17.6 MILLION U.S. RESIDENTS EXPERIENCED IDENTITY THEFT IN 2014

WASHINGTON – An estimated 17.6 million persons, or about 7 percent of U.S. residents age 16 or older, were victims of at least one incident of identity theft in 2014, the Bureau of Justice Statistics (BJS) announced today. These statistics were similar to those in 2012.

Identity theft is the attempted or successful misuse of an existing account, such as a debit or credit card account, the misuse of personal information to open a new account or the misuse of personal information for other fraudulent purposes, such as obtaining government benefits or providing false information to police during a crime or traffic stop.

In 2014, the most common type of identity theft was the unauthorized misuse or attempted misuse of an existing account—experienced by 16.4 million persons. Victims may have experienced multiple types of identity theft. An estimated 8.6 million victims experienced the fraudulent use of a credit card, 8.1 million experienced the unauthorized or attempted use of existing bank accounts (checking, savings or other) and 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.

Most identity theft victims discovered the incident when a financial institution contacted them about suspicious activity (45 percent) or when they noticed fraudulent charges on an account (18 percent). The majority of identity theft victims did not know how the offender obtained their information, and 9 in 10 identity theft victims did not know anything about the offender.

Two-thirds of identity theft victims reported a direct financial loss. Victims whose personal information was misused or who had a new account opened in their name experienced greater out-of-pocket financial losses than those who had an existing credit card or bank account compromised. About 14 percent of identity theft victims experienced an out-of-pocket loss of $1 or more. Of those, about half suffered losses of $99 or less and 14 percent lost $1,000 or more.
The majority of identity theft victims (52 percent) were able to resolve any problems associated with the incident in a day or less, while about 9 percent spent more than a month. Victims who spent more time resolving the associated problems were more likely to experience problems with work and personal relationships and severe emotional distress than victims who resolved the problems relatively quickly. Among identity theft victims who spent six months or more resolving financial and credit problems due to the theft, 29 percent experienced severe emotional distress, while 4 percent who spent a day or less experienced such distress.

In 2014, fewer than one in 10 identity theft victims reported the incident to police. The majority (87 percent) of identity theft victims contacted a credit card company or bank to report misuse or attempted misuse of an account or personal information, while 8 percent contacted a credit bureau.

Other findings include—

- In 2014, 85 percent of people took actions to prevent identity theft, such as checking credit reports, shredding documents with personal information and changing passwords on financial accounts.
- The number of identity theft victims age 65 or older increased to 2.6 million in 2014—up from 2.1 million in 2012.
- More females (9.2 million) were victims of identity theft than males (8.3 million) in 2014.
- People in households with an annual income of $75,000 or more had the highest prevalence of identity theft (11 percent), compared to those in all other income brackets.
- Ten percent of identity theft victims reported that the crime was severely distressing, compared to 33 percent of violent crime victims.

The report, *Victims of Identity Theft, 2014* (NCJ 248991), was written by BJS statistician Erika Harrell. The report, related documents and additional information about the Bureau of Justice Statistics’ statistical publications and programs can be found on the BJS website at [http://www.bjs.gov/](http://www.bjs.gov/).

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