



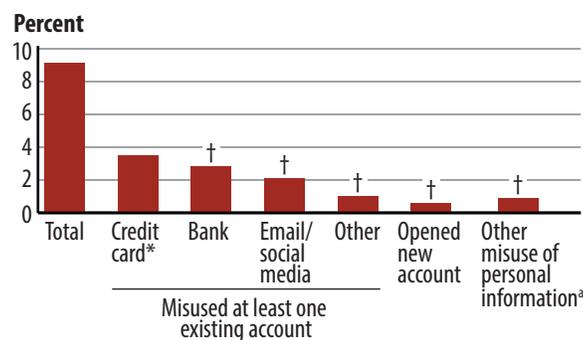
Victims of Identity Theft, 2021

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In 2021, an estimated 23.9 million persons, or about 9% of all U.S. residents age 16 or older, reported that they had been victims of identity theft during the prior 12 months. Almost 4% of U.S. residents age 16 or older had experienced at least one incident involving the misuse of an existing credit card, and 3% had experienced the misuse of an existing bank account (figure 1). Two percent of persons reported experiencing the misuse of an existing email or social media account. Nearly 1% had experienced the misuse of their personal information for other fraudulent purposes, such as getting medical care or applying for a job or government benefits. Less than 1% reported the misuse of their personal information to open a new account.

This report uses data from the 2021 Identity Theft Supplement (ITS) to the National Crime Victimization Survey. From July 1 to December 31, 2021, the ITS collected data from persons about their experience with identity theft during the 12 months before the interview. The 2021 ITS featured a redesigned questionnaire. (For more information, see “Identity Theft in the National Crime Victimization Survey.”)

FIGURE 1
Persons age 16 or older who experienced at least one identity-theft incident in the past 12 months, by type of theft, 2021



Note: Details do not sum to totals because persons could experience more than one type of identity theft. In 2021, there were 263 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 1 for estimates and standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender’s identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

HIGHLIGHTS

- In 2021, about 23.9 million people (9% of U.S. residents age 16 or older) had been victims of identity theft during the prior 12 months.
- For 76% of identity-theft victims in 2021, the most recent incident involved the misuse of only one type of existing account, such as a credit card or bank account.
- About 59% of identity-theft victims had financial losses of \$1 or more; those losses totaled \$16.4 billion in 2021.
- In 2021, about 2% of persons age 16 or older experienced the misuse of an existing email or social media account.
- Ten percent of identity-theft victims in 2021 were severely distressed as a result of the crime.
- In 2021, most identity-theft victims (56%) spent 1 day or less resolving associated financial or credit problems.
- About 7% of identity-theft victims in 2021 reported the incident to police, and 67% contacted a credit card company or bank.
- As of 2021, about 1 in 5 persons (22%) had experienced identity theft in their lifetime.

Identity theft in the National Crime Victimization Survey

Redesign of the Identity Theft Supplement questionnaire

The Bureau of Justice Statistics (BJS) first administered the Identity Theft Supplement (ITS) in 2008. The ITS is one of several rotating supplements to the National Crime Victimization Survey. The survey collects information on several types of identity theft, such as the misuse of an existing account, misuse of personal information to open a new account, and misuse of personal information for other fraudulent purposes.

From 2012 through 2018, the ITS was administered every two years. In fall 2019, BJS contracted with RTI International to examine the scope of crimes under identity theft and address methodological concerns of respondent uncertainty regarding timing of events. This work also allowed for changes to modernize the instrument where needed. To allow time for this research, administration of the ITS was delayed until July 2021. The research consisted of four parts: (1) an analysis of state laws on identity theft, (2) a secondary data analysis on previously collected ITS data, (3) cognitive interviewing, and (4) an online pilot test assessing three versions of the questionnaire. For more information, see *Assessing the Measurement of Identity Theft through the Identity Theft Supplement to the National Crime Victimization Survey* (NCJ 306383, BJS third-party report, October 2023).

BJS used the results of the research to develop a redesigned ITS questionnaire that was administered from July to December 2021. The 2021 instrument differed from the 2018 questionnaire in several ways: (1) attempted incidents of identity theft were excluded, (2) a dual reference period (lifetime and past year) was added to screen for each type of identity theft, (3) respondents were asked to give the month and year of the most recent occurrence of each type of identity theft experienced in the past year, and (4) a separate screener question for the misuse of email and social media accounts was included.

These changes resulted in several improvements to the ITS questionnaire. The new questionnaire allows for more control of telescoping of incidents into the study period by reducing the number of incidents reported that occurred outside the survey window. The new version decreases respondent burden by excluding attempted incidents as opposed to previous administrations of the ITS where they were asked to report both successful and unsuccessful incidents of identity theft. It also more correctly classifies incidents involving email/social media accounts by separating them from misuse of financial accounts. Questionnaire examples were also updated to help modernize the instrument. Due to these

differences, the 2021 ITS is not comparable to previous administrations of the ITS. For more information on the ITS, see <https://bjs.ojp.gov/data-collection/identity-theft-supplement-its>.

Defining identity theft for this report

This report details the number, percentage, and demographic characteristics of U.S. residents age 16 or older who experienced one or more incidents of identity theft in their lifetime or in the prior 12 months. Depending on the circumstances of the incident, victims of identity theft may not know immediately that their identity was stolen. Most of the report focuses on the most recent incident. It describes:

- victim characteristics
- victim responses to identity theft
- how victims discovered the crime
- offender characteristics, including how the offender obtained the victim's personal information
- financial losses and other consequences of identity theft, including the amount of time victims spent resolving associated problems
- reporting of the incident to credit card companies, credit bureaus, or law enforcement agencies
- the level of emotional distress that victims experienced.

Identity-theft victims are persons age 16 or older who experienced one or more of the following:

- **Misuse of an existing account**—completed unauthorized use of one or more existing accounts, such as a credit card, debit card, checking, savings, email, social media, telephone, online, mortgage, or insurance account.
- **Opening of a new account**—completed unauthorized use of personal information to open a new account, such as a credit card, debit card, checking, savings, email, social media, telephone, online, mortgage, or insurance account.
- **Misuse of personal information for other fraudulent purposes**—completed unauthorized use of personal information for other fraudulent purposes, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud. This excludes the completed unauthorized use of personal information to open a new account or misuse of an existing account.

Most recent identity theft

Misuse of an existing account was the most recent experience for a majority of identity-theft victims

For about 85% of victims of identity theft in 2021, the most recent incident involved the misuse of at least one type of existing account (table 1). This included 76% of victims experiencing the misuse of only one type of existing account and 9% of victims experiencing the misuse of multiple types of existing accounts.

About 3% of victims experienced the misuse of their personal information to open a new account only, and 7% had their personal information misused for other fraudulent purposes. Five percent of victims experienced multiple types of identity theft, including a combination of misuse of an existing account, the fraudulent opening of a new account, or misuse of personal information for other fraudulent purposes.

Persons in households earning \$200,000 or more annually had the highest prevalence of identity theft across income groups

A greater percentage of females (10%) than males (9%) were victims of identity theft in 2021 (table 2). Persons who were white (10%) had a higher prevalence of identity-theft victimization than persons who were black (8%) or Hispanic (6%). White persons also had a higher prevalence compared to persons who were Asian or who were Native Hawaiian or Other Pacific Islander (7%). Persons of other races (includes American Indian or Alaska Native and persons of two or more races) had a higher prevalence of identity theft (13%) compared to white persons. Persons ages 50–64 (11%) were more likely to be victims of identity theft than persons in all other age groups. Persons in households earning at least \$200,000 per year (13%) had the highest prevalence of identity theft across income groups.

TABLE 1
Victims of identity theft, by type of most recent incident of theft, 2021

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	23,928,600	9.1%	100%
Misused only one type of existing account	18,175,200	6.9%	76.0%
Credit card*	7,289,970	2.8	30.5
Bank	5,662,590 †	2.2 †	23.7 †
Email/social media	3,856,390 †	1.5 †	16.1 †
Other	1,366,250 †	0.5 †	5.7 †
Opened new account only	759,330 †	0.3% †	3.2% †
Other misuse of personal information^a	1,639,600 †	0.6% †	6.9% †
Multiple types of identity theft	3,354,470 †	1.3% †	14.0% †
Existing accounts only ^b	2,125,130 †	0.8 †	8.9 †
Other ^c	1,229,350 †	0.5 †	5.1 †

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft that occurred in the past year. In 2021, there were 263 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 2 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

^bIncludes victims who experienced two or more of the following: misuse of a credit card, bank account, email or social media, or other existing account.

^cIncludes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

TABLE 2**Demographic characteristics of victims of identity theft in the past 12 months and the U.S. residential population age 16 or older, 2021**

Demographic characteristic	Victims of identity theft in the past 12 months ^a			U.S. residential population	
	Number of victims	Percent of U.S. residential population age 16 or older ^b	Percent of all victims	Number of persons age 16 or older	Percent of all persons age 16 or older
Total	23,928,600	9.1%	100%	262,944,530	100%
Sex					
Male*	10,996,850	8.6%	46.0%	127,570,290	48.5%
Female	12,931,750 †	9.6 †	54.0 †	135,374,240	51.5
Race/Hispanic origin					
White ^{c*}	16,786,460	10.3%	70.2%	163,092,990	62.0%
Black ^c	2,584,720 †	8.2 †	10.8 †	31,677,970	12.0
Hispanic	2,776,650 †	6.1 †	11.6 †	45,249,370	17.2
Asian/Native Hawaiian/ Other Pacific Islander ^c	1,181,550 †	6.5 †	4.9 †	18,303,610	7.0
Other ^{c,d}	599,220 †	13.0 †	2.5 †	4,620,590	1.8
Age					
16–17	108,610 †	1.4% †	0.5% †	7,788,210	3.0%
18–24	2,048,000 †	7.0 †	8.6 †	29,203,000	11.1
25–34	4,045,430 †	8.9 †	16.9 †	45,566,860	17.3
35–49	6,090,210 †	9.9 †	25.5 †	61,565,520	23.4
50–64*	6,772,050	10.9	28.3	62,268,620	23.7
65 or older	4,864,310 †	8.6 †	20.3 †	56,552,320	21.5
Household income^e					
\$24,999 or less	2,932,100 ‡	7.4% †	12.3% ‡	39,687,030	15.1%
\$25,000–\$49,999	4,244,230 †	7.1 †	17.7 †	59,460,100	22.6
\$50,000–\$99,999	7,703,790 †	9.2 †	32.2 †	83,952,620	31.9
\$100,000–\$199,999	6,407,310 †	10.9 †	26.8 †	58,760,990	22.3
\$200,000 or more*	2,641,170	12.5	11.0	21,083,790	8.0

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft that occurred in the past year. See appendix table 3 for standard errors.

*Comparison group within each demographic characteristic.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aIncludes persons who experienced at least one identity-theft incident in the past year.

^bEstimates are based on the number of persons in each category. For example, the percentage for males is the number of male victims of identity theft divided by the total number of males age 16 or older multiplied by 100.

^cExcludes persons of Hispanic origin (e.g., “white” refers to non-Hispanic white persons and “black” refers to non-Hispanic black persons).

^dIncludes American Indian or Alaska Native persons, and persons of two or more races.

^eMissing data were imputed.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Victims most commonly discovered identity theft through contact from a financial institution

Among identity-theft victims in 2021 who most recently had at least one existing account misused, 27% discovered the incident when a financial institution contacted them about suspicious activity, while 21% discovered it after noticing fraudulent charges on their

account (table 3). Victims of other types of identity theft most commonly discovered it when a company or agency other than a financial institution notified them (48% of victims). Smaller percentages of such victims discovered the incident when they received a bill or were contacted about an unpaid bill (6%) or when they had problems applying for a loan or government benefits or filing an income tax return (6%).

TABLE 3
Ways that victims discovered identity theft, by type of theft, 2021

Ways victims discovered identity theft	Any identity theft	Misused at least one existing account ^{a*}	Other identity theft ^b
Total	100%	100%	100%
Contacted by financial institution about suspicious activity	24.6	26.8	4.4 †
Noticed fraudulent charges on account	19.4	21.4	1.4 †
Notified by company or agency	11.3	7.2	47.6 †
Noticed money missing from account	9.0	9.9	1.0 †
Notified by family or friends	7.9	8.3	3.8 †
Contacted financial institution to report a theft	6.1	6.7	0.8 †
Received a bill or contacted about an unpaid bill	3.1	2.8	5.6 †
Credit card declined, check bounced, or account closed due to insufficient funds	1.9	2.1	0.3 †
Discovered through credit report or credit monitoring service	1.6	1.3	4.8 †
Problems with applying for a loan, applying for government benefits, or filing income taxes	1.0	0.5	5.6 †
Received merchandise or card that victim did not order or did not receive product the victim ordered	0.9	0.5	4.5 †
Notified by police	0.4	0.2	1.8 †
Another way ^c	12.6	12.0	18.2 †
Do not know	0.2	0.2	0.1 †
Number of victims	23,928,600	21,518,450	2,410,150

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft that occurred in the past year. See appendix table 4 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aIncludes the misuse of at least one of the following: a credit card, bank account, email or social media account, or other existing account.

^bIncludes the misuse of personal information to open a new account or for other fraudulent purposes.

^cIncludes receiving suspicious texts, phone calls, or emails; having problems logging into or accessing an account; noticing account information or settings had changed; being notified by an employer or someone else; and discovering the identity theft in other ways.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

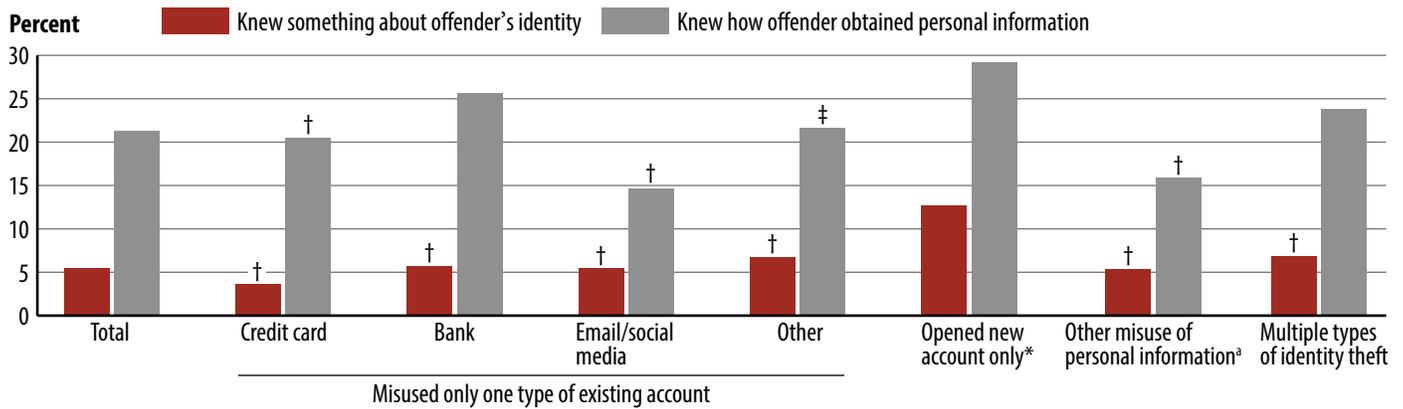
Among the victims of identity theft, 21% knew how the offender obtained their personal information

The ITS asks victims whether they knew anything about the person who misused their personal information or how their personal information was obtained. Overall, 5% of identity-theft victims in 2021 knew something about the offender’s identity in the most recent incident (figure 2). The share of victims with this knowledge ranged from 4% of those whose existing credit card was

misused to 13% of those whose personal information was misused to open a new account.

One in 5 (21%) victims knew how the offender obtained their personal information. Victims were more likely to know this if the identity theft involved opening a new account (29% of victims) than misusing an existing credit card (21%), existing email or social media account (15%), or personal information for other fraudulent purposes (16%).

FIGURE 2
Victims of identity theft who knew something of the offender’s identity or how the offender obtained their personal information, by type of theft, 2021



Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. See appendix table 5 for estimates and standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

³Includes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender’s identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Cyber-enabled identity theft

Identities can be stolen through traditional modes (e.g., physically) or cyber-enabled means (e.g., during an online transaction). Among victims who knew how their personal information was obtained, about 38% said it was done through cyber-enabled means (an online transaction, scam email or phone call, or electronic access to their work or home computer, cellphone, tablet, or other electronic device) (table 4). This method was the most common overall and for each type of identity theft

except two (opening of a new account and misuse of personal information for other fraudulent purposes).

Half (50%) of victims who knew how the offender obtained their information to misuse their email or social media account said the offender used cyber-enabled means. A similar pattern was found among victims who experienced misuse of an existing account other than a bank, credit card, email, or social media account (50%).

TABLE 4

Victims of identity theft who knew how the offender obtained their personal information, by method offender used and type of theft, 2021

Type of identity theft	Knew how offender obtained personal information	Method offender used					
		Total	Used cyber-enabled means ^{a*}	Found/stole from place ^b	Stole during in-person transaction ^c	Stole from files ^d	Other
Total	5,081,260	100%	37.5%	11.3% †	17.6% †	16.3% †	17.2% †
Misused only one type of existing account	3,802,550	100%	40.4%	12.2% †	21.2% †	12.5% †	13.7% †
Credit card	1,494,370	100	39.6	12.6 †	25.1 †	12.5 †	10.3 †
Bank	1,448,830	100	35.5	16.9 †	28.2 †	7.3 †	12.2 †
Email/social media	564,170	100	50.3	3.5 !	2.0 !	19.6 †	24.7 †
Other	295,190	100	50.4	3.4 !	3.6 !	25.0 †	17.6 †
Opened new account only	221,470	100%	8.3%	5.1% !	1.6% !	30.4% †	54.7% †
Other misuse of personal information^e	259,350	100%	13.9%	4.4% !	--	51.2% †	30.5% †
Multiple types of identity theft	797,890	100%	39.2%	11.1% †	11.1% †	19.2% †	19.3% †

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft that occurred in the past year and on the 5.1 million (21% of all) victims who knew how the offender obtained their information. See appendix table 6 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

--Less than 0.05%.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aIncludes obtaining information through an online transaction, scam email or phone call, or electronic access to the victim's work or home computer, cellphone, tablet, or other electronic device.

^bIncludes finding lost information and stealing information from the mail or a place where it was stored (e.g., wallet, home, office, or car).

^cIncludes stealing information by using a skimmer or card reader.

^dIncludes stealing information from personnel files at a place of employment or from an office or a company that had the victim's information in its paper or electronic files.

^eIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

More than half of victims had direct financial losses from their most recent identity-theft incident, and 4% had indirect financial losses

The economic impact of identity theft is measured by direct and indirect financial losses.¹ A direct financial loss is the monetary amount the offender obtained from misusing the victim’s account or personal information, including the estimated value of goods, services, or cash obtained. It includes both out-of-pocket loss and any losses that were reimbursed to the victim. An indirect loss includes any other monetary cost caused by the identity theft, such as legal fees, bounced checks, and other miscellaneous expenses that were not reimbursed (e.g., postage, phone calls, or notary fees). All indirect losses are included in the calculation of out-of-pocket loss.

In 2021, more than half (57%) of victims had a direct financial loss of at least \$1 in connection with their most recent incident of identity theft (table 6). The mean direct loss was \$880 per identity-theft victim, and the median was \$200. Mean direct losses were higher for victims whose personal information was misused to open a new account (\$3,430) than for victims whose credit card (\$620), bank account (\$670), or other existing account (\$550) was misused. About 4% of all identity-theft victims reported indirect losses of at least \$1. These victims had a mean indirect loss of \$280 and a median indirect loss of \$40.

Credit card, insurance, and other companies may reimburse some or all of the financial loss associated with identity theft, thus reducing or eliminating out-of-pocket losses for victims. At the time of their interviews, about 12% of identity-theft victims had experienced out-of-pocket losses of \$1 or more, with a mean out-of-pocket loss of \$790 and a median of \$100. Out-of-pocket losses were more common among victims who had multiple existing accounts misused (20%) than victims whose email or social media account was misused (5%) or whose personal information was misused to open a new account (9%) or for other fraudulent purposes (9%).

¹Direct and indirect financial losses include losses to victims and exclude financial losses to stores, credit card companies, and banks.

Financial loss for all identity theft

Across all incidents of identity theft reported in 2021, about 59% of victims experienced a financial loss of \$1 or more (table 5). These victims had financial losses totaling \$16.4 billion. The mean loss was \$1,160 per victim, and the median loss was \$200.

TABLE 5
Financial loss for all incidents of identity theft, 2021

Estimate	Financial loss
Total	\$16,386,045,280
Mean	\$1,160
Median	\$200
Percent of victims experiencing a loss	58.9%
<hr/>	
Number of victims	23,928,600

Note: Estimates are based on all incidents of identity theft that occurred in the past year. Mean, median, and percentage were calculated using direct estimation. Financial loss includes any financial loss of \$1 or more. See appendix table 7 for standard errors.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

TABLE 6
Financial loss from victims' most recent incident of identity theft, by type of theft and loss, 2021

Type of financial loss	Total identity theft	Misused only one type of existing account					Opened new account only*	Other misuse of personal information ^a	Multiple types of identity theft	
		Credit card	Bank	Email/ social media	Other	Existing accounts only ^b			Other ^c	
Any loss^d										
Mean	\$880	\$620 †	\$680 †	\$2,730	\$550 †	\$3,360	\$2,680	\$1,160 †	\$1,920 ‡	
Median	\$200	\$200	\$200	\$200	\$100	\$1,000	\$1,100	\$300	\$500	
Percent experiencing a loss	58.0%	78.3% †	83.4% †	9.0% †	47.7% †	30.5%	18.7% †	65.1% †	43.0% †	
Direct^e										
Mean	\$880	\$620 †	\$670 †	\$3,270	\$550 †	\$3,430	\$3,200	\$1,140 †	\$1,900 †	
Median	\$200	\$200	\$200	\$400	\$100	\$1,000	\$1,800	\$300	\$500	
Percent experiencing a loss	57.1%	78.0% †	83.1% †	7.2% †	47.2% †	29.1%	15.1% †	64.0% †	42.0% †	
Indirect^f										
Mean	\$280	\$70 †	\$260	\$360	\$160	\$620	\$340 !	\$470	\$360	
Median	\$40	\$2	\$70	\$2	\$40	\$300	\$50 !	\$200	\$100	
Percent experiencing a loss	3.8%	2.9%	4.5%	2.5%	2.3%	4.1%	5.1% !	5.5%	6.9%	
Total out of pocket^g										
Mean	\$790	\$460 †	\$760 †	\$1,340	\$270 †	\$1,900	\$1,540	\$840 †	\$1,200	
Median	\$100	\$70	\$100	\$200	\$100	\$800	\$200	\$200	\$300	
Percent experiencing a loss	12.5%	9.4%	18.5% †	4.9% ‡	17.1% †	9.2%	8.6%	20.1% †	15.5% †	
Number of victims	23,928,600	7,289,970	5,662,590	3,856,390	1,366,250	759,330	1,639,600	2,125,130	1,229,350	

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. Means and percentages were calculated using direct estimation. See appendix table 8 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

^bIncludes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

^cIncludes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

^dIncludes victims who had any direct or indirect loss of \$1 or more.

^eIncludes victims who had a direct loss of \$1 or more and no indirect loss and victims who had both direct and indirect losses of \$1 or more. Mean amounts for direct losses could be greater than mean amounts of any loss due to top-coding, a procedure used to protect respondents with large loss amounts from the risk of disclosure. See *Methodology*.

^fIncludes victims who had an indirect loss of \$1 or more and no direct loss and victims who had both direct and indirect losses of \$1 or more.

^gIncludes direct loss not reimbursed to the victim plus any indirect loss.

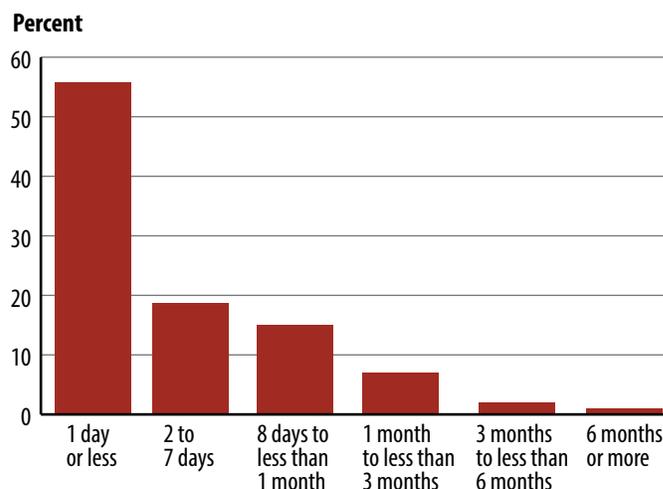
Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Most identity-theft victims spent 1 day or less resolving associated financial or credit problems

At the time of their interview in 2021, about 86% of victims had resolved any financial or credit problems associated with their most recent incident of identity theft. (See appendix table 9.) More than half of these victims (56%) had spent 1 day or less clearing up the problems (figure 3). About 10% spent 1 month or more resolving problems.

The length of time that victims spent resolving all associated financial or credit problems varied by the type of identity theft. In 2021, victims who resolved all problems spent a mean of 4 hours and a median of 1 hour doing so (table 7). Victims whose credit card was misused spent a mean of 3 hours resolving financial or credit problems, less time than victims of almost any other type of identity theft measured. Victims of multiple types of identity theft, including misuse of an existing account or personal information to open a new account or conduct other fraud, spent a mean of 7 hours resolving problems.

FIGURE 3
Length of time that victims spent resolving financial or credit problems associated with identity theft, 2021



Note: Estimates are based on the most recent incident of identity theft that occurred in the past year and on the 86% of victims whose associated financial or credit problems were resolved at the time of interview. About 1% of victims resolved the problems but did not know how long it took, and about 6% did not know if they resolved the problems. See appendix table 9 for estimates and standard errors.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

TABLE 7
Number of hours that victims spent resolving financial or credit problems associated with identity theft, 2021

Type of identity theft	Problems resolved ^a		Problems not resolved ^b	
	Mean	Median	Mean	Median
Total	3.9 hrs.	1.0 hrs.	9.1 hrs.	2.0 hrs.
Misused only one type of existing account	3.4 hrs.	1.0 hrs.	6.4 hrs.	1.0 hrs.
Credit card*	2.6	1.0	4.8	1.0
Bank	4.4 †	1.0	12.0 †	2.0
Email/social media	3.8 †	1.0	3.8	1.0
Other	3.0	1.0	7.3	1.0
Opened new account only	5.3 hrs. †	2.0 hrs.	12.5 hrs. †	3.0 hrs.
Other misuse of personal information ^c	4.9 hrs. †	2.0 hrs.	10.3 hrs. †	2.0 hrs.
Multiple types of identity theft	6.2 hrs. †	2.0 hrs.	14.8 hrs. †	3.0 hrs.
Existing accounts only ^d	5.6 †	2.0	12.0 †	2.0
Other ^e	7.3 †	2.0	17.1 †	4.0

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. Means were calculated using direct estimation. See appendix table 10 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes the 86% of victims whose associated financial or credit problems were resolved at the time of interview.

^bIncludes the 14% of victims who did not resolve the problems or did not know if they resolved the problems.

^cIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

^dIncludes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

^eIncludes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Identity-theft victims who did not resolve all associated financial or credit problems showed a similar pattern. Victims with unresolved problems spent a mean of 9 hours and a median of 2 hours trying to resolve the problems. Victims of credit card misuse spent a mean of 5 hours on resolving problems, while victims of multiple types of identity theft, including misuse of an existing account or personal information to open a new account or conduct other fraud spent a mean of 17 hours.

Ten percent of identity-theft victims were severely distressed as a result of the crime

Victims rated how distressing their most recent incident of identity theft was on a 4-point scale that ranged from not at all to severely distressing. In 2021, about 10% of

all identity-theft victims said the crime was severely distressing (table 8). Severe emotional distress was higher among victims of multiple types of identity theft (18%) than victims of misuse of one type of existing account (8%). In particular, severe distress was higher among victims of multiple types of identity theft, including misuse of an existing account or personal information to open a new account or conduct other fraud (20%) than it was among victims of misuse of personal information only (13%), a credit card (5%), a bank account (11%), an email or social media account (8%), or other existing account (7%).

TABLE 8
Victims who experienced emotional distress from identity theft, by severity of stress and type of theft, 2021

Type of identity theft	Total	Severe	Moderate	Mild	None
Total	100%	9.8%	23.7%	46.3%	20.3%
Misused only one type of existing account	100%	7.6% †	22.1% †	47.7% †	22.5% †
Credit card	100	5.4 †	21.7 †	50.3 †	22.6 †
Bank	100	10.7 †	25.8	45.7 †	17.9 †
Email/social media	100	7.9 †	18.0 †	45.4 ‡	28.7 †
Other	100	6.6 †	21.1 †	48.7 †	23.5 †
Opened new account only	100%	17.5%	27.5%	38.1%	17.0% ‡
Other misuse of personal information^a	100%	13.1% †	30.8%	42.7%	13.4%
Multiple types of identity theft	100%	17.8%	27.7%	42.3%	12.2%
Existing accounts only ^b	100	16.4	26.4	44.0	13.1
Other ^{c*}	100	20.3	29.9	39.3	10.6

Note: Details may not sum to totals due to rounding. Estimates are based on the most recent incident of identity theft that occurred in the past year. Excludes about 0.4% of victims with missing data on emotional distress. See appendix table 11 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender’s identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

^bIncludes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

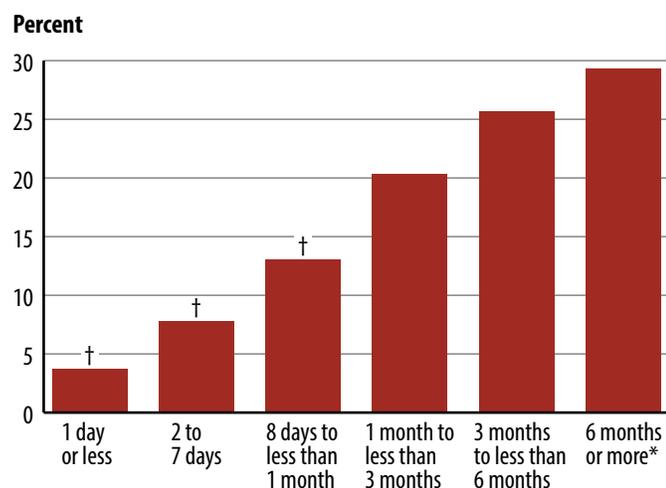
^cIncludes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

The share of identity-theft victims with severe distress grew with the time spent resolving problems

The longer that victims spent resolving financial or credit problems associated with their most recent incident of identity theft, the more likely they were to experience severe emotional distress. In 2021, victims who spent 1 month or more resolving problems were more likely to have severe distress than those who spent less time resolving these problems (figure 4). Four percent of victims who spent 1 day or less resolving problems had severe distress, compared to 20% of those who spent 1 to 3 months.

FIGURE 4
Victims who experienced severe emotional distress from identity theft, by length of time they spent resolving associated financial or credit problems, 2021



Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. See appendix table 12 for estimates and standard errors.

*Comparison group.

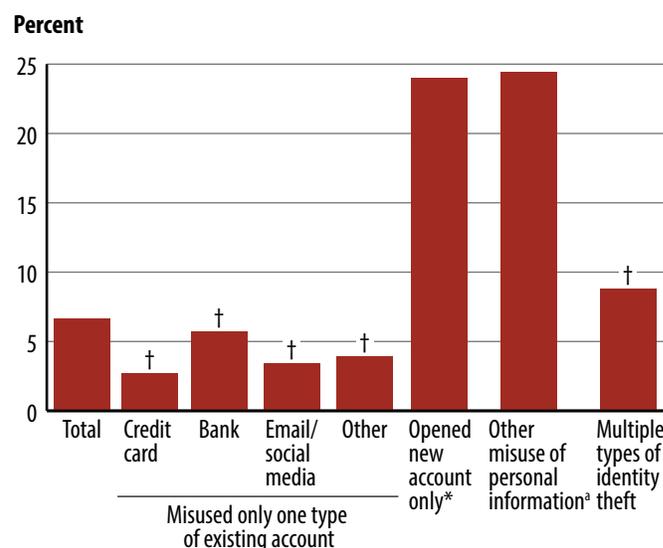
†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

An estimated 7% of identity-theft victims reported the incident to police, while 67% contacted a credit card company or bank

About 7% of victims in 2021 said they reported the most recent identity-theft incident to police or another law enforcement agency (figure 5). Police reporting varied by the type of theft. Victims whose personal information was misused to open a new account (24%) were more likely to report the incident to police than victims of multiple types of identity theft (9%) or victims whose credit card (3%), bank (6%), email or social media (3%), or other (4%) existing account was misused. Victims most commonly did not report identity theft to police because it was handled in another way, such as by the victim, a financial institution, or another organization (57%) (not shown).

FIGURE 5
Victims of identity theft who reported the theft to police, by type of theft, 2021



Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. Less than 1% of victims did not know if the theft was reported to police. See appendix table 13 for estimates and standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^Includes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Nearly 7 in 10 (67%) victims contacted a credit card company or bank to report the incident, while about 4 in 10 (39%) contacted the business associated with the misuse (table 9). About 7% of victims contacted a credit bureau, 6% contacted a credit-monitoring service, and 3% contacted a document-issuing agency, such as an agency that issues driver’s licenses. Two percent of victims contacted a consumer agency, such as the Better Business Bureau. One percent contacted the Federal Trade Commission, and 1% contacted a nonpolice victim services agency. Less than 1% of victims contacted an attorney.

TABLE 9
Victims of identity theft, by type of organization contacted about the theft, 2021

Type of organization contacted	Percent
Credit card company or bank	67.3%
Business associated with misuse	39.4
Credit bureau	7.1
Credit-monitoring services	6.1
Document-issuing agency ^a	3.0
Consumer agency ^b	2.4
Federal Trade Commission	1.3
Victim services agency ^c	0.8
Attorney	0.4
Other	0.8
Number of victims	23,928,600

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. Details do not sum to 100% because persons could contact multiple organizations. See appendix table 14 for standard errors.

^aIncludes agencies that issue documents, including driver’s licenses, Social Security cards, or insurance cards.

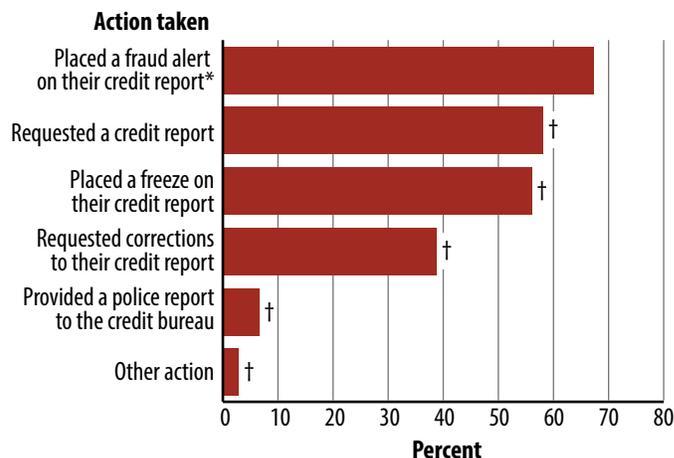
^bIncludes state or local consumer affairs agencies, such as a state attorney general’s office, and consumer agencies, such as the Better Business Bureau.

^cIncludes nonpolice agencies that assist victims of crime.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Of the 7% of identity-theft victims who contacted a credit bureau, 67% placed a fraud alert on their credit report (figure 6). Victims who contacted a credit bureau were more likely to take this action than request a credit report (58%), place a freeze on their credit report (56%), request corrections to their credit report (39%), or provide a police report to the credit bureau (7%).

FIGURE 6
Victims of identity theft who contacted a credit bureau, by action taken, 2021



Note: Estimates are based on the most recent incident of identity theft that occurred in the past year and on the 7% of victims who contacted a credit bureau. Details do not sum to 100% because persons could take multiple actions. See appendix table 15 for estimates and standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Lifetime identity theft

As of 2021, about 1 in 5 persons had reported experiencing identity theft in their lifetime

Of the 263 million persons age 16 or older in the United States in 2021, about 22% had been victims of at least one incident of identity theft in their lifetime (table 10). A larger share (7%) of U.S. residents experienced the misuse of an existing credit card during their lifetime than the misuse of a bank (5%), email or social media (2%), or other (1%) existing account. About 7% of U.S. residents experienced multiple types of identity theft during their lifetime: approximately 4% experienced the

misuse of multiple types of existing accounts only and 2% experienced multiple types of identity theft, including misuse of an existing account or personal information to open a new account or conduct other fraud.

Of the 59 million persons who were victims of identity theft during their lifetime, 64% experienced the misuse of only one type of existing account. About 30% of victims experienced multiple types of identity theft in their lifetime: 19% experienced misuse of multiple credit card, bank, telephone, online, or other existing accounts, while 10% experienced multiple types of identity theft, including misuse of an existing account or personal information to open a new account or conduct other fraud.

TABLE 10
Victims of identity theft in their lifetime, by type of theft, 2021

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	58,951,800	22.4%	100%
Misused only one type of existing account	37,900,130	14.4%	64.3%
Credit card*	17,654,720	6.7	29.9
Bank	13,047,580 †	5.0 †	22.1 †
Email/social media	5,490,400 †	2.1 †	9.3 †
Other	1,707,440 †	0.6 †	2.9 †
Opened new account only	1,456,710 †	0.6% †	2.5% †
Other misuse of personal information^a	2,073,920 †	0.8% †	3.5% †
Multiple types of identity theft	17,521,050	6.7%	29.7%
Existing accounts only ^b	11,419,680 †	4.3 †	19.4 †
Other ^c	6,101,360 †	2.3 †	10.3 †

Note: Details may not sum to totals due to rounding. Estimates are based on any incident of identity theft that occurred in the victim's lifetime. In 2021, there were 263 million persons age 16 or older living in noninstitutionalized, residential settings in the United States. See appendix table 16 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

^bIncludes victims who experienced two or more of the following: misuse of a credit card, bank account, or other existing account.

^cIncludes victims who experienced two or more of the following: misuse of an existing account, personal information to open a new account, or personal information for other fraudulent purposes.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Female U.S. residents (23%) were more likely than male U.S. residents (22%) to experience identity theft during their lifetime (table 11). U.S. residents who were white (26%) had a higher prevalence of lifetime identity theft than those who were black (17%) or Hispanic (15%). The lifetime prevalence of identity theft was also higher for white persons compared to persons who were Asian or who were Native Hawaiian or Other Pacific Islander (15%). U.S. residents of another race (including American Indian or Alaska Native persons,

and persons of two or more races) (29%) had a higher prevalence of lifetime identity theft than those who were white. A higher percentage of persons ages 50–64 (27%) experienced identity theft in their lifetime than any group with the exception of those ages 35–49 (26%). Lifetime identity theft was more prevalent among persons in households earning \$200,000 or more a year (33%) than persons in lower income groups. Persons in the highest income group accounted for 12% of victims of lifetime identity theft.

TABLE 11
Demographic characteristics of victims who experienced identity theft in their lifetime, 2021

Demographic characteristic	Victims of identity theft in their lifetime		
	Number of victims	Percent of U.S. residential population age 16 or older ^a	Percent of all victims
Total	58,951,800	22.4%	100%
Sex			
Male*	28,112,460	22.0%	47.7%
Female	30,839,340 †	22.8 ‡	52.3 †
Race/Hispanic origin			
White ^{b*}	42,921,420	26.3%	72.8%
Black ^b	5,394,580 †	17.0 †	9.2 †
Hispanic	6,613,970 †	14.6 †	11.2 †
Asian/Native Hawaiian/ Other Pacific Islander ^b	2,694,940 †	14.7 †	4.6 †
Other ^{b,c}	1,326,910 †	28.7 ‡	2.3 †
Age			
16–17	262,540 †	3.4% †	0.4% †
18–24	3,878,220 †	13.3 †	6.6 †
25–34	9,980,460 †	21.9 †	16.9 †
35–49	16,102,200	26.2	27.3
50–64*	16,610,920	26.7	28.2
65 or older	12,117,460 †	21.4 †	20.6 †
Household income^d			
\$24,999 or less	6,400,270 †	16.1% †	10.9% †
\$25,000–\$49,999	9,944,940 †	16.7 †	16.9 †
\$50,000–\$99,999	18,942,980 †	22.6 †	32.1 †
\$100,000–\$199,999	16,722,770 †	28.5 †	28.4 †
\$200,000 or more*	6,940,850	32.9	11.8

Note: Details may not sum to totals due to rounding. Estimates are based on any incident of identity theft that occurred in the victim’s lifetime. See appendix table 17 for standard errors.

*Comparison group within each demographic characteristic.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aEstimates are based on the number of persons in each category. For example, the percentage for males is the number of male victims of identity theft divided by the total number of males age 16 or older multiplied by 100.

^bExcludes persons of Hispanic origin (e.g., “white” refers to non-Hispanic white persons and “black” refers to non-Hispanic black persons).

^cIncludes American Indian or Alaska Native persons, and persons of two or more races.

^dMissing data were imputed.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Victims and nonvictims of identity theft

90% of persons age 16 or older took at least one action to prevent identity theft

Persons age 16 or older were asked about the actions they took in the past 12 months to reduce their risk of identity theft, such as checking credit reports, shredding documents with personal information, or changing

passwords on financial accounts. Most persons (90%) took at least one action in 2021 to prevent identity theft, regardless of whether they experienced identity theft in 2021 (table 12). A larger percentage of victims (97%) than nonvictims (89%) of identity theft took at least one preventive action. About 2% of victims took no action to reduce their risk of identity theft, lower than the 10% of nonvictims who took no action.

TABLE 12
Actions that persons age 16 or older took in the past 12 months to reduce the risk of identity theft, 2021

Type of action	Total	Nonvictims*	Victims
Any action	90.0%	89.3%	97.4% †
Checked bank or credit statements	82.9	81.8	93.4 †
Shredded or destroyed documents with personal information	73.4	73.1	76.7 †
Checked credit reports	54.4	53.2	66.5 †
Changed passwords on financial accounts	49.8	47.7	70.8 †
Used identity theft security program on computer	26.9	25.7	38.8 †
Purchased identity theft insurance or credit-monitoring service	6.4	6.0	10.7 †
Purchased identity theft protection	10.2	9.7	15.8 †
No action	9.6%	10.4%	1.8% †

Note: Persons whose most recent incident of identity theft occurred earlier than 12 months prior to the interview were classified as nonvictims. See appendix table 18 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

Methodology

Defining identity theft

As with many other types of crime, there is no standard definition of identity theft used nationwide. The Bureau of Justice Statistics (BJS) developed the Identity Theft Supplement (ITS) in conjunction with the Federal Trade Commission (FTC), a consumer protection agency; the U.S. Department of Justice's Office for Victims of Crime, National Institute of Justice, and Bureau of Justice Assistance; and experts from the criminal justice and financial fields. The ITS definition of identity theft is based on the FTC's definition: a fraud that is committed or attempted using a person's identifying information without authority.²

Many state legal codes use a similar definition of identity theft but define personal information and types of misuse differently. For example, the California Penal Code specifies that identity theft occurs when an individual "willfully obtains personal identifying information, as defined in subdivision (b) of Section 530.55, of another person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, real property, or medical information without the consent of that person."³ The list of personal identifying information includes:

"any name, address, telephone number, health insurance number, taxpayer identification number, school identification number, state or federal driver's license, or identification number, social security number, place of employment, employee identification number, professional or occupational number, mother's maiden name, demand deposit account number, savings account number, checking account number, PIN (personal identification number) or password, United States Citizenship and Immigration Services-assigned number, government passport number, date of birth, unique biometric data including fingerprint, facial scan identifiers, voiceprint, retina or iris image, or other unique physical representation, unique electronic data including information identification number assigned to the person, address or routing code,

²See <https://www.ftc.gov/news-events/press-releases/2004/10/ftc-issues-final-rules-facta-identity-theft-definitions-active>.

³California Penal Code Part 1, Title 13, Chapter 8, Section 530.5.

telecommunication identifying information or access device, information contained in a birth or death certificate, or credit card number of an individual person, or an equivalent form of identification."⁴

The Pennsylvania Consolidated Statutes state that "a person commits the offense of identity theft of another person if he possesses or uses, through any means, identifying information of another person without the consent of that other person to further any unlawful purpose."⁵ It defines identifying information as "any document, photographic, pictorial or computer image of another person, or any fact used to establish identity, including, but not limited to, a name, birth date, Social Security number, driver's license number, nondriver governmental identification number, telephone number, checking account number, savings account number, student identification number, employee or payroll number or electronic signature."⁵

The primary categories of identity theft that the ITS used were modeled after a survey on identity theft that the FTC conducted in 2005 and 2006. The identity-theft categories specified in the initial FTC survey were (1) the misuse of an existing credit card account, (2) the misuse of an existing noncredit card account, and (3) the misuse of personal information to open new accounts or to engage in types of fraud other than the misuse of existing or new financial accounts.⁶ The ITS split the third category into two separate groups: misuse of personal information to open new accounts and misuse of personal information for fraudulent behavior other than the misuse of existing or new accounts.

Timing

The timing of identity-theft incidents is an important aspect of this crime type. Victims of identity theft may not know until much later that their identity was stolen or used in a fraudulent way. It is important to consider this potential lag when analyzing data related to these incidents.

⁴California Penal Code Part 1, Title 13, Chapter 8, Section 530.55.

⁵Pennsylvania Consolidated Statutes Title 18, Chapter 41, Section 4120.

⁶See Synovate. (2007). *Federal Trade Commission – 2006 Identity Theft Survey Report*. Federal Trade Commission. <https://www.ftc.gov/sites/default/files/documents/reports/federal-trade-commission-2006-identity-theft-survey-report-prepared-commission-synovate/synovate-report.pdf>.

Possible overreporting of losses from jointly held accounts

When persons experience the unauthorized use of a jointly held account, both persons might report the same financial harm or loss, resulting in double counting. The ITS did not ask if a loss from an account was reported by another respondent who also held that account. Therefore, any overreporting due to joint account holders could not be adjusted for. While the 2021 ITS did not specifically ask respondents about misused joint accounts, about 1% of identity-theft victims reported experiencing the same type of identity theft and amount of direct loss during the most recent incident as another person in their household (not shown).

Top-coding loss amounts

Some large loss amounts reported by identity-theft victims can create outliers in the distribution of loss amounts reported by all victims. Leaving these amounts unchanged could lead to disclosure of their identities. To protect respondents from disclosure, the U.S. Census Bureau, which collects the ITS data for BJS, uses a method called “top-coding” to mask outliers. This method was used on continuous variables in the 2021 ITS that captured financial loss amounts from identity-theft victims.⁷

Identity Theft Supplement to the National Crime Victimization Survey

In 2021, the ITS was administered as a supplement to the National Crime Victimization Survey (NCVS). From July 1 to December 31, approximately 133,800 persons age 16 or older in sampled NCVS households received the ITS at the end of the NCVS interview. Respondents were required to complete their NCVS interview to participate in the ITS. Proxy respondents (those who respond on behalf of other household members) did not receive the ITS. If the NCVS interview was conducted in a language other than English, the ITS interview was made available in that language by either the interviewer or a reliable translator. All NCVS and ITS interviews were conducted using computer-assisted personal interviewing via telephone or a personal visit. A final sample size of about 93,300 persons from among the original NCVS-eligible respondents completed the ITS questionnaire, representing a weighted person response rate of 69%.

⁷For more information, see <https://www.census.gov/library/working-papers/2019/adrm/CED-WP-2019-005.html>.

The combined ITS response rate, computed as a product of the NCVS household response rate and ITS person response rate, was about 46%. Due to the level of nonresponse, a nonresponse bias analysis was conducted. It examined response rates, respondent and nonrespondent distributions, and modeled estimates, using data from the ITS, NCVS sampling frame, the most recent block group planning database, and the most current data from the FBI’s Uniform Crime Reporting (UCR) Program and the Illinois State Police crime report. The result of the analysis suggested that there was little to no substantive bias due to nonresponse in the ITS estimates.⁸

The ITS collected individual data on the prevalence of, and victim response to, successful misuse of an existing account, misuse of personal information to open a new account, or misuse of personal information for other fraudulent purposes. Respondents were asked whether they experienced any of these types of misuse in their lifetime and in the 12 months prior to the interview.

Persons who reported experiencing one or more incidents of identity theft in the prior 12 months were asked questions about the incident and their response to the incident, such as the date of the most recent incident; how they discovered the identity theft; financial, credit, and other problems resulting from the incident; time spent resolving associated problems; and reporting to police and credit bureaus. For most sections of the survey instrument, the ITS asked victims who experienced multiple incidents during the 12-month reference period to describe only the most recent incident. It asked victims who experienced multiple incidents of identity theft during the year to provide details on the total financial losses they experienced as a result of all incidents. It also asked all respondents a series of questions about identity theft they experienced outside of the 12-month reference period and about measures they took to avoid or minimize the risk of becoming an identity-theft victim.

Attempted identity theft was excluded from the survey, and misuse of an existing email or social media account was added as a type of identity theft separate from misuse of other existing accounts. Due to the combined impact of these survey changes, comparisons between 2021 and previous ITS estimates should not be made.

⁸For more information, see the Source and Accuracy Statement for the 2021 Identity Theft Supplement (ITS) in the ITS 2021 Codebook at <https://www.icpsr.umich.edu/web/NACJD/studies/38429/datadocumentation>.

For more information on previous ITS data collections, see the publications listed at: https://bjs.ojp.gov/library/publications/list?series_filter=Identity%20Theft.

The National Crime Victimization Survey

The NCVS is an annual data collection conducted by the U.S. Census Bureau for BJS. The NCVS is a self-report survey that is administered annually from January 1 to December 31. Annual NCVS estimates are based on the number and characteristics of crimes that respondents experienced during the prior 6 months, excluding the month in which they were interviewed. Therefore, the 2021 survey covers crimes experienced from July 1, 2020 to November 30, 2021, with March 15, 2021 as the middle of the reference period. Crimes are classified by the year of the survey and not by the year of the crime.

The NCVS is administered to persons age 12 or older from a nationally representative sample of U.S. households. It collects information on nonfatal personal crimes (rape or sexual assault, robbery, aggravated assault, simple assault, and personal larceny (purse-snatching and pocket-picking)) and household property crimes (burglary or trespassing, motor vehicle theft, and other types of theft). The survey collects information on threatened, attempted, and completed crimes. It collects data both on crimes reported and not reported to police. In addition to providing annual level and change estimates on criminal victimization, the NCVS is the primary source of information on the nature of criminal victimization incidents.

Survey respondents provide information about themselves (including age, sex, race, Hispanic origin, marital status, education level, and income) and whether they experienced a victimization. For each victimization incident, respondents report information about the offender (including age, sex, race, Hispanic origin, and victim-offender relationship), characteristics of the crime (including time and place of occurrence, use of weapons, nature of injury, and economic consequences), whether the crime was reported to police, reasons the crime was or was not reported, and experiences with the criminal justice system.

Household information, including household-level demographics (e.g., income) and property victimizations committed against the household (e.g., burglary or trespassing), is typically collected from the reference person. The reference person is any responsible adult (age 18 or older) member of the household who is unlikely to permanently leave the household. Because an

owner or renter of the sampled housing unit is normally the most responsible and knowledgeable household member, this person is generally designated as the reference person and household respondent. However, a household respondent does not have to be one of the household members who owns or rents the unit.

In the NCVS, a household is defined as a group of persons who all reside at a sampled address. Persons are considered household members when the sampled address is their usual place of residence at the time of the interview and when they have no primary place of residence elsewhere. Once selected, households remain in the sample for 3.5 years, and all eligible persons in these households are interviewed every 6 months, either in person or over the phone, for a total of seven interviews.

First interviews are typically conducted in person, with subsequent interviews conducted either in person or by phone. New households rotate into the sample on an ongoing basis to replace outgoing households that have been in the sample for the full 3.5-year period. The sample includes persons living in group quarters, such as dormitories, rooming houses, and religious group dwellings, and excludes persons living on military bases or in institutional settings such as correctional or hospital facilities.⁹

Standard error computations

When national estimates are derived from a sample, as with the NCVS, caution must be used when comparing one estimate to another or when comparing estimates over time. Although one estimate may be larger than another, estimates based on a sample have some degree of sampling error. The sampling error of an estimate depends on several factors, including the amount of variation in the responses and the size of the sample. When the sampling error around an estimate is taken into account, estimates that appear different may not be statistically significant.

One measure of the sampling error associated with an estimate is the standard error. The standard error may vary from one estimate to the next. Generally, an estimate with a smaller standard error provides a more reliable approximation of the true value than an estimate with a larger standard error. Estimates with relatively large standard errors have less precision and reliability and should be interpreted with caution.

⁹For more information, see <https://bjs.ojp.gov/data-collection/ncvs>.

For complex sample designs, there are several methods that can be used to generate standard errors around a point estimate (e.g., counts, percentages, and rates). These include direct variance estimation and generalized variance function (GVF) parameters.

BJS used Taylor Series Linearization (TSL) methods to generate standard errors around some estimates. The TSL method directly estimates variances through a linearized function by combining variance estimates from the stratum and primary sampling units (PSUs) used to sample households and persons.¹⁰ In the NCVS, the design parameters used for computing TSL variances are PSEUDOSTRATA (stratum) and HALFSAMPLE (PSU). The standard errors for estimates in tables 5, 6, and 7 were estimated using TSL.

Another method used to produce standard errors for ITS estimates is through GVF parameters. The U.S. Census Bureau produces GVF parameters for BJS, which account for aspects of the NCVS's and ITS's complex sample design and represent the curve fitted to a selection of individual standard errors, using a specialized version of balanced repeated replication based on Fay's method. The standard errors for all figures and for tables 1 through 4 and 8 through 11 were generated using GVFs.

GVFs express the variance as a function of the expected value of the survey estimate.¹¹ The GVF parameters are generated by fitting estimates and their relative variance to a regression model, using an iterative weighted least squares procedure where the weight is the inverse of the square of the predicted relative variance. For more information, see the most recent version of the *National Crime Victimization Survey, 2016: Technical Documentation* (NCJ 251442, BJS, December 2017). GVF parameters are available in the codebooks published with the NCVS public use files through the National Archive of Criminal Justice Data.¹²

Direct variance estimation—TSL—is generally considered more accurate than GVFs in terms of how closely the variance estimate approximates the true variance. With direct variance estimation, each estimate is generated based on the outcome being estimated rather than being generated based on a generalized function.

¹⁰See Wolter, K. M. (2007). Introduction to variance estimation (2nd ed.). Springer. https://doi.org/10.1111/j.1751-5823.2007.00030_7.x.

¹¹Ibid.

¹²See <https://www.icpsr.umich.edu/web/NACJD/series/95>.

BJS conducted statistical tests to determine whether differences in estimated numbers, percentages, and rates in this report were statistically significant once sampling error was taken into account. Using statistical analysis programs developed specifically for the NCVS, all comparisons in the text of this report were tested for significance. The primary test procedure was the Student's t-statistic, which tests the difference between two sample estimates. Findings described in this report as increases or decreases passed a test at either the 0.05 level (95% confidence level) or 0.10 level (90% confidence level) of significance. Figures and tables in this report should be referenced for testing on specific findings.

Estimates and standard errors of the estimates in this report may be used to generate a confidence interval around the estimate as a measure of the margin of error. The following example illustrates how standard errors may be used to generate confidence intervals:

Based on the 2021 ITS, an estimated 9.1% of persons age 16 or older experienced identity theft in the past year. (See figure 1.) Using GVFs, BJS determined that the estimated percentage has a standard error of 0.15%. (See appendix table 1.) A confidence interval around the estimate is generated by multiplying the standard error by ± 1.96 (the t-score of a normal, two-tailed distribution that excludes 2.5% at either end of the distribution). Therefore, the 95% confidence interval around the 9.1% estimate from 2021 is $9.1 \pm (0.15 \times 1.96)$ or (8.81% to 9.39%). In other words, if BJS used the same sampling method to select different samples and computed an interval estimate for each sample, it would expect the true population parameter (percentage of persons who were victims of identity theft in the past year) to fall within the interval estimates 95% of the time.

Confidence intervals for flagged estimates should be interpreted with caution, as large standard errors may result in a lower bound estimate of less than zero. For this report, BJS also calculated a coefficient of variation (CV) for all estimates, representing the ratio of the standard error to the estimate. CVs (not shown) provide another measure of reliability and a means for comparing the precision of estimates across measures with differing levels or metrics.

APPENDIX TABLE 1

Estimates and standard errors for figure 1: Persons age 16 or older who experienced at least one identity-theft incident in the past 12 months, by type of theft, 2021

Type of identity theft	Estimate		Standard error	
	Number of victims	Percent of all persons age 16 or older	Number of victims	Percent of all persons age 16 or older
Total	23,928,600	9.1%	387,427	0.15%
Misused at least one existing account	21,518,450	8.2%	366,050	0.14%
Credit card*	9,104,270	3.5	228,588	0.09
Bank	7,383,530 †	2.8 †	203,568	0.08
Email/social media	5,586,320 †	2.1 †	174,458	0.07
Other	2,501,300 †	1.0 †	112,155	0.04
Opened new account	1,605,650 †	0.6% †	88,139	0.03%
Other misuse of personal information^a	2,317,740 †	0.9% †	107,585	0.04%

Note: Details do not sum to totals because persons could experience more than one type of identity theft. In 2021, there were 263 million persons age 16 or older living in noninstitutionalized, residential settings in the United States.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 2

Standard errors for table 1: Victims of identity theft, by type of most recent incident of theft, 2021

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	387,427	0.15%	~
Misused only one type of existing account	334,160	0.13%	0.66%
Credit card	202,136	0.08	0.69
Bank	175,771	0.07	0.63
Email/social media	142,201	0.05	0.53
Other	80,780	0.03	0.32
Opened new account only	58,976	0.02%	0.24%
Other misuse of personal information	89,143	0.03%	0.36%
Multiple types of identity theft	131,708	0.05%	0.50%
Existing accounts only	102,619	0.04	0.40
Other	76,315	0.03	0.31

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 3

Standard errors for table 2: Demographic characteristics of victims of identity theft in the past 12 months and the U.S. residential population age 16 or older, 2021

Demographic characteristic	Victims of identity theft in the past 12 months		
	Number of victims	Percent of U.S. residential population age 16 or older	Percent of all victims
Total	387,427	0.15%	~
Sex			
Male	253,730	0.19%	0.76%
Female	277,427	0.20	0.76
Race/Hispanic origin			
White	320,026	0.19%	0.71%
Black	114,182	0.34	0.44
Hispanic	118,743	0.25	0.46
Asian/Native Hawaiian/ Other Pacific Islander	74,706	0.39	0.30
Other	52,009	1.04	0.21
Age			
16–17	21,347	0.27%	0.09%
18–24	100,576	0.33	0.40
25–34	145,997	0.30	0.55
35–49	182,992	0.28	0.64
50–64	194,058	0.29	0.67
65 or older	161,617	0.27	0.59
Household income			
\$24,999 or less	122,338	0.29%	0.47%
\$25,000–\$49,999	149,907	0.24	0.56
\$50,000–\$99,999	208,409	0.24	0.70
\$100,000–\$199,999	188,203	0.30	0.66
\$200,000 or more	115,538	0.50	0.45

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 4

Standard errors for table 3: Ways that victims discovered identity theft, by type of theft, 2021

Ways victims discovered identity theft	Any identity theft	Misused at least one existing account	Other identity theft
Contacted by financial institution about suspicious activity	0.64%	0.69%	0.85%
Noticed fraudulent charges on account	0.58	0.63	0.49
Notified by company or agency	0.45	0.38	2.14
Noticed money missing from account	0.41	0.45	0.40
Notified by family or friends	0.38	0.41	0.80
Contacted financial institution to report a theft	0.34	0.37	0.36
Received a bill or contacted about an unpaid bill	0.24	0.24	0.96
Credit card declined, check bounced, or account closed due to insufficient funds	0.19	0.20	0.24
Discovered through credit report or credit monitoring service	0.17	0.16	0.89
Problems with applying for a loan, applying for government benefits, or filing income taxes	0.13	0.09	0.95
Received merchandise or card that victim did not order or did not receive product the victim ordered	0.13	0.10	0.86
Notified by police	0.08	0.07	0.55
Another way	0.48	0.49	1.63
Do not know	0.06	0.07	0.15
Number of victims	387,427	366,050	109,904

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 5

Estimates and standard errors for figure 2: Victims of identity theft who knew something of the offender's identity or how the offender obtained their personal information, by type of theft, 2021

Type of identity theft	Knew something of offender's identity		Knew how offender obtained personal information	
	Estimate	Standard error	Estimate	Standard error
Total	5.4%	0.32%	21.2%	0.60%
Misused only one type of existing account				
Credit card	3.6% †	0.45%	20.5% †	1.01%
Bank	5.7 †	0.64	25.6	1.24
Email/social media	5.4 †	0.75	14.6 †	1.19
Other	6.7 †	1.37	21.6 ‡	2.29
Opened new account only*	12.7%	2.45%	29.2%	3.37%
Other misuse of personal information^a	5.4% †	1.13%	15.8% †	1.85%
Multiple types of identity theft	6.9% †	0.90%	23.8%	1.54%

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 6**Standard errors for table 4: Victims of identity theft who knew how the offender obtained their personal information, by method offender used and type of theft, 2021**

Type of identity theft	Knew how offender obtained personal information	Method offender used				
		Used cyber-enabled means	Found/stole from place	Stole during in-person transaction	Stole from files	Other
Total	165,559	1.46%	0.93%	1.13%	1.09%	1.12%
Misused only one type of existing account	141,105	1.70%	1.10%	1.39%	1.12%	1.17%
Credit card	84,783	2.63	1.76	2.32	1.75	1.61
Bank	83,378	2.61	2.02	2.44	1.39	1.76
Email/social media	50,377	4.31	1.56	1.17	3.39	3.69
Other	35,842	5.91	2.13	2.16	5.09	4.47
Opened new account only	30,857	3.71%	2.95%	1.68%	6.24%	6.77%
Other misuse of personal information	33,501	4.33%	2.56%	~	6.29%	5.78%
Multiple types of identity theft	60,552	3.55%	2.26%	2.25%	2.85%	2.85%

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 7**Standard errors for table 5: Financial loss for all incidents of identity theft, 2021**

Estimate	Financial loss
Total	\$1,310,534,130
Mean	\$90
Percent of victims experiencing a loss	0.67%
Number of victims	387,427

Note: Standard errors for the mean and percentage were calculated using direct estimation.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 8
Standard errors for table 6: Financial loss from victims' most recent incident of identity theft, by type of theft and loss, 2021

Type of financial loss	Total identity theft	Misused only one type of existing account				Opened new account only	Other misuse of personal information	Multiple types of identity theft	
		Credit card	Bank	Email/ social media	Other			Existing accounts only	Other
Any loss									
Mean	\$40	\$40	\$50	\$730	\$130	\$670	\$380	\$160	\$340
Percent experiencing a loss	0.68%	0.98%	0.95%	0.90%	2.74%	3.28%	1.85%	2.20%	2.78%
Direct									
Mean	\$40	\$40	\$50	\$850	\$130	\$670	\$430	\$160	\$340
Percent experiencing a loss	0.69%	1.00%	0.96%	0.76%	2.75%	3.21%	1.82%	2.22%	2.72%
Indirect									
Mean	\$30	\$10	\$70	\$130	\$70	\$280	\$180	\$120	\$110
Percent experiencing a loss	0.24%	0.39%	0.54%	0.61%	0.80%	1.45%	0.94%	0.86%	1.34%
Total out of pocket									
Mean	\$50	\$70	\$90	\$500	\$50	\$510	\$400	\$150	\$230
Percent experiencing a loss	0.46%	0.73%	1.15%	0.79%	2.04%	2.10%	1.26%	1.71%	1.86%
Number of victims	387,427	202,136	175,771	142,201	80,780	58,976	89,143	102,619	76,315

Note: Standard errors for the means and percentages were calculated using direct estimation.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 9

Estimates and standard errors for figure 3: Length of time that victims spent resolving financial or credit problems associated with identity theft, by type of theft, 2021

	Total identity theft		Misused only one type of existing account		Opened new account only		Other misuse of personal information ^a		Multiple types of identity theft	
	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error	Estimate	Standard error
Problems not resolved	8.6%	0.40%	6.9%	0.41%	16.4%	2.73%	14.1%	1.77%	13.1%	1.21%
Problems resolved	85.7%	0.54%	89.0%	0.55%	70.9%	3.40%	71.2%	2.35%	78.3%	1.53%
Time to resolve										
1 day or less	55.8	0.81	58.3	0.89	47.9	4.40	45.5	3.02	46.8	2.06
2 to 7 days	18.6	0.61	18.7	0.68	15.6	3.17	18.7	2.34	18.2	1.57
8 days to less than 1 month	15.0	0.55	14.1	0.60	16.9	3.28	16.2	2.21	19.4	1.61
1 month to less than 3 months	7.0	0.39	6.0	0.40	11.7	2.80	11.6	1.91	10.1	1.21
3 months to less than 6 months	1.9	0.20	1.4	0.19	4.9!	1.88	3.3	1.06	3.3	0.71
6 months or more	1.0	0.15	0.9	0.15	0.8!	0.77	2.3	0.88	1.6	0.50
Time unknown	0.7	0.12	0.6	0.12	2.1!	1.25	2.4	0.90	0.5!	0.28
Resolution unknown	5.7%	0.32%	4.1%	0.31%	12.7%	2.45%	14.7%	1.80%	8.7%	1.00%

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 10**Standard errors for table 7: Number of hours that victims spent resolving financial or credit problems associated with identity theft, 2021**

Type of identity theft	Problems resolved		Problems not resolved	
	Mean		Mean	
Total	0.17 hrs.		0.59 hrs.	
Misused only one type of existing account	0.20 hrs.		0.75 hrs.	
Credit card	0.14		0.92	
Bank	0.50		2.34	
Email/social media	0.51		0.77	
Other	0.34		1.76	
Opened new account only	0.92 hrs.		3.77 hrs.	
Other misuse of personal information	0.69 hrs.		1.88 hrs.	
Multiple types of identity theft	0.53 hrs.		1.79 hrs.	
Existing accounts only	0.57		2.42	
Other	1.08		2.74	

Note: Standard errors were calculated using direct estimation.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 11**Standard errors for table 8: Victims who experienced emotional distress from identity theft, by severity of stress and type of theft, 2021**

Type of identity theft	Severe	Moderate	Mild	None
Total	0.42%	0.63%	0.76%	0.59%
Misused only one type of existing account	0.43%	0.69%	0.86%	0.70%
Credit card	0.55	1.04	1.29	1.06
Bank	0.86	1.24	1.44	1.08
Email/social media	0.90	1.30	1.71	1.54
Other	1.36	2.27	2.81	2.37
Opened new account only	2.82%	3.33%	3.63%	2.78%
Other misuse of personal information	1.72%	2.37%	2.55%	1.73%
Multiple types of identity theft	1.39%	1.63%	1.82%	1.18%
Existing accounts only	1.67	2.00	2.27	1.52
Other	2.36	2.70	2.89	1.79

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 12**Estimates and standard errors for figure 4: Victims who experienced severe emotional distress from identity theft, by length of time they spent resolving associated financial or credit problems, 2021**

Time to resolve	Experienced severe distress	
	Estimate	Standard error
1 day or less	3.7% †	0.37%
2 to 7 days	7.8 †	0.90
8 days to less than 1 month	13.0 †	1.26
1 month to less than 3 months	20.3	2.19
3 months to less than 6 months	25.7	4.51
6 months or more*	29.3	6.26

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 13

Estimates and standard errors for figure 5: Victims of identity theft who report the theft to police, by type of theft, 2021

Type of identity theft	Reported theft to police	
	Estimate	Standard error
Total	6.6%	0.35%
Misused only one type of existing account		
Credit card	2.7% †	0.39%
Bank	5.7 †	0.64
Email/social media	3.4 †	0.59
Other	3.9 †	1.05
Opened new account only*	24.0%	3.17%
Other misuse of personal information^a	24.4%	2.19%
Multiple types of identity theft	8.8% †	1.01%

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year. Less than 1% of victims did not know if the theft was reported to police.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

^aIncludes misuse of personal information for fraudulent purposes other than opening a new account or the misuse of an existing account, such as filing a fraudulent income tax return, getting medical treatment, applying for a job, concealing the offender's identity from police or another government authority (e.g., a Department of Motor Vehicles), applying for government benefits, or carrying out some other fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 14

Standard errors for table 9: Victims of identity theft, by type of organization contacted about the theft, 2021

Type of organization contacted	Percent
Credit card company or bank	0.72%
Business associated with misuse	0.74
Credit bureau	0.36
Credit-monitoring services	0.33
Document-issuing agency	0.23
Consumer agency	0.21
Federal Trade Commission	0.15
Victim services agency	0.12
Attorney	0.08
Other	0.12
Number of victims	387,427

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 15

Estimates and standard errors for figure 6: Victims of identity theft who contacted a credit bureau, by action taken, 2021

Action taken	Estimate	Standard error
Placed a fraud alert on their credit report*	67.2%	2.39%
Requested a credit report	58.1 †	2.50
Placed a freeze on their credit report	56.1 †	2.52
Requested corrections to their credit report	38.8 †	2.46
Provided a police report to the credit bureau	6.6 †	1.22
Other action	2.8 †	0.81

Note: Estimates are based on the most recent incident of identity theft that occurred in the past year and on the 7% of victims who contacted a credit bureau. Details do not sum to 100% because persons could take multiple actions.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 16**Standard errors for table 10: Victims of identity theft in their lifetime, by type of theft, 2021**

Type of identity theft	Number of victims	Percent of all persons age 16 or older	Percent of all victims
Total	606,561	0.23%	~
Misused only one type of existing account	491,758	0.19%	0.51%
Credit card	328,929	0.13	0.47
Bank	278,790	0.11	0.41
Email/social media	172,796	0.07	0.28
Other	91,121	0.03	0.15
Opened new account only	83,622	0.03%	0.14%
Other misuse of personal information	101,266	0.04%	0.17%
Multiple types of identity theft	327,573	0.12%	0.46%
Existing accounts only	259,066	0.10	0.39
Other	183,177	0.07	0.29

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 17**Standard errors for table 11: Demographic characteristics of victims who experienced identity theft in their lifetime, 2021**

Demographic characteristic	Victims of identity theft in their lifetime		
	Number of victims	Percent of U.S. residential population age 16 or older	Percent of all victims
Total	606,561	0.23%	~
Sex			
Male	421,846	0.30%	0.52%
Female	442,685	0.30	0.52
Race/Hispanic origin			
White	522,993	0.30%	0.48%
Black	171,123	0.48	0.27
Hispanic	191,538	0.39	0.30
Asian/Native Hawaiian/ Other Pacific Islander	116,819	0.58	0.19
Other	79,518	1.42	0.13
Age			
16–17	33,715	0.42%	0.06%
18–24	142,643	0.45	0.23
25–34	240,499	0.46	0.37
35–49	312,846	0.44	0.45
50–64	318,199	0.44	0.46
65 or older	267,673	0.42	0.40
Household income			
\$24,999 or less	188,088	0.43%	0.30%
\$25,000–\$49,999	240,026	0.37	0.37
\$50,000–\$99,999	341,737	0.36	0.48
\$100,000–\$199,999	319,364	0.46	0.46
\$200,000 or more	196,720	0.74	0.31

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

APPENDIX TABLE 18**Standard errors for table 12: Actions that persons age 16 or older took in the past 12 months to reduce the risk of identity theft, 2021**

Type of action	Total	Nonvictims	Victims
Any action	0.19%	0.20%	0.25%
Checked bank or credit statements	0.23	0.25	0.39
Shredded or destroyed documents with personal information	0.27	0.28	0.65
Checked credit reports	0.30	0.31	0.73
Changed passwords on financial accounts	0.30	0.31	0.70
Used identity theft security program on computer	0.25	0.25	0.73
Purchased identity theft insurance or credit-monitoring service	0.12	0.12	0.44
Purchased identity theft protection	0.16	0.16	0.53
No action	0.15%	0.16%	0.18%

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2021.

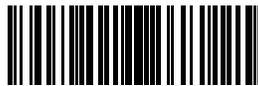


The Bureau of Justice Statistics of the U.S. Department of Justice is the principal federal agency responsible for measuring crime, criminal victimization, criminal offenders, victims of crime, correlates of crime, and the operation of criminal and civil justice systems at the federal, state, tribal, and local levels. BJS collects, analyzes, and disseminates reliable statistics on crime and justice systems in the United States, supports improvements to state and local criminal justice information systems, and participates with national and international organizations to develop and recommend national standards for justice statistics. Kevin M. Scott, PhD, is the acting director.

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