



Identity Fraud Has Dropped Since 2003, Survey Shows

By JOHN LELAND
Published: February 6, 2007

The number of Americans who are victims of identity fraud has declined steadily since 2003, according to a new survey sponsored by credit-card and financial services companies. Last year, 3.7 percent of people surveyed said someone had stolen their identity in the previous 12 months, down from 4.7 percent in 2003, according to the report.

Identity Theft Victims

The number of Americans who are victims of identity fraud has dropped since 2003.

Year	Percentage of adults who were victims of identity fraud	Fraud amount in billions
2003	4.7%	\$54
2004	4.3	56
2005	4.0	56
2006	3.7	49

Source: Javelin Strategy & Research

The New York Times

Identity Theft

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with the assumption that the numbers would keep going up," Mr. Van Dyke said. "We find it's not the case. The trend is going down."

Because the survey relied on people's accounts of whether they had been victims, it does not measure "synthetic identity theft," in which criminals fabricate identities using names, addresses, Social Security numbers and other information that may or may not correspond to real people. A 2005 analysis by ID Analytics, a financial industry security firm, found that synthetic identity theft was more common than "true-name" identity theft.

As in past years, the Javelin survey found that individuals whose identities were stolen bore less than 10 percent of the loss from the crimes.

Young adults, ages 18 to 24, were the most likely to say they were victims, and the least likely to take precautions to prevent identity fraud like shredding documents and using computer firewall protections, the study found. People with high incomes were more likely to say they had been victims than were people with low incomes.

The survey did not study why the numbers were dropping, but Mr. Van Dyke attributed the declines to both greater consumer awareness and better prevention efforts by banks

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and credit card companies.

Edmund Mierzwinski, consumer program director at the United States Public Interest Research Group, a nonprofit group, said the report underplayed the effects of recent state legislation, which the financial services industry has largely resisted. The protections include requirements that companies notify people whose personal information has been compromised, and laws enabling people to freeze their credit reports.

"Financial companies don't want new regulations," Mr. Mierzwinski said. "We think we need new regulations. The reason consumers are paying more attention to identity theft is that many are getting breach notices."

He added, "From our perspective the decline is a good thing, but it's still affecting many millions of Americans. The cost to victims remains very high in terms of lost time and frustration."

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