



# Victims of Identity Theft, 2014

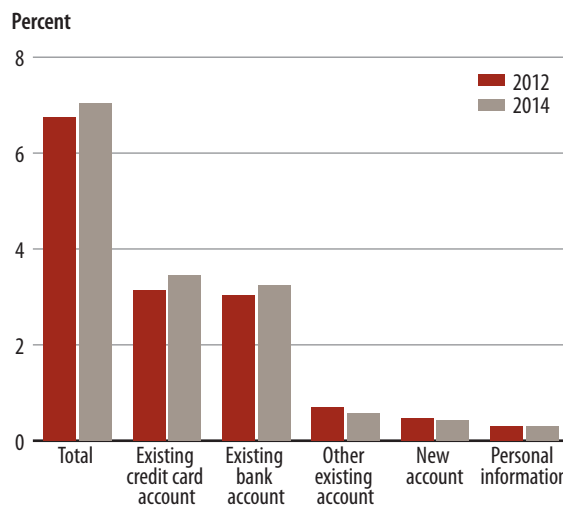
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An estimated 17.6 million persons, or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft in 2014 (figure 1). This was similar to findings in 2012. Among identity theft victims, existing bank (38%) or credit card (42%) accounts were the most common types of misused information.

During 2014, 3% of persons experienced at least one incident of the misuse of an existing credit card account. Also, 3% experienced the misuse of an existing bank account. Less than 1% experienced the misuse of an existing account (other than a bank or credit card account) or the misuse of personal information to open a new account or for other fraudulent purposes.

This report uses data from the 2014 Identity Theft Supplement (ITS) to the National Crime Victimization Survey (NCVS). From January to June 2014, the ITS collected data from persons who experienced one or more attempted or successful incidents of identity theft during the 12 months preceding their interview.

**FIGURE 1**  
Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by type of theft, 2012 and 2014



Note: See table 1 for estimates and appendix table 7 for standard errors.  
Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012 and 2014.

## HIGHLIGHTS

- About 7% of persons age 16 or older were victims of identity theft in 2014, similar to findings in 2012.
- The majority of identity theft victims (86%) experienced the fraudulent use of existing account information, such as credit card or bank account information.
- The number of elderly victims of identity theft increased from 2.1 million in 2012 to 2.6 million in 2014.
- About 14% of identity theft victims experienced out-of-pocket losses of \$1 or more. Of these victims, about half suffered losses of less than \$100.
- Half of identity theft victims who were able to resolve any associated problems did so in a day or less.
- Among victims who experienced multiple types of identity theft with existing accounts and other fraud, about a third (32%) spent a month or more resolving problems.
- An estimated 36% of identity theft victims reported moderate or severe emotional distress as a result of the incident.

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

- unauthorized use or attempted use of an existing account, such as a credit or debit card; or a checking, savings, telephone, online, or insurance account (referred to as fraud or misuse of an existing account)
- unauthorized use or attempted use of personal information to open a new account, such as a credit or debit card; or a telephone, checking, savings, loan, or mortgage account (referred to as fraud or misuse of a new account)
- misuse of personal information for a fraudulent purpose, such as getting medical care, a job, or government benefits; renting an apartment or house; or providing false information to law enforcement when charged with a crime or traffic violation (referred to as fraud or misuse of personal information).

This report details the number, percentage, and demographic characteristics of victims who reported one or more incidents of identity theft during a 12-month period. It focuses on the most recent incident to describe victim characteristics and victim responses to identity theft. It describes how the victim discovered the crime; financial losses and other consequences of identity theft, including the amount of time victims spent resolving associated problems; reporting the incident to credit card companies, credit bureaus, and law enforcement agencies; and the level of distress identity theft victims experienced. In addition, comparisons to estimates found in the 2012 ITS are made.

### For 86% of identity theft victims, the most recent incident involved the unauthorized use of an existing account

In 2014, the most common type of identity theft was the unauthorized misuse or attempted misuse of an existing account. There were 16.4 million victims age 16 or older of this type of identity theft, which was similar to findings in 2012 (15.3 million persons) (table 1). About 8.6 million victims experienced the fraudulent use of their credit cards, a slight increase from 7.7 million victims in 2012. Another 1.5 million victims experienced other types of existing account theft, such as misuse or attempted misuse of an existing telephone, online, or insurance account.

An estimated 1.1 million victims reported the fraudulent misuse of their information to open a new account, such as a credit card or loan. Another 713,000 victims reported the misuse of their personal information for other fraudulent purposes, including getting medical care, employment, or other benefits.

In 2014, about 79% of victims experienced a single incident of identity theft, while 21% experienced multiple incidents (not shown).<sup>1</sup> During the single or most recent identity theft incident experienced in 2014, 7% (1.3 million) of victims experienced multiple types of identity theft. Of these, the majority (921,500 persons) experienced the misuse of multiple types of existing accounts, such as credit card, checking, savings, telephone, or online accounts. The remaining 376,200 (2% of victims) who experienced multiple types of identity theft during a single incident reported some combination of misuse of an existing account, misuse of personal information to open a new account, and personal information used for other fraudulent purposes.

<sup>1</sup> Less than 1% of victims did not know whether they experienced one or more than one incident.

**TABLE 1**  
Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by type of theft, 2012 and 2014

Type of identity theft	Anytime during the past 12 months <sup>a</sup>				Most recent incident					
	Number of victims		Percent of all persons		Number of victims		Percent of all persons		Percent of all victims	
	2012	2014*	2012	2014*	2012	2014*	2012	2014*	2012	2014*
<b>Total</b>	16,580,500	17,576,200	6.7%	7.0%	16,580,500	17,576,200	6.7%	7.0%	100%	100%
<b>Existing account</b>	15,323,500	16,392,600	6.2%	6.6%	14,022,100	15,045,200	5.7%	6.0%	84.6%	85.6%
Credit card	7,698,500 ‡	8,598,600	3.1	3.4	6,676,300	7,329,100	2.7	2.9	40.3	41.7
Bank	7,470,700	8,082,600	3.0	3.2	6,191,500	6,735,800	2.5	2.7	37.3	38.3
Other	1,696,400	1,452,300	0.7	0.6	1,154,300	980,300	0.5	0.4	7.0 ‡	5.6
<b>New account</b>	1,125,100	1,077,100	0.5%	0.4%	683,400	683,300	0.3%	0.3%	4.1%	3.9%
<b>Personal information</b>	833,600	713,000	0.3%	0.3%	622,900	546,400	0.3%	0.2%	3.8%	3.1%
<b>Multiple types</b>	~	~	~	~	1,252,000	1,297,700	0.5%	0.6%	7.6%	7.4%
Existing account <sup>b</sup>	~	~	~	~	824,700	921,500	0.3	0.4	5.0	5.2
Other <sup>c</sup>	~	~	~	~	427,400	376,200	0.2	0.2	2.6	2.1

Note: See appendix table 7 for standard errors. Numbers and percentages will not sum to total due to victims who reported multiple incidents of identity theft.

~Not applicable.

\*Comparison year.

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

<sup>a</sup>Identity theft classified as a single type.

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

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

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

## The number of elderly identity theft victims increased from 2012 to 2014

In 2014, more females (9.2 million) experienced identity theft than males (8.3 million) (table 2). No statistically significant change was observed in the 2012 and 2014 numbers of male and female identity theft victims. Males and females had similar prevalence rates in 2014 (about 7% each). For both males and females, the 2012 and 2014 prevalence rates remained unchanged.

The number of identity theft victims in each racial group measured did not change significantly from 2012 to 2014. A greater percentage of white non-Hispanics (8%) experienced identity theft in 2014 than black non-Hispanics (5%), non-Hispanics of other races (6%), and Hispanics (5%). The prevalence rate of identity theft victims among whites increased slightly from 7% in 2012 to 8% in 2014. No statistically significant difference was found in the 2012 and 2014 prevalence rates for blacks, Hispanics, persons of other races, and persons of two or more races.

More persons age 65 or older were identity theft victims in 2014 (2.6 million) than in 2012 (2.1 million). The number of identity theft victims in all other age groups measured did not significantly change from 2012 to 2014. Persons ages 25 to 64 (8%) had higher prevalence rates of identity theft than persons age 18 to 24 (4%) and 65 or older (6%). From 2012 to 2014, the prevalence rates for each age group measured did not change.

In each income group measured, the number of identity theft victims did not significantly change from 2012 to 2014. In 2014, persons in the highest income category (those with an annual household income of \$75,000 or more) had a higher prevalence of identity theft (11%) than persons in other income brackets. For all of the income groups measured, the 2012 and 2014 prevalence rates remained unchanged.

**TABLE 2**

**Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by victim characteristics, 2012 and 2014**

Characteristic	Number of victims		Percent of all persons	
	2012	2014*	2012	2014*
<b>Total</b>	16,580,500	17,576,205	6.7%	7.0%
<b>Sex</b>				
Male	7,902,800	8,332,900	6.6%	6.9%
Female	8,677,700	9,243,300	6.9	7.2
<b>Race/Hispanic origin</b>				
White <sup>a</sup>	12,417,600	13,264,100	7.3% ‡	8.0%
Black/African American <sup>a</sup>	1,494,100	1,407,700	5.0	4.7
Hispanic/Latino	1,544,100	1,789,800	5.2	4.9
Other <sup>a,b</sup>	841,400	861,100	6.4	6.1
Two or more races <sup>a</sup>	270,700	253,400	9.0	9.0
<b>Age</b>				
16–17	35,200 !	38,600 !	0.4% !	0.5% !
18–24	1,466,400	1,300,800	4.8	4.3
25–34	3,293,500	3,566,400	7.8	8.3
35–49	4,914,800	5,012,300	8.0	8.2
50–64	4,739,400	5,061,100	7.8	8.1
65 or older	2,131,100 †	2,596,900	5.0	5.8
<b>Household income</b>				
\$24,999 or less	1,888,000	1,838,600	4.9%	4.9%
\$25,000–\$49,999	2,809,100	3,010,900	5.4	5.9
\$50,000–\$74,999	2,598,500	2,493,700	7.7	7.6
\$75,000 or more	6,274,800	6,758,000	10.0	10.7
Unknown	3,010,100 ‡	3,474,900	5.1	5.4

Note: Estimates are based on the most recent incident of identity theft. Includes successful and attempted identity theft in which the victim experienced no loss. See appendix table 8 for standard errors.

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

\*Comparison year.

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

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

<sup>a</sup>Excludes persons of Hispanic or Latino origin.

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

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

**Persons in households with higher annual incomes were more likely to experience credit card misuse than persons in lower income households**

In 2014, a similar percentage of males and females (about 3% each) experienced existing credit card fraud, even when accounting for persons who owned a credit card (5% each) (table 3). No difference was observed by sex in the prevalence of the fraudulent use of personal information to open a new account, but the misuse of an existing bank account was more prevalent among females than males. This remained true when accounting for whether a person had a bank account.

After accounting for credit card ownership, persons ages 18 to 24 were the least likely to experience existing credit card fraud, while persons age 65 or older had a similar prevalence rate as persons ages 25 to 49 (5%). Among those who had a bank account, persons ages 16 to 17 were the least likely to experience bank account fraud.

Among persons who had a credit card, whites (6%) had a higher prevalence of existing credit card fraud than blacks (3%) and Hispanics (3%). However, among persons who had a bank account, no significant differences were found in the prevalence of bank account misuse among whites, blacks, and Hispanics.

After accounting for credit card ownership, persons in the highest income bracket had the highest rate of existing credit card account misuse (8%). Among persons who had a bank account, persons in the highest income bracket had a higher prevalence of bank fraud (4%) than persons in households with incomes of \$49,999 or less.

**TABLE 3**  
**Persons age 16 or older who experienced at least one incident of misuse of an existing credit card, existing bank account, new account, or personal information during the past 12 months, by victim characteristics, 2014**

Characteristic	Misuse of existing credit card			Misuse of existing bank account			New account or personal information <sup>a</sup>	
	Number of victims	Percent of all persons	Percent of persons with credit card	Number of victims	Percent of all persons	Percent of persons with bank account	Number of persons	Percent of all persons
<b>Total</b>	8,598,600	3.4%	5.0%	8,082,600	3.2%	3.7%	1,732,600	0.7%
<b>Sex</b>								
Male*	4,279,800	3.5%	5.2%	3,696,800	3.1%	3.5%	788,400	0.7%
Female	4,318,800	3.4	4.8	4,385,800 †	3.4 †	3.9 †	944,200 ‡	0.7
<b>Race/Hispanic origin</b>								
White <sup>b*</sup>	7,061,000	4.2%	5.6%	5,804,700	3.5%	3.8%	1,005,400	0.6%
Black/African American <sup>b</sup>	389,700 †	1.3 †	2.6 †	775,100 †	2.6 †	3.4	295,500 †	1.0 †
Hispanic/Latino	577,100 †	1.6 †	3.0 †	1,040,200 †	2.9 †	3.9	290,100 †	0.8 ‡
Other <sup>b,c</sup>	526,300 †	3.8	5.0	322,700 †	2.3 †	2.6 †	70,900 †	0.5
Two or more races <sup>b</sup>	44,500 †	1.6 †	2.8 †	139,900 †	5.0 ‡	5.8 ‡	70,800 †	2.5 †
<b>Age</b>								
16–17	-- †	-- †	-- †	5,800 †	0.1% †	0.2% †	7,500 †	0.1% †
18–24	309,400 †	1.0 †	2.5% †	843,100	2.8 †	3.7 †	144,100 ‡	0.5
25–34	1,488,400 ‡	3.5	5.1	1,821,600 †	4.2 †	4.9 †	392,500 †	0.9 †
35–49	2,339,900 †	3.8	5.2	2,405,000 †	4.0 †	4.4 †	496,300 †	0.8 †
50–64	2,733,200 †	4.4 ‡	5.6 †	2,191,000 †	3.5 †	3.8 †	472,800 †	0.8 †
65 or older*	1,727,700	3.9	4.8	816,100	1.8	2.0	219,500	0.5
<b>Household income</b>								
\$24,999 or less	495,800 †	1.3% †	3.2% †	991,100 †	2.6% †	3.7% †	397,900	1.1% †
\$25,000–\$49,999	1,175,200 †	2.3 †	3.7 †	1,651,300 †	3.3 †	3.8 †	329,500	0.7
\$50,000–\$74,999	1,146,400 †	3.5 †	4.4 †	1,273,000 †	3.9	4.2	188,800 †	0.6
\$75,000 or more*	4,137,000	6.5	7.6	2,616,900	4.1	4.4	423,900	0.7
Unknown	1,644,100 †	2.5 †	3.7 †	1,550,300 †	2.4 †	2.8 †	392,400	0.6

Note: Estimates are based on the most recent incident of identity theft. Includes successful and attempted identity theft in which the victim experienced no loss. See appendix table 9 for standard errors.

--Less than 1 or less than 0.05%.

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

\*Comparison group.

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

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

<sup>a</sup>Includes the misuse of personal information to open a new account or for other fraudulent purposes.

<sup>b</sup>Excludes persons of Hispanic or Latino origin.

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

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

### The most common way victims discovered identity theft was by being contacted by a financial institution

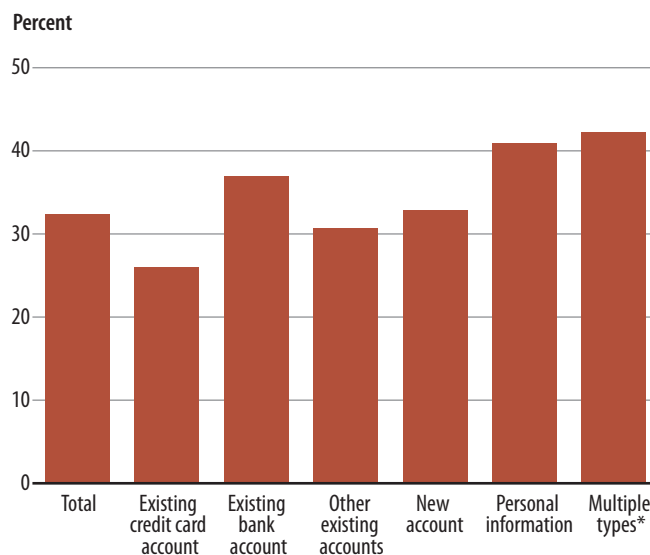
The way victims discovered that their identifying information was misused varied by the type of identity theft. Forty-five percent of identity theft victims discovered the incident when a financial institution contacted them about suspicious activity (45%) or when they noticed fraudulent charges on an account (18%) (table 4). Among victims who experienced the unauthorized use of an existing account, 48% discovered the incident when a financial institution contacted them about suspicious activity on their account. In comparison, 15% of victims who experienced the misuse of personal information to open a new account or for other fraudulent purposes discovered the incident when a financial institution contacted them. Victims of these types of identity theft were most likely to discover the incident when another type of company or agency contacted them (21%); when they had problems with loans, government benefits, or taxes (16%); or after they received an unpaid bill (14%).

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

About 32% of identity theft victims knew how the offender obtained their personal information (figure 2). Victims who experienced multiple types of identity theft during a single incident (42%) were more likely to know how the offender obtained their personal information than victims of existing credit card fraud (26%), other existing account fraud (31%), and new account fraud (33%). Of the 5.7 million victims who

knew how the identity theft occurred, the most common way offenders obtained information (26%) was to steal it during a purchase or other transaction (not shown).

**FIGURE 2**  
Identity theft victims who knew how their personal information was obtained, 2014



Note: Estimates are based on the most recent incident of identity theft. See appendix table 11 for estimates and standard errors.

\*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, 2014.

**TABLE 4**  
Most common ways victims discovered identity theft, by type of theft, 2014

Most common ways victim discovered identity theft	Any identity theft	Existing account misuse*	Other identity theft <sup>a</sup>
Contacted by financial institution about suspicious activity	45.0%	47.9%	15.3% †
Noticed fraudulent charges on account	18.2	19.7	4.0 †
Noticed money missing from account	9.0	9.5	3.2 †
Contacted by company or agency	4.7	3.1	21.1 †
Contacted financial institution to report a theft	6.9	7.4	2.1 ††
Credit card declined, check bounced/account closed due to insufficient funds	4.7	4.9	2.3 ††
Received a bill or contacted about an unpaid bill	3.2	2.1	13.8 †
Notified by family member	0.5	0.3	1.7 ††
Discovered through credit report/credit monitoring service	1.4	1.0	5.9 †
Problem applying for a loan/government benefits/problem with income taxes	1.6	0.2 †	15.7 †
Notified by police	0.4	-- †	4.6 †
Received merchandise/card that the victim did not order/did not receive product victim ordered	0.6	0.4	3.1 †
Another way <sup>b</sup>	3.7	3.4	7.3 †

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

-- Less than 0.05%.

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

\*Comparison group.

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

<sup>a</sup>Includes identity theft incidents involving the misuse of personal information to open a new account or for other fraudulent purposes.

<sup>b</sup>Includes someone other than a family member notified victim; victim noticed suspicious computer activity, including a hacked computer; victim noticed suspicious contact, including phishing; account information missing or stolen; or victim discovered through news media.

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

## 9 in 10 identity theft victims did not know anything about the offender

Overall, most identity theft victims (92%) in 2014 did not know anything about the identity of the offender (table 5). The percentage of victims who knew something about the offender varied depending on the type of identity theft. Victims of multiple types of identity theft in a single incident (17%) were more likely than victims of existing account misuse (6%) to know something about the offender. About 20% of victims experiencing the opening of a new account and victims of personal information theft knew something about the offender. Across all types of identity theft, victims who experienced the misuse of an existing credit card (4%) were the least likely to know something about the offender.

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

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

In 2014, 65% of identity theft victims reported a combined direct and indirect financial loss associated with the most recent incident, similar to findings in 2012 (table 6). Overall, in 2012 and 2014, victims who experienced a direct and indirect financial loss of at least \$1 lost an average of \$1,343, with a median loss of \$300.

The amount of financial loss varied by the type of identity theft. Approximately 66% of credit card fraud victims, 69% of bank fraud, 41% of new account fraud, and 35% of personal information fraud victims experienced a financial loss. Of victims who experienced multiple types of identity theft, 76% reported a financial loss (see appendix table 1).

In 2014, 64% of the 17.6 million victims of identity theft reported a direct financial loss as a result of the identity theft incident, similar to findings in 2012. About 65% of credit card fraud victims, 68% of bank fraud victims, 39% of new account fraud victims, and 29% of personal information fraud victims reported that the offender obtained money, goods, or services (see appendix table 1). Of those victims who experienced multiple types of identity theft, 74% reported a direct financial loss associated with the incident.

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

**TABLE 5**  
Identity theft victims who knew something about the offender, by type of theft, 2014

Type of identity theft	Victim knew something about the offender
<b>Total</b>	8.2%
<b>Existing account</b>	6.3%
Credit card*	4.3
Bank	7.3 †
Other	14.5 †
<b>New account</b>	20.5% †
<b>Personal information</b>	22.4% †
<b>Multiple types</b>	16.7% †
Existing account <sup>a</sup>	13.3 †
Other <sup>b</sup>	25.0 †

Note: Estimates are based on the most recent incident of identity theft. See appendix table 12 for standard errors.

\*Comparison group.

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

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

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

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

**TABLE 6**  
Financial loss among victims who experienced at least one attempted or successful identity theft incident in the past 12 months, 2012 and 2014

Type of loss	2012	2014*
<b>Combined direct and indirect loss</b>		
Mean	\$1,769	\$1,343
Median	\$300	\$300
Percent experiencing a loss	67.5%	64.9%
<b>Direct loss</b>		
Mean	\$1,409	\$1,349
Median	\$300	\$300
Percent experiencing a loss	66.4%	63.9%
<b>Direct out-of-pocket loss</b>		
Mean	\$4,313	\$3,931
Median	\$200	\$200
Percent experiencing a loss	9.0%	9.4%
<b>Indirect loss</b>		
Mean	\$4,168	\$503
Median	\$30	\$30
Percent experiencing a loss	6.3%	6.1%
<b>Total out-of-pocket loss</b>		
Mean	\$4,804	\$2,895
Median	\$100	\$100
Percent experiencing a loss	13.5%	13.8%
<b>Total number of victims</b>	16,580,500	17,576,200

Note: See appendix table 13 for standard errors.

\*Comparison year.

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

Among those who reported a direct financial loss, victims of personal information fraud lost an average of \$7,761 or a median of \$2,000 per victim, compared to victims of existing bank fraud who lost an average of \$780 or a median of \$200 per victim.

In addition to any direct financial loss, 5% of all identity theft victims reported indirect losses associated with the most recent incident of identity theft. Victims who suffered an indirect loss of at least \$1 reported an average indirect loss of \$261 with a median of \$10.

### In 2014, 14% of identity theft victims suffered an out-of-pocket financial loss

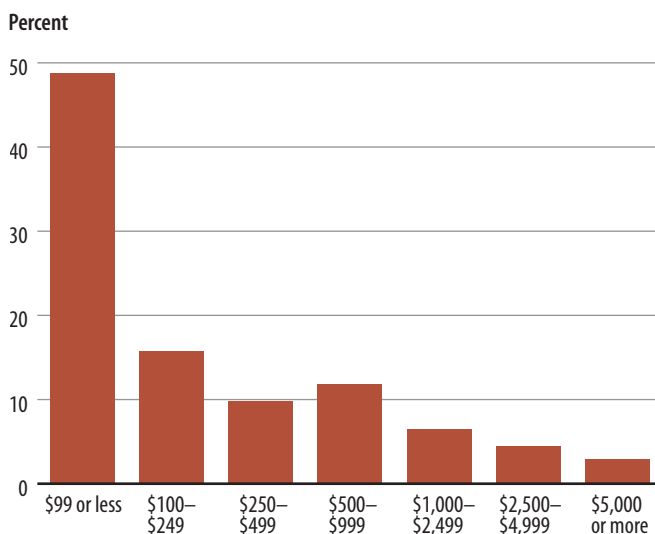
In some instances, a company (e.g., credit card or insurance company) may reimburse some or all of the financial loss, reducing or eliminating the out-of-pocket losses for victims. At the time of the interview, 14% of victims of identity theft had experienced personal out-of-pocket financial losses of \$1 or more. Of these victims who suffered an out-of-pocket financial loss, 49% had total losses of \$99 or less (figure 3). About 16% of victims reported out-of-pocket expenses of \$100 to \$249. An additional 14% of identity theft victims reported out-of-pocket expenses of \$1,000 or more. The prevalence and amount of out-of-pocket loss varied by the type of identity theft. Victims experiencing the opening of a new account or the misuse of personal information had greater loss than those experiencing misuse of an existing credit card or bank account (see appendix table 1).

### Annual total financial loss driven by a small percentage of victims

In 2012 and 2014, most of the total financial loss was attributed to victims in the highest percentile of loss (table 7). In 2012, victims up to the 90th percentile of the distribution of total

financial loss reported a cumulative loss of \$4.2 billion, compared to \$4.3 billion in 2014. When considering the total cumulative loss, victims in 2012 lost \$24.7 billion, compared to \$15.4 billion in 2014. The large decline in the total loss can be attributed to differences in reported loss experienced by victims in the top 10%. In 2012, these victims lost \$20.5 billion, compared to \$11.1 billion in 2014.

**FIGURE 3**  
Total out-of-pocket loss for identity theft victims experiencing a loss of \$1 or more, 2014



Note: Financial loss is computed from the 14% of identity theft victims who experienced a personal loss of at least \$1. Estimates are based on the most recent incident of identity theft. See appendix table 15 for estimates and standard errors. Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2014.

**TABLE 7**  
Total financial loss due to identity theft, 2012 and 2014

Percentile	2012				2014			
	Amount	Cumulative percent	Cumulative amount*	Amount in previous percentile groups	Amount	Cumulative percent	Cumulative amount*	Amount in previous percentile groups
10th	\$20	10.3%	\$11,657,500	\$11,657,500	\$30	12.1%	\$21,186,200	\$21,186,200
20th	60	22.2	72,023,900	60,366,400	70	20.6	71,964,300	50,778,100
30th	100	36.4	220,912,200	148,888,300	100	33.2	211,583,400	139,619,100
40th	200	47.2	461,721,100	240,808,900	200	45.4	490,817,200	279,233,800
50th	300	55.9	749,671,200	287,950,100	300	53.9	781,482,400	290,665,200
60th	400	61.4	993,847,100	244,175,900	500	67.2	1,485,320,500	703,838,100
70th	600	71.0	1,570,533,600	576,686,500	600	71.6	1,787,747,400	302,426,900
80th	1,000	81.6	2,596,494,100	1,025,960,500	1,000	82.5	2,875,212,900	1,087,465,500
90th	2,000	90.5	4,192,313,700	1,595,819,600	2,000	90.3	4,256,993,600	1,381,780,700
100th	703,700	100.0	24,696,323,900	20,504,010,200	105,500	100.0	15,395,709,600	11,138,716,000

Note: See appendix table 14 for standard errors.

\*The amount of financial loss to victims, up to and including percentile.

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

As with total loss in 2012 and 2014, most of the total out-of-pocket loss was attributed to the top 10% (not shown). In 2014, the 90th percentile of the distribution of total out-of-pocket loss was \$491 million, compared to \$455 million in 2012. In 2014, the total cumulative out-of-pocket loss was \$6.5 billion, compared to \$10.7 billion in 2012.

**Victims of identity theft who experienced existing account misuse were the least likely to have credit-related problems**

In addition to suffering monetary losses, some identity theft victims experienced other financial and legal problems. They paid higher interest rates on credit cards, they were turned down for loans or other credit, their utilities were turned off, or they were the subject of criminal proceedings. Victims who experienced the misuse of an existing account were generally less likely to experience financial and legal problems as a result of the incident than victims who had other personal information misused (table 8). In 2014, 2% of identity theft victims experienced credit or banking problems as a result of the incident and about 3% experienced problems with debt collectors. Two percent of victims of existing account misuse experienced problems with debt collectors and banking. About 13% of victims of other types of identity theft experienced credit problems and 14% percent reported problems with debt collectors.

**TABLE 8**  
**Victims who experienced financial or legal problems as a result of identity theft, by type of theft, 2014**

Type of problems experienced	Any identity theft	Existing account misuse*	Other identity theft <sup>a</sup>
Credit-related <sup>b</sup>	2.4%	1.3%	13.1% †
Banking problems <sup>c</sup>	2.0	1.5	6.7 †
Debt collectors	2.7	1.6	14.0 †
Utilities cut off or new service denied	0.6	0.5	1.6 †‡
Legal <sup>d</sup>	0.4	0.1 !	3.3 †
Other <sup>e</sup>	0.6	0.4	3.2 †

Note: Estimates are based on the most recent incident of identity theft. See appendix table 16 for standard errors.

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

\*Comparison group.

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

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

<sup>a</sup>Includes identity theft incidents involving the misuse of personal information to open a new account or for other fraudulent purposes.

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

<sup>c</sup>Includes problems such as being turned down for a checking account or having checks bounce.

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

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

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



### 1% of victims of existing account misuse reported problems at work or school, compared to 4% of victims of misuse of personal information

Victims of violent crime (including rape or sexual assault, robbery, aggravated assault, and simple assault) and identity theft were asked about the impact of the victimization on work, school, and personal relationships, and the amount of emotional distress it caused. Compared to violent crime victims, a lower percentage of identity theft victims reported significant problems at work or school and with family members or friends due to the incident (figure 4). About 1% of identity theft victims reported significant problems at work or school, compared to 14% of violent crime victims. Similarly, 3% of identity theft victims reported significant problems with family members or friends, compared to 21% of violent crime victims.

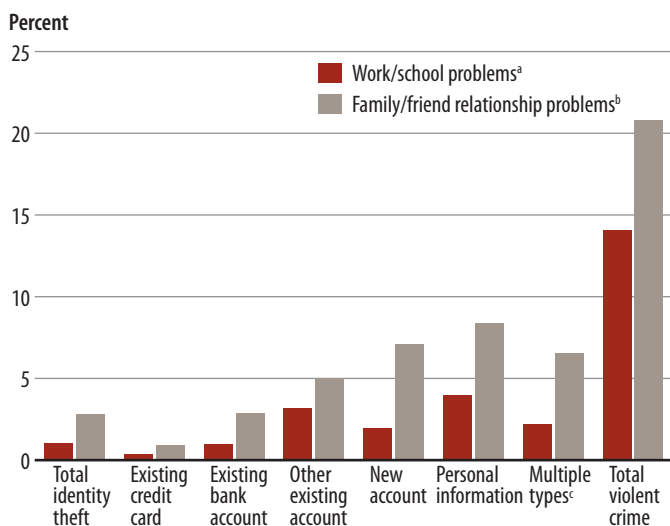
The percentage of identity theft victims who reported significant problems at work or school as a result of the incident varied by type of identity theft. About 4% of victims

who had personal information used for fraudulent purposes other than to open a new account reported significant problems at work or school, compared to about 1% of victims of existing account misuse. About 12% of victims of multiple types of identity theft (other than existing account misuse) had significant problems with family or friend relationships, compared to 2% of victims of existing account misuse.

### 1 in 10 identity theft victims was severely distressed due to the crime, compared to 1 in 3 violent crime victims

In 2014, 10% of identity theft victims reported that the crime was severely distressing, compared to 33% of violent crime victims (table 9). The level of emotional distress varied by type of identity theft. Twenty-one percent of victims of personal information fraud reported that they found the incident severely distressing, compared to 5% of existing credit card fraud victims. Thirty-six percent of victims of multiple types of identity theft with existing account and other fraud reported that the crime was severely distressing.

**FIGURE 4**  
Victims of identity theft and violent crime who experienced problems as a result of the victimization, 2014



Note: Estimates are based on the most recent incident of identity theft. Victims reported their perceptions of whether the victimization led to significant problems and problems at work or school with family and friends. Total violent crime includes rape or sexual assault, robbery, aggravated assault, and simple assault. Includes violent crime victims (11%) with missing information on relationship, work, and school problems due to crime. See appendix table 17 for estimates and standard errors.

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

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

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

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

**TABLE 9**  
Identity theft and violent crime victims who experienced emotional distress, 2014

Type of crime	Total	None	Mild	Moderate	Severe
<b>Total identity theft</b>	100%	19.5%	45.0%	25.6%	9.9%
Existing account misuse	100%	20.7	46.4	24.5	8.3
Credit card*	100%	23.4	49.3	22.4	4.9
Bank	100%	17.5 †	44.2 †	26.8 †	11.5 †
Other	100%	22.6	40.4 †	24.8	12.2 †
New account	100%	11.2 †	41.7 ‡	30.5 †	16.6 †
Personal information	100%	10.2 †	33.4 †	35.6 †	20.8 †
Multiple types	100%	13.6 †	35.7 †	31.3 †	19.4 †
Existing account <sup>a</sup>	100%	17.4 †	38.2 †	31.7 †	12.6 †
Other <sup>b</sup>	100%	4.4 †*	29.5 †	30.1	36.0 †
<b>Total violent crime</b>	100%	16.1% †	28.1% †	22.6%	33.1% †
Rape/sexual assault	100%	8.7 †!	14.8 †!	28.2	48.2 †
Robbery	100%	7.8 †	28.9 †	23.3	39.9 †
Aggravated assault	100%	14.9 †	24.7 †	15.5 †	44.8 †
Simple assault	100%	18.8 ‡	30.5 †	24.5	26.2 †

Note: Estimates are based on the most recent incident of identity theft. Detail may not sum to total due to rounding. See appendix table 18 for standard errors.

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

\*Comparison group.

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

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

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

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

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

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

At the time of the interview, 87% of identity theft victims had resolved any problems associated with the incident (see appendix table 19). Of these, most (52%) spent a day or less clearing up the problems, while about 9% spent more than a month. Victims of the misuse of existing accounts (54%) were more likely to resolve any associated financial and credit problems within a day, compared to victims of new account fraud (36%) and victims of multiple types of identity theft (39%) (figure 5). Among victims who had resolved all problems associated with the identity theft, 16% with multiple types of identity theft spent more than a month clearing up the problems, compared to 8% of victims of existing account misuse.

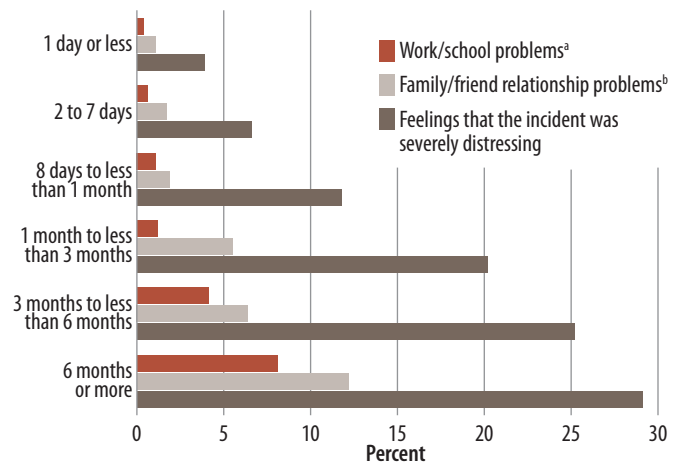
Whether identity theft victims had resolved associated problems or not at the time of the interview, victims reported spending an average of about 7 hours clearing up the issues. Victims of existing credit card account misuse spent an average of 4 hours resolving problems, while victims who experienced multiple types of identity theft with existing accounts and other fraud spent an average of 24 hours resolving all problems (not shown).

**The level of emotional distress victims experienced was related to the length of time they spent resolving problems**

Victims who spent more time resolving the financial and credit-related problems associated with the identity theft incident were more likely to experience problems with work and other relationships and severe emotional distress than victims who were able to resolve the problems relatively quickly. Among identity theft victims who spent 6 months or more resolving financial and credit problems due to the theft, 29% experienced severe emotional distress (figure 6).

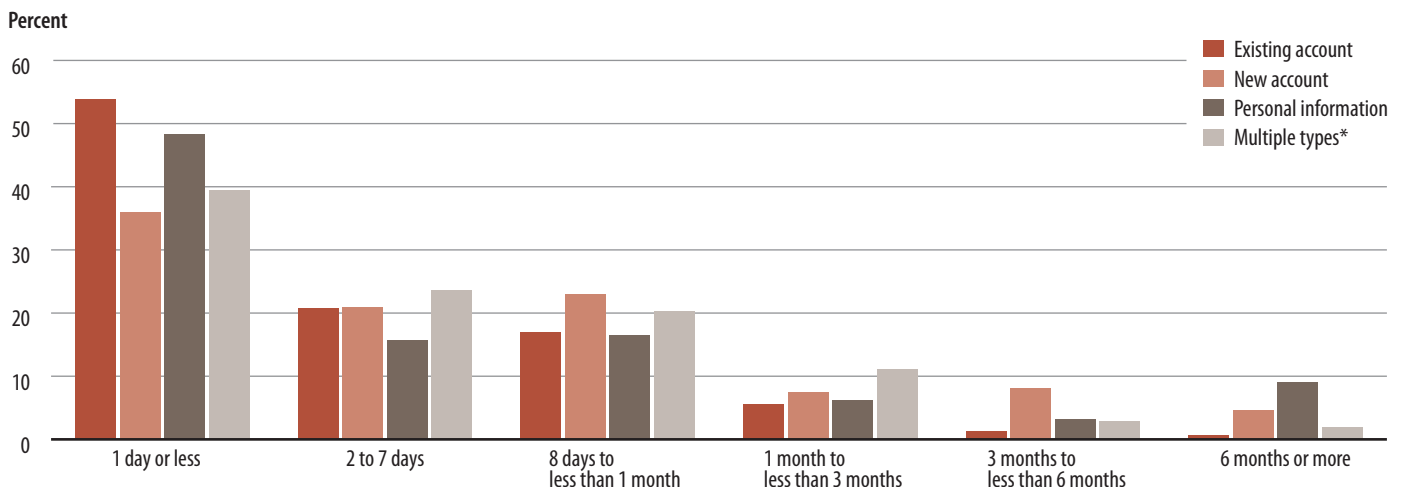
In comparison, 4% of victims who spent a day or less clearing up problems reported that the incident was severely distressing. Similarly, 12% of victims who spent 6 months or more resolving issues related to the identity theft reported having significant problems with family members or friends, compared to about 1% of victims who spent a day or less resolving problems.

**FIGURE 6**  
Identity theft victims who reported work/school or family/friend problems or distress, by length of time spent resolving associated financial and credit problems, 2014



Note: Estimates are based on the most recent incident of identity theft. See appendix table 21 for estimates and standard errors.  
<sup>a</sup>Includes victims reporting significant problems with job or school, such as trouble with a boss, coworker, or peers.  
<sup>b</sup>Includes victims reporting significant problems with family members or friends, including getting into more arguments or fights than before the crime, not feeling able to trust them as much, or not feeling as close to them as before the crime.  
 Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2014.

**FIGURE 5**  
Length of time spent resolving financial and credit problems associated with identity theft, by type of identity theft, 2014



Note: Estimates are based on the most recent incident of identity theft. See appendix table 19 for estimates and appendix table 20 for standard errors.  
 \*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, 2014.

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

In 2014, 8% of identity theft victims reported the incident to police or law enforcement agencies (figure 7). Victims of personal information fraud (35%) were the most likely to report the incident to police, followed by victims experiencing the opening of a new account (20%) and victims of multiple types of identity theft (17%). Fewer than 10% of victims of existing credit card (3%) and existing bank account (8%) fraud reported the incident to police.

The 92% of identity theft victims who did not report the incident to police offered a variety of reasons for not reporting (see appendix table 3). Among all victims who did not report the incident to police, the most common reason was that the victim handled the incident in another way (58%). Twenty-six percent of nonreporting victims did not contact police because they thought the incident was not important enough to be reported, and another 21% did not know how to report the incident to police.

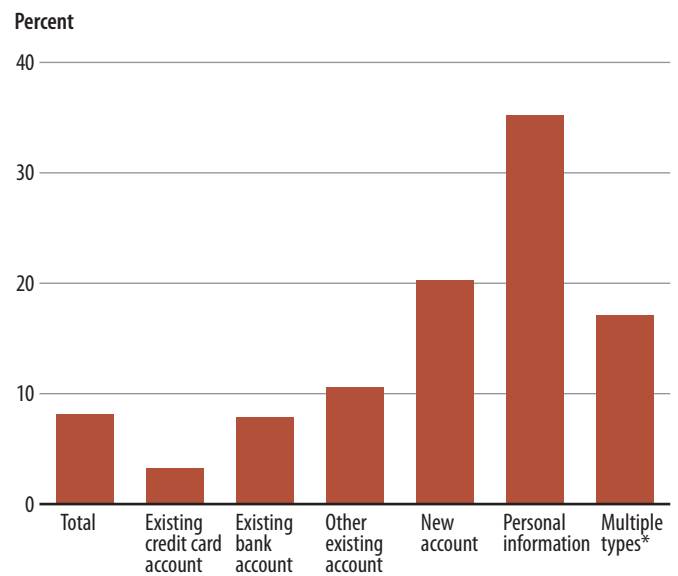
### Of the 8% of identity theft victims who contacted a credit bureau, about 7 in 10 placed a fraud alert on their credit report

In 2014, 89% of all victims of identity theft reported the incident to one or more agencies that are not law enforcement, either government or commercial (not shown). About 87% of identity theft victims contacted a credit card company or bank to report misuse or attempted misuse of an account or personal information (see appendix table 5).

Eight percent of identity theft victims contacted a credit bureau to report the incident. Victims whose identifying information was fraudulently used to open a new account (33%) were most likely to contact a credit bureau.

Victims of any type of identity theft who contacted a credit bureau could take several different actions. Sixty-eight percent of victims who contacted a credit bureau placed a fraud alert on their credit report, while 18% provided a police report to the credit bureau (figure 8).

**FIGURE 7**  
Identity theft victims who reported the incident to law enforcement, 2014

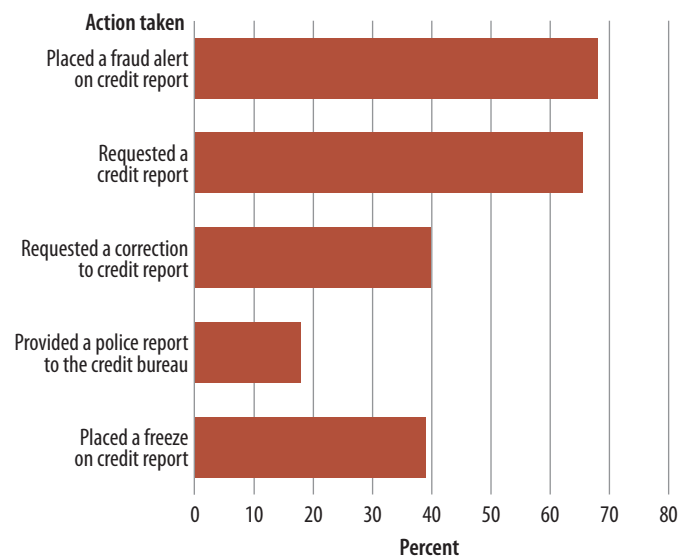


Note: Estimates are based on the most recent incident of identity theft. See appendix table 3 for estimates and reasons victims did not report to law enforcement. See appendix table 4 for standard errors.

\*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, 2014.

**FIGURE 8**  
Identity theft victims who contacted a credit bureau, by action taken, 2014



Note: Estimates are based on victims who contacted a credit bureau regarding the most recent incident of identity theft experienced in the past 12 months. Details sum to more than 100% because some victims took multiple actions with the credit bureau. See appendix table 5 for estimates and appendix table 6 for standard errors.

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

**About 85% of persons took some action to prevent identity theft victimization**

Persons were asked about actions they took during the prior 12 months to prevent identity theft, such as checking credit reports, shredding documents with personal information, and changing passwords on financial accounts. In 2014, 85% of persons engaged in one or more of the preventive actions asked about in the survey (table 10). A greater percentage of victims (97%) than nonvictims (84%) engaged in at least one preventive action. About 13% of victims who took preventive action did so in response to experiencing identity theft in the past year.

Overall, the two most common preventive actions in 2014 were checking bank or credit statements (76%) and shredding or destroying documents with personal information (69%). A higher percentage of victims than nonvictims engaged in both of these preventive actions. About 14% of victims began

shredding or destroying documents with personal information as a result of experiencing identity theft during the prior 12 months, and 26% began checking bank or credit statements as a result of the victimization.

Less than 10% of victims purchased identity theft protection (4%), purchased identity theft insurance or used a credit monitoring service (6%), or used an identity theft security program on the computer (5%) after experiencing identity theft. Twenty-six percent of victims checked financial accounts and 28% changed passwords on these accounts as a result of the victimization.

Among persons who did not experience identity theft in 2014, 38% checked their credit report, 30% changed passwords on financial accounts, 13% used identity theft security programs on their computer, 5% purchased identity theft insurance or used a credit monitoring service, and 3% purchased identity theft protection.

**TABLE 10**  
**Actions persons age 16 or older took during the past 12 months to reduce the risk of identity theft, by whether the action was taken in response to the theft, 2014**

Type of action	Total	Nonvictims*	During the past 12 months, victims—		
			Total	Took action in response to identity theft	Took action independently of identity theft
Any	85.3%	84.4%	97.3% †	12.6% †	84.8%
Checked credit report	38.9	37.5	56.4 †	17.3 †	39.1 ‡
Changed passwords on financial accounts	32.2	30.0	60.5 †	27.9 †	32.6 †
Purchased identity theft insurance or credit monitoring service	5.1	4.7	10.5 †	5.5 †	5.0
Shredded or destroyed documents with personal information	68.6	67.7	79.7 †	13.6 †	66.2 ‡
Checked bank or credit statements	76.4	75.2	92.4 †	26.0 †	66.4 †
Used identity theft security program on computer	13.6	13.0	21.6 †	5.2 †	16.4 †
Purchased identity theft protection	3.5	3.2	7.0 †	3.9 ‡	3.1

Note: Estimates are based on the most recent incident of identity theft. See appendix table 22 for standard errors.

\*Comparison group.

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

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

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

## 15% of persons experienced identity theft at some point during their lives

Resolving the problems caused by identity theft may take more than a year for some victims. Of the 22 million persons age 16 or older who experienced the misuse of existing accounts or other personal information prior to 2014, 7% were still resolving the problems associated with the identity theft more than a year later (table 11). A greater percentage of persons who experienced the misuse of personal information to open a new account (17%) or

for other fraudulent purposes (14%) prior to 2014 had unresolved problems more than a year later, compared to persons who experienced existing account misuse (4%).

Overall, 15% of persons age 16 or older, or 36.5 million persons, experienced one or more incidents of identity theft during their lives. The lifetime prevalence rate for identity theft varied to some degree with age. Persons age 65 or older (14%) had a lower lifetime prevalence rate for identity theft than persons ages 25 to 34 (16%), 35 to 49 (17%), and 50 to 64 (17%).

**TABLE 11**

**Persons age 16 or older who experienced identity theft at any point in their lives, type of identity theft they experienced outside of the past year, and ongoing problems from identity theft that occurred outside of the past year, 2014**

	Number of persons	Percent of all persons	Percent with unresolved problems resulting from identity theft <sup>a</sup>
<b>Experienced at least one incident of identity theft during lifetime</b>			
No	212,478,300	85.2%	~
Yes	36,467,000	14.6	7.1%
<b>Experienced at least one incident of identity theft outside of past 12 months</b>			
No	226,869,800	91.0%	~
Yes	21,964,800	8.8	6.6%
<b>Type of identity theft experienced</b>			
Existing account	16,948,300	6.8	3.5
Credit card	9,876,800	4.0	2.9
Bank account	6,405,800	2.6	4.0
Other account	665,700	0.3	8.3
New account	1,547,100	0.6	16.7
Personal information	1,860,900	0.7	14.1
Multiple types	1,590,800	0.6	20.2
Existing account <sup>b</sup>	780,500	0.3	12.3
Other <sup>c</sup>	810,200	0.3	27.8

Note: Detail may not sum to total due to a small number of victims who did not know whether they experienced identity theft during their lifetime or outside of the past 12 months. See appendix table 23 for standard errors.

~Not applicable.

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

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

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

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

## Methodology

### Data collection

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

From January 1, 2014, through June 30, 2014, persons age 16 or older in sampled NCVS households received the ITS at the end of the NCVS interview. Proxy responders did not receive the ITS. Unlike previous administrations of the ITS, if the NCVS interview was conducted in some language other than English, the ITS interview was allowed to be conducted in that language by either the interviewer or a reliable translator. All NCVS and ITS interviews were conducted using computer-assisted personal interviewing (CAPI). Interviews were conducted by telephone or by personal visit. A final sample size of 64,287 of the original NCVS-eligible respondents completed the ITS questionnaire, resulting in a response rate of 90.6%.

The combined overall NCVS-ITS unit response rate for NCVS households, NCVS persons, and ITS persons was 66.1%. Because of the level of nonresponse, a bias analysis was conducted. To the extent that those who responded to the survey and those who did not differ in important ways, there is potential for bias in estimates from the survey data. However, the result of the nonresponse bias analysis suggested that there was little or no bias of substantive importance due to nonresponse in the ITS estimates.

The ITS collected individual data on the prevalence of and victim response to the 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. For example, persons interviewed in January 2014 were asked about identity theft incidents that occurred between January 2013 and November 2014. To simplify the discussion of the findings, this report refers to all identity theft experienced during the 12 months prior to the interviews as occurring in 2014.

Persons who reported one or more incidents of identity theft during 2014 were asked more detailed questions about the incident and response to the incident, such as how they discovered the identity theft; financial, credit, and other problems resulting from the incident; time spent resolving associated problems; and reporting to police and credit

bureaus. For most sections of the survey instrument, the ITS asked victims who experienced more than one incident during the 12-month reference period to describe only the most recent incident when answering questions. The ITS asked victims who experienced multiple incidents of identity theft during the year to report on the total financial losses suffered as a result of all incidents. The ITS asked both victims and nonvictims a series of questions about identity theft they experienced outside of the 12-month reference period and about measures they took to avoid or minimize the risk of becoming an identity theft victim.

### Comparison of 2014 findings to prior BJS identity theft statistics

The 2012 and 2014 reports use data that differ from some previous BJS statistical collections on the topic of identity theft. With the exception of 2012, it was not possible to compare the identity theft estimates presented in this report to previously reported estimates.

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

In 2008, BJS conducted the first ITS to the NCVS. Like the 2012 and 2014 ITS, the 2008 ITS collected detailed information on victim experiences with identity theft from persons age 16 or older. For more information, see *Victims of Identity Theft, 2008* (NCJ 231680, BJS web, December 2010). Following the administration of the 2008 ITS, BJS made substantial changes to the survey instrument, making it difficult to compare across the 2008 and 2012 datasets. (For details on these changes, see *Victims of Identity Theft, 2012*, NCJ 243779, BJS web, December 2013).

### Possible over-reporting of losses from jointly held accounts

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

## Standard error computations

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

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

In order to generate standard errors around estimates from the ITS, the Census Bureau produces generalized variance function (GVF) parameters for BJS. The GVFs take into account aspects of the NCVS complex sample design and represent the curve fitted to a selection of individual standard errors based on the Jackknife Repeated Replication technique. The GVF parameters were used to generate standard errors for each point estimate (i.e., numbers or percentages) in the report.

In this report, BJS conducted tests to determine whether differences in estimated numbers and percentages were statistically significant once sampling error was taken into account. Using statistical programs developed specifically for the NCVS, all comparisons in the text were tested for significance. The primary test procedure used was Student's t-statistic, which tests the difference between two sample estimates. To ensure that the observed differences between

estimates were larger than might be expected due to sampling variation, the significance level was set at the 95% confidence level.

Data users can use the estimates and the standard errors of the estimates provided in this report to generate a confidence interval around the estimate as a measure of the margin of error. The following example illustrates how standard errors can be used to generate confidence intervals:

According to the ITS, in 2014, an estimated 7% of persons age 16 or older experienced identity theft (see table 1). Using the GVFs, BJS determined that the estimate has a standard error of 0.14 (see appendix table 7). A confidence interval around the estimate was generated by multiplying the standard errors by  $\pm 1.96$  (the t-score of a normal, two-tailed distribution that excludes 2.5% at either end of the distribution). Therefore, the confidence interval around the estimate is  $7 \pm (0.14 \times 1.96)$  or 6.73 to 7.27. In other words, if different samples using the same procedures were taken from the U.S. population in 2014, 95% of the time the percentage of persons who experienced identity theft would be between 6.73% and 7.27%.

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

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

**APPENDIX TABLE 1**
**Financial loss among victims who experienced at least one attempted or successful identity theft incident in the past 12 months, by type of theft and type of loss, 2014**

	Existing account				New account	Personal information	Multiple types		
	Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Combined direct and indirect loss</b>									
Mean	\$943	\$1,014	\$793	\$1,695	\$4,031	\$7,228	\$3,474	\$2,359	\$6,330
Median	\$300	\$300	\$200	\$200	\$680	\$1,000	\$400	\$300	\$900
Percent experiencing a loss	66.1%	66.1%	68.7%	47.2%	41.2%	34.7%	76.3%	77.2%	73.9%
<b>Direct loss</b>									
Mean	\$940	\$1,018	\$780	\$1,719	\$4,197	\$7,761	\$3,701	\$2,750	\$6,288
Median	\$300	\$300	\$200	\$200	\$800	\$2,000	\$400	\$300	\$900
Percent experiencing a loss	65.4%	65.5%	68.1%	46.6%	38.8%	29.3%	73.9%	76.1%	68.5%
<b>Direct out-of-pocket loss</b>									
Mean	\$1,436	\$1,553	\$1,081	\$2,859	\$15,386	\$15,666	\$10,002	\$7,934	\$14,076
Median	\$200	\$200	\$200	\$300	\$900	\$1,000	\$200	\$200	\$700
Percent experiencing a loss	8.3%	4.3%	11.5%	17.0%	10.4%	10.8%	20.6%	19.2%	23.9%
<b>Indirect loss</b>									
Mean	\$261	\$89	\$411	\$141	\$411	\$2,092	\$874	\$219	\$1,648
Median	\$10	\$2	\$30	\$30	\$60	\$90	\$50	\$30	\$60
Percent experiencing a loss	5.0%	4.0%	5.8%	6.4%	9.6%	13.7%	14.2%	10.8%	22.4%
<b>Total out-of-pocket loss</b>									
Mean	\$1,090	\$902	\$943	\$2,376	\$9,684	\$9,127	\$7,806	\$6,525	\$9,753
Median	\$70	\$40	\$90	\$200	\$300	\$500	\$200	\$200	\$200
Percent experiencing a loss	12.2%	7.8%	15.7%	20.8%	16.9%	21.7%	27.9%	23.7%	38.2%
<b>Total number of victims</b>	15,045,200	7,329,100	6,735,800	980,300	683,300	546,400	1,297,700	921,500	376,200

Note: See appendix table 2 for standard errors.

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

**APPENDIX TABLE 2**
**Standard errors for appendix table 1: Financial loss among victims who experienced at least one attempted or successful identity theft incident in the past 12 months, by type of loss and type of theft, 2014**

	Existing account				New account	Personal information	Multiple types		
	Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Combined direct and indirect loss</b>									
Mean	\$2,003	\$2,078	\$1,837	\$2,690	\$4,157	\$5,579	\$3,857	\$3,175	\$5,218
Percent experiencing a loss	0.93%	1.28%	1.30%	3.42%	4.01%	4.31%	2.56%	2.98%	4.80%
<b>Direct loss</b>									
Mean	\$2,000	\$2,082	\$1,821	\$2,708	\$4,242	\$5,783	\$3,982	\$3,430	\$5,200
Percent experiencing a loss	0.93%	1.28%	1.31%	3.42%	3.96%	4.11%	2.65%	3.03%	5.07%
<b>Direct out-of-pocket loss</b>									
Mean	\$2,474	\$2,573	\$2,146	\$3,497	\$8,173	\$8,248	\$6,573	\$5,848	\$7,813
Percent experiencing a loss	0.50%	0.51%	0.85%	2.54%	2.45%	2.79%	2.39%	2.75%	4.62%
<b>Indirect loss</b>									
Mean	\$1,052	\$614	\$1,322	\$773	\$1,321	\$2,989	\$1,928	\$965	\$2,651
Percent experiencing a loss	0.39%	0.50%	0.61%	1.64%	2.37%	3.09%	2.06%	2.16%	4.51%
<b>Total out-of-pocket loss</b>									
Mean	\$2,155	\$1,960	\$2,003	\$3,187	\$6,467	\$6,276	\$5,800	\$5,298	\$6,490
Percent experiencing a loss	0.60%	0.68%	0.98%	2.75%	3.02%	3.72%	2.67%	2.98%	5.28%
<b>Total number of victims</b>	316,199	212,353	202,618	70,426	58,056	51,549	81,924	68,126	42,319

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



**APPENDIX TABLE 3**

**Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2014**

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
Reported to police	8.1%	5.8%	3.2%	7.8%	10.6%	20.2%	35.2%	17.1%	12.7%	27.8%
Did not report to police	91.8	94.1	96.8	91.9	89.4	79.8	64.8	82.9	87.3	72.2
Reasons for not reporting										
Did not know to report <sup>c</sup>	20.6%	20.8%	21.9%	19.1%	24.5%	21.8%	17.7%	18.4%	16.4%	24.2%
Not important enough <sup>d</sup>	26.3	27.0	28.8	23.8	35.5	28.7	13.3	20.0	20.5	18.6
Handled it another way <sup>e</sup>	57.6	58.4	57.9	62.2	36.2	42.8	48.2	57.5	59.4	52.1
Did not think the police could help <sup>f</sup>	13.8	13.6	12.7	13.7	19.4	16.9	16.6	13.6	12.3	17.6
Personal reasons <sup>g</sup>	3.0	2.5	1.7	2.8	7.4	6.2!	6.7!	6.4	5.7	8.4!
Other <sup>h</sup>	2.1	1.6	1.3	1.7	3.2!	6.3!	13.9!	2.5!	2.7!	2.1!

Note: Estimates are based on the most recent incident of identity theft. Detail may not sum to total due to victims who reported multiple reasons for not contacting police. See appendix table 4 for standard errors.

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

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

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

<sup>c</sup>Includes victims who did not know they could report the incident and victims who did not know what agency was responsible for identity theft crimes.

<sup>d</sup>Includes victims who did not lose any money, victims who reported it was an attempted crime, victims who thought it was not important enough to report, and victims who experienced a small monetary loss.

<sup>e</sup>Includes victims who reported the incident to another organization, such as a credit card company, bank, or other organization; victims who took care of it themselves; victims who reported that the credit card company, bank, or other organization took care of the problem; victims who reported a family member took care of the problem; and victims who thought the credit card company, bank, or other organization would handle the problem.

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

<sup>g</sup>Includes victims who were afraid to report the incident, victims who were embarrassed, victims who thought it was too inconvenient, and victims who did not want to think about the incident.

<sup>h</sup>Includes victims who reported that the identity theft just occurred or is still ongoing and plan to report soon, victims who were not sure it was a crime, victims who were contacted by law enforcement, and victims who did not report for other reasons.

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

**APPENDIX TABLE 4**

**Standard errors for appendix table 3: Victims who did and did not report identity theft to police, by type of theft and reason for not reporting, 2014**

Victim response	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Reported to police	0.46%	0.42%	0.44%	0.71%	2.07%	3.25%	4.32%	2.22%	2.32%	4.86%
Did not report to police	0.51	0.47	0.48	0.77	2.12	3.29	4.35	2.27	2.37	4.89
Reasons for not reporting										
Did not know to report	0.74%	0.79%	1.10%	1.11%	3.09%	3.73%	4.25%	2.51%	2.76%	5.44%
Did not think it was important enough	0.81	0.87	1.21	1.21	3.45	4.09	3.77	2.59	3.01	4.93
Handled it another way	0.94	0.99	1.35	1.41	3.46	4.49	5.60	3.24	3.71	6.38
Did not think the police could help	0.62	0.65	0.87	0.96	2.83	3.38	4.14	2.21	2.44	4.83
Personal reasons	0.29	0.29	0.32	0.45	1.85	2.17	2.77	1.56	1.71	3.51
Other	0.24	0.23	0.29	0.34	1.25	2.18	3.85	1.00	1.18	1.81

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

**APPENDIX TABLE 5**
**Identity theft victims who contacted an organization, by type of theft, type of organization, and credit bureau action, 2014**

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account <sup>a</sup>	Other <sup>b</sup>
<b>Identity theft victims who contacted—</b>										
Credit card company or bank	87.2%	90.7%	94.8%	92.8%	46.3%	59.5%	25.0%	87.5%	91.4%	77.7%
Federal Trade Commission	0.7	0.4	0.2!	0.5!	1.1!	6.8	2.3!	0.9!	--!	2.9!
Consumer agency <sup>c</sup>	0.9	0.5	0.1!	0.7	2.6!	5.0!	0.7!	2.6!	1.0!	6.6!
Document issuing agency <sup>d</sup>	2.6	1.1	1.0	1.2	2.2!	9.6	22.8	7.4	4.9	13.8
Credit monitoring service	4.3	3.1	3.2	3.0	3.7!	16.5	7.8	10.0	6.0	19.7
Credit bureau <sup>e</sup>	8.1	5.7	5.5	5.6	7.5	32.7	16.4	19.7	15.3	30.3
<b>Victims who contacted a credit bureau</b>										
Placed a fraud alert on their credit report	68.0%	64.9%	60.3%	67.2%	79.0%	75.1%	76.0%	68.6%	55.5%	84.7%
Requested a credit report	65.4	61.2	61.7	61.3	58.5	76.8	70.7	67.3	58.2	78.6
Requested corrections to their credit report	39.8	36.6	32.8	36.0	60.3	54.0	36.1!	39.9	33.1	48.4
Provided a police report to the credit bureau	17.9	13.0	5.1!	18.5	28.0!	29.5	22.7!	22.8	14.6!	33.0!
Placed a freeze on their credit report	39.0	35.7	34.3	33.8	53.9	51.5	46.7	37.1	25.3!	51.7

Note: Estimates are based on the most recent incident of identity theft. See appendix table 22 for standard errors.

--Less than 0.05%.

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

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

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

<sup>c</sup>Includes government consumer affairs agencies and agencies such as the Better Business Bureau.

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

<sup>e</sup>Percent of victims who took actions with a credit bureau, based on the number of victims who contacted a credit bureau. Details may sum to more than 100% because some respondents took multiple actions with the credit bureau.

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

**APPENDIX TABLE 6**
**Standard errors for appendix table 5: Identity theft victims who contacted an organization, by type of theft, type of organization, and credit bureau action, 2014**

Organization	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
<b>Identity theft victims who contacted—</b>										
Credit card company or bank	0.62%	0.58%	0.61%	0.73%	3.41%	4.01%	3.91%	2.00%	1.99%	4.55%
Federal Trade Commission	0.14	0.11	0.11	0.18	0.68	2.01	1.34	0.53	--	1.81
Consumer agency	0.15	0.13	0.07	0.22	1.06	1.75	0.71	0.93	0.68	2.67
Document issuing agency	0.26	0.19	0.24	0.28	0.98	2.37	3.78	1.54	1.48	3.72
Credit monitoring service	0.34	0.31	0.44	0.44	1.26	3.00	2.40	1.76	1.64	4.30
Credit bureau	0.47	0.42	0.58	0.61	1.77	3.81	3.34	2.35	2.51	4.99
<b>Victims who contacted a credit bureau</b>										
Placed a fraud alert on their credit report	2.68%	3.49%	5.14%	5.10%	9.93%	6.09%	9.41%	6.12%	8.74%	7.05%
Requested a credit report	2.73	3.56	5.11	5.29	12.00	5.95	10.02	6.18	8.68	8.03
Requested corrections to their credit report	2.79	3.50	4.91	5.19	11.91	7.00	10.55	6.43	8.26	9.77
Provided a police report to the credit bureau	2.16	2.42	2.27	4.18	10.91	6.39	9.18	5.50	6.18	9.18
Placed a freeze on their credit report	2.78	3.48	4.96	5.11	12.13	7.02	10.97	6.34	7.62	9.77

--Less than 0.005%.

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

**APPENDIX TABLE 7**
**Standard errors for table 1 and figure 1: Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by type of theft, 2012 and 2014**

Type of identity theft	Anytime during the past 12 months				Most recent incident					
	Number of victims		Percent of all persons		Number of victims		Percent of all persons		Percent of all victims	
	2012	2014	2012	2014	2012	2014	2012	2014	2012	2014
<b>Total</b>	750,223	344,249	0.31%	0.14%	750,223	344,249	0.31%	0.14%	~	~
<b>Existing account</b>	713,433	331,404	0.29%	0.13%	673,954	316,199	0.27%	0.13%	1.37%	0.65%
Credit card	455,777	232,068	0.19	0.09	414,852	212,353	0.17	0.09	1.71	0.89
Bank	446,837	224,224	0.18	0.09	394,659	202,618	0.16	0.08	1.68	0.87
Other	167,153	87,075	0.07	0.03	129,787	70,426	0.05	0.03	0.72	0.39
<b>New account</b>	127,633	74,088	0.05%	0.03%	92,348	58,056	0.04%	0.02%	0.52%	0.32%
<b>Personal information</b>	104,992	59,387	0.04%	0.02%	87,000	51,549	0.04%	0.02%	0.50%	0.29%
<b>Multiple types</b>	~	~	~	~	136,881	81,924	0.06%	0.04%	0.75%	0.44%
Existing account	~	~	~	~	104,263	68,126	0.04	0.03	0.59	0.37
Other	~	~	~	~	68,425	42,319	0.03	0.02	0.40	0.24

~ Not applicable.

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

**APPENDIX TABLE 8**
**Standard errors for table 2: Persons age 16 or older who experienced at least one identity theft incident in the past 12 months, by victim characteristics, 2012 and 2014**

Characteristic	Number of victims		Percent of all persons	
	2012	2014	2012	2014
<b>Total</b>	750,223	344,249	0.31%	0.14%
<b>Sex</b>				
Male	463,715	228,056	0.37%	0.18%
Female	493,153	241,576	0.37	0.18
<b>Race/Hispanic origin</b>				
White	623,114	295,033	0.36%	0.17%
Black/African American	153,735	85,615	0.49	0.27
Hispanic/Latino	157,099	97,549	0.49	0.26
Other race	105,629	65,694	0.74	0.45
Two or more races	51,382	34,399	1.54	1.16
<b>Age</b>				
16–17	15,317	13,045	0.18%	0.15%
18–24	151,852	82,031	0.46	0.26
25–34	259,485	142,410	0.57	0.31
35–49	338,604	171,942	0.51	0.27
50–64	330,527	172,869	0.50	0.26
65 or older	194,365	119,578	0.43	0.26
<b>Household income</b>				
\$24,999 or less	179,393	98,990	0.44%	0.25%
\$25,000–\$49,999	233,453	129,711	0.42	0.25
\$50,000–\$74,999	221,677	116,946	0.60	0.34
\$75,000 or more	398,169	202,990	0.58	0.30
Unknown	244,419	140,381	0.39	0.21

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

**APPENDIX TABLE 9**

**Standard errors for table 3: Persons age 16 or older who experienced at least one incident of misuse of an existing credit card, existing bank account, new account, or personal information during the past 12 months, by victim characteristics, 2014**

Characteristic	Misuse of existing credit card			Misuse of existing bank account			New account or personal information	
	Number of victims	Percent of all persons	Percent of persons with a credit card	Number of victims	Percent of all persons	Percent of persons with a bank account	Number of persons	Percent of all persons
Total	232,068	0.09%	0.13%	224,224	0.09%	0.10%	95,839	0.04%
<b>Sex</b>								
Male	157,522	0.13%	0.18%	145,263	0.12%	0.14%	62,664	0.05%
Female	158,316	0.12	0.17	159,672	0.12	0.14	69,024	0.05
<b>Race/Hispanic origin</b>								
White	208,000	0.12%	0.16%	186,540	0.11%	0.12%	71,389	0.04%
Black/African American	43,112	0.14	0.28	62,098	0.20	0.27	37,281	0.12
Hispanic/Latino	53,064	0.14	0.27	72,711	0.20	0.26	36,920	0.10
Other race	50,535	0.35	0.47	39,042	0.27	0.31	17,801	0.13
Two or more races	14,014	0.49	0.85	25,256	0.87	1.02	17,778	0.62
<b>Age</b>								
16-17	--	--	--	5,012	0.06%	0.17%	5,674	0.07%
18-24	38,189	0.12%	0.30%	64,955	0.21	0.28	25,645	0.08
25-34	88,241	0.20	0.29	98,490	0.22	0.26	43,278	0.10
35-49	112,933	0.18	0.24	114,644	0.18	0.21	48,984	0.08
50-64	122,987	0.19	0.24	108,938	0.17	0.19	47,745	0.08
65 or older	95,690	0.21	0.26	63,833	0.14	0.15	31,916	0.07
<b>Household income</b>								
\$24,999 or less	48,959	0.13%	0.31%	70,845	0.18%	0.26%	43,589	0.11%
\$25,000-\$49,999	77,653	0.15	0.24	93,364	0.18	0.21	39,474	0.08
\$50,000-\$74,999	76,620	0.23	0.29	81,079	0.24	0.26	29,511	0.09
\$75,000 or more	154,590	0.23	0.27	120,083	0.18	0.20	45,070	0.07
Unknown	93,144	0.14	0.20	90,215	0.14	0.16	43,274	0.07

--Less than 1 or less than 0.005%.

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

**APPENDIX TABLE 10**

**Standard errors for table 4: Most common ways victims discovered identity theft, by type of theft, 2014**

Most common ways victim discovered identity theft	Any identity theft	Existing account misuse	Other identity theft
Contacted by financial institution about suspicious activity	0.90%	0.95%	1.92%
Noticed fraudulent charges on account	0.68	0.73	1.02
Noticed money missing from account	0.49	0.52	0.92
Contacted by company or agency	0.35	0.30	2.19
Contacted financial institution to report a theft	0.43	0.47	0.74
Credit card declined, check bounced/account closed due to insufficient funds	0.35	0.38	0.79
Received a bill or contacted about an unpaid bill	0.29	0.25	1.83
Notified by family member	0.11	0.09	0.68
Discovered through credit report/credit monitoring service	0.19	0.17	1.24
Problem applying for a loan/government benefits/problems with income taxes	0.21	0.08	1.94
Notified by police	0.11	0.02	1.10
Received merchandise/card that the victim did not order/did not receive product that victim ordered	0.13	0.10	0.91
Another way	0.31	0.31	1.38

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

**APPENDIX TABLE 11****Estimates and standard errors for figure 2: Identity theft victims who knew how their personal information was obtained, 2014**

Type of identity theft	Estimate	Standard error
Total identity theft	32.4%	0.84%
Existing credit card account	26.0	1.15
Existing bank account	37.0	1.33
Other existing accounts	30.7	3.14
New account	32.9	3.81
Personal information	40.9	4.46
Multiple types*	42.3	2.95

\*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, 2014.

**APPENDIX TABLE 12****Standard errors for table 5: Identity theft victims who knew something about the offender, by type of theft, 2014**

Type of identity theft	Victim knew something about the offender
<b>Total</b>	0.47%
<b>Existing account</b>	0.44%
Credit card	0.51
Bank	0.69
Other	2.38
<b>New account</b>	3.27%
<b>Personal information</b>	3.76%
<b>Multiple types</b>	2.20%
Existing account	2.36
Other	4.69

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

**APPENDIX TABLE 13****Standard errors for table 6: Financial loss among victims who experienced at least one attempted or successful identity theft incident in the past 12 months, 2012 and 2014**

	2012	2014
<b>Combined direct and indirect loss</b>		
Mean	\$3,051	\$2,393
Percent experiencing a loss	1.74%	0.88%
<b>Direct loss</b>		
Mean	\$2,712	\$2,398
Percent experiencing a loss	1.75%	0.88%
<b>Direct out-of-pocket loss</b>		
Mean	\$4,866	\$4,105
Percent experiencing a loss	0.83%	0.50%
<b>Indirect loss</b>		
Mean	\$4,779	\$1,462
Percent experiencing a loss	0.67%	0.40%
<b>Total out-of-pocket loss</b>		
Mean	\$5,152	\$3,519
Percent experiencing a loss	1.05%	0.60%
<b>Total number of victims</b>	750,223	344,249

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

**APPENDIX TABLE 14****Standard errors for table 7: Total financial loss due to identity theft, 2012 and 2014**

Percentile	2012	2014
	Cumulative amount	Cumulative amount
10th	\$492,986	\$903,241
20th	2,869,350	3,286,243
30th	9,068,191	7,329,758
40th	18,852,682	17,644,172
50th	30,609,544	26,843,480
60th	38,076,726	56,267,241
70th	57,226,291	62,878,813
80th	103,986,822	97,050,732
90th	175,539,443	155,738,486
100th	2,850,626,366	1,429,783,652

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

**APPENDIX TABLE 15****Estimates and standard errors for figure 3: Total out-of-pocket loss for identity theft victims experiencing a loss of \$1 or more, 2014**

Total out-of-pocket loss	Estimate	Standard error
\$99 or less	48.8%	2.23%
\$100-\$249	15.7	1.59
\$250-\$499	9.8	1.29
\$500-\$999	11.8	1.41
\$1,000-\$2,499	6.5	1.06
\$2,500-\$4,999	4.5	0.89
\$5,000 or more	2.9	0.72

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

**APPENDIX TABLE 16****Standard errors for table 8: Victims who experienced financial or legal problems as a result of identity theft, by type of theft, 2014**

Type of problems experienced	Any identity theft	Existing account misuse	Other identity theft
Credit-related	0.25%	0.20%	1.80%
Banking	0.23	0.21	1.32
Debt collectors	0.27	0.21	1.85
Utilities cut off or new service denied	0.12	0.12	0.65
Legal	0.10	0.04	0.94
Other	0.13	0.10	0.93

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

## APPENDIX TABLE 17

### Estimates and standard errors for figure 4: Victims of identity theft and violent crime who experienced problems as a result of the victimization, 2014

Type of crime	Total number of victims		Work/school problems <sup>a</sup>		Family/friend relationship problems <sup>b</sup>	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
<b>Total identity theft</b>	17,576,200	344,249	1.1%	0.16%	2.8%	0.27%
Existing account misuse	15,045,200	316,199	0.8	0.16	2.1	0.25
Credit card	7,329,100	212,353	0.4!	0.15	0.9	0.23
Bank	6,735,800	202,618	0.9	0.25	2.9	0.44
Other	980,300	70,426	3.1!	1.16	5.0	1.46
New account	683,300	58,056	2.0!	1.10	7.1	2.06
Personal information	546,400	51,549	4.0!	1.74	8.4	2.48
Multiple types	1,297,700	81,924	2.2!	0.85	6.6	1.45
Existing account <sup>c</sup>	921,500	68,126	1.5!	0.84	4.4	1.42
Other <sup>d</sup>	376,200	42,319	3.8!	2.04	11.8	3.48
<b>Total violent victimization</b>	4,857,100	360,736	14.0%	1.63%	20.6%	1.99%
Rape/sexual assault	278,200	51,550	21.5	5.67	30.5	6.51
Robbery	617,800	87,856	14.1	3.40	20.8	4.09
Aggravated assault	1,041,100	125,266	14.0	2.78	26.8	3.77
Simple assault	2,920,000	254,331	13.3	1.88	17.4	2.16

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

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

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

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

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

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

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

## APPENDIX TABLE 18

### Standard errors for table 9: Identity theft and violent crime victims who experienced emotional distress, 2014

Type of crime	None	Mild	Moderate	Severe
<b>Total identity theft</b>	0.70%	0.90%	0.77%	0.51%
Existing account misuse	0.76	0.97	0.82	0.51
Credit card	1.11	1.34	1.09	0.55
Bank	1.03	1.38	1.21	0.86
Other	2.84	3.35	2.94	2.21
New account	2.54	4.01	3.74	3.00
Personal information	2.71	4.27	4.34	3.66
Multiple types	2.03	2.86	2.76	2.34
Existing account	2.65	3.43	3.28	2.31
Other	2.20	4.95	4.98	5.21
<b>Total violent victimization</b>	1.82%	2.38%	2.16%	2.54%
Rape/sexual assault	3.80	4.94	6.52	7.50
Robbery	2.73	5.09	4.67	5.64
Aggravated assault	2.99	3.79	3.05	4.61
Simple assault	2.32	2.89	2.63	2.71

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

## APPENDIX TABLE 19

### Estimates for figure 5: Length of time spent resolving financial and credit problems associated with identity theft, by type of identity theft, 2014

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Victim resolved problems associated with theft										
No	8.2%	6.2%	5.2%	6.7%	11.0%	22.1%	36.7%	11.2%	7.1%	21.3%
Yes	87.2	90.3	91.8	89.6	84.0	62.9	47.6	80.9	86.2	68.1
Length of time to resolve problems										
1 day or less	52.3	53.9	60.3	46.5	56.2	35.9	48.3	39.4	44.0	25.3
2 to 7 days	20.9	20.8	18.7	23.6	16.9	20.9	15.6	23.6	20.8	32.2
8 days to 1 month	17.4	17.1	13.3	21.6	15.0	22.9	16.4	20.3	23.4	10.7!
1 month to less than 3 months	6.1	5.7	5.8	5.3	7.4	7.5!	6.3!	11.2	8.9	18.4
3 months to less than 6 months	1.7	1.4	1.0	1.8	1.3	8.1!	3.2!	2.9!	1.6!	7.0!
6 months or more	1.0	0.6	0.6	0.6!	1.2!	4.6!	9.0!	2.0!	0.5!	6.5!
Unknown length of time	0.5	0.6	0.4!	0.6!	1.9!	--!	1.2!	0.7!	0.9!	--!
Do not know	4.6%	3.4%	3.0%	3.6%	5.0%	15.0%	15.8%	7.9%	6.7%	10.7%!

Note: Estimates are based on the most recent incident of identity theft. Detail may not sum to total due to rounding. See appendix table 17 for standard errors.

--Less than 0.05%.

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

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

## APPENDIX TABLE 20

### Standard errors for appendix table 19: Length of time spent resolving financial and credit problems associated with identity theft, by type of identity theft, 2014

Time to resolve	Total identity theft	Existing account				New account	Personal information	Multiple types		
		Total	Credit card	Bank	Other			Total	Existing account	Other
Victim resolved problems associated with theft										
No	0.47%	0.44%	0.56%	0.66%	2.11%	3.35%	4.37%	1.86%	1.78%	4.43%
Yes	0.62	0.59	0.75	0.86	2.53	3.95	4.53	2.37	2.45	5.09
Length of time to resolve problems										
1 day or less	0.97	1.02	1.37	1.46	3.70	4.88	6.52	3.23	3.76	5.69
2 to 7 days	0.76	0.80	1.06	1.22	2.76	4.12	4.71	2.79	3.05	6.12
8 days to less than 1 month	0.70	0.74	0.91	1.18	2.63	4.26	4.80	2.64	3.19	4.02
1 month to less than 3 months	0.43	0.44	0.62	0.62	1.92	2.65	3.13	2.05	2.12	5.06
3 months to less than 6 months	0.22	0.21	0.25	0.37	0.81	2.75	2.25	1.08	0.92	3.32
6 months or more	0.17	0.14	0.19	0.21	0.79	2.11	3.69	0.89	0.52	3.19
Unknown length of time	0.13	0.14	0.16	0.20	1.00	--	1.41	0.52	0.68	--
Do not know	0.35%	0.32%	0.43%	0.49%	1.45%	2.88%	3.28%	1.58%	1.73%	3.32%

--Less than 0.005%.

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



**APPENDIX TABLE 21**

**Estimates and standard errors for figure 6: Identity theft victims who reported work/school or family/friend problems or distress, by length of time spent resolving associated financial and credit problems, 2014**

Time spent resolving identity theft	Work/school problems <sup>a</sup>		Family/friend relationship problems <sup>b</sup>		Feelings that incident was severely distressing	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
1 day or less	0.4%!	0.15%	1.1%	0.24%	3.9%	0.47%
2 to 7 days	0.6!	0.28	1.7	0.48	6.6	0.94
8 days to less than 1 month	1.1!	0.41	1.9	0.55	11.8	1.34
1 month to less than 3 months	1.2!	0.75	5.5	1.56	20.2	2.78
3 months to less than 6 months	4.1!	2.55	6.4!	3.17	25.2	5.64
6 months or more	8.1!	4.67	12.2!	5.60	29.1	7.81

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

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

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

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

**APPENDIX TABLE 22**

**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 whether the action was taken in response to the theft, 2014**

Type of action	Total	Nonvictims	During past 12 months victim—		
			Total	Took action in response to identity theft	Took action independently of identity theft
Any	0.24%	0.25%	0.30%	0.57%	0.67%
Checked credit report	0.31	0.31	0.91	0.66	0.88
Changed passwords on financial accounts	0.29	0.29	0.90	0.80	0.84
Purchased identity theft insurance or credit monitoring service	0.12	0.11	0.53	0.38	0.36
Shredded or destroyed documents with personal information	0.30	0.31	0.74	0.59	0.87
Checked bank or credit statements	0.28	0.29	0.49	0.78	0.87
Used identity theft security program on computer	0.20	0.20	0.72	0.37	0.65
Purchased identity theft protection	0.09	0.09	0.43	0.32	0.29

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

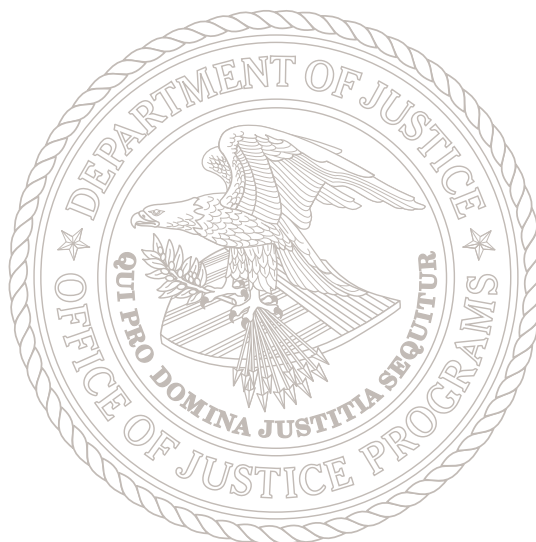
**APPENDIX TABLE 23**

**Standard errors for table 12: Persons age 16 or older who experienced identity theft at any point in their lives, type of identity theft they experienced outside of the past year, and ongoing problems from identity theft that occurred outside of the past year, 2014**

	Number of persons	Percent of all persons	Percent with unresolved problems resulting from identity theft
<b>Experienced at least one incident of identity theft during lifetime</b>			
No	592,189	0.24%	~
Yes	505,811	0.20	0.31%
<b>Experienced at least one incident of identity theft outside of past 12 months</b>			
No	480,513	0.19%	~
Yes	388,332	0.16	0.38%
<b>Type of identity theft experienced</b>			
Existing account	337,490	0.14	0.31
Credit card	250,629	0.10	0.37
Bank account	197,039	0.08	0.53
Other account	57,252	0.02	2.25
New account	90,115	0.04	2.02
Personal information	99,643	0.04	1.73
Multiple types	91,487	0.04	2.16
Existing account	62,329	0.02	2.48
Other	63,587	0.03	3.34

~Not applicable.

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



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 and valid 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. William J. Sabol is director.

This report was written by Erika Harrell. Lynn Langton verified the report.

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