005



¹Percentages 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 Year¹

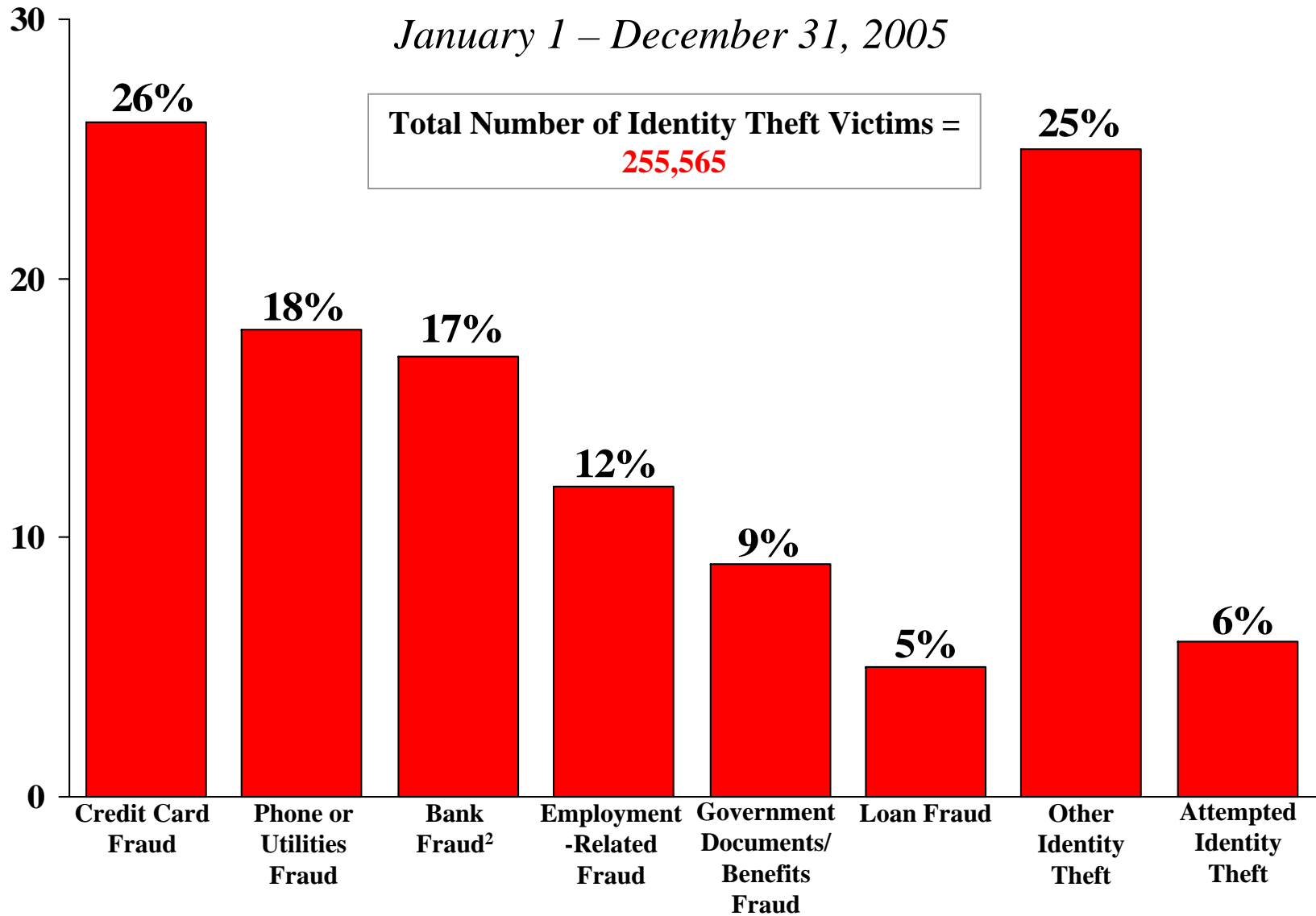


¹Percentages are based on the total number of identity theft records by calendar year.

Figure 4

How Victims' Information is Misused¹

January 1 – December 31, 2005



¹Percentages 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.

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

Figure 5



How Victims' Information is Misused¹

Calendar Years 2003 through 2005

Credit Card Fraud

Theft Subtype	Percentages	Percentages	Percentages
	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

Theft Subtype	Percentages	Percentages	Percentages
	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

Theft Subtype	Percentages	Percentages	Percentages
	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

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

Attempted Identity Theft

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

Government Documents or Benefits Fraud

Theft Subtype	Percentages	Percentages	Percentages
	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%

Loan Fraud

Theft Subtype	Percentages	Percentages	Percentages
	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

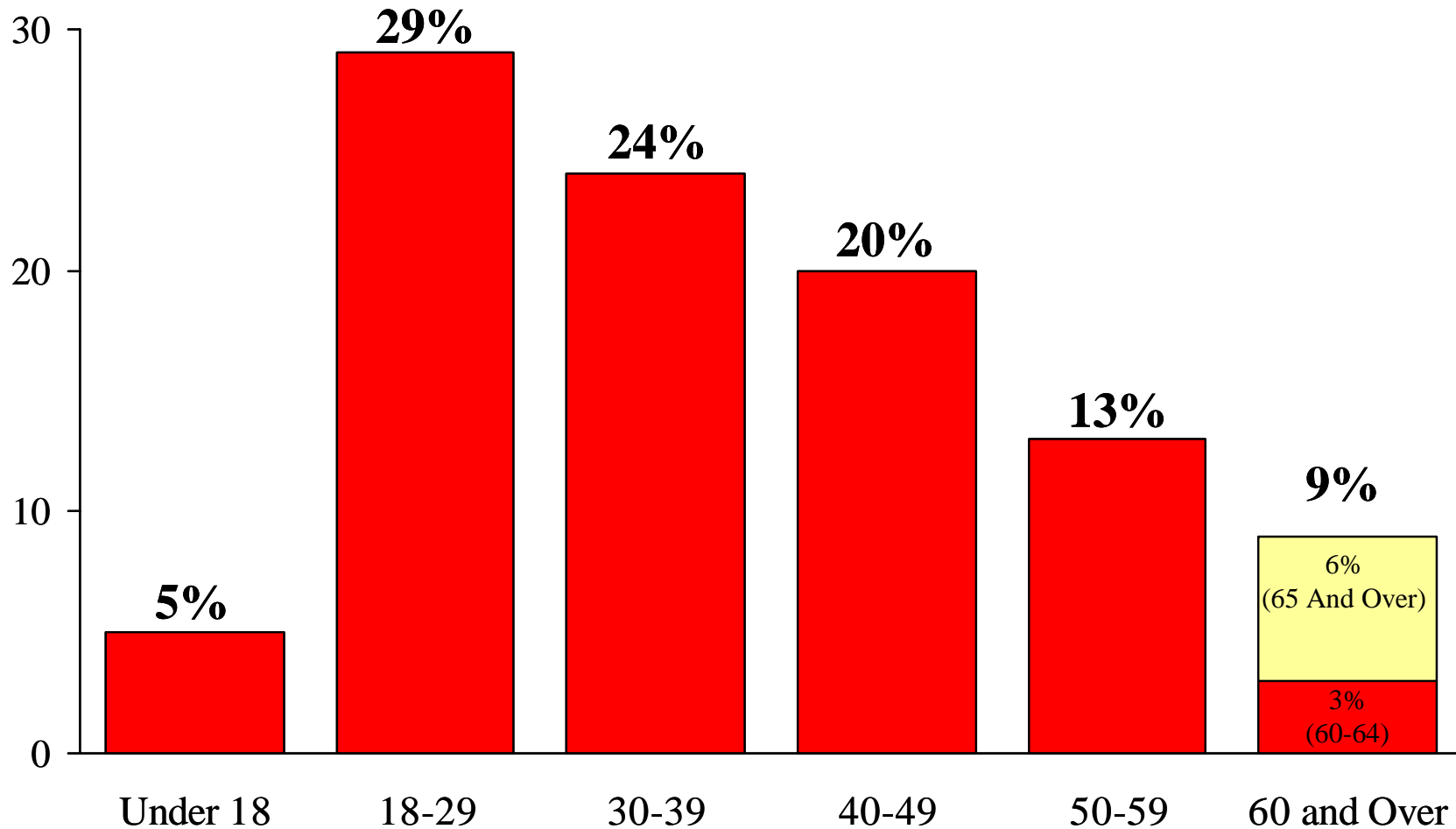
Theft Subtype	Percentages	Percentages	Percentages
	CY-2003	CY-2004	CY-2005
Evasion of Legal Sanctions	2.1%	2.4%	2.2%
Internet / E-mail	1.6%	1.8%	1.9%
Medical	1.8%	1.8%	1.8%
Apartment / House Rented	0.9%	0.9%	0.9%
Insurance	0.3%	0.4%	0.4%
Property Rental Fraud	0.2%	0.3%	0.3%
Bankruptcy	0.3%	0.3%	0.3%
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%

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.



Figure 6
Identity Theft Complaints by Victim Age¹
January 1 – December 31, 2005



¹Percentages 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 Complaints¹

January 1 – December 31, 2005

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
1	Phoenix-Mesa-Scottsdale, AZ MSA	6,406	178.3
2	Las Vegas-Paradise, NV MSA	2,499	158.5
3	Riverside-San Bernardino-Ontario, CA MSA	5,308	145.7
4	Dallas-Fort Worth-Arlington, TX MSA	7,892	141.2
5	Los Angeles-Long Beach-Santa Ana, CA MSA	17,312	134.9
6	Miami-Fort Lauderdale-Miami Beach, FL MSA	6,967	131.7
7	San Francisco-Oakland-Fremont, CA MSA	5,433	130.7
8	Houston-Baytown-Sugar Land, TX MSA	6,502	128.1
9	San Diego-Carlsbad-San Marcos, CA MSA	3,559	121.4
10	San Antonio, TX MSA	2,168	119.1
11	Denver-Aurora, CO MSA	2,704	117.5
12	Atlanta-Sandy Springs-Marietta, GA MSA	5,417	117.5
13	Orlando, FL MSA	2,084	115.6
14	Sacramento--Arden-Arcade--Roseville, CA MSA	2,250	113.9
15	Seattle-Tacoma-Bellevue, WA MSA	3,385	107.7
16	Washington-Arlington-Alexandria, DC-VA-MD-WV MSA	5,457	107.2
17	Charlotte-Gastonia-Concord, NC-SC MSA	1,498	104.2
18	San Jose-Sunnyvale-Santa Clara, CA MSA	1,779	102.6
19	Chicago-Naperville-Joliet, IL-IN-WI MSA	9,534	102.1
20	Austin-Round Rock, TX MSA	1,389	100.8
21	New York-Northern New Jersey-Long Island, NY-NJ-PA MSA	18,457	99.0
22	Portland-Vancouver-Beaverton, OR-WA MSA	1,932	94.7
23	Detroit-Warren-Livonia, MI MSA	4,124	92.0
24	Memphis, TN-MS-AR MSA	1,131	91.3
25	Tampa-St. Petersburg-Clearwater, FL MSA	2,307	91.1

Rank	Metropolitan Area	Complaints Per 100,000	
		Complaints	Population
26	Indianapolis, IN MSA	1,408	88.3
27	Salt Lake City, UT MSA	887	88.2
28	Oklahoma City, OK MSA	988	87.2
29	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	4,965	86.0
30	Jacksonville, FL MSA	1,025	85.2
31	Baltimore-Towson, MD MSA	2,173	83.1
32	Cleveland-Elyria-Mentor, OH MSA	1,760	82.3
33	Kansas City, MO-KS MSA	1,567	82.3
34	New Orleans-Metairie-Kenner, LA MSA	1,069	81.1
35	Milwaukee-Waukesha-West Allis, WI MSA	1,141	75.3
36	Minneapolis-St. Paul-Bloomington, MN-WI MSA	2,307	74.8
37	Birmingham-Hoover, AL MSA	787	73.4
38	St. Louis, MO-IL MSA	1,997	73.0
39	Columbus, OH MSA	1,218	72.7
40	Virginia Beach-Norfolk-Newport News, VA-NC MSA	1,117	68.2
41	Richmond, VA MSA	771	67.7
42	Rochester, NY MSA	663	63.7
43	Nashville-Davidson--Murfreesboro, TN MSA	872	63.6
44	Boston-Cambridge-Quincy, MA-NH MSA	2,816	63.4
45	Buffalo-Niagara Falls, NY MSA	733	63.2
46	Hartford-West Hartford-East Hartford, CT MSA	736	62.5
47	Cincinnati-Middletown, OH-KY-IN MSA	1,134	55.4
48	Providence-New Bedford-Fall River, RI-MA MSA	895	55.1
49	Louisville, KY-IN MSA	656	55.1
50	Pittsburgh, PA MSA	1,176	48.8

¹Ranking 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

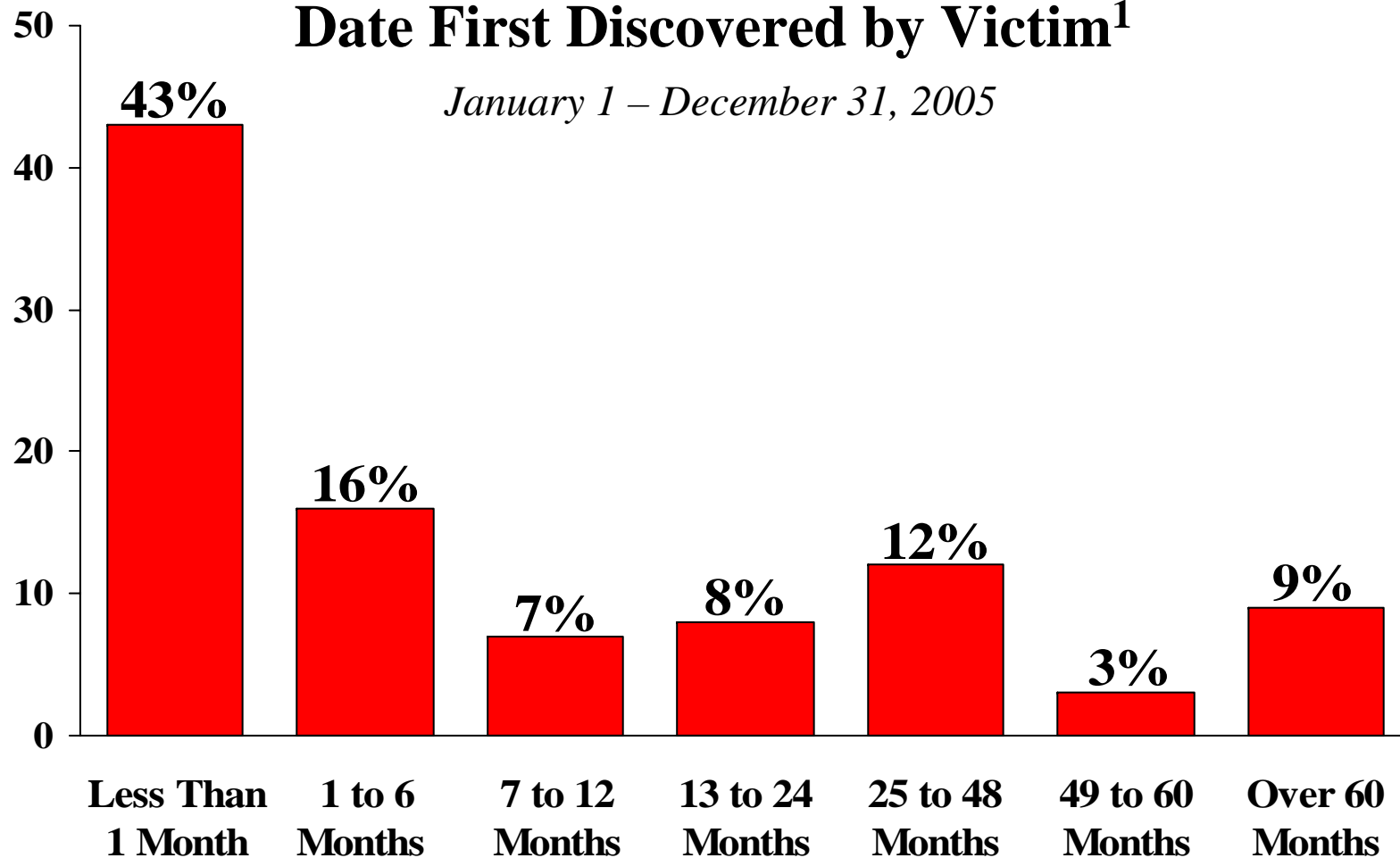
Rank	Victim State	Victims Per 100,000 Population	Number of Victims	Rank	Victim State	Victims Per 100,000 Population	Number of Victims
1	Arizona	156.9	9,320	26	Alaska	63.4	421
2	Nevada	130.2	3,144	27	Louisiana	62.6	2,831
3	California	125.0	45,175	28	Massachusetts	62.5	3,999
4	Texas	116.5	26,624	29	Ohio	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

¹Per 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 8

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

January 1 – December 31, 2005

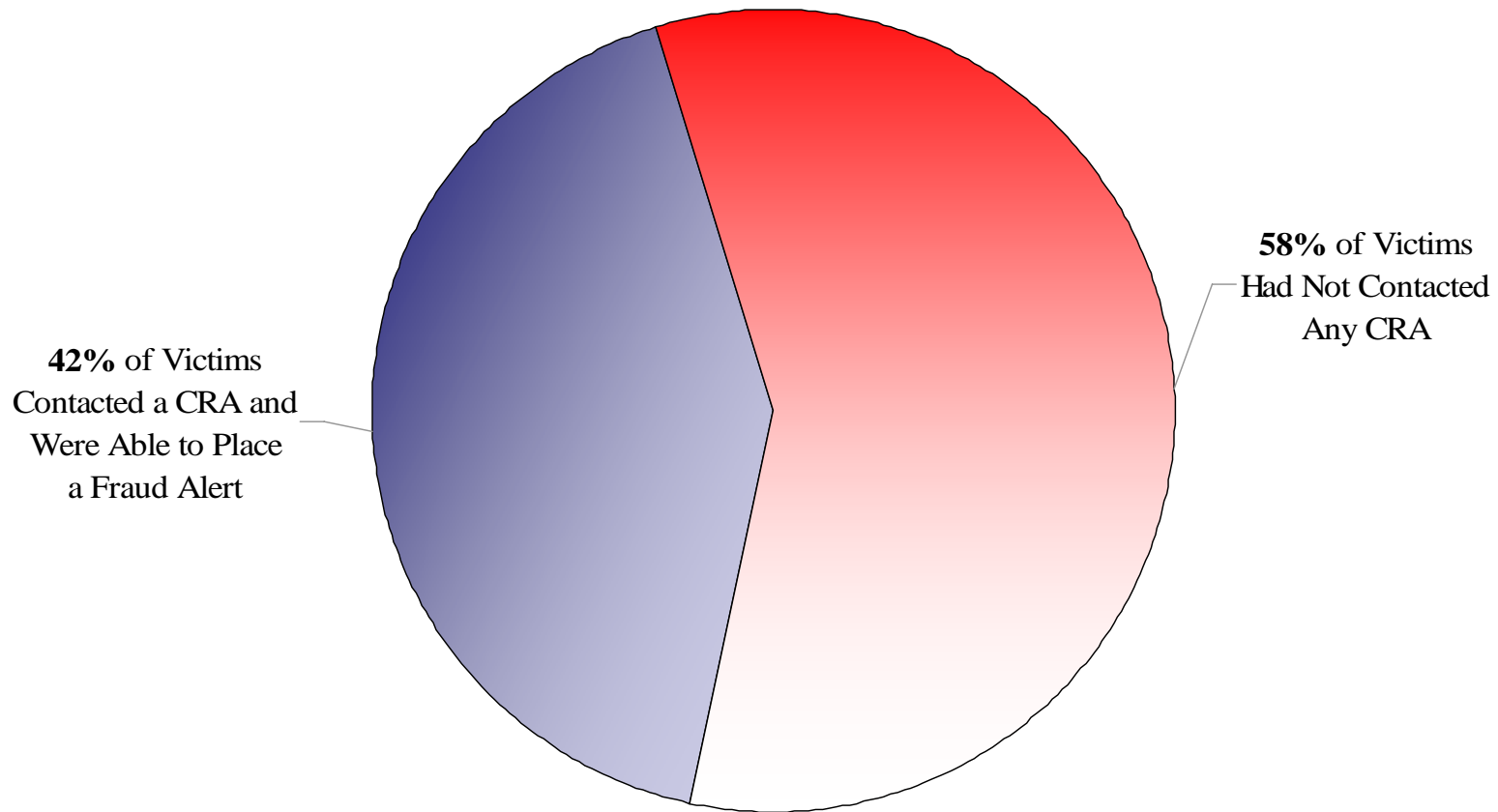


¹Percentages are based on the total number of identity theft complaints where victims provided the dates on which the identity theft first occurred and they first discovered it (135,437). 54% of the victims who contacted the Federal Trade Commission directly reported this information. Because some victims 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) Contact¹

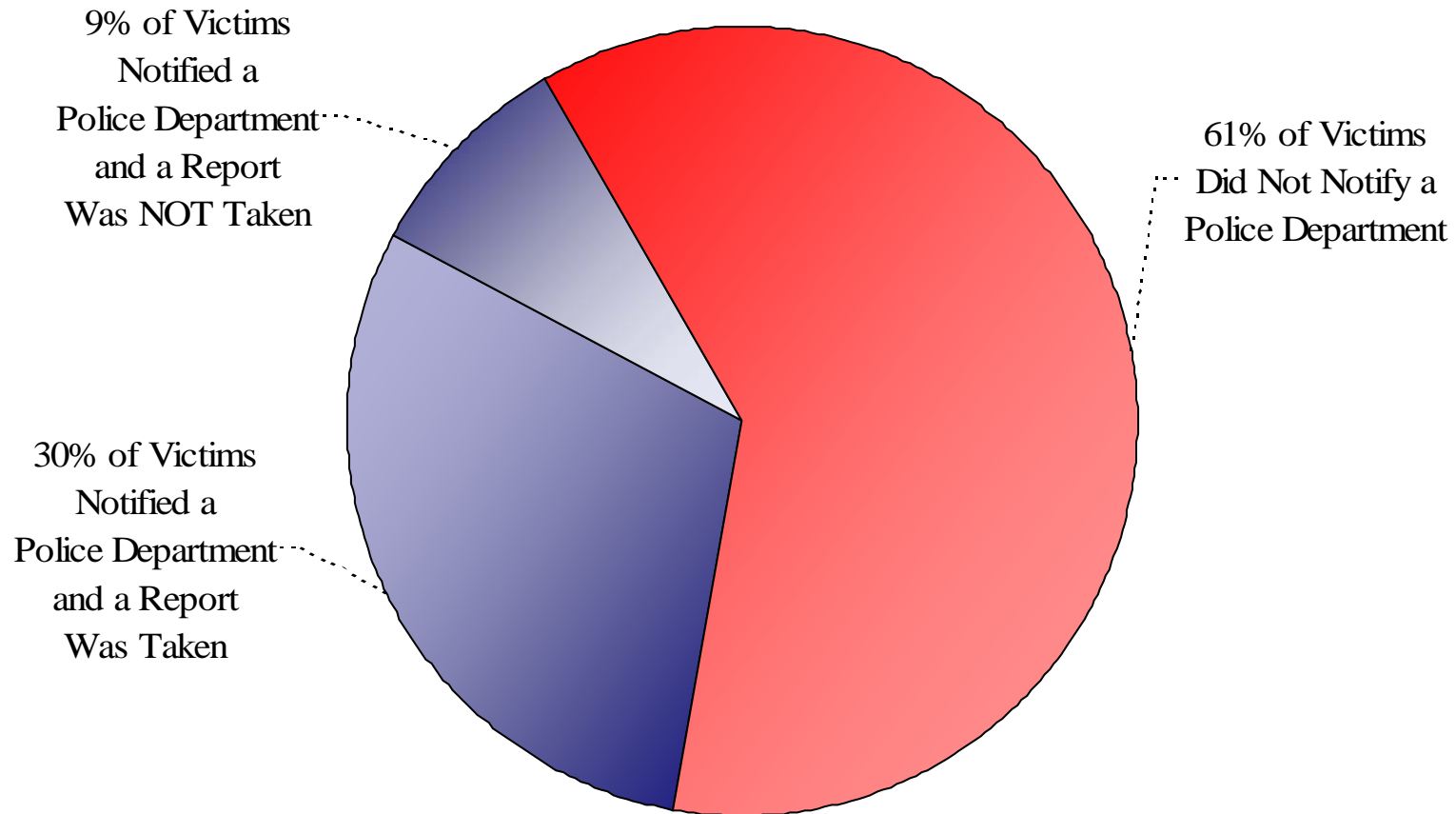
January 1 – December 31, 2005



¹Percentages 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 Contact¹
January 1 – December 31, 2005



¹Percentages 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.