



Bureau of Justice Statistics

Statistical Tables

June 2010, NCJ 230742

National Crime Victimization Survey, 2007

Identity Theft Reported by Households, 2007 – Statistical Tables

Lynn Langton and Katrina Baum

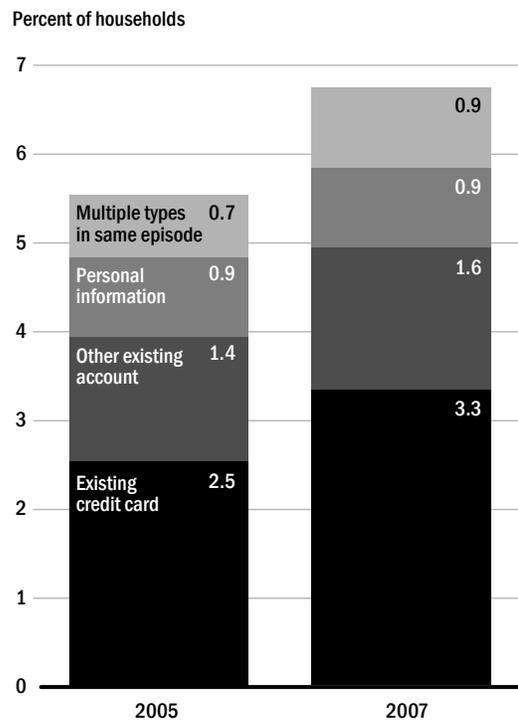
BJS Statisticians

In 2007, 7.9 million households, or about 6.6% of all households in the United States, discovered that at least one member had been a victim of one or more types of identity theft. A 6.6% rate of identity theft represents a significant increase from the 5.5% of households that reported identity theft victimization in 2005. From 2005 to 2007, the number of households that experienced the unauthorized use of a credit card, another existing account, and multiple types of identity theft in a single episode all increased significantly.

These statistical tables present data on identity theft victimization from the National Crime Victimization Survey (NCVS). Identity theft is defined as unauthorized use or attempted use of a credit card, existing accounts, misuse of personal information, or multiple types at the same time. Data are presented from 2007 on the rate and types of identity theft victimization, as well as the demographic characteristics of victimized households and the monetary losses caused by identity theft. The rate of identity theft victimization in 2007 is compared to the rate of identity theft in 2005. Finally, available data from the second half of 2008 are also presented and compared to data from the same 6-month period in 2007.

Figure 1.

Percent of households in which at least one member was a victim of one or more types of identity theft, by type of identity theft, 2005 and 2007



Highlights

- The number of households with at least one member who experienced one or more types of identity theft increased 23% from 2005 to 2007.
- From 2005 to 2007, the number of households that experienced credit card theft increased by 31% and the number that experienced multiple

types during the same episode increased by 37%.

- During the 6-month period in 2008 for which identity theft victimization data was collected as part of the regular NCVS, 3.3% of households discovered that at least one member had been a victim of one or more types of identity theft.

Type of identity theft

- In 2007, half of all victimized households, accounting for nearly 4 million households, experienced the unauthorized use or attempted use of a credit card account (table 1).
- The second-most common type of identity theft in 2007, experienced by 1.9 million households, involved the unauthorized use or attempted use of existing accounts, such as a bank, checking or debit, or cellular phone account.

Head of household characteristic

- Households headed by individuals age 65 or older were less likely than any other age groups to be victims of attempted or successful identity theft (table 2).
- A lower percentage of Hispanic households (5.2%) experienced identity theft or attempted identity theft than non-Hispanic households (6.8%).

Household income

- Households with incomes of \$75,000 or more experienced a higher rate of identity theft than households in lower income brackets (table 3).
- Households with one person were less likely or somewhat less likely to experience identity theft than households with two or more persons age 12 or older.

Financial loss

- In 2007, 32% of households victimized by identity theft reported a financial loss of \$500 or more (table 4).
- Households experiencing the theft of personal information were more than twice as likely as households with thefts of credit cards, other existing accounts, or multiple types to report that no money was lost due to the identity theft.

- Among households experiencing the misuse of personal information, those with a financial loss reported an average household loss of \$5,650.
- Across all victimized households reporting a financial loss, the average amount lost per household was \$1,830.

Rate of ID theft 6-month comparison

- During the 6-month period in 2008 for which identity theft victimization data were collected as part of the regular NCVS, 3.3% of households discovered that at least one member had been a victim of one or more types of identity theft (table 5).
- There was no statistically significant difference in the percent of households that experienced identity theft during the last 6 months of 2008 compared to the last 6 months of 2007.

Methodology

Beginning in July 2004, questions were added to the National Crime Victimization Survey (NCVS) to provide ongoing estimates of identity theft victimization. NCVS identity theft data are available for July-December of 2004, a full year in 2005 and 2007, and July-December of 2008. During the first six months of 2008, households were administered a supplemental NCVS survey on identity theft that replaced the regular NCVS questions. Due to changes in methodology, data from 2006 are not included. Crime victimization rates in 2006 are not comparable to other years and cannot be used for yearly trend comparisons. See *Criminal Victimization, 2006*, <<http://www.ojp.usdoj.gov/bjs/abstract/cv06.htm>>.

See *Identity Theft, 2005*, <<http://bjs.ojp.usdoj.gov/content/pub/pdf/it05.pdf>>, for additional information on the collection of identity theft data using the NCVS, including the identity theft questions included in the survey.

List of tables

Table 1. Number and percent of households in which at least one member was a victim of one or more types of identity theft, 2005 and 2007

Table 2. Age, race, and Hispanic origin of head of households experiencing identity theft, 2007

Table 3. Income, marital status, and size of households that experienced identity theft, 2007

Table 4. Amount of financial loss due to identity theft, by type of identity theft, 2007

Table 5. Number and percent of households in which at least one member was a victim of one or more types of identity theft during a 6-month period, 2007 and 2008

Table 1.

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

	2005		2007		Percent change in number of households victimized from 2005 to 2007
	Number of households	Percent of all households	Number of households	Percent of all households	
Total	117,110,800	100.0 %	119,503,500	100.0 %	-- %
Identity theft	6,426,200	5.5	7,928,500	6.6	23.4 *
Existing credit card	2,966,500	2.5	3,894,300	3.3	31.3 *
Other existing account	1,586,500	1.4	1,917,000	1.6	20.8 *
Personal information	1,083,100	0.9	1,031,200	0.9	-4.8
Multiple types in same episode	790,200	0.7	1,086,100	0.9	37.4 *
No identity theft	109,206,700	93.3 %	108,197,000	90.5 %	-0.9 *
Unknown	1,477,800	1.3 %	3,378,000	2.8 %	-- *

Note: Details do not add to total because of rounding.

*Difference is significant at the 95%-confidence level

--Not calculated.

Table 2.

Age, race, and Hispanic origin of head of households experiencing identity theft, 2007

Head of household characteristic	Number of victimized households	Percent of all households in each category
Total	7,928,500	6.6%
Age		
18-24	601,900	7.9%
25-34	1,408,200	6.9
35-49	2,692,400	7.4
50-64	2,208,400	7.0
65 or older	1,008,400	4.2
Race		
White	6,527,200	6.7%
Black	870,500	5.8
Other race	381,100	6.7
More than one race	149,800	11.4
Hispanic origin		
Hispanic	700,300	5.2%
Non-Hispanic	7,220,400	6.8

Table 3.

Income, marital status, and size of households that experienced identity theft, 2007

Head of household characteristic	Number of victimized households	Percent of all households in each category
Total	7,982,500	6.6 %
Household income		
Less than \$7,500	260,400	5.9 %
\$7,500-14,999	323,300	4.8
\$15,000-24,999	518,100	5.4
\$25,000-34,999	530,400	5.3
\$35,000-49,999	882,400	6.6
\$50,000-74,999	1,156,500	7.7
\$75,000 or more	2,560,300	11.2
Marital status of head of household		
Married	4,649,500	7.4 %
Not married	3,248,800	5.8
Number of persons in household age 12 or older		
1	1,920,700	5.3 %
2-3	5,101,000	7.1
4-5	841,200	7.9
6 or more	65,600	8.2

Table 4.

Amount of financial loss due to identity theft, by type of identity theft, 2007

Amount of loss	Percent of households experiencing theft involving—				
	Total	Existing credit card	Other existing accounts	Personal information	Multiple types
\$0	23.7 %	18.9 %	21.5 %	47.3 %	22.7 %
\$1-99	13.9	16.4	16.5	5.2	8.5
\$100-249	12.2	12.2	16.2	6.2	11.8
\$250-499	10.4	10.8	11.0	4.8	13.2
\$500-999	11.4	11.7	13.5	7.6	10.6
\$1,000-2,499	11.4	12.2	10.2	10.0	12.0
\$2,500-4,999	4.2	4.9	3.6	2.9	3.4
\$5,000 or more	4.7	3.6	2.5	5.4	11.7
Don't know	8.0	9.3	5.0	10.5	6.1
Mean*	\$1,830	\$1,300	\$1,140	\$5,650	\$2,840
Median*	400	400	300	700	560

*Mean and median calculations based on known losses of \$1 or more.

Table 5.

Number and percent of households in which at least one member was a victim of one or more types of identity theft during a 6-month period, 2007 and 2008

Type of ID theft	July–December 2007		July–December 2008	
	Number of households	Percent of all households	Number of households	Percent of all households
All types of identity theft	3,710,300	3.1 %	3,964,500	3.3 %
Existing credit card	1,924,400	1.6	2,116,100	1.7
Other existing account	846,100	0.7	880,600	0.7
Personal information	455,200	0.4	483,200	0.4
Multiple types in same episode	484,700	0.4	484,600	0.4
No identity theft	114,530,900	95.5 %	116,015,500	95.2 %
Unknown	1,682,400	1.4 %	1,894,900	1.6 %

Note: Details do not add to total because of rounding.



Washington, DC 20531

Official Business
Penalty for Private Use \$300

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

These Statistical Tables were prepared and supporting text written by Lynn Langton and Katrina Baum. Michael Rand verified the report.

Jill Duncan edited the report, Barbara Quinn produced the report, and Jayne Robinson prepared the report for final printing under the supervision of Doris J. James.

June 2010, NCJ 230742

This report in portable document format and in ASCII and its related statistical data and tables are available at the BJS World Wide Web Internet site: <<http://bjs.ojp.usdoj.gov/index.cfm?ty=pbdetail&iid=2294>>.

Office of Justice Programs

Innovation • Partnerships • Safer Neighborhoods
<http://www.ojp.usdoj.gov>