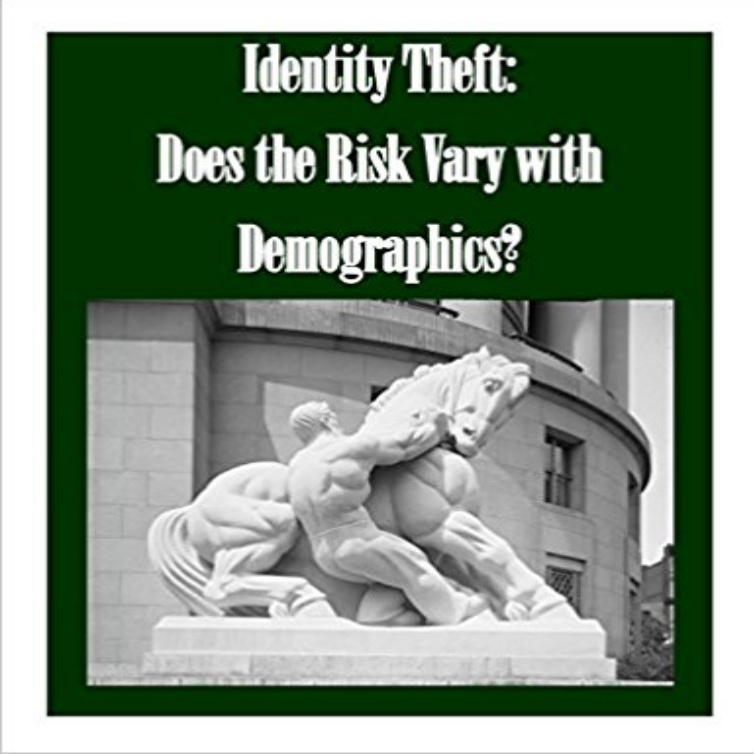


Identity Theft: Does the Risk Vary with Demographics?



This book examines whether the likelihood that an individual will experience identity theft varies with the individuals demographic characteristics, using data from the Federal Trade Commissions 2003 survey on identity theft. The likelihood that a person will be a victim of identity theft does appear to vary with the persons demographics. Consumers with higher levels of income are more likely to be victims of ID theft - particularly ID theft that only involves placing unauthorized charges on the victims existing credit cards. Similarly, those with more education may be somewhat more likely to be victims. On the other hand, older people may face a somewhat reduced risk. Here the reduction appears to be mainly in the risk of experiencing more than just unauthorized charges on existing credit cards, including the risk that new accounts will be opened or other frauds committed using the victims personal information. Women are more likely to be victims than men. The risk of ID theft also appears to be related to household composition: One is more likely to be a victim if he or she is the only adult who lives in the household. Having more children in the household is also associated with an increased likelihood of becoming a victim of identity theft. Finally, ID theft appears to be more likely if consumers live in some regions of the country than if they live in other regions.

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