



# Victims of Identity Theft, 2018

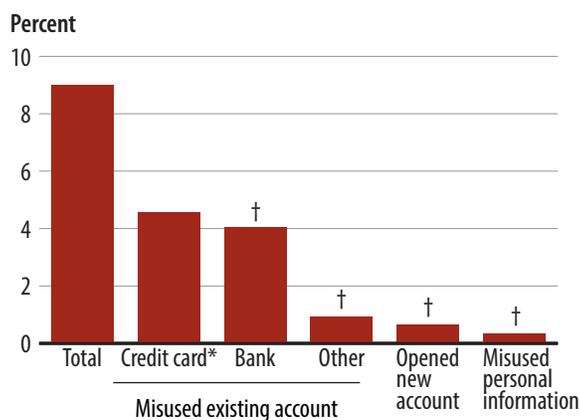
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In 2018, an estimated 23 million persons, or about 9% of all United States residents age 16 or older, reported that they had been victims of identity theft during the prior 12 months (figure 1). Five percent of residents age 16 or older had experienced at least one incident involving the misuse of an existing credit card, and 4% had experienced the misuse of an existing bank account. One percent reported 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 governmental benefits.

Financial losses due to identity theft totaled \$15.1 billion among the 16.3 million victims age 16 or older with known losses of \$1 or more (70% of all victims).

This report uses data from the 2018 Identity Theft Supplement (ITS) to the National Crime Victimization Survey. From January to June 2018, the ITS collected data from persons about their experience with identity theft during the 12 months preceding the interview.

**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, 2018



Note: Details do not sum to totals because persons could experience more than one type of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). In 2018, there were 258 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 1 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## HIGHLIGHTS

- In 2018, about 9% of persons age 16 or older had been victims of identity theft during the prior 12 months.
- For 90% of identity-theft victims, the most recent incident involved only the misuse or attempted misuse of at least one type of existing account, such as a credit card or bank account.
- Monetary losses across all incidents of identity theft totaled \$15.1 billion in 2018.
- Among victims who resolved the financial and credit problems associated with their identity theft, more than half (55%) did so in 1 day or less.
- Victims of new account misuse (15%) and personal information misuse (17%) were more likely to experience severe emotional distress than victims of the misuse of only one type of existing account (7%).
- An estimated 7% of identity-theft victims reported the crime to police, and 88% contacted a credit card company or bank.
- Half of all victims of identity theft (51%) were in households with incomes of \$75,000 or more.

## Defining identity theft for this report

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—

- victim characteristics
- victim responses to identity theft
- how victims discovered the crime
- offender characteristics, including how the offender obtained the victim's personal information
- financial losses and other consequences of identity theft, including the amount of time victims spent resolving associated problems
- reporting of the incident to credit card companies, credit bureaus, or law enforcement agencies
- the level of distress experienced by victims of identity theft.

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, online, mortgage, or insurance account.
- **Opening of a new account**—completed or attempted unauthorized use of personal information to open a new account, such as a credit card, 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 governmental 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.

## Placing identity-theft incidents within the reference period

Due to the nature of identity theft, placing incidents into the Identity Theft Supplement's (ITS) reference period presents several challenges. First, an incident of identity theft can take place or continue over an extended period of time without the victim's knowledge. Second, when the victim does discover the identity theft, they may be unable to determine when it began. Third, the victim may perceive an incident that occurred prior to the reference period as having occurred more recently, a phenomenon often referred to as the telescoping effect.

In the 2018 ITS, the reference period was 12 months prior to the interview. Respondents were first asked whether someone had misused or attempted to misuse an account or personal information in the past 12 months. Next, the respondent was asked to report the month and year in which the most recent incident of attempted or completed identity theft was discovered. As a result, some respondents reported that they experienced at least one identity-theft incident in the past 12 months but that they discovered the most recent incident prior to the reference period.

Most respondents who reported at least one incident of identity theft in the past 12 months discovered the most recent incident within the reference period (89%) (table 1). This varied by type of theft. Among respondents who reported the misuse of an existing account other than a credit card or bank account, 92% discovered the most recent incident within the reference period. By comparison, among respondents who reported that the most recent incident was misuse of personal information, 78% discovered it within the reference period.

**TABLE 1**  
Percent of respondents who reported experiencing identity theft in the past 12 months, by most recent incident's discovery and type of theft, 2018

Type of identity theft	Discovered within reference period			
	Total	Yes <sup>a</sup>	No <sup>b</sup>	Unknown <sup>c</sup>
Any	100%	89.4%	3.0%	7.7%
Misused only one type of existing account	100%	89.8%	2.5%	7.7%
Credit card	100%	89.1	2.2	8.7
Bank	100%	90.3	2.8	7.0
Other	100%	91.6	2.8	5.5
Opened new account only	100%	88.5%	3.3%	8.2%
Misused personal information only	100%	77.9%	12.9%	9.2%
Misused multiple types	100%	89.6%	4.1%	6.3%
Existing account only <sup>d</sup>	100%	90.8	3.5	5.7
Other <sup>e</sup>	100%	87.0	5.4	7.5

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft and unweighted data. The reference period is 12 months before the Identity Theft Supplement interview.

<sup>a</sup>The most recent identity-theft incident was discovered during the reference period.

<sup>b</sup>The most recent identity-theft incident was discovered prior to the reference period.

<sup>c</sup>The most recent identity-theft incident was discovered on an unknown date.

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

<sup>e</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, 2018.

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## Placing identity-theft incidents within the reference period (continued)

The Bureau of Justice Statistics compared two versions of the 2018 ITS data: (1) a version that included all respondents who reported at least one incident of identity theft in the past year and (2) a restricted version that excluded respondents who discovered the most recent incident prior to the reference period. For each type of identity theft, there was no statistically significant difference between these two datasets in estimating the number of victims and the percentage of persons age 16 or older who experienced identity theft (table 2). In other words, excluding respondents who discovered the most recent identity-theft incident prior to the reference

period did not significantly affect the 2018 estimates of identity theft. As a result, this report excludes respondents who discovered the most recent identity-theft incident prior to the reference period from 2018 estimates.<sup>1</sup>

<sup>1</sup>Previous reports in this series that were based on data from the National Crime Victimization Survey screener, and the 2008, 2012, 2014, and 2016 ITS did not use information about the incidents' discovery dates to calculate identity-theft estimates. This was primarily due to the lack of data on discovery dates or on certain types of identity theft. As a result, all reported incidents of identity theft were included when calculating estimates in those reports.

**TABLE 2**  
The most recent incident of identity theft based on all reported incidents and restricted data, by type of theft, 2018

Type of identity theft	Number of victims		Percent of all persons age 16 or older	
	Full data*	Restricted <sup>a</sup>	Full data*	Restricted <sup>a</sup>
<b>Total</b>	23,901,320	23,183,020	9.3%	9.0%
<b>Misused only one type of existing account</b>	20,204,030	19,663,220	7.8%	7.6%
Credit card	9,871,670	9,650,050	3.8	3.7
Bank	8,725,600	8,467,070	3.4	3.3
Other	1,606,760	1,546,110	0.6	0.6
<b>Opened new account only</b>	1,032,410	996,000	0.4%	0.4%
<b>Misused personal information only</b>	717,060	634,780	0.3%	0.2%
<b>Misused multiple types</b>	1,947,820	1,889,010	0.8%	0.7%
Existing account only <sup>b</sup>	1,329,760	1,295,940	0.5	0.5
Other <sup>c</sup>	618,060	593,070	0.2	0.2

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft. In 2018, there were 258 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 2 for standard errors.

\*Comparison group.

<sup>a</sup>Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

<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, 2018.

**For the majority of identity-theft victims, the most recent incident involved the misuse of an existing account**

For about 90% of victims of identity theft, the most recent incident involved only the misuse of at least one type of existing account (table 3). This included about 85% of victims experiencing the misuse of only one type of existing account. The remainder (6% of victims) experienced the misuse of multiple types of existing accounts.

A total of 1.9 million victims (8% of victims) experienced multiple types of identity theft during the most recent incident. Of these, 1.3 million reported the misuse of multiple types of existing accounts, such as credit card, bank, telephone, or online accounts. The remaining 593,000 victims experienced a combination of misuse of an existing account, of personal information to open a new account, or of personal information for other fraudulent purposes.

**TABLE 3**  
**Victims of identity theft, by type of most recent incident of theft, 2018**

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	23,183,020	9.0%	100%
Misused only one type of existing account	19,663,220	7.6%	84.8%
Credit card*	9,650,050	3.7	41.6
Bank	8,467,070 †	3.3 †	36.5 †
Other	1,546,110 †	0.6 †	6.7 †
Opened new account only	996,000 †	0.4% †	4.3% †
Misused personal information only	634,780 †	0.2% †	2.7% †
Misused multiple types	1,889,010 †	0.7% †	8.1% †
Existing account only <sup>a</sup>	1,295,940 †	0.5 †	5.6 †
Other <sup>b</sup>	593,070 †	0.2 †	2.6 †

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). In 2018, there were 258 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 3 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 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, 2018.

## Half of identity-theft victims were part of households with incomes of \$75,000 or more

The prevalence of identity-theft victimization was similar among males and females (9% each) (table 4). Whites (10%) had a higher prevalence of identity-theft victimization than blacks (7%), Hispanics (6%), and

Asians (8%). Persons age 35 to 49 accounted for 24% of all U.S. residents age 16 or older, but they accounted for 29% of all victims of identity theft. About 51% of victims of identity theft lived in a household with an annual income of \$75,000 or more, while accounting for 12% of U.S. residents age 16 or older.

**TABLE 4**  
Demographic characteristics of victims of identity theft and the U.S. residential population age 16 or older, 2018

Demographic characteristic	Victims of identity theft			U.S. residential population	
	Number of victims	Percent of U.S. residential population age 16 or older <sup>a</sup>	Percent of all victims	Number of persons age 16 or older	Percent of persons age 16 or older
Total	23,183,020	9.0%	100%	258,175,200	100%
<b>Sex</b>					
Male*	11,219,660	9.0%	48.4%	125,188,140	48.5%
Female	11,963,360 †	9.0	51.6 †	132,987,070	51.5
<b>Race/ethnicity</b>					
White <sup>b*</sup>	16,560,830	10.1%	71.4%	163,585,560	63.4%
Black <sup>b</sup>	2,100,740 †	6.8 †	9.1 †	30,846,330	11.9
Hispanic	2,719,120 †	6.4 †	11.7 †	42,553,730	16.5
Asian <sup>b</sup>	1,192,880 †	7.8 †	5.1 †	15,277,670	5.9
Other <sup>b,c</sup>	609,440 †	10.3	2.6 †	5,911,910	2.3
<b>Age</b>					
16–17	99,310 †	1.2% †	0.4% †	7,979,760	3.1%
18–24	1,759,310 †	5.9 †	7.6 †	29,916,270	11.6
25–34	4,410,270 †	9.8 †	19.0 †	44,892,670	17.4
35–49*	6,772,500	11.0	29.2	61,627,990	23.9
50–64	6,478,060	10.3 ‡	27.9	62,994,100	24.4
65 or older	3,663,570 †	7.2 †	15.8 †	50,764,410	19.7
<b>Household income</b>					
\$24,999 or less	2,847,190 †	6.0% †	12.3% †	47,499,520	18.4%
\$25,000–\$49,999	4,323,590 †	6.5 †	18.6 †	66,365,670	25.7
\$50,000–\$74,999	4,211,840 †	8.8 †	18.2 †	47,790,700	18.5
\$75,000 or more*	11,800,400	12.2	50.9	96,519,310	37.4

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft. Missing data for household income were imputed. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 4 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

<sup>a</sup>Estimates are based on the number of persons in each category. For example, the percentage for males is the number of male victims of identity theft divided by the total number of males age 16 or older multiplied by 100.

<sup>b</sup>Excludes persons of Hispanic origin (e.g., “white” refers to non-Hispanic whites and “black” refers to non-Hispanic blacks).

<sup>c</sup>Includes Native Hawaiians, Other Pacific Islanders, American Indians, Alaska Natives, and persons of two or more races.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## The most common way victims discovered identity theft was through contact from a financial institution

Among victims who experienced misuse of an existing account, 46% discovered the incident when a financial institution contacted them about suspicious activity on their account, while 21% noticed fraudulent charges on their account (table 5). Victims of other types of

identity theft were most likely to discover the incident by notification from a company or agency that was not a financial institution (28% of victims). Fifteen percent of victims of other types of identity theft discovered the theft by receiving a bill or being contacted about an unpaid bill, and 12% discovered the theft when they had problems with applying for a loan, applying for governmental benefits, or filing income tax returns.

**TABLE 5**  
**Ways victims discovered identity theft, by type of theft, 2018**

Way victims discovered identity theft	Any identity theft	Misuse of existing account only <sup>a*</sup>	Other identity theft <sup>b</sup>
Total	100%	100%	100%
Contacted by financial institution about suspicious activity	43.9	46.0	12.3 †
Noticed fraudulent charges on account	20.1	21.3	2.5 †!
Noticed money missing from account	9.4	9.9	1.1 †!
Contacted financial institution to report a theft	6.6	6.9	2.4 †
Credit card declined, check bounced, or account closed due to insufficient funds	3.4	3.5	1.0 †!
Notified by company or agency	5.1	3.6	27.6 †
Received a bill or contacted about an unpaid bill	3.3	2.5	15.4 †
Problems with applying for a loan, applying for governmental benefits, or filing income taxes	1.1	0.4	11.5 †
Discovered through credit report or credit monitoring service	1.9	1.4	9.7 †
Received merchandise or card that victim did not order or did not receive product the victim ordered	0.6	0.4	4.1 †
Notified by police	0.3	0.1	3.1 †
Another way <sup>c</sup>	4.3	4.0	9.3 †
Number of victims	23,111,320	21,686,080	1,425,240

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 5 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 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 other fraudulent purposes; and the misuse of personal information to open a new account or for other fraudulent purposes.

<sup>c</sup>Includes noticing from suspicious contact, such as phishing; having problems logging into or accessing account; noticing account information was missing or stolen; someone else notifying the respondent; and discovery in other ways.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

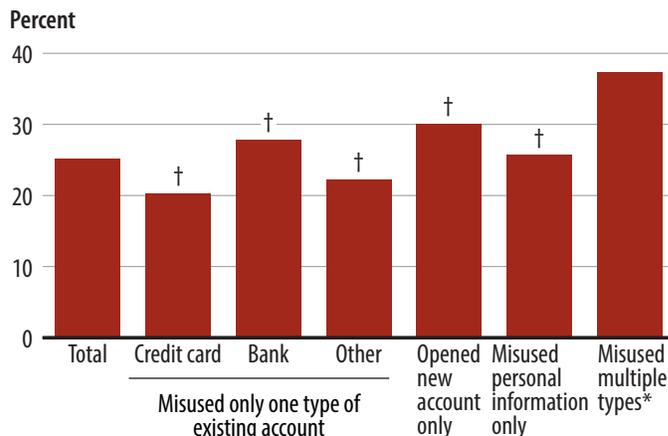
## Most identity-theft victims did not know who the offender was or how the offender obtained their information

Overall, 6% of victims knew something about the identity of the offender in the most recent incident of identity theft (not shown in tables). The portion of victims who knew something about the identity of the offender varied by type of identity theft, ranging from 3% of victims of existing credit card misuse to 17% of victims of misuse of personal information for fraudulent purposes (not shown in tables).

One in four (25%) victims knew how the offender obtained their personal information (figure 2). Victims of multiple types of identity theft (37%) were the most likely to know how the offender obtained their personal information.

Among victims who knew how the offender obtained their personal information, the majority of victims of credit card (57%) and bank (58%) account misuse reported that their information was obtained during a purchase or transaction (table 6). The majority of victims of personal information misuse (64%) and the unauthorized opening of a new account (55%) who knew how the offender obtained their personal information said it had been stolen from personnel files, stolen from an office or a company with this information, or used without permission by someone with access.

**FIGURE 2**  
Percent of victims of identity theft who knew how the offender obtained their personal information, by type of theft, 2018



Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 6 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**TABLE 6**  
Victims of identity theft who knew how the offender obtained their personal information, by method offender used and type of theft, 2018

Type of identity theft	Number of victims who knew how the offender obtained their personal information	Method offender used to obtain personal information					
		Total	Lost/stolen from place <sup>a</sup>	Purchase/transaction <sup>b*</sup>	Hacking computer/scam email or phone call	Stolen from files/misused by person with access <sup>c</sup>	Other
Any	5,821,510	100%	15.7% †	47.6%	7.8% †	21.7% †	7.2% †
Misused only one type of existing account	4,653,250	100%	14.3% †	53.8%	7.4% †	17.3% †	7.2% †
Credit card	1,950,340	100%	12.7 †	56.8	6.9 †	18.3 †	5.2 †
Bank	2,358,870	100%	16.7 †	57.9	5.3 †	14.1 †	6.1 †
Other	344,050	100%	6.5 †	9.1	24.8 †	34.2 †	25.4 †
Opened new account only	299,120	100%	19.9% †	3.0% †	10.6% †	55.0% †	11.6% †
Misused personal information only	162,940	100%	20.3% †	<0.1% †	8.1% †	63.5% †	8.1% †
Misused multiple types	706,190	100%	22.0% †	36.8%	9.4% †	26.9% †	5.0% †

Note: Estimates are based on the most recent incident of identity theft and on the 5.8 million victims (25% of all victims) who knew how the offender obtained their information. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 7 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 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 lost information that someone found and information that was stolen from the mail or from a place where it was stored, including a wallet, a home, an office, or a car.

<sup>b</sup>Includes information that was stolen during in-person and online transactions, including by use of a skimmer or card reader.

<sup>c</sup>Includes information that was stolen from personnel files at a place of employment, stolen from an office or a company that had the victim's personal information in its files, or used without permission by someone with access to such files.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## Two-thirds of victims reported direct financial losses, and 5% reported indirect financial losses associated with identity theft

The economic impact of identity theft is measured by direct and indirect financial losses.<sup>2</sup> A direct financial loss is 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. It includes both out-of-pocket loss and any losses that were reimbursed to the victim.

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

An indirect loss includes any other monetary cost caused by the identity theft, such as legal fees, bounced checks, and other miscellaneous expenses that are not reimbursed (e.g., postage, phone calls, or notary fees). All indirect losses are included in the calculation of out-of-pocket loss.

About two-thirds (68%) of victims reported a direct financial loss of at least \$1 associated with their most recent incident of identity theft (table 7). The mean direct loss was \$800, and the median was \$200. Direct losses were highest for victims who experienced the misuse of personal information and lowest for victims who experienced the misuse of an existing account other than a credit card or bank account.

**TABLE 7**  
Financial loss from victims' most recent incident of identity theft, by type of loss and theft, 2018

Type of loss	Total identity theft	Misused only one type of existing account			Opened new account only	Misused personal information only*	Misused multiple types	
		Credit card	Bank	Other			Existing account only <sup>a</sup>	Other <sup>b</sup>
<b>Any loss<sup>c</sup></b>								
Mean	\$800	\$610 †	\$660 †	\$490 †	\$2,850	\$3,560	\$1,030 †	\$3,060
Median	\$200	\$200	\$200	\$100	\$800	\$1,000	\$300	\$600
Percent experiencing a loss	69.3%	72.1% †	75.0% †	48.2% †	38.1%	32.4%	77.8% †	69.2% †
<b>Direct<sup>d,e</sup></b>								
Mean	\$800	\$610 †	\$660 †	\$490 †	\$3,000	\$4,400	\$1,010 †	\$3,050
Median	\$200	\$200	\$200	\$100	\$800	\$2,000	\$300	\$600
Percent experiencing a loss	68.4%	71.7% †	74.3% †	47.7% †	35.6% †	25.6%	77.1% †	67.5% †
<b>Indirect<sup>f</sup></b>								
Mean	\$160	\$100 ‡	\$120	\$100 ‡	\$260	\$200	\$300	\$380
Median	\$30	<\$10	\$30	\$50	\$50	\$30	\$100	\$60
Percent experiencing a loss	4.8%	3.1% †	5.1% †	2.6% †	7.4% ‡	12.8%	7.5% ‡	14.8%
<b>Total out of pocket</b>								
Mean	\$640	\$440 †	\$560 ‡	\$320 †	\$1,380	\$1,290	\$910	\$1,150
Median	\$100	\$70	\$100	\$100	\$200	\$200	\$200	\$200
Percent experiencing a loss	12.1%	7.9% †	13.9% ‡	13.8% ‡	11.6% †	19.7%	20.8%	24.2%
<b>Number of victims</b>	23,183,020	9,650,050	8,467,070	1,546,110	996,000	634,780	1,295,940	593,070

Note: Estimates are based on the most recent incident of identity theft. Means and percentages were calculated using SPSS Complex Samples software. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 8 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 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 losses could be greater than mean amounts of any loss due to top-coding, a procedure used to protect respondents with large loss amounts from the risk of disclosure. See *Methodology*.

<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, 2018.

In addition to direct financial losses, 5% of victims reported indirect losses of at least \$1. These victims had a mean indirect loss of \$160 and a median indirect loss of \$30.

Credit card, insurance, and other companies 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 their interviews, 12% of identity-theft victims had experienced out-of-pocket losses of \$1 or more, with a mean out-of-pocket loss of \$640 and a median of \$100. A larger percentage of victims of personal information misuse (20%) experienced out-of-pocket losses than victims of existing credit card (8%) and existing bank account misuse (14%).

**Victims who experienced 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 credit, financial, or legal problems. As a result of the identity theft, the victims 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 2018 survey, 2% of victims of the misuse of at least one type of existing account experienced credit-related problems, compared to 8% of victims of other types of identity theft, such as personal information misuse (not shown in tables).

**2% of identity-theft victims reported that the crime caused significant problems with family members or friends**

In 2018, about 2% of victims of identity theft reported that the crime led to significant problems with family members or friends (not shown in tables). About 1% of victims said the crime led to significant problems with their jobs, schoolwork, bosses, coworkers, or peers (not shown in tables).

**Financial loss for all identity theft**

Across all incidents of identity theft reported in 2018, about 70% of victims experienced a financial loss of \$1 or more (table 8). These victims had financial losses totaling \$15.1 billion. Their mean loss was \$930 per person, and the median loss was \$300.

**TABLE 8**  
**Financial loss for all incidents of identity theft, 2018**

Estimate	Financial loss
Total	\$15,132,093,700
Mean	\$930
Median	\$300
Percent of victims experiencing a loss	70.3%
Number of victims	23,183,020

Note: Means and percentages were calculated using SPSS Complex Samples software. Financial loss includes any financial loss of \$1 or more. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 9 for standard errors.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## 1 in 12 identity-theft victims was severely distressed as a result of the crime

In the 2018 study, victims were asked to rate how distressing the most recent incident of identity theft was to them on a 4-point scale, ranging from not at all distressing to severely distressing. Among all identity-theft victims, 8% reported that the crime was severely distressing (table 9). The percentage of victims reporting that the crime was severely distressing was

higher among those who experienced the opening of a new account only (15%), misuse of personal information only (17%), or multiple types of identify theft (16%), than among those who experienced the misuse of only one type of existing account (7%). Severe distress was most prevalent among victims who experienced multiple types of identity theft that included misuse of an existing account or misuse of personal information to open a new account or for other fraudulent purposes (25%).

**TABLE 9**  
Victims of identity theft who had experienced emotional distress, by type of theft, 2018

Type of identity theft	Total	None	Mild	Moderate	Severe
Any	100%	20.5%	48.1%	22.9%	8.4%
Misused only one type of existing account	100%	22.0% †	49.4% †	21.6%	7.1% †
Credit card	100%	23.7 †	52.5 †	19.5 †	4.3 †
Bank	100%	19.7 †	46.5 †	23.6	10.2 †
Other	100%	23.9 †	45.7 ‡	23.5	6.9 †
Opened new account only	100%	12.3%	36.9%	35.5% ‡	15.3% †
Misused personal information only	100%	10.4%	43.8%	28.6%	17.2% ‡
Misused multiple types	100%	13.3%	42.6%	27.9%	16.2%
Existing account only <sup>a</sup>	100%	14.9 ‡	44.7	28.3	12.0 †
Other <sup>b*</sup>	100%	9.8	37.9	27.1	25.2

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview) and persons for whom emotional distress data were missing (less than 1% of victims). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 10 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 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.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

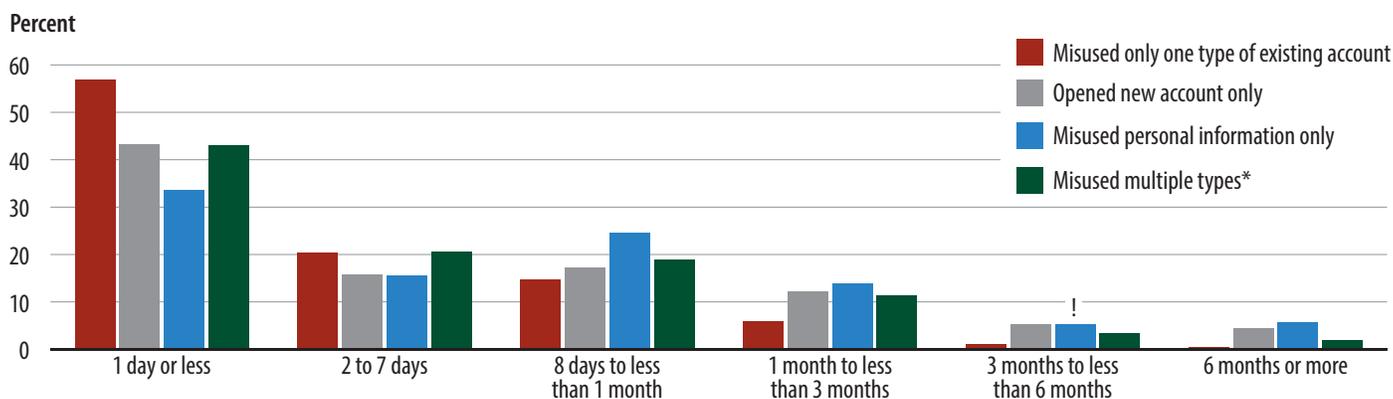
**The vast majority of identity-theft victims spent 1 day or less resolving associated financial and credit problems**

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 11.) More than half of these victims (55%) spent 1 day or less clearing up the problems. Victims of the misuse of one type of existing account were more likely to resolve financial and credit problems within 1 day (57%) than victims of the opening of a new account only (43%), victims of the misuse of personal information for other fraudulent purposes

only (34%), or victims of multiple types of identity theft (43%). About 6% of victims who experienced the misuse of personal information spent 6 months or more clearing up financial and credit problems (figure 3).

The length of time spent resolving problems varied by type of identity theft. Victims of existing credit card misuse spent an average of 2 hours resolving associated financial and credit problems, while victims who experienced existing account misuse and other types of identity theft spent an average of 14 hours resolving associated financial and credit problems (not shown in tables).

**FIGURE 3**  
**Length of time that victims spent resolving financial and credit problems associated with identity theft, by type of theft, 2018**



Note: Estimates are based on the most recent incident of identity theft. An estimated 4% of victims did not know whether they had resolved financial and credit problems caused by the theft. About 1% of victims who resolved all financial and credit problems due to the incident did not know how long they had taken to resolve their financial and credit problems. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). 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%.

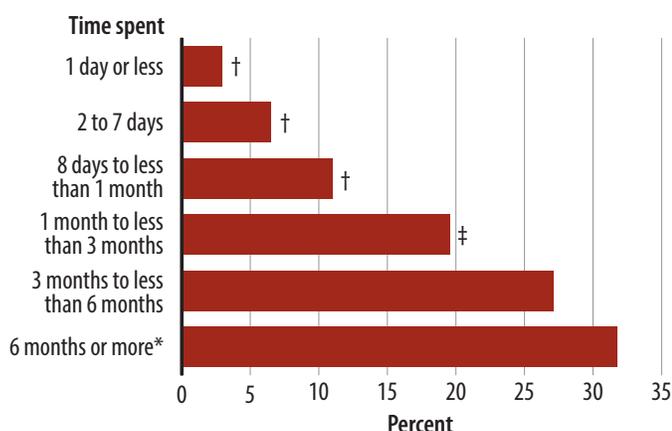
\*Includes victims who experienced more than one type of identity theft in a single incident.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## The level of identity-theft victims' emotional distress was related to the time spent resolving problems

The longer victims spent resolving financial and credit problems, the more likely they were to report severe emotional distress. Thirty-two 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 4). In comparison, 3% of victims who spent 1 day or less clearing up problems experienced severe distress.

**FIGURE 4**  
Victims of identity theft who reported severe emotional distress due to the crime, by length of time spent resolving associated financial and credit problems, 2018



Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims) and persons for whom emotional distress data were missing (12% of victims). See appendix table 12 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

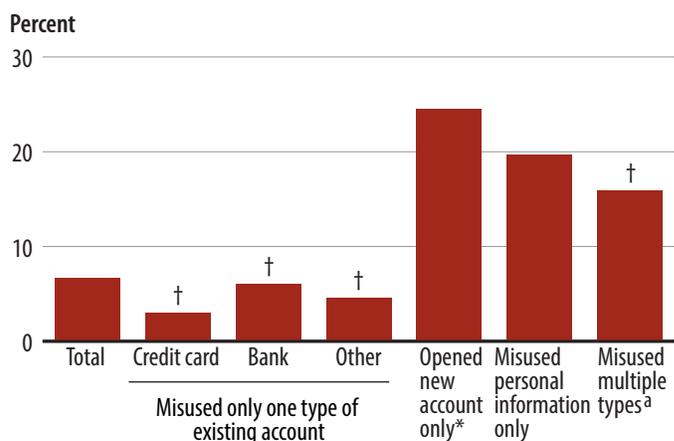
‡Difference with comparison group is significant at the 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## 7% of identity-theft victims reported the incident to police, while 88% contacted a credit card company or bank

Based on the 2018 survey, 7% of identity-theft victims said they reported the incident to police or to another law enforcement agency (figure 5). Police notification of identity theft varied by type of theft. Victims who experienced the misuse of personal information to open a new account (25%) were more likely to report the incident to police than victims of existing credit card misuse (3%), existing bank account misuse (6%), or misuse of another type of existing account (5%). Victims of identity theft who knew something about the identity of the offender (27%) were more likely to contact police than those who did not know anything about the offender's identity (6%) (not shown in tables). The most common reason for not reporting identity theft to police was that it was handled in another way, including the victim, a financial institution, or another organization taking care of the problem (67%) (not shown in tables).

**FIGURE 5**  
Victims of identity theft who reported the theft to police, by type of theft, 2018



Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). Less than 1% of victims did not know whether the theft was reported to police. See appendix table 13 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% 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, 2018.

Nearly 9 in 10 (88%) victims contacted the credit card company or bank to report the incident, while about 1 in 12 (8%) contacted a credit bureau (table 10). About 6% of victims contacted a credit-monitoring service, and 2% contacted a document-issuing agency, such as an agency that issues driver’s licenses. One percent of victims contacted a consumer agency, such as the Better Business Bureau. Another 1% contacted the Federal Trade Commission or a nonpolice victim services agency.

**TABLE 10**  
**Percent of victims of identity theft, by type of organization contacted, 2018**

Type of organization contacted	Percent of victims
Credit card company or bank	88.1%
Credit bureau	8.2
Credit-monitoring service	5.9
Document-issuing agency <sup>a</sup>	2.1
Consumer agency <sup>b</sup>	1.2
Federal Trade Commission	0.6
Victim services agency <sup>c</sup>	0.6
Attorney	0.3
Other	0.6
Number of victims	23,183,020

Note: Details do not sum to totals because victims could contact multiple organizations. Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 14 for standard errors.

<sup>a</sup>Includes agencies that issue driver’s licenses or Social Security cards.

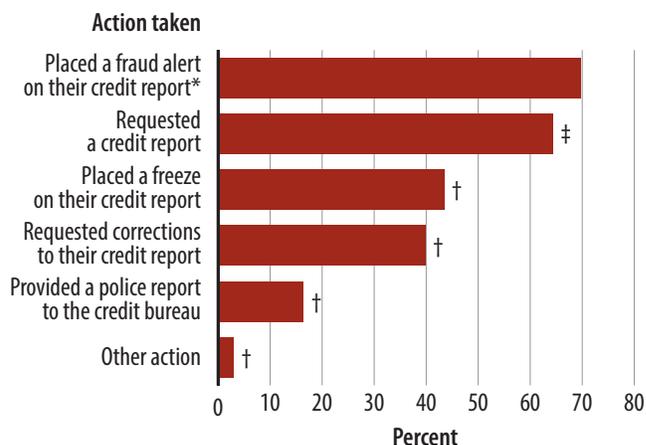
<sup>b</sup>Includes state or local consumer affairs agencies, such as the state attorney general’s office, and consumer agencies, such as the Better Business Bureau.

<sup>c</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, 2018.

Of the 8% of victims who contacted a credit bureau, 70% placed a fraud alert on their credit report (figure 6). Victims who contacted a credit bureau were more likely to take this action than to request their credit report (64%), place a freeze on their credit report (43%), request corrections to their credit report (40%), or provide a police report to the credit bureau (16%).

**FIGURE 6**  
**Percent of victims of identity theft who contacted a credit bureau, by action taken, 2018**



Note: Details do not sum to totals because victims could take multiple actions. Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 15 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

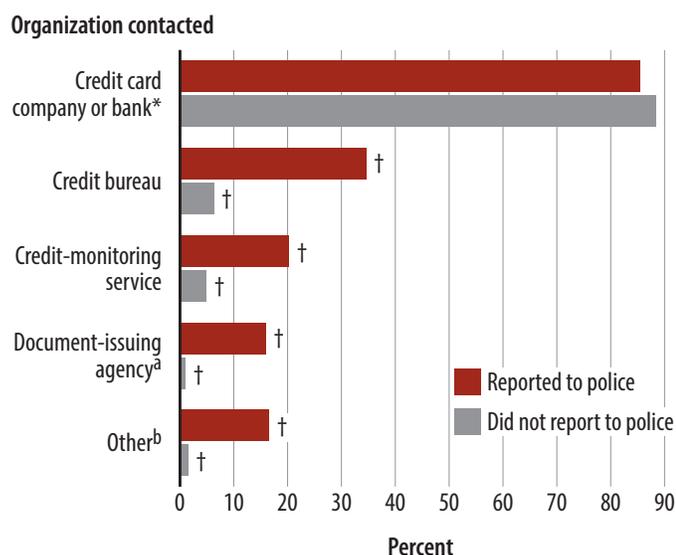
‡Difference with comparison group is significant at the 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## Most identity-theft victims who contacted police also contacted a credit card company or bank

Victims who contacted police were more likely to also contact a credit card company or bank (85%) than a credit bureau (35%), a credit-monitoring service (20%), or a document-issuing agency (16%) such as a Social Security office (figure 7). Similar results were found for victims who did not report identity theft to police.

**FIGURE 7**  
Victims of identity theft who reported and who did not report the theft to police, by other type of organization contacted, 2018



Note: Details do not sum to totals because victims could contact multiple organizations. Estimates are based on the most recent incident of identity theft, on victims who reported identity theft to police (7% of victims), and on victims who did not report the theft to police (93% of victims). Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 16 for estimates and standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

<sup>a</sup>Includes agencies that issue driver's licenses or Social Security cards.

<sup>b</sup>Includes state or local consumer affairs agencies, such as the state attorney general's office; consumer agencies, such as the Better Business Bureau; the Federal Trade Commission; agencies other than the police that deal with victims of crime; attorneys; and other agencies.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## 89% of persons age 16 or older took action to prevent identity theft

Respondents were asked about the 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 2018, a larger percentage of victims (98%) than nonvictims (88%) took at least one preventive action (table 11).

**TABLE 11**  
Actions persons age 16 or older took during the past 12 months to reduce the risk of identity theft, by victims and nonvictims of past-year identity theft, 2018

Type of action	Total	Victims <sup>a</sup>	Nonvictims <sup>b*</sup>
Any	89.0%	97.8% †	88.2%
Checked bank or credit statements	81.9	94.6 †	80.7
Shredded or destroyed documents with personal information	74.2	82.6 †	73.3
Checked credit report	50.6	67.1 †	49.0
Changed passwords on financial accounts	45.3	69.9 †	42.9
Used identity-theft security program on computer	25.2	36.7 †	24.0
Purchased identity-theft insurance or credit-monitoring service	11.9	20.4 †	11.1
Purchased identity-theft protection	8.7	15.3 †	8.1

Note: Details do not sum to totals because respondents could take multiple actions. See appendix table 17 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

<sup>a</sup>Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

<sup>b</sup>Includes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview).

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

Among identity-theft victims who took at least one preventive action in the past 12 months, 91% did so in response to previous identity theft (table 12). Among victims who checked their credit report in the past 12 months, 62% did so in response to previous identity

theft. Forty-five percent of identity-theft victims who used identity-theft security software did so in response to previous identity theft. Among victims who purchased identity-theft protection, 55% did so in response to previous identity theft.

**TABLE 12**  
**Actions victims of identity theft took in the past 12 months to reduce the risk of identity theft, by whether the action was in response to or independent of previous identity theft, 2018**

Action taken	Total	Action taken in response to identity theft	Action taken independent of identity theft	Unknown
Any	100%	91.1%	6.7%	2.2%
Checked bank or credit statements	100%	61.8	31.4	6.7
Shredded or destroyed documents with personal information	100%	45.6 †	47.5 †	6.9
Checked credit report*	100%	61.9	31.7	6.4
Changed passwords on financial accounts	100%	61.9	31.8	6.3
Used identity-theft security program on computer	100%	45.3 †	48.8 †	5.9
Purchased identity-theft insurance or credit-monitoring service	100%	49.3 †	44.8 †	5.9
Purchased identity-theft protection	100%	55.4 †	39.8 †	4.8 †

Note: Details may not sum to totals due to rounding. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). See appendix table 18 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## Nearly 1 in 5 persons had experienced identity theft in their lifetime

At the time of the interview, 4% of persons who had experienced at least one incident of identity theft more than 12 months prior to the interview were still experiencing problems caused by the incident, including credit and financial problems, emotional distress, and relationship problems (table 13). These problems remained unresolved more than 12 months after the incident for 20% of victims of multiple types of identity theft that included misuse of an existing account or of personal information to open a new account or for other fraudulent purposes.

Overall, 19% (48.1 million) of persons age 16 or older in 2018 had experienced one or more incidents of identity theft during their lives. The lifetime prevalence of identity theft varied by age. Persons ages 35 to 49 had the highest lifetime prevalence of identity theft (23%) among all age groups, and persons ages 16 to 17 had the lowest (2%) (not shown in tables). Persons ages 50 to 64 had a higher lifetime prevalence (22%) than those age 65 or older (17%) (not shown in tables).

**TABLE 13**

**Persons age 16 or older who experienced identity theft in their lifetime, by type of identity theft experienced outside of the past year and ongoing problems from identity theft, 2018**

Identity theft during lifetime and outside of past 12 months	Number of victims	Percent of all persons age 16 or older	Percent of victims whose problems from identity theft were unresolved <sup>a</sup>
At least one incident of identity theft during lifetime	48,097,440	18.6%	6.5%
At least one incident of identity theft outside of past 12 months	29,569,340	11.5%	4.3%
Misused only one type of existing account	22,680,190 †	8.8 †	2.0 †
Credit card	12,928,360 †	5.0 †	1.2 †
Bank	8,982,340 †	3.5 †	2.8 †
Other	769,490 †	0.3 †	5.5 †
Opened new account only	1,830,970 †	0.7 †	11.7 †
Misused personal information only	2,498,610 †	1.0 †	11.3 †
Misused multiple types	2,502,330	1.0	12.7
Existing account only <sup>b</sup>	1,144,130 †	0.4 †	4.3 †
Other <sup>c*</sup>	1,358,200	0.5	19.8

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 2018, there were 258 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 19 for standard errors.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

<sup>a</sup>Based on the number of persons who experienced the type of identity theft. Problems include credit and financial problems, emotional distress, and relationship problems.

<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, 2018.

## Methodology

### Defining identity theft

As with many other crime types, there is no standard definition of identity theft used nationwide. The Identity Theft Supplement (ITS) was developed in conjunction with the Federal Trade Commission (FTC), a consumer protection agency; the U.S. Department of Justice's Office for Victims of Crime, National Institute of Justice, and Bureau of Justice Assistance; and experts from the criminal justice and financial fields. The ITS definition of identity theft was based on the FTC's: a fraud that is committed or attempted using a person's identifying information without authority.<sup>3</sup>

Many state legal codes use a similar definition of identity theft but define personal information and types of misuse differently. 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>4</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>5</sup>

<sup>3</sup>See <https://www.ftc.gov/news-events/press-releases/2004/10/ftc-issues-final-rules-facta-identity-theft-definitions-active>.

<sup>4</sup>California Penal Code Part 1, Title 13, Chapter 8, Section 530.5.

<sup>5</sup>California Penal Code Part 1, Title 13, Chapter 8, Section 530.55.

The Pennsylvania Consolidated Statutes state that "a person commits the offense of identity theft of another person if he possesses or uses, through any means, identifying information of another person without the consent of that other person to further any unlawful purpose."<sup>6</sup> It 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, nondriver governmental identification number, telephone number, checking account number, savings account number, student identification number, employee or payroll number or electronic signature."

The primary categories of identity theft that the ITS used were modeled after a survey on identity theft that the FTC conducted in 2005 and 2006. The identity-theft categories specified in the initial FTC survey were (1) the misuse of an existing credit card account, (2) the misuse of an existing non-credit card account, and (3) 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>7</sup> The ITS split the third category into two separate groups: misuse of personal information to open new accounts and misuse of personal information for other fraudulent behavior other than the misuse of existing or new accounts.

### Possible overreporting of losses from jointly held accounts

When persons experience the unauthorized use of a jointly held account, both persons might report the same financial harm or loss, resulting in double counting. The ITS did not ask if a loss from an account was reported by another respondent who also held that account. Therefore, any overreporting due to joint account holders could not be adjusted for. While the 2018 ITS did not specifically ask respondents about misused joint accounts, about 2% of identity-theft victims reported experiencing the same type of identity theft and amount of direct loss during the most recent incident as another person in their household (not shown in tables).

<sup>6</sup>Pennsylvania Consolidated Statutes Title 18, Chapter 41, Section 4120.

<sup>7</sup>See Synovate. (2007). *Federal Trade Commission – 2006 Identity Theft Survey Report*. Federal Trade Commission. <https://www.ftc.gov/sites/default/files/documents/reports/federal-trade-commission-2006-identity-theft-survey-report-prepared-commission-synovate/synovate-report.pdf>

## Top-coding loss amounts

Some large loss amounts reported by identity-theft victims can create outliers in the distribution of loss amounts reported by all victims. Leaving these amounts unchanged could lead to disclosure of their identities. To protect respondents from disclosure, the U.S. Census Bureau uses a method called “top-coding” to mask outliers. This method was used on continuous variables in the 2018 ITS that captured financial loss amounts from identity-theft victims. For more information on the top-coding procedures, see <https://www.census.gov/library/working-papers/2019/adrm/legacy-da-techniques.html>.

## Identity Theft Supplement to the National Crime Victimization Survey

In 2018, the ITS was administered as a supplement to the National Crime Victimization Survey (NCVS). From January 1 to June 30, approximately 140,000 persons age 16 or older in sampled NCVS households received the ITS at the end of the NCVS interview. Respondents were required to complete their NCVS interview to participate in the ITS. Proxy respondents (those who respond on behalf of other household members) did not receive the ITS. If the NCVS interview was conducted in a language other than English, the ITS interview was made available in that language by either the interviewer or a reliable translator. All NCVS and ITS interviews were conducted using computer-assisted personal interviewing via telephone or a personal visit. A final sample size of about 102,400 persons from among the original NCVS-eligible respondents completed the ITS questionnaire, representing a person response rate of 72%.

The combined ITS response rate, computed as a product of the NCVS household response rate and ITS person response rate, was about 54%. Due to the level of nonresponse, a bias analysis was conducted. The result of the nonresponse bias analysis suggested that there was little to no substantive bias due to nonresponse 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 during 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 multiple incidents during the 12-month reference period to describe only the most recent 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 reference period and about measures they took to avoid or minimize the risk of becoming an identity-theft victim.

## Changes in the Identity Theft Supplement series over time

In 2018, the ITS was administered to persons age 16 or older from January through June 2018, and the reference period was 12 months prior to the ITS interview. The respondent was asked to report the month and year in which the most recent incident of attempted or completed identity theft was discovered.

In 2016, the ITS was administered to the same age group in the same months, but the underlying NCVS sample had increased 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>8</sup> When the 2016 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 2016 data and data from other years should be made with caution. For more information, see *Victims of Identity Theft, 2016* (NCJ 251147, BJS, January 2019).

The 2014 ITS collected information on identity theft from U.S. residents age 16 or older from January through June 2014. It was the first time that trend data could be compared across iterations of the ITS (between the 2014 and 2012 ITS). For more information, see *Victims of Identity Theft, 2014* (NCJ 248991, BJS, September 2015).

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<sup>8</sup>For more information on the sample redesign, see *Criminal Victimization, 2016: Revised* (NCJ 252121, BJS, October 2018).

The 2012 ITS collected data on identity theft from July through December 2012. Substantial changes were made to the 2012 survey instrument compared to the 2008 ITS, including shortening the reference period from 2 years to 1 year. This makes comparing 2012 and 2008 estimates difficult. For more information, see *Victims of Identity Theft, 2012* (NCJ 243779, BJS, December 2013).

From January through June 2008, the Bureau of Justice Statistics (BJS) conducted the first ITS. This supplement collected detailed data from persons age 16 or older who had experienced one or more attempted or successful incidents of identity theft during the 2 years preceding the interview. Respondents were asked to report the month and year they discovered the completed incidents of identity theft. For more information, see *Victims of Identity Theft, 2008* (NCJ 231680, BJS, December 2010).

Prior to 2008, the core NCVS collected identity-theft data at the household level. Data were reported for the household as a whole rather than for individual respondents, the reference period was 6 months (similar to other crimes in the NCVS), and the questions allowed for less detail about the characteristics of the identity-theft incident and the victim response. For more information, see *Identity Theft, 2004* (NCJ 212213, BJS, April 2006); *Identity Theft, 2005* (NCJ 219411, BJS, November 2007); *Identity Theft Reported by Households, 2007 – Statistical Tables* (NCJ 230742, BJS, June 2010); and *Identity Theft Reported by Households, 2005–2010* (NCJ 236245, BJS, November 2011).

### The National Crime Victimization Survey

The NCVS is an annual data collection carried out by the U.S. Census Bureau on behalf of BJS. The NCVS is a self-reported survey that is administered annually from January 1 to December 31. Annual NCVS estimates are based on the number and characteristics of crimes that respondents reported experiencing during the prior 6 months, excluding the month of the interview. Therefore, the 2018 survey covered crimes experienced from July 1, 2017 to November 30, 2018, with March 15, 2018 as the middle of the reference period. Crimes are classified by the year of the NCVS, not by the year of the crime.

The survey is administered to persons age 12 or older from a nationally representative sample of U.S. households. The NCVS collects information on nonfatal personal crimes (rape or sexual assault, robbery, aggravated assault, simple assault, and personal larceny (purse-snatching and pick-pocketing) and household

property crimes (burglary, trespassing, motor vehicle theft, and other types of theft). It collects information on threatened, attempted, and completed crimes both reported and not reported to police. Unless otherwise specified, estimates in this report include threatened, attempted, and completed crimes.

The NCVS not only provides annual estimates of amounts of and changes in criminal victimization, but also serves as the nation's primary source of information on the characteristics of criminal victimization incidents. Survey respondents provide information about themselves (including age, sex, race, ethnicity, marital status, educational level, and income) and whether they experienced a victimization. For each victimization incident, respondents report information about the offender (including age, sex, race, ethnicity, and victim-offender relationship), characteristics of the crime (including time and place of occurrence, use of weapons, nature of injury, and economic consequences), whether the crime was reported to police, reasons the crime was or was not reported, and victim experiences with the criminal justice system.

Household information, including household-level demographics (e.g., income) and property victimizations committed against the household (e.g., burglary or trespassing), is typically collected from the reference person. The reference person is any responsible adult member of the household who is unlikely to permanently leave the household. Because an owner or renter of the sample housing unit is normally the most responsible and knowledgeable household member, this person is generally designated as the reference person and household respondent. However, a household respondent does not have to be one of the household members who owns or rents the unit.

In the NCVS, a household is defined as a group of persons who all reside at a sampled address. Persons are considered household members when the sampled address is their usual place of residence at the time of the interview and when they have no usual place of residence elsewhere. Once selected, households remain in the sample for 3½ years, and eligible persons in these households are interviewed every 6 months, either in person or over the phone, for a total of seven interviews.

First interviews are typically conducted in person, with subsequent interviews conducted either in person or by phone. New households rotate into the sample on an ongoing basis to replace outgoing households that have been in the sample for the 3½-year period. The

sample includes persons living in group quarters (e.g., dormitories, rooming houses, and religious group dwellings) and excludes persons living on military bases and in institutional settings (e.g., correctional or hospital facilities).

### Standard error computations

When national estimates are derived from a sample, as with the NCVS, caution must be used when comparing one estimate to another or when comparing estimates over time. 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 and the size of the sample. When the sampling error around an estimate is taken into account, estimates that appear different may have no statistically significant difference.

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. Generally, an estimate with a small 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.

Generalized variance function (GVF) parameters were used to generate standard errors for each point estimate (e.g., numbers, percentages, and rates) in this report with the exception of some estimates in tables 7 and 8. To generate standard errors around victimization and incidence estimates from the NCVS, the U.S. Census Bureau produces GVF parameters for BJS. The GVFs account for aspects of the NCVS's complex sample design and represent the curve fitted to a selection of individual standard errors based on the Balanced Repeated Replication technique. To generate standard errors around some of the estimates in tables 7 and 8, BJS used direct variance estimation methods that account for the NCVS's complex sample design.

BJS conducted statistical tests to determine whether differences in estimated numbers and percentages in

this report were statistically significant once sampling error was taken into account. Using statistical analysis programs developed specifically for the NCVS, all comparisons in the text were tested for significance. The primary test procedure was the Student's t-statistic, which tests the difference between two sample estimates. Findings described in this report as higher, lower, or different passed a test at either the 0.05 level (95% confidence level) or 0.10 level (90% confidence level) of significance. Figures and tables in this report should be referenced for significance testing results for specific findings. Caution is required when comparing estimates not explicitly discussed in this report because their differences may not be statistically significant.

Estimates and standard errors of the estimates provided in this report may be used 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 2018, an estimated 9.0% of persons age 16 or older experienced identity theft. (See figure 1.) Using GVFs, BJS determined that the estimated percentage has a standard error of 0.14%. (See appendix table 1.) A confidence interval around the estimate is generated by multiplying the standard error 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 95% confidence interval around the 9.0% estimate from 2018 is  $9.0\% \pm (0.14\% \times 1.96)$  or (8.71% to 9.25%). In other words, if BJS used the same sampling method to select different samples and computed an interval estimate for each sample, then it would expect 8.71% to 9.25% of persons age 16 or older to report experiencing identity theft in 95% of samples, with the true population parameter falling somewhere in that range.

For this report, BJS also calculated a coefficient of variation (CV) for all estimates, representing the ratio of the standard error to the estimate. CVs (not shown in tables) provide another measure of reliability and a means for comparing the precision of estimates across measures with differing levels or metrics.

**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, 2018**

Type of identity theft	Estimate		Standard error	
	Number of victims	Percent of all persons age 16 or older	Number of victims	Percent of all persons age 16 or older
Total	23,183,020	9.0%	353,643	0.14%
Misused existing account	21,754,120	8.4%	341,865	0.13%
Credit card*	11,763,870	4.6	244,852	0.09
Bank	10,443,650	4.0 †	229,343	0.09
Other	2,420,120	0.9 †	102,681	0.04
Opened new account	1,686,210	0.7% †	84,405	0.03%
Misused personal information	859,620	0.3% †	58,799	0.02%

Note: Details do not sum to totals because persons could experience more than one type of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). In 2018, there were 258 million persons age 16 or older living in noninstitutionalized, residential settings in the United States.

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 2****Standard errors for table 2: The most recent incident of identity theft based on all reported incidents and restricted data, by type of theft, 2018**

Type of identity theft	Number of victims		Percent of all persons age 16 or older	
	Full data	Restricted	Full data	Restricted
Total	359,413	353,643	0.14%	0.14%
Misused only one type of existing account	328,602	323,848	0.13%	0.13%
Credit card	222,341	219,577	0.09	0.09
Bank	207,723	204,306	0.08	0.08
Other	82,233	80,543	0.03	0.03
Opened new account only	64,838	63,605	0.03%	0.02%
Misused personal information only	53,395	50,055	0.02%	0.02%
Misused multiple types	91,258	89,754	0.04%	0.03%
Existing account only	74,262	73,241	0.03	0.03
Other	49,353	48,288	0.02	0.02

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 3****Standard errors for table 3: Victims of identity theft, by type of most recent incident of theft, 2018**

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	353,643	0.14%	~
<b>Misused only one type of existing account</b>	323,848	0.13%	0.53%
Credit card	219,577	0.09	0.70
Bank	204,306	0.08	0.68
Other	80,543	0.03	0.33
<b>Opened new account only</b>	63,605	0.02%	0.27%
<b>Misused personal information only</b>	50,055	0.02%	0.21%
<b>Misused multiple types</b>	89,754	0.03%	0.37%
Existing account only	73,241	0.03	0.30
Other	48,288	0.02	0.20

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 4****Standard errors for table 4: Demographic characteristics of victims of identity theft and the U.S. residential population age 16 or older, 2018**

Demographic characteristic	Victims of identity theft		
	Number of victims	Percent of U.S. residential population age 16 or older	Percent of all victims
Total	353,643	0.14%	~
<b>Sex</b>			
Male	238,563	0.18%	0.72%
Female	247,123	0.18	0.72
<b>Race/ethnicity</b>			
White	295,153	0.18%	0.66%
Black	95,077	0.29	0.39
Hispanic	109,412	0.25	0.44
Asian	70,054	0.44	0.29
Other	48,988	0.78	0.21
<b>Age</b>			
16–17	19,051	0.24%	0.08%
18–24	86,364	0.28	0.35
25–34	142,608	0.30	0.54
35–49	180,626	0.27	0.64
50–64	176,251	0.26	0.63
65 or older	128,796	0.24	0.50
<b>Household income</b>			
\$24,999 or less	112,196	0.23%	0.45%
\$25,000–\$49,999	141,060	0.20	0.54
\$50,000–\$74,999	139,044	0.28	0.53
\$75,000 or more	245,269	0.24	0.72

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 5****Standard errors for table 5: Ways victims discovered identity theft, by type of theft, 2018**

Way victims discovered identity theft	Any identity theft	Misuse of existing account	Other identity theft
Contacted by financial institution about suspicious activity	0.71%	0.73%	1.66%
Noticed fraudulent charges on account	0.56	0.58	0.78
Noticed money missing from account	0.39	0.42	0.51
Contacted financial institution to report a theft	0.33	0.35	0.77
Credit card declined, check bounced, or account closed due to insufficient funds	0.24	0.25	0.49
Notified by company or agency	0.29	0.25	2.28
Received a bill or contacted about an unpaid bill	0.23	0.21	1.83
Problems with applying for a loan, applying for governmental benefits, or filing income taxes	0.13	0.08	1.62
Discovered through credit report or credit monitoring service	0.17	0.15	1.49
Received merchandise or card that victim did not order or did not receive product the victim ordered	0.10	0.08	1.00
Notified by police	0.07	0.04	0.86
Another way	0.27	0.26	1.47
Number of victims	353,062	341,294	77,086

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 6****Estimates and standard errors for figure 2: Percent of victims of identity theft who knew how the offender obtained their personal information, by type of theft, 2018**

Type of identity theft	Estimate	Standard error
Total	25.1%	0.61%
<b>Misused only one type of existing account</b>		
Credit card	20.2% †	0.83%
Bank	27.9 †	0.99
Other	22.3 †	2.04
<b>Opened new account only</b>	30.0% †	2.79%
<b>Misused personal information only</b>	25.7% †	3.30%
<b>Misused multiple types*</b>	37.4%	2.17%

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## APPENDIX TABLE 7

### Standard errors for table 6: Victims of identity theft who knew how the offender obtained their personal information, by method offender used and type of theft, 2018

Type of identity theft	Number of victims who knew how the offender obtained their personal information	Method offender used to obtain personal information				
		Lost/stolen from place	Purchase/transaction	Hacking computer/scam email or phone call	Stolen from files/misused by person with access	Other
Any	166,164	0.94%	1.33%	0.69%	1.08%	0.66%
Misused only one type of existing account	146,877	1.01%	1.47%	0.74%	1.09%	0.73%
Credit card	91,321	1.45	2.20	1.10	1.69	0.96
Bank	101,259	1.49	2.01	0.88	1.38	0.94
Other	36,264	2.49	2.92	4.40	4.85	4.44
Opened new account only	33,707	4.35%	1.84%	3.35%	5.46%	3.48%
Misused personal information only	24,587	5.92%	<0.01%	4.01%	7.12%	3.99%
Misused multiple types	52,965	2.97%	3.47%	2.08%	3.19%	1.54%

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## APPENDIX TABLE 8

### Standard errors for table 7: Financial loss from victims' most recent incident of identity theft, by type of loss and theft, 2018

Type of loss	Total identity theft	Misused only one type of existing account			Opened new account only	Misused personal information only	Misused multiple types	
		Credit card	Bank	Other			Existing account only	Other
<b>Any loss</b>								
Mean	\$30	\$30	\$40	\$70	\$500	\$950	\$140	\$390
Percent experiencing a loss	0.64%	0.84%	0.94%	2.53%	2.72%	3.60%	2.02%	3.90%
<b>Direct</b>								
Mean	\$30	\$30	\$40	\$70	\$530	\$1,150	\$140	\$400
Percent experiencing a loss	0.65%	0.85%	0.95%	2.56%	2.73%	3.16%	2.07%	4.02%
<b>Indirect</b>								
Mean	\$20	\$10	\$20	\$30	\$90	\$50	\$100	\$110
Percent experiencing a loss	0.27%	0.35%	0.43%	0.72%	1.56%	2.54%	1.36%	2.83%
<b>Total out of pocket</b>								
Mean	\$50	\$60	\$90	\$90	\$380	\$360	\$200	\$270
Percent experiencing a loss	0.51%	0.56%	0.80%	1.69%	1.89%	2.96%	2.15%	3.63%
<b>Number of victims</b>	353,643	219,577	204,306	80,543	63,605	50,055	73,241	48,288

Note: Standard errors for the means and percentages were calculated directly using SPSS Complex Samples software.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

### APPENDIX TABLE 9

#### Standard errors for table 8: Financial loss for all incidents of identity theft, 2018

Estimate	Financial loss
Total	\$745,612,320
Mean	\$40
Percent of victims experiencing a loss	0.63%
<b>Number of victims</b>	<b>353,643</b>

Note: Standard errors for the mean and percentage were calculated directly using SPSS Complex Samples software.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

### APPENDIX TABLE 10

#### Standard errors for table 9: Victims of identity theft who had experienced emotional distress, by type of theft, 2018

Type of identity theft	None	Mild	Moderate	Severe
Any	0.56%	0.72%	0.59%	0.37%
<b>Misused only one type of existing account</b>	<b>0.62%</b>	<b>0.77%</b>	<b>0.62%</b>	<b>0.37%</b>
Credit card	0.88	1.06	0.82	0.40
Bank	0.87	1.12	0.94	0.66
Other	2.09	2.46	2.08	1.22
<b>Opened new account only</b>	<b>1.99%</b>	<b>2.95%</b>	<b>2.93%</b>	<b>2.18%</b>
<b>Misused personal information only</b>	<b>2.29%</b>	<b>3.77%</b>	<b>3.42%</b>	<b>2.85%</b>
<b>Misused multiple types</b>	<b>1.51%</b>	<b>2.23%</b>	<b>2.01%</b>	<b>1.64%</b>
Existing account only	1.90	2.68	2.42	1.73
Other	2.31	3.81	3.48	3.40

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

### APPENDIX TABLE 11

#### Estimates and standard errors for figure 3: Length of time that victims spent resolving financial and credit problems associated with identity theft, by type of theft, 2018

Time to resolve	Total		Misused only one type of existing account		Opened new account only		Misused personal information only		Misused multiple types*	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
Problems not resolved	8.2%	0.37%	6.8%	0.36%	15.5%	2.19%	26.5%	3.34%	12.1%	1.44%
Problems resolved	87.7%	0.48%	90.0%	0.47%	71.3%	2.78%	56.1%	3.78%	83.1%	1.70%
Length of time to resolve problems										
1 day or less	54.9	0.76	56.9	0.80	43.2	3.56	33.7	4.75	43.0	2.43
2 to 7 days	20.1	0.59	20.3	0.63	15.7	2.59	15.5	3.62	20.7	1.97
8 days to less than 1 month	15.3	0.52	14.7	0.55	17.3	2.70	24.6	4.32	19.0	1.91
1 month to less than 3 months	6.7	0.35	5.9	0.35	12.3	2.34	13.9	3.45	11.3	1.53
3 months to less than 6 months	1.6	0.17	1.2	0.16	5.4	1.60	5.2!	2.21	3.4	0.86
6 months or more	0.8	0.12	0.5	0.10	4.5	1.47	5.6	2.29	1.9	0.66
Unknown	0.6	0.10	0.5	0.10	1.6!	0.89	1.5!	1.22	0.6!	0.37
<b>Unknown</b>	<b>4.1%</b>	<b>0.26%</b>	<b>3.2%</b>	<b>0.25%</b>	<b>13.2%</b>	<b>2.04%</b>	<b>17.4%</b>	<b>2.86%</b>	<b>4.8%</b>	<b>0.93%</b>

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

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

\*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, 2018.

**APPENDIX TABLE 12****Estimates and standard errors for figure 4: Victims of identity theft who reported severe emotional distress due to the crime, by length of time spent resolving associated financial and credit problems, 2018**

Time spent	Incident was severely distressing	
	Estimate	Standard error
1 day or less	2.9% †	0.31%
2 to 7 days	6.5 †	0.74
8 days to less than 1 month	11.0 †	1.09
1 month to less than 3 months	19.5 ‡	2.07
3 months to less than 6 months	27.1	4.72
6 months or more*	31.8	6.85

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims) and persons for whom emotional distress data were missing (12% of victims).

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 13****Estimates and standard errors for figure 5: Victims of identity theft who reported the theft to police, by type of theft, 2018**

Type of identity theft	Estimate	Standard error
Total	6.6%	0.33%
Misused only one type of existing account		
Credit card	3.0% †	0.34%
Bank	6.0 †	0.51
Other	4.6 †	1.01
Opened new account only*	24.5%	2.61%
Misused personal information only	19.7%	3.00%
Misused multiple types <sup>a</sup>	15.9% †	1.62%

Note: Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims). Less than 1% of victims did not know whether the theft was reported to police.

\*Comparison group.

†Difference with comparison group is significant at the 95% 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, 2018.

**APPENDIX TABLE 14****Standard errors for table 10: Percent of victims of identity theft, by type of organization contacted, 2018**

Type of organization contacted	Percent of victims
Credit card company or bank	0.48%
Credit bureau	0.37
Credit-monitoring service	0.31
Document-issuing agency	0.18
Consumer agency	0.14
Federal Trade Commission	0.10
Victim services agency	0.10
Attorney	0.07
Other	0.10
Number of victims	353,643

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 15****Estimates and standard errors for figure 6: Percent of victims of identity theft who contacted a credit bureau, by action taken, 2018**

Action taken	Estimate	Standard error
Placed a fraud alert on their credit report	69.7%*	2.07%
Requested a credit report	64.4 ‡	2.16
Placed a freeze on their credit report	43.5 †	2.22
Requested corrections to their credit report	39.9 †	2.19
Provided a police report to the credit bureau	16.4 †	1.64
Other action	2.9 †	0.73

Note: Details do not sum to totals because victims could take multiple actions. Estimates are based on the most recent incident of identity theft. Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## APPENDIX TABLE 16

Estimates and standard errors for figure 7: Victims of identity theft who reported and who did not report the theft to police, by other type of organization contacted, 2018

Organization contacted	Reported to police		Did not report to police	
	Estimate	Standard error	Estimate	Standard error
Credit card company or bank*	85.4%	1.77%	88.4%	0.48%
Credit bureau	34.6 †	2.35	6.3 †	0.33
Credit-monitoring service	20.3 †	1.97	4.9 †	0.29
Document-issuing agency <sup>a</sup>	16.0 †	1.79	1.1 †	0.14
Other <sup>b</sup>	16.5 †	1.82	1.6 †	0.17

Note: Details do not sum to totals because victims could contact multiple organizations. Estimates are based on the most recent incident of identity theft, on victims who reported identity theft to police (7% of victims), and on victims who did not report the theft to police (93% of victims). Excludes persons who reported discovering the most recent identity-theft incident prior to the reference period (12 months before the Identity Theft Supplement interview). Includes persons who did not know when they discovered the most recent incident (8% of victims).

\*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

<sup>a</sup>Includes agencies that issue driver's licenses or Social Security cards.

<sup>b</sup>Includes state or local consumer affairs agencies, such as the state attorney general's office; consumer agencies, such as the Better Business Bureau; the Federal Trade Commission; agencies other than the police that deal with victims of crime; attorneys; and other agencies.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

## APPENDIX TABLE 17

Standard errors for table 11: Actions persons age 16 or older took during the past 12 months to reduce the risk of identity theft, by victims and nonvictims of past-year identity theft, 2018

Type of action	Total	Victims	Nonvictims
Any	0.18%	0.22%	0.19%
Checked bank or credit statements	0.22	0.33	0.23
Shredded or destroyed documents with personal information	0.25	0.56	0.26
Checked credit report	0.28	0.68	0.29
Changed passwords on financial accounts	0.27	0.67	0.28
Used identity-theft security program on computer	0.23	0.68	0.23
Purchased identity-theft insurance or credit-monitoring service	0.16	0.56	0.16
Purchased identity-theft protection	0.13	0.49	0.13

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 18****Standard errors for table 12: Actions victims of identity theft took in the past 12 months to reduce the risk of identity theft, by whether the action was in response to or independent of previous identity theft, 2018**

Action taken	Action taken in response to identity theft	Action taken independent of identity theft	Unknown
Any	0.42%	0.33%	0.19%
Checked bank or credit statements	0.72	0.67	0.34
Shredded or destroyed documents with personal information	0.77	0.78	0.37
Checked credit report	0.84	0.78	0.39
Changed passwords on financial accounts	0.82	0.77	0.38
Used identity-theft security program on computer	1.11	1.12	0.50
Purchased identity-theft insurance or credit-monitoring service	1.46	1.45	0.66
Purchased identity-theft protection	1.67	1.63	0.69

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.

**APPENDIX TABLE 19****Standard errors for table 13: Persons age 16 or older who experienced identity theft in their lifetime, by type of identity theft experienced outside of the past year and ongoing problems from identity theft, 2018**

Identity theft during lifetime and outside of past 12 months	Number of victims	Percent of all persons age 16 or older	Percent of victims whose problems from identity theft were unresolved
At least one incident of identity theft during lifetime	511,628	0.20%	0.24%
At least one incident of identity theft outside past 12 months	401,805	0.16%	0.24%
Misused only one type of existing account	349,545	0.14	0.18
Credit card	257,861	0.10	0.18
Bank	211,071	0.08	0.34
Other	55,435	0.02	1.55
Opened new account only	88,250	0.03	1.44
Misused personal information only	104,482	0.04	1.22
Misused multiple types	104,567	0.04	1.29
Existing account only	68,504	0.03	1.14
Other	75,112	0.03	2.08

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2018.



The Bureau of Justice Statistics of the U.S. Department of Justice is the principal federal agency responsible for measuring crime, criminal victimization, criminal offenders, victims of crime, correlates of crime, and the operation of criminal and civil justice systems at the federal, state, tribal, and local levels. BJS collects, analyzes, and disseminates reliable statistics on crime and justice systems in the United States, supports improvements to state and local criminal justice information systems, and participates with national and international organizations to develop and recommend national standards for justice statistics. Doris J. James is the acting director.

This report was written by Erika Harrell. Alexandra Thompson verified the report.

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