

An estimated 17.6 million Americans—about 7% of U.S. residents age 16 or older—were victims of identity theft in 2014. Most victims (86%) experienced the misuse of an existing credit card or bank account. About 4% of victims had their personal information activity stolen and used to open a new account or for other fraudulent activity. Some victims (7%) experienced multiple types of identity theft during the most recent incident. These findings were similar to those published in 2012.

Discovering identity theft

In 2014, an estimated 6 in 7 U.S. residents (85%) took actions to prevent identity theft; such as checking credit reports, shredding documents with personal information, and changing passwords on financial accounts. The majority of identity theft victims discovered the incident when their financial institution contacted them about suspicious activity (45%) or when they noticed fraudulent charges on their account (18%). Most identity theft victims did not know how the offender obtained their information, and almost all (9 in 10) did not know anything about the offender.

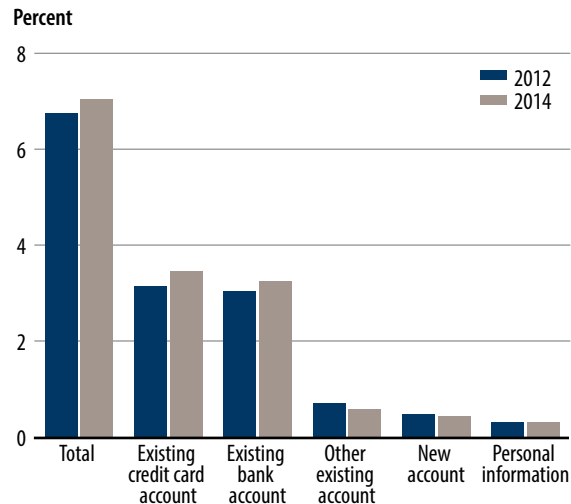
Victim characteristics

More females (9.2 million) were victims of identity theft than males (8.3 millions). Among racial groups, whites experienced identity theft at higher rates (8%) than blacks (5%), other races (6%), or Hispanics (5%). Victims ages 25 to 64 (8%) had the highest rate of identity theft, compared to all age groups. Persons in households with an annual income of \$75,000 or more had the highest prevalence of identity theft (11%), compared to those in all other income brackets.

Financial loss

Two-thirds of identity theft victims reported a direct financial loss. Victims whose personal information was misused or who had a new account opened in their name experienced greater out-of-pocket financial losses than those who had an existing credit card or bank account compromised. About 14% of identity theft victims experienced an out-of-pocket loss of \$1 or more. Of those, about half suffered losses of less than \$100 and 14% lost \$1,000 or more.

Victims of identity theft, by type of theft, 2012 and 2014



Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012 and 2014.

Resolving identity theft problems

More than half (52%) of identity theft victims were able to resolve any problems associated with the incident in a day or less, while about 9% spent more than a month. Victims whose existing account was misused (54%) were more likely to resolve any financial or credit problems within 24 hours than victims of multiple types of identity theft (39%) or victims of new account fraud (36%). Fewer than 1 in 10 identity theft victims reported the incident to police.

Victims who spent more time resolving the associated problems were more likely to experience problems with work and personal relationships and severe emotional distress than victims who resolved the problems relatively quickly. Among identity theft victims who spent 6 months or more resolving financial and credit problems due to the theft, 29% experienced severe emotional distress, compared to 4% who spent a day or less. Ten percent of identity theft victims reported that the crime was severely distressing, compared to 33% of violent crime victims.

The full report (*Victims of Identity Theft, 2014*, NCJ 248991), related documents, and additional information about the Bureau of Justice Statistics can be found at www.bjs.gov.

