



# Victims of Identity Theft, 2016

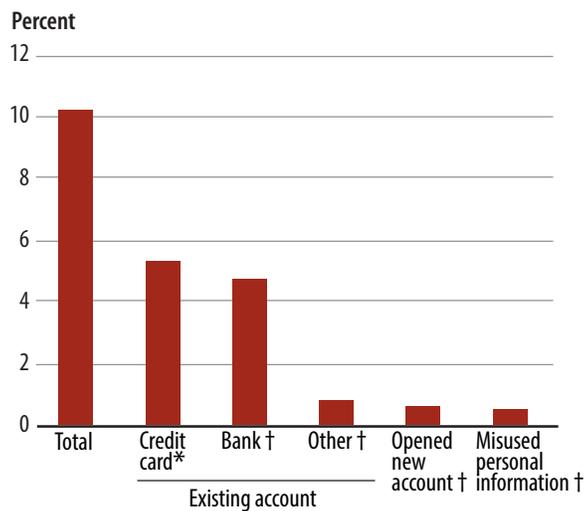
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In 2016, an estimated 26 million persons, or about 10% of all U.S. residents age 16 or older, reported that they had been victims of identity theft during the prior 12 months (figure 1). Five percent of residents age 16 or older had experienced at least one incident involving the misuse of an existing credit card, and 5% had experienced the misuse of an existing bank account. One percent of persons had experienced the misuse of an existing account other than a credit card or bank account.

One percent of U.S. residents age 16 or older had experienced the misuse of their personal information to open a new account. Less than 1% had experienced the misuse of their personal information for other fraudulent purposes, such as for getting medical care, a job, or government benefits.

According to the 17.7 million persons age 16 or older who experienced one or more incidents of identity theft with known losses of \$1 or more, total losses across all incidents of identity theft totaled \$17.5 billion in 2016 (not shown).

**FIGURE 1**  
Persons age 16 or older who had experienced at least one identity-theft incident in the past 12 months, by type of theft, 2016



Note: Details do not sum to totals because persons could experience more than one type of identity theft. See appendix table 1 for estimates and standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## HIGHLIGHTS

- In 2016, 10% of persons age 16 or older had been victims of identity theft during the prior 12 months.
- For 85% of identity-theft victims, the most recent incident involved the misuse or attempted misuse of only one type of existing account, such as a credit card or bank account.
- One percent of persons age 16 or older experienced the opening of a new account or other misuse of personal information apart from misuse of an existing account.
- An estimated 12% of identity-theft victims had out-of-pocket losses of \$1 or more; 88% either had no out-of-pocket losses or had losses of less than \$1.
- More than half (55%) of identity-theft victims who resolved associated financial or credit problems did so in one day or less.
- About 10% of identity-theft victims said they experienced severe emotional distress as a result of the incident.
- An estimated 7% of identity-theft victims reported the crime to police.
- For continuing counties (those that were in the sample in both 2014 and 2016), the portion of the population that experienced identity theft increased from 7% in 2014 to 10% in 2016.

## Comparing identity theft in 2016 to previous years

The 2016 Identity Theft Supplement (ITS) was administered as a supplement to the National Crime Victimization Survey (NCVS), a collection by the Bureau of Justice Statistics (BJS). From January 1, 2016, to June 30, 2016, approximately 125,200 persons age 16 or older received the ITS at the end of their NCVS interview.

The NCVS sample was redesigned in 2016.<sup>1</sup> From 2015 to 2016, the NCVS sample size increased by 41% (from 95,760 to 134,690 households interviewed) to facilitate the ability to produce state- and local-level victimization estimates for the largest 22 states. At the same time, the sample was adjusted to reflect the U.S. population counts in the U.S. Census Bureau's 2010 decennial census (rather than being based on the 2000 decennial census, as was the case from 2006 through 2015).

<sup>1</sup>For more information, see *Criminal Victimization, 2016: Revised* (NCJ 252121, BJS web, October 2018).

Given these changes to the sample design, BJS examined changes in identity theft between 2014 (the most recent iteration of the ITS) and 2016 both overall and for continuing counties—those that were included in the sample in 2014 and remained in the sample in 2016. In counties that were included in the survey in both years, the prevalence of identity theft increased from 7% in 2014 to 10% in 2016 (**table 1**). For comparison, when examining the change in prevalence for the entire NCVS sample, the prevalence of identity theft also increased from 7% to 10%.

This report focuses primarily on the level and nature of identity theft in 2016 and is based on the full sample unless otherwise specified. Data users should use caution when comparing 2016 estimates to those from previous years.

**TABLE 1**  
**Prevalence of identity theft in continuing counties and full sample, by type of identity theft, 2014 and 2016**

Type of identity theft	Continuing National Crime Victimization Survey sample counties		Full National Crime Victimization Survey sample	
	2014*	2016	2014**	2016
<b>Total</b>	7.4%	9.7% †	7.0%	10.2% †
<b>Existing account</b>				
Credit card	3.3%	4.1% †	3.4%	5.3% †
Bank	3.7	5.3 †	3.2	4.7 †
Other	0.6	0.7 †	0.6	0.8 †
<b>Opened new account</b>	0.5%	0.6% †	0.4%	0.6% †
<b>Misused personal information</b>	0.3%	0.4% †	0.3%	0.5% †

Note: Details do not sum to totals because persons could experience more than one type of identity theft. See appendix table 2 for standard errors.

\*Comparison year. Continuing sample counties for 2014 are compared to continuing sample counties for 2016.

\*\*Comparison year. Full sample for 2014 is compared to full sample for 2016.

†Significant difference from comparison year at 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2014 and 2016.

This report details the number, percentage, and demographic characteristics of victims who experienced one or more incidents of identity theft during a 12-month period. It focuses on the most recent incident and describes—

- how victims discovered the crime
- financial losses and other consequences of identity theft, including the amount of time victims spent resolving associated problems
- reporting the incident to credit card companies, credit bureaus, and law enforcement agencies
- the level of distress experienced by victims of identity theft.

The report uses data from the 2016 Identity Theft Supplement (ITS) to the National Crime Victimization Survey (NCVS). From January to June 2016, the ITS collected data from persons about their experience with identity theft during the 12 months preceding the interview.

Identity-theft victims are persons age 16 or older who experienced one or more of the following:

- **Misuse of an existing account**—completed or attempted unauthorized use of one or more existing accounts, such as a credit card, debit card, checking, savings, telephone, mortgage, or insurance account.
- **Misuse of a new account**—completed or attempted unauthorized use of personal information to open a new account, such as a credit card or debit card, checking, savings, telephone, online, mortgage, or insurance account.
- **Misuse of personal information**—completed or attempted unauthorized use of personal information for fraudulent purposes, such as getting medical care, a job, or government benefits; renting an apartment or house; or providing false information to law enforcement when charged with a crime or traffic violation. This excludes the completed or attempted unauthorized use of personal information to open a new account or to misuse an existing account.

## Persons in households in the highest income category had the greatest risk of identity theft

Based on the 2016 survey, more females (13.5 million) experienced identity theft than males (12.5 million) (table 2). However, males and females had similar identity-theft prevalence rates (10% each). Whites (12%) had a higher prevalence of identity theft than blacks (7%), Hispanics (6%), and persons of other races (8%).

Whites and persons of two or more races (12% each) had a similar prevalence of identity theft.

Persons ages 35 to 49 and ages 50 to 64 (12% each) had a higher prevalence of identity theft than all other age groups. In 2016, persons in the highest income category (those in households with annual incomes of \$75,000 or more, which includes 35% of all persons age 16 or older) had the highest prevalence of identity theft (14% experienced it).

**TABLE 2**  
Persons age 16 or older who had experienced at least one identity-theft incident during the past 12 months, by victim characteristics and type of theft, 2016

Victim characteristic	Total identity theft		Misuse of existing credit card			Misuse of existing bank account			Opened new account or misused personal information <sup>a</sup>	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of persons with a credit card	Number of victims	Percent of all persons	Percent of persons with a bank account	Number of victims	Percent of all persons
<b>Total</b>	25,952,400	10.2%	13,422,800	5.3%	7.5%	11,950,100	4.7%	5.4%	2,610,000	1.0%
<b>Sex</b>										
Male*	12,496,400	10.1%	6,816,400	5.5%	7.9%	5,432,200	4.4%	5.0%	1,215,400	1.0%
Female	13,456,000 †	10.3	6,606,400	5.0 †	7.1 †	6,517,900 †	5.0 †	5.7 †	1,394,600	1.1
<b>Race/Hispanic origin<sup>b</sup></b>										
White*	19,425,200	11.8%	10,661,500	6.5%	8.4%	8,476,000	5.1%	5.6%	1,639,700	1.0%
Black	2,314,800 †	7.4 †	756,100 †	2.4 †	4.5 †	1,424,000 †	4.6 †	5.9	398,900 †	1.3 †
Hispanic	2,538,300 †	6.3 †	1,026,200 †	2.5 †	4.5 †	1,427,500 †	3.5 †	4.7 †	354,600 †	0.9
Other <sup>c</sup>	1,307,900 †	8.4 †	839,200 †	5.4 †	7.0 †	393,300 †	2.5 †	2.9 †	162,300 †	1.0
Two or more races	366,200 †	12.0	139,700 †	4.6 †	8.1	229,300 †	7.5 †	8.8 †	54,500 †	1.8 †
<b>Age</b>										
16–17	81,400 †	1.0% †	13,700 †	0.2% †!	2.5% †!	50,500 †	0.6% †	1.6% †	2,000 †!	-- †!
18–24	1,997,500 †	6.6 †	537,800 †	1.8 †	4.1 †	1,379,700 †	4.5 †	5.7 †	192,400 †	0.6% †
25–34	4,781,700 †	10.8 †	2,030,100 †	4.6 †	6.5 †	2,521,000 †	5.7	6.6	463,300 †	1.1 †
35–49*	7,541,200	12.4	3,809,500	6.2	8.3	3,592,600	5.9	6.6	781,000	1.3
50–64	7,480,000	11.8	4,235,000 †	6.7	8.4	3,115,900 †	4.9 †	5.4 †	800,300	1.3
65 or older	4,070,600 †	8.5 †	2,796,700 †	5.9	7.3 †	1,290,500 †	2.7 †	2.9 †	371,000 †	0.8 †
<b>Household income</b>										
\$24,999 or less	3,273,300 †	6.2% †	1,053,600 †	2.0% †	4.2% †	1,831,200 †	3.5% †	4.6% †	548,000 †	1.0%
\$25,000–\$49,999	5,315,600 †	8.0 †	2,349,000 †	3.5 †	5.4 †	2,800,400 †	4.2 †	4.9 †	588,600 †	0.9 †
\$50,000–\$74,999	4,623,300 †	10.2 †	2,212,900 †	4.9 †	6.4 †	2,285,700 †	5.1 †	5.6	374,700 †	0.8 †
\$75,000 or more*	12,740,300	14.1	7,807,300	8.6	10.2	5,032,900	5.6	6.0	1,098,700	1.2

Note: Estimates are based on the most recent incident of identity theft. Percentages are based on the number of persons in each category. Missing data for household income were imputed. Details do not sum to totals because persons could experience more than one type of identity theft. See appendix table 3 for standard errors. See appendix table 21 for population counts. See appendix table 22 for estimates of the number of persons with an existing credit card or bank account.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

--Less than 0.05%.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes the misuse of personal information to open a new account or for other fraudulent purposes apart from misuse of an existing credit card or bank account or other existing account.

<sup>b</sup>White, black, other race, and persons of two or more race categories exclude persons of Hispanic/Latino origin.

<sup>c</sup>Includes persons identifying as Asian, Native Hawaiian, or Other Pacific Islander; or American Indian or Alaska Native.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Whites had a greater risk of experiencing existing credit card misuse than blacks and Hispanics

Among persons who had a credit card, a larger percentage of males (8%) experienced the misuse or attempted misuse of an existing credit card than females (7%). On the other hand, among persons with a bank account, the misuse of an existing bank account was more prevalent among females (6%) than males (5%). No statistically significant difference was observed by sex for misuse of personal information to open a new account or for other fraudulent purposes (1% each).

Among persons with a credit card, whites (8%) were more likely to experience the misuse of an existing credit card than blacks (4%), Hispanics (4%), and persons of other races (7%). Among those with a bank account, whites and blacks (6% each) were equally likely to experience the misuse of an existing bank account. Whites with a bank account were more likely than Hispanics (5%) to experience existing bank-account misuse.

After accounting for credit card ownership, persons ages 35 to 49 and ages 50 to 64 (8% each) had higher rates of misuse of an existing credit card than persons in all other age groups. A similar age pattern was found for misuse of personal information to open a new account or for other fraudulent purposes.

Also after accounting for credit card ownership, persons in the highest income category had the highest prevalence of misuse of an existing credit card (10%). Among those with a bank account, persons in the highest income category (6%) had a higher prevalence of misuse of an existing bank account than those in households with incomes of less than \$50,000. However, rates of misuse of personal information to open a new account or for other fraudulent purposes were similar for those in the lowest and highest income categories (1% each).

## Most recent incident of identity theft

The preceding information focused on all incidents of identity theft respondents reported in the 12 months preceding the survey. This section of the report (through table 11) focuses on the most recent incident of identity theft reported by the respondent.

For 85% of victims of identity theft, the most recent incident of the crime involved the misuse of only one type of existing account (table 3). This includes either an existing credit card account (43% of victims), bank account (38%), or other existing account (5%).

A total of 2.1 million victims (8% of victims) experienced multiple types of identity theft or the misuse of multiple types of existing accounts during their single or most recent identity-theft incident. Of these, the majority of victims (1.4 million) experienced only the misuse of multiple types of existing accounts, such as credit card,

**TABLE 3**  
**The most recent incident of identity theft, by type of theft, 2016**

Type of identity theft	Number of victims	Percent of all persons	Percent of all victims
Total	25,952,400	10.2%	100%
Only one type of existing account	22,179,200	8.7%	85.5%
Credit card*	11,077,600	4.3	42.7
Bank	9,828,600 †	3.9 †	37.9 †
Other	1,272,900 †	0.5 †	4.9 †
Opened new account only	873,400 †	0.3% †	3.4% †
Misused personal information only	838,600 †	0.3% †	3.2% †
Multiple types	2,061,300 †	0.8% †	7.9% †
Existing account <sup>a</sup>	1,441,000 †	0.6 †	5.6 †
Other <sup>b</sup>	620,300 †	0.2 †	2.4 †

Note: In 2016, there were 255 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. Details may not sum to totals due to rounding. See appendix table 4 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

bank, telephone, or online accounts. The remaining 620,000 victims (2% of all victims) experienced a combination of misuse of an existing account, use of personal information to open a new account, or use of personal information for other fraudulent purposes.

**The most common way victims discovered identity theft was through a financial institution**

About half (48%) of identity-theft victims discovered the most recent incident when a financial institution contacted them about suspicious activity (table 4). Nineteen percent noticed fraudulent charges on their account.

The way victims discovered the identity theft varied by the type of identity theft. Among victims who experienced misuse of at least one type of existing account, about half (51%) discovered the incident when a financial institution contacted them about suspicious activity on their account. In comparison, victims of other types of identity theft were most likely to discover the incident when a company or agency that was not a financial institution contacted them (21%).

**TABLE 4**  
**The most common ways victims had discovered identity theft, by type of theft, 2016**

Way victims discovered identity theft	Any identity theft	Misuse of existing account <sup>*a</sup>	Other identity theft <sup>b</sup>
Total	100%	100%	100%
Contacted by financial institution about suspicious activity	47.6	50.8	15.4 †
Noticed fraudulent charges on account	18.7	20.0	6.1 †
Noticed money missing from account	8.0	8.6	2.0 †
Contacted financial institution to report a theft	6.1	6.5	1.8 †
Credit card declined, check bounced, or account closed due to insufficient funds	4.7	5.0	1.8 †
Notified by company or agency	4.6	3.0	21.2 †
Received a bill or contacted about an unpaid bill	2.9	2.0	12.6 †
Problems with applying for a loan, government benefits, or with income taxes	1.6	0.4	13.8 †
Discovered through credit report or credit monitoring service	1.4	0.8	7.3 †
Received merchandise or card that victim did not order or did not receive product ordered	0.6	0.4	2.4 †
Notified by police	0.5	0.1	4.3 †
Notified by family member	0.4	0.4	0.7 †
Another way <sup>c</sup>	2.9	2.1	10.7 †

Note: Estimates are based on the most recent incident of identity theft. See appendix table 5 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes identity-theft incidents involving only the misuse of one type of existing account or the misuse of multiple types of existing accounts.

<sup>b</sup>Includes the following identity-theft incidents: the misuse of at least one type of existing account and the misuse of personal information to open a new account or for another fraudulent purpose; and the misuse of personal information to open a new account or for another fraudulent purpose.

<sup>c</sup>Includes someone other than a family member notified the victim; victim noticed account information was missing or stolen; victim noticed from suspicious computer activity, including hacked email; victim noticed from suspicious contact, including phishing; and discovery in other ways.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

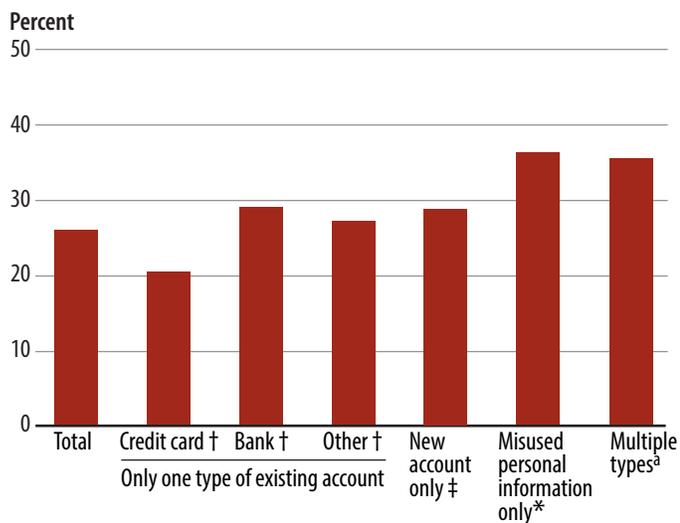
## Most identity-theft victims did not know how the offender obtained their information

An estimated 6.7 million (26%) identity-theft victims knew how the offender obtained their personal information during the most recent incident (figure 2). Victims who experienced only the misuse of their personal information for fraudulent purposes (36%), such as getting government benefits, were more likely to know how the offender obtained their personal information than victims who experienced only the misuse of an existing bank account (29%), existing credit card (20%), or other existing account (27%). Victims only of the misuse of personal information for fraudulent purposes (36%) were about as likely as victims of multiple types of identity theft (35%) to know how the offender obtained their personal information.

## 94% of identity-theft victims did not know anything about the offender

Overall, 6% of identity-theft victims knew something about the offender involved in their most recent incident (table 5). The percentage of victims who knew something about the offender varied depending on the type of identity theft. Victims of multiple types of identity theft in a single incident (12%) were more likely to know something about the offender than victims of the misuse of only one type of existing account (5%).

**FIGURE 2**  
Identity-theft victims who knew how their personal information was obtained, by type of theft, 2016



Note: Estimates are based on the most recent incident of identity theft. Details do not sum to totals. See appendix table 6 for estimates and standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

<sup>a</sup>Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Two-thirds of identity-theft victims reported a direct financial loss

The economic impact (excluding loss of time) of identity theft is measured by direct and indirect financial losses. Direct financial loss, which accounted for the majority of financial losses associated with identity theft, refers to the monetary amount the offender obtained from misusing the victim's account or personal information, including the estimated value of goods, services, or cash obtained. Indirect loss includes any other monetary costs caused by the identity theft, such as legal fees, bounced checks, and other miscellaneous expenses (e.g., postage, phone calls, or notary fees). Direct and indirect losses do not necessarily reflect personal losses to victims, as victims may be reimbursed for some or all of the direct and indirect losses.<sup>2</sup>

<sup>2</sup>Direct and indirect financial losses include losses to victims and exclude financial losses to stores, credit card companies, and banks.

**TABLE 5**  
Identity-theft victims who knew something about the offender, by type of theft, 2016

Type of identity theft	Victim knew something about the offender
<b>Total</b>	6.2%
<b>Only one type of existing account</b>	5.0% †
Credit card	3.1 †
Bank	6.1 †
Other	13.0 †
<b>Opened new account only</b>	13.2% ‡
<b>Misused personal information only</b>	16.4%
<b>Multiple types</b>	11.8%
Existing account <sup>a</sup>	8.2 †
Other <sup>*b</sup>	20.1

Note: Estimates are based on the most recent incident of identity theft. Details do not sum to totals. See appendix table 7 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: unauthorized use of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

Based on the 2016 survey, 67% of victims experienced a financial loss (either direct or indirect) associated with their most recent incident of identity theft (table 6). Overall, victims who experienced any financial loss of at least \$1 lost an average of \$850, with a median loss of \$300.

About two-thirds (66%) of the 26 million victims of identity theft reported a direct financial loss resulting from the incident. Similarly, about two-thirds (68%) of victims who experienced the misuse of only one type of existing account had a direct financial loss. Also, two in five (40%) victims who experienced only the misuse of personal information to open a new account, and about one in five (19%) victims only of the misuse of personal information for fraudulent purposes, experienced a direct financial loss.

Of those who experienced multiple types of identity theft, 73% reported a direct financial loss. Among those who experienced a direct financial loss, victims who experienced only the misuse of personal information for fraudulent purposes lost an average of \$3,530, with a median of \$1,900. Victims only of existing bank-account misuse lost an average of \$610, with a median \$200.

In addition to direct financial loss, 5% of all identity-theft victims reported indirect losses associated with their most recent incident of identity theft. Victims who experienced an indirect loss of at least \$1 had an average indirect loss of \$250, with a median of \$20.

**TABLE 6**  
**Financial loss among victims who had experienced at least one attempted or successful identity-theft incident in the past 12 months, by type of loss and theft, 2016**

Type of loss	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total*	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
<b>Any loss<sup>c</sup></b>										
Mean	\$850	\$680	\$730	\$630	\$700	\$3,460 †	\$2,620 †	\$1,680 †	\$970	\$3,470
Median	\$300	\$200	\$200	\$200	\$200	\$800	\$600	\$400	\$400	\$800
Percent experiencing a loss	67.4%	69.3%	70.1%	71.7%	45.0%	41.6% †	26.7% †	73.9% †	75.8%	69.5%
<b>Direct<sup>d,e</sup></b>										
Mean	\$850	\$680	\$740	\$610	\$720	\$3,430 †	\$3,530 †	\$1,660 †	\$950	\$3,500
Median	\$300	\$200	\$200	\$200	\$200	\$900	\$1,900	\$400	\$300	\$800
Percent experiencing a loss	66.2%	68.4%	69.4%	70.7%	42.3%	39.8% †	19.4% †	73.0% †	75.4%	67.3%
<b>Indirect<sup>f</sup></b>										
Mean	\$250	\$200	\$110	\$250	\$170	\$850 ‡	\$150	\$360 †	\$270	\$450
Median	\$20	\$20	\$10	\$20	\$50	\$100	\$50	\$40	\$10	\$200
Percent experiencing a loss	5.4%	4.7%	3.3%	6.1%	6.3%	8.3% †	11.7% †	8.7% †	6.3%	14.1%
<b>Total out of pocket</b>										
Mean	\$690	\$540	\$470	\$600	\$480	\$1,390 ‡	\$1,320 †	\$1,070 †	\$650	\$1,690
Median	\$100	\$70	\$50	\$80	\$200	\$400	\$200	\$300	\$200	\$500
Percent experiencing a loss	11.8%	10.6%	7.0%	13.7%	17.0%	16.2% †	16.9% †	20.4% †	17.5%	27.2%
<b>Number of victims</b>	25,952,400	22,179,200	11,077,600	9,828,600	1,272,900	873,400	838,600	2,061,300	1,441,000	620,300

Note: Estimates are based on the most recent incident of identity theft. Details do not sum to totals. See appendix table 8 for standard errors.

\*Comparison group. Compared to opened new account only, personal information only, and multiple types total.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

<sup>c</sup>Includes any direct or indirect loss of \$1 or more.

<sup>d</sup>Includes victims who had a direct loss of \$1 or more and no indirect loss and victims who had both direct and indirect losses of \$1 or more.

<sup>e</sup>Mean amounts for direct loss could be greater than any mean loss amounts due to top coding, a procedure used to protect respondents with loss amounts from disclosure risk.

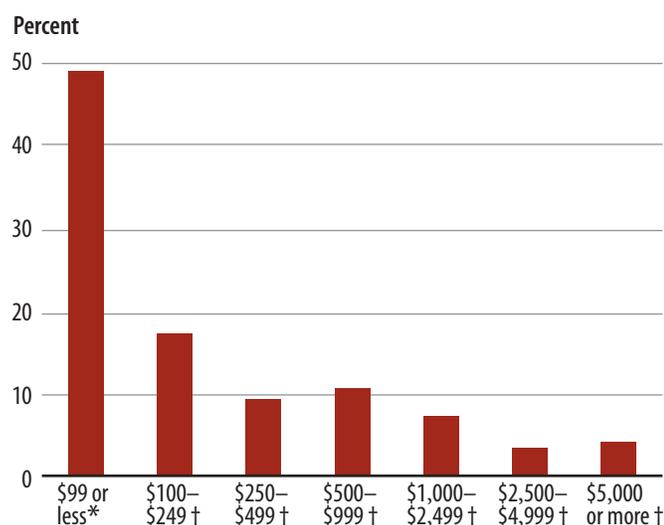
<sup>f</sup>Includes victims who had an indirect loss of \$1 or more and no direct loss and victims who had both direct and indirect losses of \$1 or more.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## 12% of identity-theft victims experienced an out-of-pocket financial loss in 2016

A company (for example, a credit card or insurance company) may reimburse some or all of the financial loss associated with identity theft, thus reducing or eliminating out-of-pocket losses for victims. At the time of the interview, 12% of victims of identity theft had experienced out-of-pocket losses of \$1 or more. Among these victims, 49% lost \$99 or less (figure 3). In comparison, 15% of victims with out-of-pocket losses of \$1 or more lost \$1,000 or more.

**FIGURE 3**  
Total out-of-pocket loss for identity-theft victims experiencing a loss of \$1 or more, 2016



Note: Financial loss computed from the 12% of the identity-theft victims who experienced an out-of-pocket loss of at least \$1. Estimates are based on the most recent incident of identity theft. See appendix table 9 for estimates and standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Victims who experienced only the misuse of an existing account were less likely to have credit-related problems than victims of other identity theft

In addition to experiencing monetary losses, some identity-theft victims experienced other financial or legal problems. As a result of the identity theft, they paid higher interest rates on credit cards, were turned down for loans or other credit, had their utilities turned off, or were subject to criminal proceedings. Based on the 2016 survey, 1% of victims who experienced only the misuse of at least one type of existing account experienced credit-related problems, compared to 10% of victims of other types of identity theft (table 7). A similar pattern emerged in the percentage of victims who experienced problems with debt collectors. Likewise, 1% of victims who experienced only the misuse of at least one type of existing account experienced banking problems, compared to 5% of victims of other types of identity theft.

**TABLE 7**  
Victims who had experienced financial or legal problems as a result of identity theft, by type of theft, 2016

Type of problem	Any identity theft	Misuse of existing account* <sup>a</sup>	Other identity theft <sup>b</sup>
Credit-related <sup>c</sup>	2.1%	1.3%	10.2% †
Debt collectors	1.9	1.1	9.9 †
Banking problems <sup>d</sup>	1.5	1.2	4.8 †
Utilities cut off or new services denied	0.4	0.3	2.4 †
Legal <sup>e</sup>	0.3	0.2	1.5 †
Other <sup>f</sup>	0.6	0.2	4.5 †

Note: Estimates are based on the most recent incident of identity theft. See appendix table 10 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

<sup>a</sup>Includes identity-theft incidents involving only the misuse of an existing account or the misuse of multiple types of existing accounts.

<sup>b</sup>Involves the following types of incidents: the misuse of at least one type of existing account and the misuse of personal information to open a new account or for another fraudulent purpose; and the misuse of personal information to open a new account or for another fraudulent purpose.

<sup>c</sup>Includes having to correct the same information on a credit report repeatedly, being turned down for credit or loans, or paying higher interest rates.

<sup>d</sup>Includes being turned down for a checking account or having checks bounce.

<sup>e</sup>Includes being the subject of a lawsuit or other criminal proceedings, or being arrested.

<sup>f</sup>Includes being turned down for a job, losing a job, or problems with income taxes.

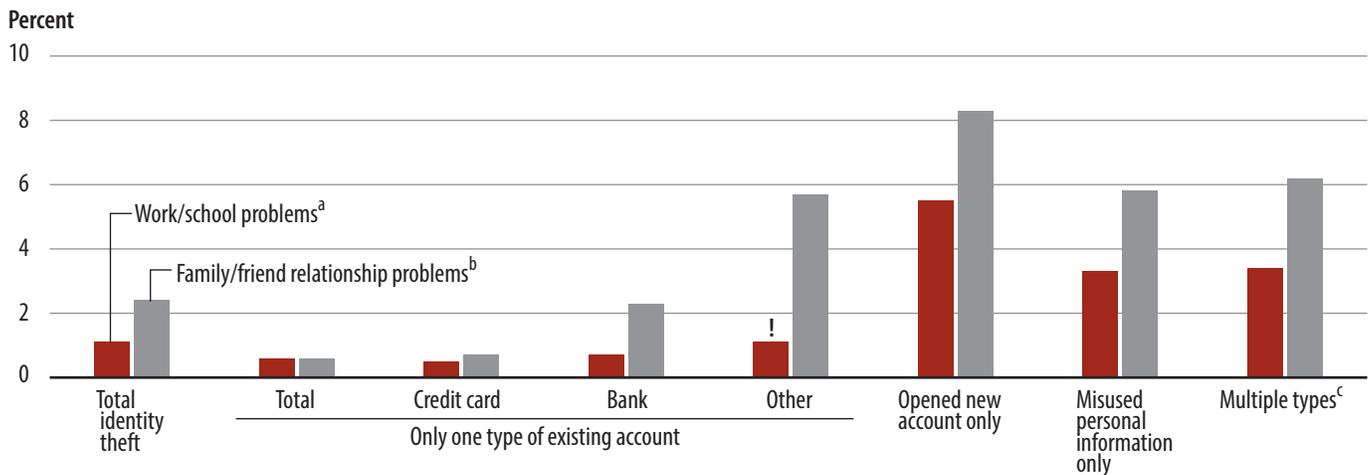
Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**8% of victims of the misuse of personal information to open a new account experienced problems with family and friends**

Victims of identity theft were asked about the amount of emotional distress caused by their most recent victimization and its impact on work, school, and personal relationships. The percentage of identity-theft victims who reported significant problems at work or school as a result of the incident varied by type of identity theft. Six percent of victims who experienced

only the misuse of personal information to open a new account experienced significant problems with work or school, compared to less than 1% of victims who only experienced the misuse of an existing credit card (figure 4). Eight percent of victims who experienced only the misuse of personal information to open a new account experienced significant problems with family members and friends, compared to 1% who experienced only the misuse of an existing credit card.

**FIGURE 4**  
**Victims of identity theft who had experienced work/school and family/friend problems as a result of the victimization, by type of theft, 2016**



Note: Estimates are based on the most recent incident of identity theft. Victims reported their perceptions of whether the victimization led to significant problems at work or school and with family or friends. Includes identity-theft victims (less than 1%) with missing information on family/friend relationship, work, and school problems due to the crime. Details do not sum to totals. See appendix table 11 for estimates and standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with a boss, a coworker, or peers.

<sup>b</sup>Includes victims reporting significant problems with family members or friends, including getting into more arguments or fights than before the crime, not feeling able to trust them as much, or not feeling as close to them as before the crime.

<sup>c</sup>Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## 1 in 10 identity-theft victims were severely distressed as a result of the crime

Ten percent of identity-theft victims reported that the crime was severely distressing (table 8). Severe emotional distress was reported by almost a fifth (19%) of victims who experienced only the misuse of personal information to open a new account. This percentage was higher than that found for victims of the misuse of an existing credit card only (5%) or the misuse of a bank account only (11%).

## The vast majority of identity-theft victims spent one day or less resolving associated financial and credit problems

At the time of the interview, 88% of identity-theft victims had resolved any financial or credit problems associated with the incident (see appendix table 13). Of these, more than half (55%) spent one day or less clearing up financial and credit problems. Victims only of the misuse of one type of existing account were more likely to resolve financial and credit problems within one day (57%) than victims only of the misuse of a new account (46%), victims only of the misuse of personal information for other fraudulent purposes (32%), or victims of multiple types of identity theft (42%) (figure 5). Victims who experienced the misuse of only one type of existing account (8%) were less likely than other identity-theft victims to spend one month or more clearing up financial and credit problems (see appendix table 13).

**TABLE 8**  
Identity-theft victims who had experienced emotional distress, by type of theft, 2016

Type of identity theft	Total	None	Mild	Moderate	Severe
<b>Total</b>	100%	20.6%	45.9%	23.8%	9.7%
<b>Only one type of existing account</b>	100%	21.6% †	47.8% †	22.6% †	8.0% †
Credit card	100%	23.6 †	51.2 †	20.3 †	4.9 †
Bank	100%	19.1 †	44.6 †	25.2 †	11.1 †
Other	100%	22.9 †	43.9 †	22.0 †	11.2 †
<b>Opened new account only</b>	100%	16.9% †	35.6% ‡	28.5%	19.0% †
<b>Misused personal information only</b>	100%	12.4%	28.9%	36.8%	21.9%
<b>Multiple types</b>	100%	15.2%	36.7%	29.4%	18.6%
Existing account <sup>a</sup>	100%	17.8 †	40.5 †	27.3 ‡	14.4 †
Other <sup>*b</sup>	100%	9.3	27.9	34.4	28.4

Note: Estimates are based on the most recent incident of identity theft. Details may not sum to totals due to rounding. Excludes less than 1% of identity-theft victims who had missing data on emotional distress. See appendix table 12 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

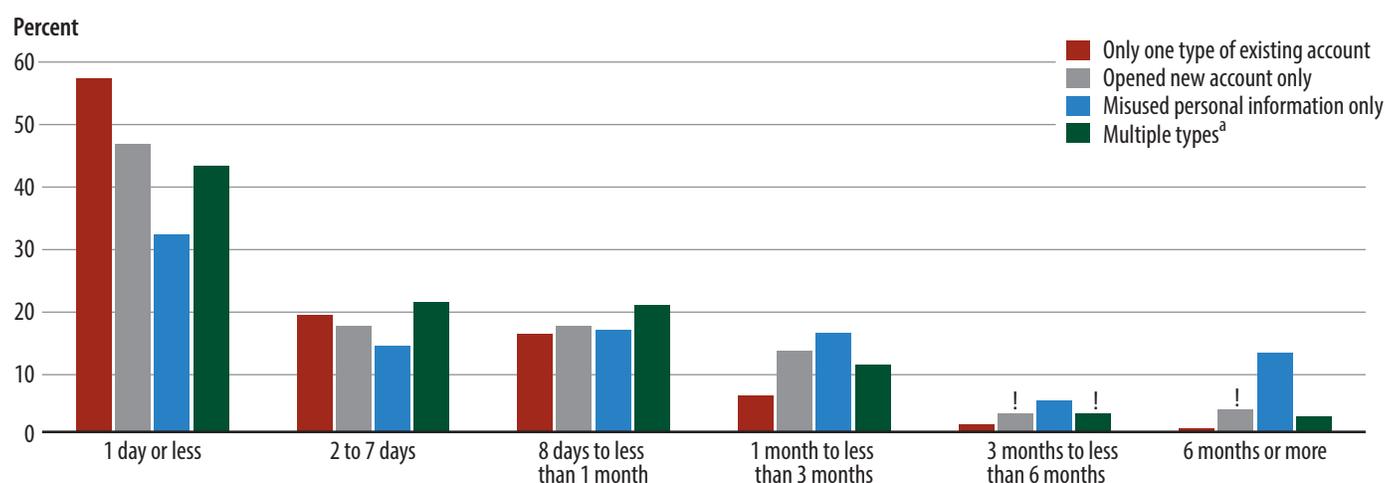
! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**FIGURE 5**  
Length of time spent resolving financial and credit problems associated with identity theft, by type of theft, 2016



Note: Estimates are based on the most recent incident of identity theft. An estimated 4% of identity-theft victims did not know if they resolved problems due to identity theft. Less than 1% of identity-theft victims who resolved all financial and credit problems due to the incident did not know how long they took to resolve the problems. See appendix table 13 for estimates and appendix table 14 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims who experienced more than one type of identity theft in a single incident.

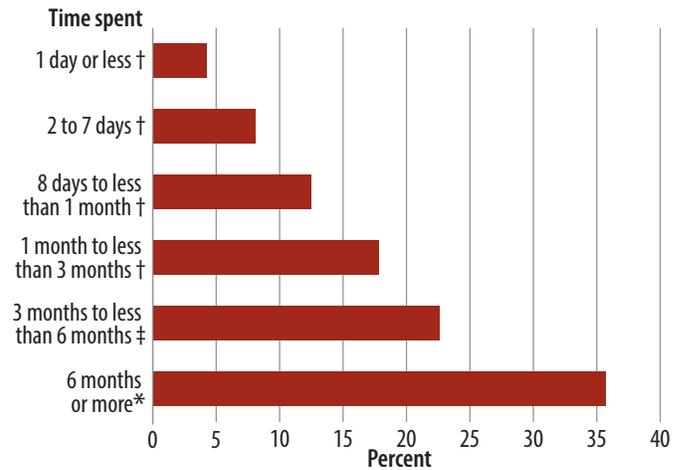
Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

Victims spent an average of about 4 hours clearing up associated financial and credit issues (not shown). The length of time spent resolving problems varied by type of identity theft. Victims only of existing credit card misuse spent an average of 3 hours resolving associated financial and credit problems, while victims who experienced both the misuse of existing accounts and other types of identity theft spent an average of 22 hours resolving associated financial and credit problems (not shown).

**The level of victims’ emotional distress was related to the time spent resolving problems**

Thirty-six percent of victims who spent 6 months or more resolving financial and credit problems as a result of the identity theft experienced severe emotional distress (figure 6). In comparison, 4% of victims who spent one day or less clearing up problems experienced severe distress. Similarly, 15% of victims who spent 6 months or more resolving issues related to identity theft had significant problems with family members or friends, compared to 1% of victims who spent one day or less resolving problems related to the identity theft (not shown).

**FIGURE 6**  
**Identity-theft victims who reported severe emotional distress due to the crime, by length of time spent resolving associated financial and credit problems, 2016**



Note: Estimates are based on the most recent incident of identity theft. See appendix table 15 for estimates and standard errors.  
 \*Comparison group.  
 †Significant difference from comparison group at 95% confidence level.  
 ‡Significant difference from comparison group at 90% confidence level.  
 Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Fewer than 1 in 10 identity-theft victims reported the incident to police

Based on the 2016 survey, 7% of identity-theft victims said they reported the incident to police or another law enforcement agency (table 9). Victims who experienced only the misuse of personal information for fraudulent purposes (29%) and victims of multiple types of identity theft (15%) were more likely to report the incident to police than victims only of the misuse of an existing credit card (3%), existing bank account (7%), or another existing account (6%).

Identity-theft victims who did not report the incident to police (93%) offered a variety of reasons for not reporting. Among victims who did not report the

incident to police, the most common reason was that the victim handled the incident in another way (68%). About a fifth of victims who did not report the incident to police did not think that it was important enough to report (18%) or either did not know how to report it or did not think about reporting it (17%).

## Nearly 9 in 10 identity-theft victims (88%) contacted a credit card company or bank to report the incident

Almost all of the identity-theft victims who reported the incident to at least one commercial or government agency that was not law enforcement contacted a credit card company or bank (91% of all identity-theft victims) to report the theft (not shown).

**TABLE 9**  
Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2016

Victim response	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only*	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Reported to police	6.8%	4.7% †	2.9% †	6.6% †	5.6% †	18.4% †	29.3%	15.1% †	8.9% †	29.3%
Did not report to police	93.1%	95.2% †	97.0% †	93.2% †	94.1% †	81.4% †	70.2%	84.9% †	91.1% †	70.7% †
Handled it another way <sup>c</sup>	67.8	69.5 †	72.2 †	68.8 †	51.3	50.3	47.4	61.3 †	63.7 †	54.0
Not important enough <sup>d</sup>	18.2	18.4 ‡	17.6	18.3	27.0 †	20.5 ‡	13.9	16.2	16.6	15.0
Did not think about or know how <sup>e</sup>	16.8	16.5	16.4	16.3	18.6	16.9	20.5	19.9	19.6	20.6
Did not think police could help <sup>f</sup>	12.4	11.8 †	11.0 †	11.7 †	20.1	20.6	26.0	12.0 †	10.9 †	15.0 †
Personal reasons <sup>g</sup>	2.0	1.5 †	1.2 †	1.6 †	3.7	8.4	5.5	4.6	3.2	8.9
Other <sup>h</sup>	1.9	1.5 †	1.6 †	1.3 †	2.4 †	3.0 †!	8.5	3.1 †	2.5 †	5.0 †!

Note: Estimates are based on the most recent incident of identity theft. Details do not sum to totals because persons could report multiple reasons for not contacting police. See appendix table 16 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

<sup>c</sup>Includes victims who reported it to a credit card company, bank, insurance company, or other organization; taking care of it themselves; a credit card company, bank, or other organization took care of problem; they thought that a credit card company, bank, or other organization would handle the problem; and a family member took care of the problem.

<sup>d</sup>Includes victims who did not lose any money, reported that the incident was an attempt, thought that it was not important enough to report, or experienced a small monetary loss.

<sup>e</sup>Includes victims who did not know they could report the incident, did not think about reporting the incident, or did not know what agency was responsible for identity-theft crimes.

<sup>f</sup>Includes victims who did not think the police would do anything, did not want to bother police, thought it was too late for police to help, and could not identify the offender or provide much information that would be helpful to police.

<sup>g</sup>Includes victims who were afraid to report the incident, did not want to get the offender in trouble, were embarrassed, and reported that it was too inconvenient to report.

<sup>h</sup>Includes victims who stated that the incident occurred in another state or outside of the United States, they were not sure it was a crime or if it was a mistake, law enforcement made first contact, the incident just occurred or was still an ongoing problem and they planned to report it soon, and other reasons.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

About 1 in 12 (8%) identity-theft victims contacted a credit bureau to report the incident (table 10). Nearly three-quarters (72%) of victims who contacted a credit bureau placed a fraud alert on their credit report (table 11). Among those who contacted a credit bureau, victims were most likely to place a fraud alert on their credit report when they experienced only new-account misuse (85%), only personal information misuse

(82%), or multiple types of identity theft that involved a combination of misuse of an existing account and other types of misuse (84%). Sixty-five percent of identity-theft victims who contacted a credit bureau requested a credit report. More than a third (37%) of victims who contacted a credit bureau requested corrections to their credit report.

**TABLE 10**  
**Identity-theft victims, by type of theft and type of organization contacted, 2016**

Type of organization contacted	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only <sup>a</sup>	Multiple types		
		Total	Credit card*	Bank	Other			Total	Existing account <sup>b</sup>	Other <sup>c</sup>
Credit card company or bank	88.4%	91.9%	95.2%	94.0%	47.3% †	61.9% †	24.4% †	88.1% †	93.8%	74.8% †
Credit bureau	7.9	5.2	4.8	5.2	8.4 †	35.4 †	25.1 †	17.8 †	11.5 †	32.7 †
Credit-monitoring services	5.7	3.9	4.0	3.6	5.5	24.6 †	13.8 †	13.1 †	7.6 †	25.9 †
Document-issuing agency <sup>d</sup>	2.1	1.1	0.7	1.3 †	2.7 †	7.0 †	14.3 †	5.5 †	2.7 †	12.0 †
Consumer agency <sup>e</sup>	1.5	0.8	0.5	0.9 ‡	2.2 †	5.3 †	7.2 †	5.6 †	2.0 †	14.0 †
Federal Trade Commission	0.9	0.4	0.2 †	0.5	1.3 ‡!	5.7 †	5.3 †	3.0 †	1.3 ‡!	6.9 †
Victim services agency <sup>f</sup>	0.9	0.6	0.5	0.6	1.1 †	1.9 ‡!	4.0 †	2.3 †	1.1 †	5.1 †!
Attorney	0.7	0.5	0.3	0.8 †	0.3 †	1.7 ‡!	0.8 †	2.0 †	0.9 †	4.7 †!
Other	0.2	0.1	--	0.2 ‡!	0.3 †	1.0 †	1.5 †!	0.5 †	0.4 †	0.5 †
Number of victims	25,952,400	22,179,200	11,077,600	9,828,600	1,272,900	873,400	838,600	2,061,300	1,441,000	620,300

Note: Details do not sum to totals, as victims could have contacted multiple organizations. Estimates are based on the most recent incident of identity theft. See appendix table 17 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

--Less than 0.05%.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes crimes such as providing false information to law enforcement when charged with a crime or traffic violation.

<sup>b</sup>Includes victims who experienced two or more of the following: unauthorized use of a credit card, bank account, or other existing account.

<sup>c</sup>Includes victims who experienced two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

<sup>d</sup>Includes agencies that issue drivers' licenses or Social Security cards.

<sup>e</sup>Includes state or local consumer affairs agencies, such as the State Attorney General's office, and consumer agencies, such as the Better Business Bureau.

<sup>f</sup>Includes agencies other than the police that deal with victims of crime.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**TABLE 11**  
**Identity-theft victims who contacted a credit bureau, by type of theft and action taken, 2016**

Action taken	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only <sup>a</sup>	Multiple types		
		Total	Credit card*	Bank	Other			Total	Existing account <sup>b</sup>	Other <sup>c</sup>
Placed a fraud alert on their credit report	72.0%	66.4%	63.8%	67.0%	76.3%	85.4% †	82.0% †	72.8%	58.8%	84.3% †
Requested a credit report	64.6	59.6	58.6	62.2	52.0	73.2 †	71.4 ‡	68.9 ‡	59.5	76.6 †
Placed a freeze on their credit report	41.8	37.5	35.7	36.8	49.2	48.9 †	38.3	51.6 †	31.7	67.9 †
Requested corrections to their credit report	36.9	31.5	31.2	27.7	51.0 †	48.9 †	19.9 ‡	53.6 †	34.1	69.5 †
Provided a police report to the credit bureau	19.0	12.0	8.2	15.2 ‡	15.4 †	27.5 †	17.4 ‡	34.6 †	21.5 †	45.2 †

Note: Details do not sum to totals, as victims could have taken multiple actions with a credit bureau. Estimates are based on the most recent incident of identity theft. See appendix table 18 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

<sup>a</sup>Includes crimes such as providing false information to law enforcement when charged with a crime or traffic violation.

<sup>b</sup>Includes victims who experienced two or more of the following: unauthorized use of a credit card, bank account, or other existing account.

<sup>c</sup>Includes victims who experienced two or more of the following: unauthorized use of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Preventative measures taken in the past year

The preceding section focused on aspects of the most recent incident of identity theft. This section of the report discusses actions that respondents had taken in the 12 months preceding the survey to prevent identity theft.

### 86% of persons age 16 or older took action to prevent identity theft

Survey respondents were asked about actions they took during the past 12 months to prevent identity theft, such as checking credit reports, shredding documents with personal information, and changing passwords on financial accounts. In 2016, a larger percentage of victims (98%) than non-victims (84%) took at least one preventive action (**table 12**). This was due in part to some victims who engaged in the actions after experiencing identity theft. Among the 98% of victims

who took preventative actions, 11% took actions in response to experiencing identity theft while 86% took actions independent of experiencing identity theft.

The most common preventive action in 2016 was checking bank or credit statements (76%). A higher percentage of victims (93%) than non-victims (74%) reported checking bank or credit statements in the past year. Among the 93% of identity-theft victims who took this action, 26% took the action in response to experiencing identity theft. Of the 80% of identity-theft victims who shredded or destroyed documents containing their personal information, 14% took this action in response to experiencing identity theft. Among non-victims, an estimated 66% shredded or destroyed documents containing personal information, 42% checked their credit report, 34% changed passwords on their financial accounts, and 15% used an identity-theft security program on their computer.

**TABLE 12**

**Actions persons age 16 or older had taken during the past 12 months to reduce the risk of identity theft, by whether the action was taken in response to experiencing identity theft, 2016**

Type of action	Total	Non-victims*	During the past 12 months, victims of identity theft—		
			Total	Took action in response to experiencing identity theft	Took action independent of experiencing identity theft
Any	85.8%	84.5%	97.6% †	11.2% †	86.4% †
Checked bank or credit statements	75.6	73.7	92.9 †	25.9 †	67.0 †
Shredded or destroyed documents with personal information	67.5	66.0	80.3 †	13.8 †	66.5
Checked credit report	44.3	42.3	61.7 †	16.8 †	44.9 †
Changed passwords on financial accounts	36.8	33.8	63.3 †	24.7 †	38.7 †
Used identity-theft security program on computer	16.2	15.2	25.9 †	6.6 †	19.3 †
Purchased identity-theft insurance or credit monitoring service	11.7	10.4	23.2 †	10.6	12.6 †
Purchased identity-theft protection	4.7	4.2	9.3 †	4.7 ‡	4.6

Note: Details do not sum to totals because persons could take multiple preventable actions. See appendix table 19 for standard errors.

\*Comparison group.

†Significant difference from comparison group at the 95% confidence level.

‡Significant difference from comparison group at the 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Nearly one in five persons had experienced identity theft in their lifetime

Of the 29 million persons age 16 or older who had experienced at least one incident of identity theft outside of the 12 months preceding the survey, an estimated 6% were still resolving the problems associated with the identity theft more than one year later (**table 13**). Victims of multiple types of identity theft not just involving existing accounts (27%) were the most likely to have unresolved problems more than one year later.

Overall, 19% (49.5 million) of persons age 16 or older in 2016 had experienced one or more incidents of identity theft during their lives. The lifetime prevalence for identity theft varied with age. Persons ages 34 to 49 and ages 50 to 64 (23% each) had the highest lifetime prevalence rates of identity theft among all age groups (not shown). Persons ages 16 to 17 (1%) had the lowest lifetime prevalence (not shown).

**TABLE 13**

**Persons age 16 or older who experienced identity theft in their lifetime, by type of identity theft experienced outside the past year and ongoing problems from identity theft, 2016**

	Number of victims	Percent of total age-16-or-older population	Percent of victims whose problems resulting from identity theft were unresolved <sup>a</sup>
<b>Identity theft during lifetime and outside past 12 months</b>			
At least one incident of identity theft during lifetime	49,493,000	19.4%	7.0%
At least one incident of identity theft outside of the past 12 months	29,182,600	11.4%	6.3%
Only one type of existing account	22,365,800 †	8.8 †	3.4 †
Credit card	13,000,700 †	5.1 †	2.5 †
Bank account	8,428,000 †	3.3 †	4.3 †
Other	937,100 †	0.4 †	7.7 †
Opened new account only	1,943,400 †	0.8 †	14.2 †
Misused personal information only	2,588,800 †	1.0 †	15.8 †
Multiple types	2,258,500	0.9	17.9
Existing account <sup>b</sup>	1,077,600	0.4	7.8 †
Other <sup>*c</sup>	1,181,000	0.5	27.1

Note: Details do not sum to totals due to a small number of victims who did not know the type of identity theft they experienced outside of the past 12 months. In 2016, there were 255 million persons age 16 or older living in non-institutionalized, residential settings in the United States. See appendix table 20 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

<sup>a</sup>Based on number of persons who experienced the identity theft.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>c</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## Methodology

### Data collection

The Identity Theft Supplement (ITS) was administered as a supplement to the Bureau of Justice Statistics' National Crime Victimization Survey (NCVS). The NCVS collects data on crime reported and not reported to police against persons age 12 or older from a nationally representative sample of U.S. households. The sample includes persons living in group quarters (such as dormitories, rooming houses, and religious group dwellings). It excludes persons living in military barracks and institutional settings (such as correctional or hospital facilities) and persons who are homeless.

From January 1, 2016, to June 30, 2016, 125,200 persons age 16 or older in sampled NCVS households received the ITS at the end of the NCVS interview. Proxy respondents did not receive the ITS. If the NCVS interview was conducted in some language other than English, the ITS interview was allowed to be conducted in that language by either the interviewer or a reliable translator. All NCVS and ITS interviews were conducted using computer-assisted personal interviewing by telephone or personal visit. A final sample size of about 96,100 persons of the original NCVS-eligible respondents completed the ITS questionnaire, a person response rate of 77%.

The combined ITS response rate, computed as a product of the 79% NCVS household response rate and ITS person response rate, was about 61%. Because of the level of non-response, a bias analysis was conducted. The result of the non-response bias analysis suggested that there was little or no bias of substantive importance due to non-response in the ITS estimates.

The ITS collected individual data on the prevalence of and victim response to attempted or successful misuse of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes. Respondents were asked whether they experienced any of these types of misuse during the 12 months prior to the interview.

Persons who reported experiencing one or more incidents of identity theft over the prior 12 months were asked questions about the incident and their response to the incident, such as how they discovered the identity theft; financial, credit, and other problems resulting from the incident; time spent resolving associated problems; and reporting to police and credit bureaus. For most sections of the survey instrument, the ITS asked victims who experienced more than one incident during the

12-month reference period to describe only the most recent incident when answering questions about details of the identity-theft incident. It asked victims who experienced multiple incidents of identity theft during the year to provide details on the total financial losses they experienced as a result of all incidents. It also asked all respondents a series of questions about identity theft they experienced outside of the 12-month reference period and about measures they took to avoid or minimize the risk of becoming an identity-theft victim.

### Changes in BJS identity-theft statistics over time

In 2008, the Bureau of Justice Statistics (BJS) conducted the first ITS to the NCVS. Prior to that year, BJS reports on identity theft used household-level data from the core NCVS. Data were reported for the household as a whole rather than for individual respondents, and the questions were more limited, providing less detail on the characteristics of the incident and the victim response. For additional information, see *Identity Theft, 2005* (NCJ 219411, BJS web, November 2007); *Identity Theft Reported by Households, 2007 - Statistical Tables* (NCJ 230742, BJS web, June 2010); and *Identity Theft Reported by Households, 2005-2010* (NCJ 236245, BJS web, November 2011).

The 2008 collection, like the 2012 and 2014 ITS collections, gathered detailed information on victim experiences with identity theft from persons age 16 or older. For more information, see *Victims of Identity Theft, 2008* (NCJ 231680, BJS web, December 2010). Following the administration of the 2008 ITS, BJS made substantial changes to the survey instrument, making it difficult to compare estimates from the 2008 ITS to estimates from later iterations of the ITS. For details on these changes, see *Victims of Identity Theft, 2012* (NCJ 243779, BJS web, December 2013).

From 2015 to 2016, the NCVS sample size increased by 41% to facilitate the ability to produce state- and local-level victimization data for the largest 22 states. At the same time, the sample was adjusted to reflect the U.S. population counts in the U.S. Census Bureau's 2010 decennial census.<sup>3</sup> During January through June 2016 when the ITS was administered, 55% of the ITS households were new to the sample. In a normal data collection year, roughly 14% of these households would be new to the sample. Due to these changes, comparisons between 2012 or 2014 and 2016 ITS data should be made with caution.

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<sup>3</sup>For more information on the sample redesign, see *Criminal Victimization, 2016: Revised* (NCJ 252121, BJS web, October 2018).

## Defining identity theft

As with many other crime types, there is no standard definition of identity theft used nationwide. The ITS was developed in conjunction with the Federal Trade Commission (FTC)—the U.S. government’s consumer protection agency—in addition to a range of government and private experts from the criminal justice and financial fields. The definition used for the supplement follows from the FTC’s general definition of identity theft: a fraud that is committed or attempted using a person’s identifying information without authority.<sup>4</sup>

Many state legal codes use a similar definition of identity theft, though the codes vary from one state to the next in terms of how personal information is defined and the type of misuse that must occur. For example, the California Penal Code specifies that identity theft occurs when an individual “willfully obtains personal identifying information, as defined in subdivision (b) of Section 530.55, of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, real property, or medical information without the consent of that person.”<sup>5</sup> The list of personal identifying information includes, “any name, address, telephone number, health insurance number, taxpayer identification number, school identification number, state or federal driver’s license, or identification number, social security number, place of employment, employee identification number, professional or occupational number, mother’s maiden name, demand deposit account number, savings account number, checking account number, PIN (personal identification number) or password, alien registration number, government passport number, date of birth, unique biometric data including fingerprint, facial scan identifiers, voiceprint, retina or iris image, or other unique physical representation, unique electronic data including information identification number assigned to the person, address or routing code, telecommunication identifying information or access device, information contained in a birth or death certificate, or credit card number of an individual person, or an equivalent form of identification.”<sup>6</sup>

The Pennsylvania Code defines identifying information as “any document, photographic, pictorial or computer image of another person, or any fact used to establish identity, including, but not limited to, a name, birth

date, Social Security number, driver’s license number, non-driver governmental identification number, telephone number, checking account number, savings account number, student identification number, employee or payroll number or electronic signature.” It specifies that identity theft occurs when a person “possesses or uses, through any means, identifying information of another person without the consent of that other person to further any unlawful purpose.”<sup>7</sup>

The primary categories of identity theft used in the ITS were modeled after a survey on identity theft conducted by the FTC in 2005 and 2006. The categories of identity theft identified in the initial FTC survey were the misuse of an existing credit card or credit card account, the misuse of an existing non-credit card account, and the misuse of personal information to open new accounts or to engage in types of fraud other than the misuse of existing or new financial accounts.<sup>8</sup> The ITS splits the latter category into two separate groups.

## Possible overreporting of losses from jointly held accounts

Persons may have experienced the unauthorized use of a jointly held account. Joint accounts present a difficulty with counting financial harm or loss because of the potential for double-counting loss (e.g., both account holders report the same \$500 loss). Because financial loss was not attributed to a particular type of identity theft, victims of multiple types of identity theft may have experienced some financial loss from a joint account and an independently held account. Therefore, it was not possible to correct for potential overreporting due to joint account-holders who may have been double-counted.

## Standard error computations

When national estimates are derived from a sample, caution must be taken when comparing one estimate to another. Although one estimate may be larger than another, estimates based on a sample have some degree of sampling error. The sampling error of an estimate depends on several factors, including the amount of variation in the responses, the size of the sample, and the size of the subgroup for which the estimate is computed. When the sampling error around the estimates is taken into consideration, the estimates that appear different may not be statistically different.

<sup>4</sup>Fair and Accurate Credit Transactions Act of 2003, P.L. 108-159.

<sup>5</sup>California Penal Code Part 1. Title 13. Chapter 8. Section 530.5.

<sup>6</sup>California Penal Code Part 1. Title 13. Chapter 8. Section 530.55.

<sup>7</sup>Pennsylvania Code Title 18. Section 4120.

<sup>8</sup>FTC. (2007). *Federal Trade Commission – 2006 Identity Theft Survey Report*. Retrieved from <https://www.ftc.gov/sites/default/files/documents/reports/federal-trade-commission-2006-identity-theft-survey-report-prepared-commission-synovate/synovate-report.pdf>

One measure of the sampling error associated with an estimate is the standard error. The standard error may vary from one estimate to the next. In general, for a given metric, 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 U.S. Census Bureau produces generalized variance function (GVF) parameters for BJS. The GVFs take into account aspects of the NCVS's complex sample design and represent the curve fitted to a selection of individual standard errors based on the Jackknife Repeated Replication technique. Except where otherwise noted, the GVF parameters were used to generate standard errors for each point estimate (e.g., numbers or percentages) in the report.

BJS conducted tests to determine whether differences in estimated numbers and percentages were statistically significant once sampling error was taken into account. Using statistical programs developed specifically for the NCVS, all comparisons in the text were tested for significance. The primary test procedure used was Student's t-statistic, which tests the difference between two sample estimates. The significance level was set at the 95% confidence level to ensure observed difference between estimates were larger than what was expected due to sampling variation.

Data users may employ estimates and standard errors of the estimates provided in this report to generate a confidence interval around the estimate as a measure

of the margin of error. The following example illustrates how standard errors may be used to generate confidence intervals:

According to the ITS, in 2016 an estimated 10.2% of persons age 16 or older experienced identity theft (see table 3). Using GVFs, BJS determined that the estimate has a standard error of 0.18 (see appendix table 4). A confidence interval around the estimate was generated by multiplying the standard errors by  $\pm 1.96$  (the t-score of a normal, two-tailed distribution that excludes 2.5% at either end of the distribution). Therefore, the confidence interval around the estimate is  $10.2 \pm (0.18 \times 1.96)$  or 9.85% to 10.55%. In other words, if BJS used the same sampling method to select different samples and computed an interval estimate for each sample, the true population parameter (percent of identity-theft victims) would be expected to fall within the interval estimates 95% of the time.

BJS also calculated a coefficient of variation (CV) for all estimates, representing the ratio of the standard error to the estimate. CVs provide a measure of reliability and a means to compare the precision of estimates across measures with differing levels or metrics. In cases where the CV was greater than 50%, or the unweighted sample had 10 or fewer cases, the estimate was noted with a "!" symbol (interpret data with caution; estimate is based on 10 or fewer sample cases, or the CV exceeds 50%).

Many variables examined in this report may be related to one another and to other variables not included in the analyses. Complex relationships among variables were not fully explored and warrant more extensive analysis. Readers are cautioned not to draw causal inferences based on the results presented.

**APPENDIX TABLE 1****Estimates and standard errors for figure 1: Persons age 16 or older who had experienced at least one identity-theft incident in the past 12 months, by type of theft, 2016**

Type of identity theft	Estimate		Standard error	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons
<b>Total</b>	25,952,400	10.2%	454,520	0.18%
<b>Existing account</b>	24,377,800	9.6%	438,580	0.17%
Credit card*	13,422,800	5.3	309,420	0.12
Bank	11,950,100 †	4.7 †	288,750	0.11
Other	2,032,200 †	0.8 †	100,430	0.04
<b>Opened new account</b>	1,552,100 †	0.6% †	85,790	0.03%
<b>Misused personal information</b>	1,164,600 †	0.5% †	72,650	0.03%

Note: Details do not sum to totals because persons could experience more than one type of identity theft. In 2016, there were 255 million persons age 16 or older living in non-institutionalized, residential settings in the United States.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**APPENDIX TABLE 2****Standard errors for table 1: Prevalence of identity theft in continuing counties and full sample, by type of identity theft, 2014 and 2016**

Type of identity theft	Continuing National Crime Victimization Survey sample counties		Full National Crime Victimization Survey sample	
	2014	2016	2014	2016
<b>Total</b>	0.16%	0.20%	0.14%	0.18%
<b>Existing account</b>				
Credit card	0.10%	0.12%	0.09%	0.12%
Bank	0.11	0.14	0.09	0.11
Other	0.04	0.04	0.03	0.04
<b>Opened new account</b>	0.04%	0.04%	0.03%	0.03%
<b>Misused personal information</b>	0.03%	0.03%	0.02%	0.03%

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2014 and 2016.

### APPENDIX TABLE 3

Standard errors for table 2: Persons age 16 or older who had experienced at least one identity-theft incident during the past 12 months, by victim characteristics and type of theft, 2016

Victim characteristic	Total identity theft		Misuse of existing credit card			Misuse of existing bank account			Opened new account or misused personal information	
	Number of victims	Percent of all persons	Number of victims	Percent of all persons	Percent of persons with a credit card	Number of victims	Percent of all persons	Percent of persons with a bank account	Number of victims	Percent of all persons
<b>Total</b>	454,520	0.18%	309,420	0.12%	0.17%	288,750	0.11%	0.13%	116,370	0.05%
<b>Sex</b>										
Male	296,540	0.23%	206,320	0.16%	0.23%	180,070	0.14%	0.16%	74,460	0.06%
Female	309,870	0.23	202,480	0.15	0.21	200,850	0.15	0.17	80,620	0.06
<b>Race/Hispanic origin</b>										
White	384,670	0.22%	269,740	0.16%	0.20%	235,130	0.14%	0.15%	88,580	0.05%
Black	108,420	0.33	56,740	0.18	0.32	81,600	0.25	0.32	39,630	0.13
Hispanic	114,470	0.27	67,550	0.16	0.29	81,720	0.20	0.26	37,120	0.09
Other	77,680	0.46	60,210	0.37	0.48	39,320	0.25	0.28	24,220	0.15
Two or more races	37,790	1.14	22,350	0.71	1.23	29,220	0.91	1.05	13,560	0.44
<b>Age</b>										
16–17	16,750	0.20%	6,630	0.03%	1.17%	13,020	0.15%	0.41%	2,480	0.03%
18–24	99,420	0.31	46,810	0.15	0.34	80,120	0.25	0.32	26,560	0.09
25–34	166,830	0.35	100,370	0.22	0.31	114,010	0.25	0.28	43,070	0.10
35–49	219,210	0.33	145,650	0.23	0.30	140,660	0.22	0.24	57,800	0.09
50–64	218,140	0.32	155,150	0.23	0.29	129,240	0.20	0.21	58,600	0.09
65 or older	151,530	0.30	121,220	0.24	0.30	77,080	0.16	0.17	38,070	0.08
<b>Household income</b>										
\$24,999 or less	133,080	0.24%	68,580	0.13%	0.26%	94,480	0.17%	0.23%	47,310	0.09%
\$25,000–\$49,999	177,740	0.25	109,360	0.16	0.24	121,320	0.18	0.20	49,250	0.07
\$50,000–\$74,999	163,500	0.33	105,580	0.22	0.29	107,610	0.23	0.25	38,270	0.08
\$75,000 or more	299,970	0.31	223,820	0.23	0.27	172,020	0.18	0.20	70,250	0.08

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

### APPENDIX TABLE 4

Standard errors for table 3: The most recent incident of identity theft, by type of theft, 2016

Type of identity theft	Number of victims	Percent of all persons	Percent of all victims
<b>Total</b>	454,520	0.18%	~
<b>Only one type of existing account</b>	415,410	0.16%	0.57%
Credit card	275,980	0.11	0.76
Bank	256,930	0.10	0.73
Other	76,470	0.03	0.28
<b>Opened new account only</b>	61,590	0.02%	0.23%
<b>Misused personal information only</b>	60,180	0.02%	0.22%
<b>Multiple types</b>	101,270	0.04%	0.36%
Existing account	82,170	0.03	0.30
Other	50,730	0.02	0.19

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 5

### Standard errors for table 4: The most common ways victims had discovered identity theft, by type of theft, 2016

Way victims discovered identity theft	Any identity theft	Misuse of existing account	Other identity theft
Contacted by financial institution about suspicious activity	0.77%	0.80%	1.44%
Noticed fraudulent charges on account	0.56	0.60	0.92
Noticed money missing from account	0.37	0.39	0.52
Contacted financial institution to report a theft	0.32	0.34	0.50
Credit card declined, check bounced, or account closed due to insufficient funds	0.27	0.30	0.50
Notified by company or agency	0.27	0.22	1.64
Received a bill or contacted about an unpaid bill	0.21	0.18	1.31
Problems with applying for a loan, government benefits, or with income taxes	0.15	0.08	1.37
Discovered through credit report or credit monitoring service	0.14	0.11	1.01
Received merchandise or card that victim did not order or did not receive product ordered	0.09	0.08	0.58
Notified by police	0.08	0.04	0.78
Notified by family member	0.08	0.08	0.30
Another way	0.21	0.19	1.22

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 6

### Estimates and standard errors for figure 2: Identity-theft victims who knew how their personal information was obtained, by type, 2016

Type of identity theft	Estimate	Standard error
<b>Total</b>	25.9%	0.64%
<b>Only one type of existing account</b>		
Credit card	20.3% †	0.82%
Bank	29.0 †	0.99
Other	27.1 †	2.37
<b>Opened new account only</b>	28.8% ‡	2.87%
<b>Misused personal information only*</b>	36.3%	3.13%
<b>Multiple types<sup>a</sup></b>	35.4%	2.06%

Note: Details do not sum to totals.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

<sup>a</sup>Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 7

### Standard errors for table 5: Identity-theft victims who knew something about the offender, by type of theft, 2016

Type of identity theft	Victim knew something about the offender
<b>Total</b>	0.32%
<b>Only one type of existing account</b>	0.30%
Credit card	0.32
Bank	0.48
Other	1.76
<b>Opened new account only</b>	2.11%
<b>Misused personal information only</b>	2.36%
<b>Multiple types</b>	1.34%
Existing account	1.34
Other	2.97

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 8

Standard errors for table 6: Financial loss among victims who had experienced at least one attempted or successful identity-theft incident in the past 12 months, by type of loss and theft, 2016

Type of loss	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Any loss</b>										
Mean	\$30	\$30	\$40	\$40	\$170	\$600	\$520	\$170	\$130	\$480
Percent experiencing a loss	0.68%	0.73%	0.90%	0.99%	2.47%	2.21%	2.25%	1.70%	1.87%	2.24%
<b>Direct</b>										
Mean	\$30	\$30	\$40	\$30	\$180	\$590	\$650	\$170	\$130	\$480
Percent experiencing a loss	0.69%	0.74%	0.93%	0.98%	2.63%	2.19%	2.03%	1.70%	1.91%	2.19%
<b>Indirect</b>										
Mean	\$30	\$30	\$30	\$50	\$40	\$340	\$40	\$70	\$70	\$120
Percent experiencing a loss	0.30%	0.27%	0.35%	0.42%	0.88%	1.56%	1.80%	1.21%	1.03%	1.62%
<b>Total out of pocket</b>										
Mean	\$60	\$60	\$90	\$90	\$110	\$470	\$310	\$160	\$140	\$300
Percent experiencing a loss	0.45%	0.44%	0.45%	0.67%	1.43%	2.02%	1.95%	1.80%	1.85%	2.49%
<b>Number of victims</b>	454,520	415,410	275,980	256,930	76,470	61,590	60,180	101,270	82,170	50,730

Note: Standard errors for mean loss amounts were calculated directly using SPSS Complex Samples.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 9

Estimates and standard errors for figure 3: Total out-of-pocket loss for identity-theft victims experiencing a loss of \$1 or more, 2016

Total out-of-pocket loss	Estimate	Standard error
\$99 or less*	48.5%	1.83%
\$100–\$249	17.0 †	1.33
\$250–\$499	9.2 †	1.00
\$500–\$999	10.5 †	1.06
\$1,000–\$2,499	7.2 †	0.89
\$2,500–\$4,999	3.4 †	0.61
\$5,000 or more	4.1 †	0.67

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 10

Standard errors for table 7: Victims who had experienced financial or legal problems as a result of identity theft, by type of theft, 2016

Type of problem	Any identity theft	Misuse of existing account	Other identity theft
Credit-related	0.18%	0.14%	1.19%
Debt collectors	0.17	0.13	1.17
Banking problems	0.15	0.13	0.82
Utilities cut off or new services denied	0.08	0.06	0.58
Legal	0.06	0.05	0.45
Other	0.09	0.05	0.79

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 11

### Estimates and standard errors for figure 4: Victims of identity theft who had experienced work/school and family/friend problems as a result of the victimization, by type of theft, 2016

Type of identity theft	Total number of victims		Work/school problems <sup>a</sup>		Family/friend relationship problems <sup>b</sup>	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
Total	25,952,400	454,520	1.1%	0.12%	2.4%	0.19%
Only one type of existing account	22,179,200	415,410	0.6%	0.10%	0.6%	0.10%
Credit card*	11,077,600	275,980	0.5	0.12	0.7	0.15
Bank	9,828,600 †	256,930	0.7	0.15	2.3 †	0.29
Other	1,272,900 †	76,470	1.1 †	0.52	5.7 †	1.19
Opened new account only	873,400 †	61,590	5.5% †	1.40%	8.3% †	1.71%
Misused personal information only	838,600 †	60,180	3.3% †	1.10%	5.8% †	1.46%
Multiple types	2,061,300 †	101,270	3.4% †	0.73%	6.2% †	0.99%

Note: Estimates are based on the most recent incident of identity theft. Victims reported their perceptions of whether the victimization led to significant problems at work or school and with family and friends. Includes identity-theft victims (less than 1%) with missing information on family/friend relationship, work, and school problems due to the crime. Details do not sum to totals.

\*Comparison group.

†Significant difference from comparison group at 95% level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with boss, coworker, or peers.

<sup>b</sup>Includes victims reporting significant problems with family members or friends, including getting into more arguments or fights than before the crime, not feeling able to trust them as much, or not feeling as close to them as before the crime.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 12

### Standard errors for table 8: Identity-theft victims who had experienced emotional distress, by type of theft, 2016

Type of identity theft	None	Mild	Moderate	Severe
Total	0.59%	0.77%	0.62%	0.41%
Only one type of existing account	0.64%	0.82%	0.65%	0.39%
Credit card	0.87	1.08	0.82	0.41
Bank	0.84	1.12	0.94	0.65
Other	2.24	2.69	2.20	1.65
Opened new account only	2.35%	3.06%	2.87%	2.47%
Misused personal information only	2.10%	2.94%	3.14%	2.66%
Multiple types	1.51%	2.08%	1.96%	1.65%
Existing account	1.90	2.50	2.24	1.74
Other	2.12	3.35	3.56	3.37

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

### APPENDIX TABLE 13

Estimates for figure 5: Length of time spent resolving financial and credit problems associated with identity theft, by type of theft, 2016

Time to resolve	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total*	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Problems not resolved	7.8%	6.4%	5.3%	7.0%	10.9%	20.7% †	21.8% †	11.4% †	5.0%	26.3% †
Problems resolved	88.3%	90.6%	92.4%	89.9%	80.9%	67.8% †	58.1% †	84.2% †	92.6%	64.5% †
Length of time to resolve problems										
1 day or less	54.7	56.5	61.9	49.6	63.5	46.0 †	31.6 †	42.5 †	46.4 †	29.4 †
2 to 7 days	19.8	19.9	18.1	22.6	15.6	17.0	13.8 †	20.8	20.7	21.2
8 days to less than 1 month	16.1	15.7	12.9	19.9	7.4	16.9	16.3	20.3 †	20.1 †	21.0
1 month to less than 3 months	6.5	5.8	5.4	5.8	8.3	12.9 †	15.8 †	10.8 †	8.5 ‡	18.2 †
3 months to less than 6 months	1.5	1.2	1.1	1.3	2.4	3.0 †	5.0 †	3.0 †!	1.8	7.1 †
6 months or more	1.0	0.5	0.3	0.6	1.8 †	3.6 †!	12.6 †	2.5 †	2.3 †	3.0 †!
Unknown	0.4	0.3	0.3	0.4	1.0 †	0.6 †	4.9 †!	0.1 †	0.1 †	-- †!
Unknown	3.9%	3.0%	2.3%	3.1%	8.2%	11.4% †	20.1% †	4.4%	2.3%	9.2% †

Note: Estimates are based on the most recent incident of identity theft. See appendix table 14 for standard errors.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

--Less than 0.05%.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

<sup>a</sup>Includes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

<sup>b</sup>Includes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

### APPENDIX TABLE 14

Standard errors for figure 5: Length of time spent resolving financial and credit problems associated with identity theft, by type of theft, 2016

Time to resolve	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Problems not resolved	0.36%	0.35%	0.42%	0.52%	1.62%	2.55%	2.65%	1.33%	1.06%	3.27%
Problems resolved	0.52%	0.50%	0.59%	0.70%	2.16%	3.03%	3.24%	1.62%	1.36%	3.62%
Length of time to resolve problems										
1 day or less	0.81	0.85	1.09	1.18	2.89	3.83	3.89	2.32	2.64	4.17
2 to 7 days	0.60	0.64	0.80	0.94	2.11	2.83	2.84	1.86	2.10	3.73
8 days to less than 1 month	0.55	0.57	0.69	0.89	1.50	2.82	3.05	1.84	2.07	3.72
1 month to less than 3 months	0.35	0.34	0.45	0.49	1.58	2.51	3.02	1.40	1.41	3.51
3 months to less than 6 months	0.16	0.15	0.19	0.22	0.85	1.26	1.77	0.75	0.66	2.31
6 months or more	0.13	0.09	0.10	0.15	0.74	1.37	2.73	0.68	0.74	1.52
Unknown	0.08	0.08	0.09	0.11	0.55	0.55	1.76	0.13	0.17	--
Unknown	0.25%	0.23%	0.27%	0.34%	1.42%	1.98%	2.57%	0.83%	0.72%	2.10%

--Less than 0.005%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 15

**Estimates and standard errors for figure 6: Identity-theft victims who reported severe emotional distress due to the crime, by length of time spent resolving associated financial and credit problems, 2016**

Time to resolve	Incident was severely distressing	
	Estimate	Standard error
1 day or less	4.3% †	0.36%
2 to 7 days	8.1 †	0.78
8 days to less than 1 month	12.5 †	1.06
1 month to less than 3 months	17.8 †	1.87
3 months to less than 6 months	22.6 ‡	4.11
6 months or more*	35.7	5.77

Note: Estimates are based on the most recent incident of identity theft.

\*Comparison group.

†Significant difference from comparison group at 95% confidence level.

‡Significant difference from comparison group at 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 16

**Standard errors for table 9: Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2016**

Victim response	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Reported to police	0.33%	0.29%	0.31%	0.50%	1.18%	2.43%	2.94%	1.50%	1.39%	3.39%
Did not report to police	0.41%	0.37%	0.38%	0.59%	1.30%	2.53%	3.02%	1.59%	1.49%	3.45%
Handled it another way	0.76	0.79	1.00	1.09	2.78	3.54	3.85	2.30	2.58	4.42
Not important enough	0.57	0.60	0.78	0.85	2.43	2.80	2.60	1.67	1.93	3.10
Did not think about or know how	0.55	0.57	0.75	0.80	2.11	2.59	3.06	1.82	2.07	3.52
Did not think police could help	0.47	0.49	0.62	0.69	2.18	2.81	3.34	1.46	1.60	3.10
Personal reasons	0.18	0.16	0.20	0.25	0.99	1.90	1.69	0.92	0.88	2.45
Other	0.17	0.16	0.23	0.22	0.79	1.15	2.09	0.75	0.77	1.85

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**APPENDIX TABLE 17**
**Standard errors for table 10: Identity-theft victims, by type of theft and type of organization contacted, 2016**

Type of organization contacted	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Credit card company or bank	0.52%	0.47%	0.48%	0.55%	2.70%	3.14%	2.77%	1.44%	1.26%	3.29%
Credit bureau	0.36	0.31	0.40	0.44	1.44	3.05	2.80	1.62	1.57	3.50
Credit-monitoring services	0.30	0.27	0.37	0.37	1.17	2.72	2.20	1.41	1.29	3.26
Document-issuing agency	0.18	0.13	0.15	0.21	0.82	1.57	2.23	0.93	0.78	2.38
Consumer agency	0.15	0.11	0.12	0.18	0.73	1.38	1.63	0.94	0.66	2.55
Federal Trade Commission	0.12	0.08	0.08	0.13	0.57	1.42	1.40	0.68	0.53	1.84
Victim services agency	0.11	0.10	0.13	0.15	0.52	0.83	1.23	0.60	0.49	1.59
Attorney	0.10	0.09	0.10	0.17	0.26	0.78	0.56	0.56	0.43	1.54
Other	0.05	0.04	0.03	0.07	0.28	0.60	0.76	0.26	0.31	0.49
Number of victims	454,520	415,410	275,980	256,930	76,470	61,590	60,180	101,270	82,170	50,730

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**APPENDIX TABLE 18**
**Standard errors for table 11: Identity-theft victims who contacted a credit bureau, by type of theft and action taken, 2016**

Action taken	Total identity theft	Only one type of existing account				Opened new account only	Misused personal information only	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Placed a fraud alert on their credit report	1.99%	2.70%	3.90%	3.90%	7.41%	3.72%	4.85%	4.31%	6.95%	4.68%
Requested a credit report	2.12	2.79	3.99	4.01	8.67	4.65	5.69	4.48	6.93	5.44
Placed a freeze on their credit report	2.15	2.72	3.85	3.95	8.67	5.22	6.08	4.81	6.52	5.99
Requested corrections to their credit report	2.09	2.60	3.71	3.65	8.68	5.22	4.95	4.80	6.65	5.90
Provided a police report to the credit bureau	1.67	1.78	2.15	2.90	6.21	4.63	4.69	4.55	5.73	6.35

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

**APPENDIX TABLE 19**
**Standard errors for table 12: Actions persons age 16 or older had taken during the past 12 months to reduce the risk of identity theft, by whether the action was taken in response to experiencing identity theft, 2016**

Type of action	Total	Non-victims	During the past 12 months, victims of identity theft—		
			Total	Took action in response to experiencing identity theft	Took action independent of experiencing identity theft
Any	0.26%	0.28%	0.25%	0.44%	0.55%
Checked bank or credit statements	0.32	0.34	0.42	0.64	0.74
Shredded or destroyed documents with personal information	0.35	0.36	0.64	0.48	0.75
Checked credit report	0.35	0.36	0.76	0.53	0.76
Changed passwords on financial accounts	0.33	0.33	0.76	0.63	0.74
Used identity-theft security program on computer	0.23	0.23	0.64	0.33	0.57
Purchased identity-theft insurance or credit monitoring service	0.19	0.19	0.62	0.42	0.46
Purchased identity-theft protection	0.11	0.11	0.40	0.28	0.27

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 20

### Standard errors for table 13: Persons age 16 or older who experienced identity theft in their lifetime, by type of identity theft experienced outside the past year and ongoing problems from identity theft, 2016

Identity theft during lifetime and outside past 12 months	Number of victims	Percent of total age-16-or-older population	Percent of victims whose problems resulting from identity theft were unresolved
At least one incident of identity theft during lifetime	644,210	0.25%	0.26%
At least one incident of identity theft outside of the past 12 months	485,620	0.19%	0.31%
Only one type of existing account	417,420	0.16	0.25
Credit card	303,600	0.12	0.26
Bank account	234,330	0.09	0.43
Other	64,120	0.03	1.60
Opened new account only	97,830	0.04	1.50
Misused personal information only	115,810	0.05	1.38
Multiple types	106,860	0.04	1.55
Existing account	69,470	0.03	1.50
Other	73,230	0.03	2.45

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 21

### U.S. residential population age 16 or older, by demographic characteristics, 2016

Demographic characteristic	Number of persons age 16 or older	Percent of total age-16-or-older population
Total	254,903,110	100%
Sex		
Male	123,683,240	48.5%
Female	131,219,870	51.5
Race/Hispanic origin <sup>a</sup>		
White	164,680,650	64.6%
Black	31,268,690	12.3
Hispanic	40,264,390	15.8
Other <sup>b</sup>	15,648,980	6.1
Two or more races	3,040,400	1.2
Age		
16-17	8,411,420	3.3%
18-24	30,403,760	11.9
25-34	44,116,780	17.3
35-49	61,021,770	23.9
50-64	63,327,690	24.8
65 or older	47,621,700	18.7
Household income		
\$24,999 or less	52,972,620	20.8%
\$25,000-\$49,999	66,519,740	26.1
\$50,000-\$74,999	45,113,860	17.7
\$75,000 or more	90,296,890	35.4

Note: Missing data for household income was imputed. Details may not sum to totals due to rounding.

<sup>a</sup>White, black, other race, and persons of two or more race categories exclude persons of Hispanic/Latino origin.

<sup>b</sup>Includes persons identifying as Asian, Native Hawaiian, or Other Pacific Islander; or American Indian or Alaska Native.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.

## APPENDIX TABLE 22

### Persons age 16 or older who had a credit card or a bank account during the past 12 months, by demographic characteristics, 2016

Demographic characteristic	Number of persons with a credit card <sup>a</sup>	Number of persons with a bank account <sup>b</sup>
Total	179,736,260	222,032,480
Sex		
Male	86,599,310	107,654,490
Female	93,136,950	114,378,000
Race/Hispanic origin <sup>c</sup>		
White	126,526,840	151,079,280
Black	16,946,320	24,269,830
Hispanic	22,634,930	30,512,420
Other <sup>d</sup>	11,912,070	13,570,470
Two or more races	1,716,100	2,600,480
Age		
16-17	555,700	3,104,420
18-24	13,246,540	24,051,340
25-34	30,996,410	38,481,410
35-49	46,076,640	54,540,650
50-64	50,482,660	57,956,880
65 or older	38,378,320	43,897,790
Household income		
\$24,999 or less	25,121,170	39,942,580
\$25,000-\$49,999	43,803,610	57,260,100
\$50,000-\$74,999	34,491,290	40,921,820
\$75,000 or more	76,320,200	83,907,980

Note: Missing data for household income was imputed. Details may not sum to totals due to rounding.

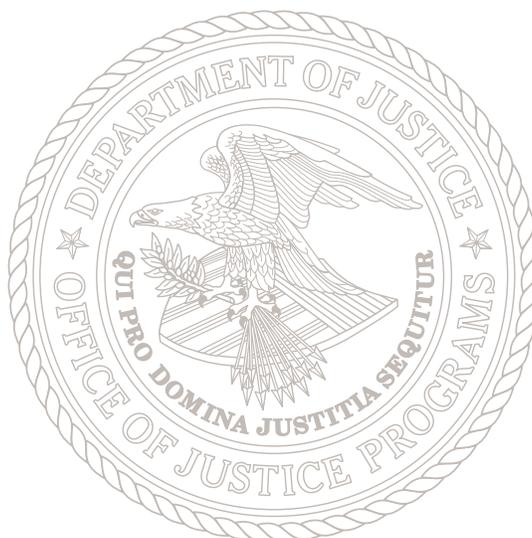
<sup>a</sup>Includes persons who had a credit card at the time of the 2016 Identity Theft Supplement (ITS) interview or during the 12 months prior to the 2016 ITS interview.

<sup>b</sup>Includes person who had at least one active checking or savings account through a bank or other financial institution in the 12 months prior to the 2016 ITS interview.

<sup>c</sup>White, black, other race, and persons of two or more race categories exclude persons of Hispanic/Latino origin.

<sup>d</sup>Includes persons identifying as Asian, Native Hawaiian, or Other Pacific Islander; or American Indian or Alaska Native.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2016.



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This report was written by Erika Harrell. Barbara Ouderkerk and Stephanie Mueller verified the report.

Brigitte Coulton and Jill Thomas edited the report, and Steve Grudziecki produced the report.

January 2019, NCJ 251147



NCJ251147

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