



How Victims' Information is Misused¹

Calendar Years 2004 through 2006

Credit Card Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
New Accounts	16.6%	15.6%	15.2%
Existing Account	11.9%	11.4%	10.7%
Unspecified	0.1%	0.2%	0.2%
Total	28%	26%	25%

Phone or Utilities Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Wireless - New Accounts	10.0%	9.0%	7.2%
Utilities - New Accounts	4.3%	5.2%	5.8%
Telephone - New Accounts	6.0%	5.5%	4.4%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.7%
Unspecified	0.3%	0.4%	0.5%
Total	19%	18%	16%

Bank Fraud²

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Electronic Fund Transfer	6.6%	7.9%	8.0%
Existing Accounts	8.5%	7.5%	5.8%
New Accounts	3.6%	3.3%	3.1%
Unspecified	0.1%	0.1%	0.1%
Total	18%	18%	16%

Employment-Related Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Employment-Related Fraud	13%	12%	14%

Loan Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Business / Personal / Student Loan	2.6%	2.6%	2.5%
Auto Loan / Lease	1.9%	1.8%	1.7%
Real Estate Loan	1.2%	1.2%	1.3%
Unspecified	0.2%	0.2%	0.2%
Total	5%	5%	5%

Other Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Uncertain ³	—	—	12.0%
Miscellaneous ³	—	—	4.6%
Internet / Email	1.8%	2.0%	2.2%
Evading the Law	2.4%	2.2%	2.1%
Medical	1.8%	1.9%	1.9%
Apartment or House Rented	0.9%	0.9%	0.9%
Insurance	0.4%	0.4%	0.4%
Property Rental Fraud	0.3%	0.3%	0.3%
Securities / Other Investments	0.1%	0.2%	0.2%
Child Support	0.3%	0.2%	0.2%
Bankruptcy	0.3%	0.3%	0.2%
Magazines	0.2%	0.2%	0.2%
Other ³	14.4%	17.5%	—
Total	22%	25%	24%

Attempted Identity Theft

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Attempted Identity Theft	6%	6%	6%

Government Documents or Benefits Fraud

	Percentages	Percentages	Percentages
Theft Subtype	CY-2004	CY-2005	CY-2006
Fraudulent Tax Return Filed	3.9%	4.8%	6.2%
Driver's License Issued / Forged	2.3%	1.8%	1.4%
Government Benefits Applied For / Received	1.4%	1.5%	1.3%
Other Government Documents Issued / Forged ⁴	0.7%	0.6%	0.9%
Social Security Card Issued / Forged ⁴	0.5%	0.2%	—
Unspecified	<0.1%	<0.1%	<0.1%
Total	8%	9%	10%

¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY-2004 = 246,882; CY-2005 = 255,613; and CY-2006 = 246,035. Note that 18% of identity theft complaints include more than one type of identity theft in CY-2006, 20% in each year for CY-2004 and CY-2005.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

³Theft subtype "Other" was replaced by theft subtypes "Miscellaneous" and "Uncertain" in CY-2006.

⁴Theft subtype "Social Security Card Issued/Forged" was combined with theft subtype "Other Government Documents Issued/Forged" in CY-2006.