



## Appendix E (1): How Victims' Information is Misused<sup>1</sup>

### Three-Year Trends

*Calendar Years 2001 through 2003*

#### Credit Card Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
New Accounts	26.1%	24.4%	19.2%
Existing Accounts	10.2%	12.2%	12.0%
Unspecified	5.6%	5.4%	1.4%
<b>Total</b>	<b>42%</b>	<b>42%</b>	<b>33%</b>

#### Phone or Utilities Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Wireless - New	9.7%	10.5%	10.4%
Telephone - New	5.3%	5.2%	5.6%
Utilities - New	2.5%	3.0%	3.8%
Unauthorized Charges to Existing Accounts	0.5%	0.7%	0.6%
Unspecified	2.3%	2.2%	0.8%
<b>Total</b>	<b>20%</b>	<b>22%</b>	<b>21%</b>

#### Bank Fraud (Includes fraud involving checking and savings accounts and electronic fund transfers.)

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Existing Accounts	6.2%	8.1%	8.2%
Electronic Fund Transfer	1.9%	3.1%	4.8%
New Accounts	2.7%	3.7%	3.8%
Unspecified	2.3%	2.0%	0.5%
<b>Total</b>	<b>13%</b>	<b>17%</b>	<b>17%</b>

#### Employment-Related Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Employment-Related Fraud	8.9%	9.3%	11.1%

#### Government Documents or Benefits Fraud

	CY 2001	CY 2002	CY 2003
<b>Theft Subtype</b>	Percentage	Percentage	Percentage
Fraudulent Tax Return	1.9%	1.9%	3.7%
Driver's License Issued / Forged	2.8%	3.0%	2.3%
Government Benefits Applied For / Received	0.4%	0.8%	1.3%
Social Security Card Issued / Forged	0.7%	1.7%	0.4%
Other Government Documents Issued / Forged	0.3%	0.3%	0.4%
Unspecified	0.2%	0.1%	<0.1%
<b>Total</b>	<b>6%</b>	<b>8%</b>	<b>8%</b>

<sup>1</sup>Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse for each calendar year: CY 2001 = 86,212; CY 2002 = 161,836; CY 2003 = 214,905. Note that percentages total to more than 100 in each year because some victims report experiencing more than one type of identity theft: 20% in CY 2001; 22% in CY 2002; and 19% in CY 2003.