



## **IDENTITY THEFT 2004**

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## IDENTITY THEFT 2004

In April 2006, the Bureau of Justice Statistics (BJS) released the bulletin *Identity Theft, 2004*. The data come from the National Crime Victimization Survey (NCVS). The estimates presented in this report are six-month prevalence estimates. For the purposes of the survey, identity theft was defined to include three behaviors:

- 1) Unauthorized use or attempted use of existing credit cards.
- 2) Unauthorized use or attempted use of other existing accounts such as checking accounts.
- 3) Misuse of personal information to obtain new accounts or loans, or to commit other crimes.

The following data and table come from this report, which can be found on the BJS web site: <http://www.ojp.usdoj.gov/bjs/pub/pdf/it04.pdf>.

- Three percent, or 3.6 million, households in the U.S. discovered that at least one member of the household had been the victim of identity theft during the previous six months.
- Identity theft caused an estimated loss of about \$3.2 billion.
- The most common type of identity theft reported was unauthorized use of credit cards, which was experienced by 1.5 percent of households.
- Households most likely to experience identity theft were those that earned \$75,000 or more, were headed by persons ages 18-24, and were in urban or suburban areas. Households headed by persons ages 65 or older were the least likely to experience identity theft.
- Approximately one-third of victims became aware of identity theft when they noticed missing money or noticed unfamiliar charges on an account. Another 23 percent discovered the theft when were contacted about late or unpaid bills.
- The following table notes the most frequently reported problems experienced as a result of identity theft.

Types of problems	Percent of households experiencing problems due to identity theft
Contacted by a debt collector or creditor	34.1%
Banking problems	30.5
Problems with credit card accounts	25.8
Had to pay higher interest rates	15.4
Denied phone or utility service	11.5
Turned down or had to pay higher insurance rates	6.7
Subject of a civil suit or judgment	4.6
Subject of criminal investigation	4.4
Had some other problems	17.8

Note: Respondents could select more than one type of problem.

- More than 34 percent of households reported spending one day resolving problems associated with all types of identity theft, but this percent varied as a function of type of theft. Households experiencing thefts of credit cards were more likely than those experiencing thefts of existing accounts or personal information to spend one day resolving problems. Households experiencing theft of personal information were more likely to spend three months or more resolving problems related to the theft.
- Overall, about 80 percent of households reported that they had no ongoing problems once the theft was identified. Nearly one-third of those experiencing theft of personal information, however, reported that the misuse was still causing problems.
- About two-thirds of households reported a monetary loss as a result of identity theft. The median amount of money lost varied depending on the type of theft. Those experiencing theft of personal information were more likely than those experiencing theft of credit card or other existing accounts to report no loss of money. However, when theft of personal information did cause a loss of money, it was the most costly type of theft. The median amount of loss by theft of credit cards was \$300, for theft from existing accounts was \$300, and for theft of personal information was \$800. Twenty percent of households reported losing more than \$1,000 as a result of identity theft.