



Identity Theft Reported by Households, 2005-2010

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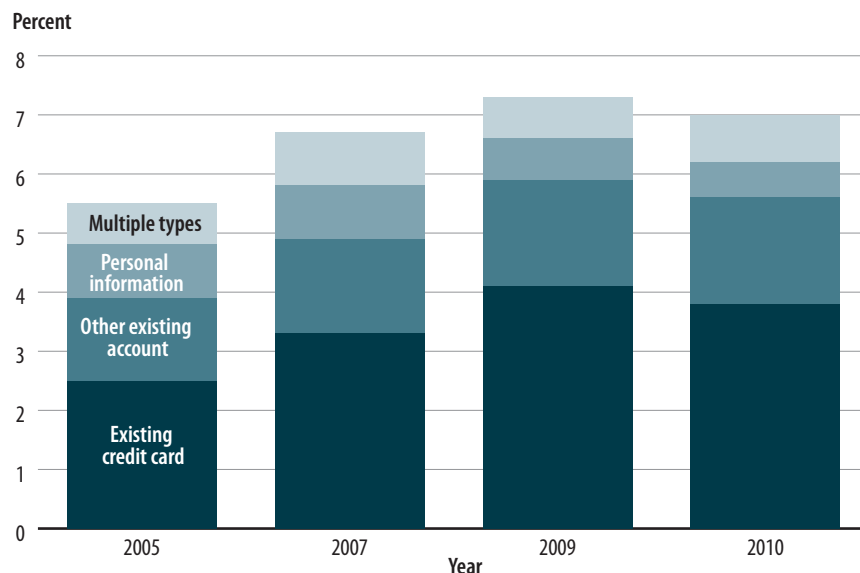
In 2010, 7.0% of households in the United States, or about 8.6 million households, had at least one member age 12 or older who experienced one or more types of identity theft victimization (figure 1). This percentage was similar to the 7.3% of households that experienced identity theft in 2009. However, it represented an increase from the 5.5% of households, or 6.4 million households, that were victims of one or more types of identity theft in 2005.

The increase in identity theft victimization from 2005 to 2010 was largely attributable to an increase in the misuse or attempted misuse of existing credit card accounts. During this period, the percentage of households that experienced the misuse of an existing credit card account increased by about 50%, from 2.5% to 3.8%. The percentage of households that experienced the misuse of personal information to open a new account or for another fraudulent purpose declined by about 30%, from 0.9% in 2005 to 0.6% in 2010.

This data brief presents data on identity theft victimization from the National Crime Victimization Survey (NCVS). It primarily focuses on changes in the nature of identity theft victimization and the characteristics of households with at least one member who was a victim from 2005 to 2010. Annual estimates for 2008 are not included because only 6 months of household identity theft data were collected that year.

Identity theft is defined as the unauthorized use or attempted misuse of an existing credit card or other existing account, the misuse of personal information to open a new account or for another fraudulent purpose, or a combination of these types of misuse.

FIGURE 1
Percent of households that experienced identity theft, by type of identity theft, 2005, 2007, 2009, and 2010



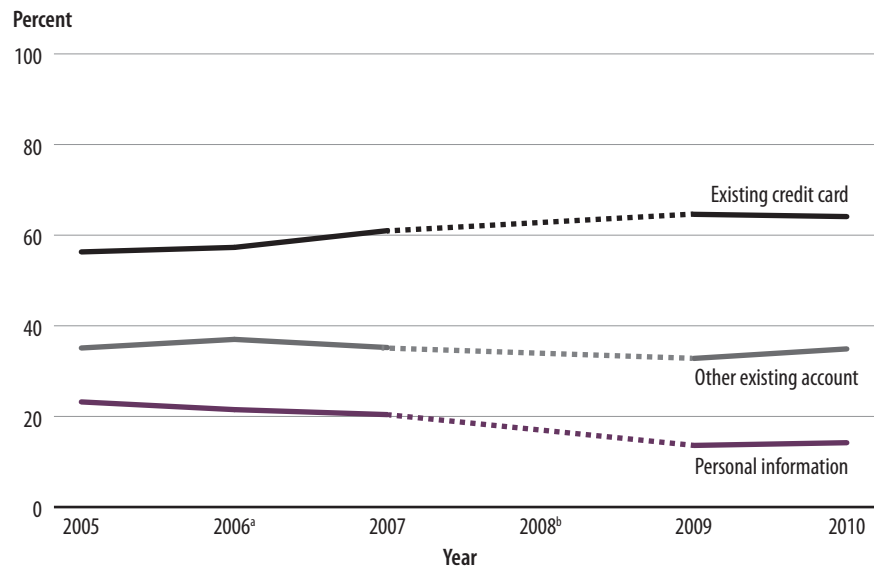
Note: See appendix table 1 for the number and percent of households that experienced identity theft by type of identity theft in 2005, 2006 (not shown in figure), 2007, 2009, and 2010. Annual estimates are not available for 2008 because 6 months of identity theft data were collected. See appendix table 2 for standard errors.

From 2005 to 2010, most households victimized by identity theft experienced the misuse of an existing credit card account

Among households in which at least one member experienced one or more types of identity theft, 64.1% experienced the misuse or attempted misuse of an existing credit card account in 2010 (figure 2). From 2005 to 2010, the misuse of an existing credit card account was the fastest growing type of identity theft, with the number of victimized households increasing from about 3.6 million (56.3% of victimized households) in 2005 to 5.5 million (64.1% of victimized households) in 2010.

The number of households that experienced the misuse of an existing account other than a credit card account, such as a banking, savings, or Paypal account, increased from about 2.3 million in 2005 to 3.0 million in 2010 (not shown in a table). However, there was no measureable change in the percentage of victimized households that experienced the misuse of another existing account from 2005 to 2010 (about 35%). The percentage of victimizations involving the misuse of personal information declined during this time, from 23.2% in 2005 to 14.2% in 2010.

FIGURE 2
Household identity theft victimizations involving the misuse of an existing credit card, other existing account, or personal information, 2005, 2006, 2007, 2009, and 2010



Note: Details for each year do not sum to 100% due to households with multiple types of victimization. See Appendix table 3 for standard errors.

^aDue to methodological changes in the 2006 NCVS, use caution when comparing 2006 criminal victimization estimates to other years. See *Criminal Victimization, 2006*, <http://www.bjs.gov>, for more information.

^bAnnual estimates are not available for 2008 because 6 months of identity theft data were collected.

Identity theft victimization increased among households in urban and suburban areas from 2005 to 2010

Regardless of the age of the head of household, the percentage of households victimized by identity theft was higher in 2010 than in 2005 (table 1). In both years, households headed by a person age 65 or older had the lowest rate of identity theft victimization compared to households headed by persons in any age category under 65.

From 2005 to 2010, the percentage of households that experienced identity theft increased among non-Hispanic white and Asian-headed households, and Hispanic-headed households. The percentage of victimized households among non-Hispanic black and Indian-headed households, as well as those headed by non-Hispanic persons of two or more races, was similar in 2005 and 2010.

The percentage of households that experienced identity theft increased from 2005 to 2010, regardless of the marital status of the head of household. In both years, a higher percentage of households with a married head of household experienced identity theft victimization compared to households with a non-married head.

TABLE 1
Age, race, Hispanic origin, and marital status of head of households experiencing identity theft, 2005 and 2010

Head of household characteristic	2005		2010	
	Number	Percent in each category	Number	Percent in each category
Total	6,424,900	5.5%	8,571,900	7.0%
Age				
12-17	--!	--%!	15,700!	10.2%!
18-24	452,800	5.9	646,400	8.5
25-34	1,135,700	5.7	1,592,300	7.6
35-49	2,271,100	6.2	2,768,300	7.9
50-64	1,798,500	6.1	2,472,800	7.3
65 or older	766,800	3.3	1,076,500	4.3
Race/Hispanic origin				
White*	4,918,400	5.8%	6,361,400	7.3%
Black/African American*	677,700	4.9	814,500	5.2
Hispanic	526,500	4.3	807,800	5.8
American Indian/Alaska native*	38,700	7.7	39,400	6.1
Asian/Hawaiian/Pacific Islander*	200,900	4.6	421,800	8.5
Two or more races*	62,600	8.6	127,100	11.6
Marital status				
Married	3,639,800	5.9%	5,029,400	8.0%
Not married	2,755,300	5.1	3,505,200	6.0

Note: Numbers rounded to the nearest hundred. See appendix table 4 for standard errors.

--Less than 0.5%.

! Interpret data with caution; estimate based on 10 or fewer sample cases or the coefficient of variation is greater than 50%.

*Excludes persons of Hispanic origin.

From 2005 to 2010, the percentage of households that experienced identity theft increased among households with an income of \$75,000 or more and among households in the unreported income category (table 2). The percentage of victimized households increased slightly among households with incomes of \$7,500 to \$14,999, \$35,000 to \$49,999, and \$50,000 to \$74,999. There was no measurable change in the percentage of households that experienced identity theft among those in the lowest income bracket or those that made \$15,000 to \$24,999 or \$25,000 to \$34,999. In 2010, a higher percentage of households with an income of \$75,000 experienced identity theft victimization compared to households in lower income brackets.

The percentage of households in urban and suburban areas with at least one member who experienced identity theft increased from 2005 to 2010. However, the percentage of households in rural areas that experienced identity theft (3.9%) was the same in 2005 and 2010.

Regardless of the head of household characteristics, increases in household identity theft between 2005 and 2010 can be primarily attributed to increases in the misuse of existing credit card accounts (not shown in a table). The general patterns of identity theft victimization by head of household characteristics may be related to exposure and opportunities for victimization. For example, a married head of household suggests at least two adults in the household, which could mean more opportunity for victimization, compared to a household with one non-married

adult. Additionally, the higher percentage of households in the top income category that experienced identity theft victimization may be related to these households having a greater number of banking accounts, credit card accounts, or other types of accounts compared to lower income households, thus increasing the opportunity that an account could be misused. Therefore, many of the variables examined in this report may be related to one another and to other variables not included in the analyses or the survey.

TABLE 2
Income, location, and size of households that experienced identity theft, 2005 and 2010

Household characteristic	2005		2010	
	Number	Percent in each category	Number	Percent in each category
Total	6,424,900	5.5%	8,571,900	7.0%
Household income				
Less than \$7,500	240,400	4.7%	238,600	5.3%
\$7,500–14,999	315,300	3.7	334,500	4.8
\$15,000–24,999	455,900	3.9	470,500	4.6
\$25,000–34,999	547,500	4.9	616,900	6.0
\$35,000–49,999	773,300	5.5	884,700	6.6
\$50,000–74,999	1,059,500	6.8	1,152,100	7.9
\$75,000 or more	2,050,300	9.5	2,835,300	12.3
Unknown	982,600	3.3	2,039,400	5.1
Location				
Urban	2,037,300	5.8%	3,083,100	7.6%
Suburban	3,526,100	5.9	4,718,500	7.6
Rural	861,400	3.9	770,300	3.9
Number of persons age 12 or older in household				
1	1,519,000	4.2%	2,130,000	5.5%
2–3	4,148,000	5.9	5,468,300	7.5
4–5	677,400	6.8	898,800	8.5
6 or more	80,400	10.8	74,800	8.3

Note: Numbers rounded to nearest hundred. See appendix table 5 for standard errors.

A lower percentage of households experienced direct financial loss from identity theft in 2010 compared to 2005

From 2005 to 2010, the percentage of all households with one or more type of identity theft that suffered no direct financial loss increased from 18.5% to 23.7% (table 3). After adjusting for inflation, among the households that lost \$1 or more, the total average financial loss did not change from 2005 to 2010. This suggests that for households that experienced a loss, the amount of loss was comparable in each year.

In 2010, over half of households (50.8%) that experienced the misuse of personal information reported no direct financial loss from the misuse at the time of the survey interview. Households that did experience a financial loss of \$1 or more resulting from the misuse of personal information had higher average (\$13,160) and median (\$800) losses than households that experienced other types of identity theft.

In 2010, households reported a total financial loss of approximately \$13.3 billion (table 4). While 9.0% of victimized households experienced the misuse of personal information, this form of misuse accounted for 29.4% of the total direct financial loss in 2010. In contrast, the misuse of existing credits cards accounted for 54.0% of identity theft victimizations and 31.8% of the total direct financial loss.

TABLE 3
Households experiencing direct financial loss due to identity theft, by type of identity theft, 2005 and 2010

Financial loss	2005					2010				
	Total	Existing credit card	Other existing accounts	Personal information	Multiple types	Total	Existing credit card	Other existing accounts	Personal information	Multiple types
Amount of loss										
\$0	18.5%	13.5%	17.2%	36.1%	16.0%	23.7%	21.1%	21.0%	50.8%	20.4%
\$1–99	14.3	18.5	16.0	4.8	8.0	17.2	18.4	21.6	5.2	11.1
\$100–499	23.4	25.6	27.4	12.1	22.5	24.6	25.7	28.1	7.2	24.8
\$500–999	10.6	10.4	12.1	5.8	12.9	12.8	12.8	13.6	8.7	14.5
\$1,000 or more	19.1	18.7	16.9	16.7	28.1	16.0	15.5	13.1	17.2	23.8
Don't know	14.1	12.7	10.5	24.4	12.6	5.8	6.5	2.7	10.9	5.4
All victimized households*										
Mean	\$1,420	\$920	\$1,100	\$2,820	\$2,280	\$1,640	\$970	\$1,080	\$5,650	\$3,070
Median	220	220	190	60	\$390	200	200	100	0	300
Households with losses of \$1 or more*										
Mean	\$1,810	\$1,090	\$1,370	\$5,400	\$2,800	\$2,190	\$1,260	\$1,380	\$13,160	\$3,920
Median	350	330	330	560	\$670	300	300	300	800	500

Note: Percentages in each category may not sum to 100% due to rounding. Dollar amounts for 2005 were adjusted for 2010 inflation using the Consumer Price Index. See appendix table 6 for standard errors.

*Loss amounts rounded to the nearest ten.

TABLE 4
Type of identity theft experienced by victimized households, and total financial loss attributed to each type of identity theft, 2010

Types of identity theft	Percent of identity theft victimizations*	Financial Loss	
		Total loss (in thousands)	Percent of total loss
All types	100.0%	\$13,257,487	100.0%
Existing credit card	54.0	\$4,214,848	31.8
Other existing account	25.6	\$2,306,165	17.4
Personal information	9.0	\$3,901,016	29.4
Multiple types	11.4	\$2,835,459	21.4

Note: See appendix table 7 for standard errors.

*Percent of identity theft victimizations by type of theft does not match the percentages by type shown in figure 2 due to the inclusion of the multiple types category.

Methodology

The National Crime Victimization Survey (NCVS) is an annual data collection conducted by the U.S. Census Bureau for the Bureau of Justice Statistics (BJS). The NCVS collects information on nonfatal crimes, reported and not reported to the police, against persons age 12 or older from a nationally representative sample of U.S. households. Survey results are based on data gathered from residents living throughout the United States, including persons living in group quarters, such as dormitories, rooming houses, and religious group dwellings. The survey excludes the homeless, Armed Forces personnel living in military barracks, and persons living in an institutional setting, such as a correctional or hospital facility. For more detail, see *Criminal Victimization in the United States, Statistical Tables, Methodology* on the BJS website at <http://www.bjs.gov>.

Beginning in July 2004, questions were added to the NCVS to provide ongoing estimates of identity theft victimization. NCVS household identity theft data are available for July through December of 2004, a full year in 2005 and 2007, July through December of 2008, and a full year in 2009 and 2010. During the first six months of 2008, households were administered a supplemental NCVS survey on identity theft that replaced the regular households NCVS questions during that period. (See Victims of Identity Theft, 2008, BJS Web, NCJ 231680 for data from the supplemental identity theft survey.) Because a full year of household identity theft data are not available for 2004 or 2008, these years are not included in this data brief.

Technical Notes

Standard error computations

When national estimates are derived from a sample rather than the entire population, as is the case with the NCVS, caution must be used when drawing conclusions about the size of one population estimate in comparison to another or about whether a time series of population estimates is changing. Although one estimate may differ in absolute terms from another, they may not be different statistically because estimates based on responses from a sample of the population each have some degree of sampling error. The sampling error, or margin of error, of an estimate depends on several factors, including the amount of variation in the responses, the size and representativeness of the sample, and the size of the subgroup for which the estimate is computed.

One measure of the sampling error associated with an estimate is the standard error. The standard error can vary from one estimate to the next. In general, an estimate with a smaller standard error provides a more reliable approximation of the true value than an estimate with a larger standard error. Estimates with relatively large standard errors are associated with less precision and reliability and should be interpreted with caution.

The coefficient of variation (CV) is a measure of an estimate's reliability. The CV is the ratio of the standard error to the estimate. In this report, the CV was calculated for all estimates, and in cases where the CV was greater than 25%, the estimate was noted with a "!" symbol (interpret data with caution, coefficient of variation exceeds 25%). In cases where the CV was greater than 50%, the estimate was determined not to meet reporting standards, noted with a "/" symbol, and suppressed.

A statistical test is used to determine whether differences in means or percentages are statistically significant once sampling error is taken into

account. Comparisons made in the text were tested for statistical significance at the $p < .05$ level to ensure that the differences were larger than might be expected due to sampling variation. Significance testing calculations were conducted at the Bureau of Justice Statistics using statistical programs developed specifically for the NCVS by the U.S. Census Bureau. These programs take into consideration many aspects of the complex NCVS sample design when calculating estimates. Standard errors for average annual estimates were calculated based on the ratio of the sums of victimizations and respondents across years.

Comparing financial loss in 2005 and 2010

In 2008, the household identity theft questions pertaining to financial loss were changed. From 2004 to 2007, the amount of financial loss that a respondent could report was capped at \$99,996. Beginning with the 2008 data collection, the cap was increased to allow respondents to report up to \$999,996 in direct financial losses resulting from identity theft victimization. Because of this change, it is not possible to compare total financial losses in 2005 with total financial losses in 2010. Any increase from 2005 to 2010 could be attributed to either actual loss increases or to increases in the amount of loss respondents were allowed to report.

Methodological changes to the NCVS in 2006

Methodological changes implemented in 2006 may have affected the crime estimates for that year to an extent that they were not comparable to estimates from other years. Evaluation of 2007 and later data from the NCVS conducted by BJS and the Census Bureau found a high degree of confidence that estimates for 2007, 2008, 2009, and 2010 are consistent with and comparable to estimates for

2005 and previous years. The reports, *Criminal Victimization, 2006*, BJS Web, NCJ 219413; *Criminal Victimization, 2007*, BJS Web, NCJ 224390; *Criminal Victimization, 2008*, BJS Web, NCJ 227777; *Criminal Victimization, 2009*,

BJS Web, NCJ 231327; and *Criminal Victimization, 2010*, BJS Web, NCJ 235508, are available on the BJS website at <http://www.bjs.gov>.

APPENDIX TABLE 1

Households in which at least one member was a victim of one or more types of identity theft, 2005, 2006, 2007, 2009, and 2010

	2005		2006		2007	
	Number	Percent of all households	Number	Percent of all households	Number	Percent of all households
Total households	117,110,800	100.0%	117,858,400	100.0%	119,503,500	100.0%
All types of identity theft	6,424,900	5.5	7,864,400	6.7	7,928,500	6.6
Existing credit card	2,971,900	2.5	3,623,700	3.1	3,894,300	3.3
Other existing account	1,585,500	1.4	2,086,500	1.8	1,917,000	1.6
Personal information	1,078,700	0.9	1,123,800	1.0	1,031,200	0.9
Multiple types	788,800	0.7	1,030,500	0.9	1,086,100	0.9

Note: Details do not add to total because of rounding. Six months of identity theft data were collected in 2008 so annual estimates are not available. Due to methodological changes in the 2006 NCVS, use caution when comparing 2006 criminal victimization estimates to other years. See *Criminal Victimization, 2006*, <http://www.bjs.gov>, for more information.

~Not applicable.

†Significant at $p < .05$.

APPENDIX TABLE 1 (continued)

Number and percent of households in which at least one member was a victim of one or more types of identity theft, 2005, 2006, 2007, 2009, and 2010

Type of identity theft	2009		2010		Percent change in number of households victimized 2005–2010
	Number	Percent of all households	Number	Percent of all households	
Total households	122,327,700	100.0%	122,885,200	100.0%	~%
All types of identity theft	8,890,000	7.3	8,571,900	7.0	33.4†
Existing credit card	4,986,500	4.1	4,625,100	3.8	55.6†
Other existing account	2,202,500	1.8	2,195,900	1.8	38.5†
Personal information	826,800	0.7	775,400	0.6	-28.1†
Multiple types	874,200	0.7	975,521	0.8	23.7

Note: Details do not add to total because of rounding. Six months of identity theft data were collected in 2008 so annual estimates are not available. Due to methodological changes in the 2006 NCVS, use caution when comparing 2006 criminal victimization estimates to other years. See *Criminal Victimization, 2006*, <http://www.bjs.gov>, for more information.

~Not applicable.

†Significant at $p < .05$.

APPENDIX TABLE 2

Standard errors for households in which at least one member was a victim of one or more types of identity theft, 2005, 2006, 2007, 2009, and 2010

Type of identity theft	2005		2006		2007	
	Number	Percent of all households	Number	Percent of all households	Number	Percent of all households
All types of identity theft	212,884	0.2%	226,907	0.2%	219,163	0.2%
Existing credit card	130,388	0.1	145,069	0.1	143,624	0.1
Other existing account	87,183	0.1	105,326	0.1	94,003	0.1
Personal information	68,208	0.1	73,803	0.1	65,129	0.1
Multiple types	55,953	0.0	70,245	0.1	67,147	0.1

APPENDIX TABLE 2 (continued)

Standard errors for households in which at least one member was a victim of one or more types of identity theft, 2005, 2006, 2007, 2009, and 2010

Type of identity theft	2009		2010	
	Number	Percent of all households	Number	Percent of all households
All types of identity theft	247,835	0.2%	218,900	0.2%
Existing credit card	174,135	0.1	152,765	0.1
Other existing account	104,972	0.1	98,601	0.1
Personal information	57,557	0.0	53,945	0.0
Multiple types	59,535	0.0	61,533	0.1

APPENDIX TABLE 3

Standard errors for household identity theft victimizations involving the misuse of an existing credit card, other existing account, or personal information, 2005, 2006, 2007, 2009, and 2010

	Percent of total identity theft				
	2005	2006	2007	2009	2010
Existing credit card	1.5%	1.3%	1.2%	1.2%	1.2%
Other existing account	1.4	1.3	1.2	1.1	1.1
Personal information	1.2	1.0	1.0	0.8	0.8

APPENDIX TABLE 4**Standard errors for age, race and ethnicity, and marital status of head of households experiencing identity theft, 2005 and 2010**

Head of household characteristic	2005		2010	
	Number	Percent in each category	Number	Percent in each category
Total	152,878	0.2%	220,546	0.2%
Age				
12-17	/	/%	7,146	4.4%
18-24	43,189	0.5	51,635	0.6
25-34	71,979	0.4	85,664	0.4
35-49	103,446	0.3	117,240	0.3
50-64	91,927	0.3	109,960	0.3
65 or older	57,982	0.3	68,681	0.3
Race/Hispanic origin				
White	143,408	0.2%	187,305	0.2%
Black/African American	54,131	0.4	58,739	0.4
Hispanic	47,003	0.4	58,467	0.4
American indian/Alaska native	11,124	2.1	11,497	1.7
Asian/Hawaiian/Pacific Islander	27,392	0.6	40,783	0.8
Two or more races	14,416	1.9	21,308	1.8
Marital status				
Married	128,405	0.3%	164,305	0.3%
Not married	113,533	0.2	134,033	0.2

/Not applicable. Less than 0.5%.

APPENDIX TABLE 5**Standard errors for income, location, and size of households that experienced identity theft, 2005 and 2010**

Household characteristic	2005		2010	
	Number	Percent in each category	Number	Percent in each category
Total	152,878	0.2%	220,546	0.2%
Household income				
Less than \$7,500	30,286	0.6%	29,887	0.6%
\$7,500-14,999	35,252	0.4	35,915	0.5
\$15,000-24,999	43,358	0.4	43,309	0.4
\$25,000-34,999	48,044	0.4	50,314	0.5
\$35,000-49,999	58,253	0.4	61,521	0.4
\$50,000-74,999	69,304	0.4	71,354	0.5
\$75,000 or more	98,294	0.5	118,843	0.5
Unknown	66,500	0.2	98,564	0.2
Location				
Urban	97,978	0.3%	124,631	0.3%
Suburban	126,720	0.3	158,524	0.2
Rural	61,846	0.3	56,935	0.3
Number of persons age 12 or older in household				
1	84,151	0.3%	101,027	0.3%
2-3	135,204	0.2	172,184	0.2
4-5	54,117	0.5	62,067	0.6
6 or more	16,517	2.1	16,092	1.7

APPENDIX TABLE 6**Standard errors for households experiencing direct financial loss due to identity theft, by type of identity theft, 2005 and 2010**

Financial loss	2005					2010				
	Total	Existing credit card	Other existing accounts	Personal information	Multiple types	Total	Existing credit card	Other existing accounts	Personal information	Multiple types
Amount of loss										
\$0	1.1%	1.2%	1.8%	2.8%	2.4%	1.0%	1.2%	1.7%	3.4%	2.4%
\$1–99	0.9	1.4	1.8	1.2	1.7	0.8	1.1	1.7	1.4	1.9
\$100–499	1.2	1.7	2.2	1.8	2.8	1.0	1.3	1.9	1.7	2.6
\$500–999	0.8	1.1	1.6	1.3	2.2	0.7	1.0	1.4	1.9	2.1
\$1,000 or more	1.1	1.5	1.8	2.1	3.0	0.8	1.1	1.4	2.5	2.6
Don't know	0.9	1.2	1.4	2.5	2.2	0.5	0.7	0.6	2.1	1.3
All victimized households										
Mean	\$1,990	\$1,600	\$1,752	\$2,824	\$2,536	\$2,269	\$1,744	\$1,837	\$4,242	\$3,114
Households with losses of \$1 or more										
Mean	\$2,252	\$1,742	\$1,952	\$3,945	\$2,812	\$2,626	\$1,984	\$2,076	\$6,532	\$3,522

APPENDIX TABLE 7**Standard errors for type of identity theft experienced by victimized households, and total financial loss attributed to each type of identity theft, 2010**

Types of identity theft	Percent of identity theft victimizations	Percent of total financial loss
Existing credit card	0.4%	0.1%
Other existing account	0.4	0.1
Personal information	0.2	0.1
Multiple types	0.2	0.1

U.S. Department of Justice
Office of Justice Programs
Bureau of Justice Statistics
Washington, DC 20531
Official Business
Penalty for Private Use \$300



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The Bureau of Justice Statistics is the statistical agency of the U.S. Department of Justice. James P. Lynch is director.

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