IDENTITY THEFT
Data Clearinghouse

INFORMATION ON IDENTITY THEFT FOR CONSUMERS IN CALIFORNIA FROM NOVEMBER 1999 TO JULY 2000

FEDERAL TRADE COMMISSION

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Customer Service

Since the Identity Theft database was launched in November 1999, the Federal Trade Commission has processed **2,783** entries from consumers in California. Of these entries, 62% are complaints and 38% are inquiries. Consumers in California contacted the Federal Trade Commission in a variety of ways but the most common mode of contact was by phone: 84% of the entries were received by phone, 13% of the entries were received through the internet, and 3% of the entries were received by mail.

Consumer Information

Consumers located in the following cities in California provided the most number of complaints:

Consumer City	No. of Complaints
Los Angeles	155
San Diego	76
San Francisco	67
Sacramento	51
Oakland	35

Approximately, 60% of the consumers in California registering a complaint reported their age. The following table provides the age distribution of these consumers:

Consumer's Age	**No. of Complaints**	**Percentage***
65 and up	76	7.4%
45-64	249	24.1%
30-44	428	41.4%
19-29	257	24.9%
18 and under	24	2.3%
Total No. of Complaints Where the Consumer Reported His/Her Age	1034	

*Percentage is based upon the total number of complaints where consumers reported his/her age.

Suspect Information

About 59% of the consumers from California registering a complaint provided some identifying information about the suspect such as a name, address, or phone number. Consumers reported the following cities in California to be the top suspect locations:

Suspect City	**No. of Complaints**
Los Angeles	218
Oakland	62
San Francisco	38
San Diego	31
Inglewood	29

Types of Identity Theft

The following are the most common types of identity theft complaints reported by California consumers[*]:

- *Credit Card Fraud*: 50% of consumers reported that a credit card was opened in their name or unauthorized charges were placed on their existing credit card.
- *Unauthorized Phone or Utility Services:* 28% of consumers reported that the identity thief had established a new telephone, cellular, or other utility service in their name.
- *Bank Fraud:* 17% of consumers reported that a new bank account had been opened in their name, fraudulent checks had been written, or unauthorized withdrawals had been made from their account.
- *Fraudulent Loans:* 10% of consumers reported that the identity thief had obtained a loan (personal, business, auto, real estate, etc.) in their name.
- *Government Documents or Benefits:* 8% of consumers reported that the identity thief had obtained government documents or benefits such as a driver's license or filed documents such as a tax return in their name.

[*] Many consumers experience more than one form of identity theft. Therefore, the percentages represent the number of consumers who are subject to the particular injury.

Harm Suffered

Monetary Injury

California consumers reported a total monetary injury of **$17,979,339** resulting from identity theft.[*] The following table illustrates the dollar amounts obtained by the identity thief as reported by California consumers:

Amount Obtained by Identity Thief	**No. of Complaints**	**Percentage***
$10,001 or more	176	15.9%
$5,001-10,000	136	12.3%
$1,001-5,000	339	30.6%
$1,000 or less	328	29.6%
$0	129	11.6%
Total No. of Complaints Reporting Amount Stolen	1108	
Percentage of Consumers Reporting Amount Stolen	63.7%	

*Percentage is based upon the total number of complaints where consumers reported the amount obtained by the identity thief.

Non-monetary Injury

The most common non-monetary harm reported by California consumers as a result of identity theft is damage to their credit report through derogatory or inaccurate information: 49% of consumers report that they have been harmed in this manner. Other ways California consumers have suffered as a result of identity theft include: time spent resolving the problems caused by identity theft (13%), harassment by debt collectors or creditors (10%), and loan denials (7%).

[*] This sum reflects the amount obtained by the identity thief through fraudulent means. However, consumers also frequently suffer indirect monetary harm such as loss of income and legal fees.