

February 2007

IDENTITY THEFT

3.6 million households, representing 3% of the households in the United States, discovered that at least one member of the household had been the victim of identity theft during the previous 6 months.

Identity theft was defined to include three behaviors

- unauthorized use or attempted use of existing credit cards
- unauthorized use or attempted use of other existing accounts such as checking accounts.
- misuse of personal information to obtain new accounts or loans, or to commit other crimes.

STATISTICAL FACTS

- Credit card theft was the most common type of identity theft (1.5% of households).

- Rural households were less likely than urban or suburban households to have a member experience identity theft (2% versus 4% and 3%, respectively).
- 3 in 10 households experiencing any type of identity theft discovered it by missing money or noticing unfamiliar charges on an account; almost 1 in 4 were contacted by a credit bureau.
- Overall a third of households experienced one or more problems as the result of the episode of identity theft.
- The most common problems encountered included being contacted by a debt collector or creditor, banking problems, or problems with credit card accounts.

- 1 in 5 of victimized households with problems spent at least one month resolving problems.
- Credit card thefts were the least likely among identity thefts to still be causing problems at the time of the interview to the victims or their households (9%).
- The estimated loss as a result of identity theft reported by the victimized households was about \$3.2 billion.
- About two-thirds of households experiencing identity theft reported some type of a monetary loss as a result of theft.

SERVICE-PRIDE-INTEGRITY



GARDEN CITY POLICE
COMMUNITY SERVICES

**CITY DEPARTMENT
PHONE NUMBERS**

- EMERGENCY-911**
- POLICE 793-1700**
- DETECTIVE BUREAU 793-1710**
- CITY HALL 793-1600**
- 21ST DIST. COURT 793-1680**
- BUILDING DEPT. 793-1650**
- CITY CLERK 793-1620**
- LIBRARY 793-1830**
- MAPLEWOOD CTR. 793-1850**
- PARKS & REC. 793-1880**

Ongoing Misuse Associated With Identity Theft

About three-quarters of the households that discovered an episode of credit card theft or experienced multiple types of theft during the same episode reported that the misuse had stopped by the time of the interview. Misuse was more likely to have stopped for households experiencing existing credit card theft than those experiencing theft of other existing accounts or misuse of personal information (78% versus 65% and 54%). Households victimized by theft of personal information were more likely to report that they did not know whether the misuse had stopped than households experiencing credit card theft or misuse of existing accounts (15% versus 2% and 6%). In addition to the misuse itself, victims of identity theft may also experience problems such as clearing up credit card accounts or reports and paying higher interest rates. Overall, about 1 in 6 households reported that misuse associated with their episode of

causing problems to the respondent or another household member. About a third of households experiencing thefts of personal information and thefts of multiple types during the same episode reported that the misuse was still causing problems; this proportion was higher than the proportion of households that experienced thefts of existing credit cards (9%) or other existing accounts (18%). Credit card thefts were the least likely among identity thefts to still be causing problems to the victims or their households (9%).

HOW MUCH LOSS?

About 1 in 14 (7%) victimized households with a loss had \$5,000 or more involved.

The average amount of money involved in any type of identity theft in which there was a loss was \$1,290

For households experiencing misuse of personal information the average loss was \$2,360, and it was \$2,630 for households experiencing multiple types of theft at the same time.

On average, \$640 was involved in the thefts of other existing accounts.

Alot of information and statistics are represented here to make you aware of the problem. If you would like more information on Identity Theft or may have been a victim, please contact the Garden City Police Department. Check your Neighborhood Watch Manuel for helpful tips on how to prevent Identity Theft. If you do not have a Neighborhood Watch booklet, please contact myself or Barb Wlosinski in the Detective Bureau. (734) 793-1700.

NEIGHBORHOOD WATCH BLOCK / CITY CRIME STATS

February Crime Statistics

Arson 0
 Breaking & Entering 13
 Larceny 23
 Sexual Assault 1
 Stolen Vehicles 6
 Assaults 6
 Murder 0

Robbery 2
 A&B 8
 Public Peace 2
 Fraud 2
 Runaway 0
 Drugs 6
 Forgery 2
 Property Damage 26

ARRESTS

Felony 19
 Misdemeanor 64
 Drunk Driving 14
 Arrests Total 83

The numbers listed are statistic for the entire city during the month listed