In 2018, an estimated 23 million persons, or about 9% of all United States residents age 16 or older, reported that they had been victims of identity theft during the prior 12 months. Five percent of residents age 16 or older had experienced at least one incident involving the misuse of an existing credit card, and 4% had experienced the misuse of an existing bank account. One percent reported the misuse of their personal information to open a new account. Less than 1% had experienced the misuse of their personal information for other fraudulent purposes, such as for getting medical care, a job, or governmental benefits. Half of all victims of identity theft (51%) were in households with incomes of $75,000 or more.

Costs, problems, and distress

Financial losses due to identity theft totaled $15.1 billion among the 16.3 million victims age 16 or older with known losses of $1 or more (70% of all victims) in 2018. Among victims who resolved the financial and credit problems associated with their identity theft, more than half (55%) did so in 1 day or less. An estimated 7% of identity-theft victims reported the crime to police, and 88% contacted a credit card company or bank. Victims of new account misuse (15%) and personal information misuse (17%) were more likely to experience severe emotional distress than victims of the misuse of only one type of existing account (7%).

Frequency of victimizations

For 90% of identity-theft victims, the most recent incident involved only the misuse or attempted misuse of at least one type of existing account, such as a credit card or bank account. This included about 85% of victims experiencing the misuse of only one type of existing account. The remainder (6% of victims) experienced the misuse of multiple types of existing accounts.

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

Demographics of victims

The prevalence of identity-theft victimization was similar among males and females (9% each). Whites (10%) had a higher prevalence of identity-theft victimization than blacks (7%), Hispanics (6%), and Asians (8%). Persons age 35 to 49 accounted for 24% of all U.S. residents age 16 or older, but they accounted for 29% of all victims of identity theft.

The full report (Victims of Identity Theft, 2018, NCJ 256085), related documents, and additional information about the Bureau of Justice Statistics are available on the BJS website at www.bjs.gov.