

Field	Value
Meta title	Identity Theft and Credit Card Fraud Statistics (2026)
Meta description	Discover 60+ identity theft and credit card fraud statistics from the FTC, FBI, and BJS. Find data by type of crime, by state, victim age, and dollar losses.
Slug	identity-theft-credit-card-fraud-statistics



How Common Is Identity Theft? 60+ Identity Theft and Credit Card Fraud Statistics (2026)

Americans submitted [1,135,291](#) identity theft reports to the FTC in its newest yearly Data Book. Credit card fraud surpassed every other type of identity fraud, at [449,032](#).

Reports do not equal victims. In just one year, the latest Bureau of Justice Statistic's survey counted [23.9 million victims](#). The FTC tally only includes those who chose to report.

This page sorts the numbers according to what they're counting: reports by consumers, survey victims, and dollar losses from the FTC, FBI, and BJS.

Identity Theft by the Numbers

Top picks on scale, credit card fraud, losses, and who is most affected in the U.S.



Scale

How common is identity theft?



1,135,291

Identity theft reports to the FTC in the latest annual Data Book.



23.9 million

Americans hit by identity theft in one year (BJS survey), or 9% of people age 16+.



About 1 in 5

people experience identity theft in their lifetime (BJS).



Losses

The financial impact of identity theft.



\$15.9 billion

Fraud losses reported to the FTC last year.



\$20.877 billion

Internet crime losses reported to the FBI last year, up 26%.



Up to \$195.9 billion

FTC estimate of the true cost of fraud, adjusted for underreporting.



Credit card fraud

A closer look at credit card-related identity theft.

449,032

Credit card identity theft reports (FTC), the top category.

219,511

Credit card identity theft reports, latest quarter (FTC), in Q2 2026.

406,110

Credit cards opened in a victim's name (FTC) reports.

52,428

Existing cards misused (FTC) reports.

3.5%

People whose existing credit card was misused in a year (BJS).

\$282,670,235

Credit card and check fraud losses reported to the FBI last year.



Who and where

Who is most affected, and how often is it reported?



Florida

Highest identity theft rate (FTC):
528 reports per 100,000 people.



201,266

FBI complaints from people age 60 and older.



\$7.748 billion

Losses reported by people age 60 and older.



7%

Victims who told police (BJS).



67%

Victims who told their bank or card company (BJS).

Sources: FTC Consumer Sentinel Network (Data Book 2024, Identity Theft Reports dashboard, March 2026 statement to Congress); Bureau of Justice Statistics; FBI IC3.



Top Picks

Scale

- **Identity theft reports to the FTC:** [1,135,291](#) in the latest annual Data Book
- **Americans hit by identity theft in one year (BJS survey):** [23.9 million](#), or [9%](#) of people 16 and older
- **Lifetime identity theft (BJS):** about [1 in 5](#) people

Credit card fraud

- **Credit card identity theft reports (FTC):** [449,032](#), the top category
- **Credit card identity theft reports, latest quarter (FTC):** [219,511](#) in the second quarter of this year
- **Credit cards opened in a victim's name (FTC):** [406,110](#) reports, against [52,428](#) for existing cards
- **People whose existing credit card was misused in a year (BJS):** [3.5%](#)
- **Credit card and check fraud losses reported to the FBI:** [\\$282,670,235](#) last year

Losses

- **Fraud losses reported to the FTC:** [\\$15.9 billion](#) last year
- **Internet crime losses reported to the FBI:** [\\$20.877 billion](#) last year, up [26%](#)
- **FTC estimate of the true cost of fraud, adjusted for underreporting:** up to [\\$195.9 billion](#)

Who and where

- **Highest identity theft rate (FTC):** Florida, [528](#) reports per 100,000 people
- **FBI complaints from people 60 and older:** [201,266](#), with [\\$7.748 billion](#) lost
- **Victims who told police (BJS):** [7%](#), while [67%](#) told their bank or card company

How Many People Are Victims of Identity Theft Each Year?

Approximately [23.9 million](#) U.S. residents age 16 and older, or [9%](#) of the population, fell victim to identity theft in one year, according to the Bureau of Justice Statistics' newest study.

Three federal counts measure three different things:

What is counted	Latest figure	Source (data year)
People 16 and older who experienced identity theft (survey estimate)	23.9 million	BJS Identity Theft Supplement (2021)
Identity theft reports filed with the FTC	1,135,291	FTC Consumer Sentinel Network (2024)
Identity theft complaints filed with the FBI	31,675	FBI Internet Crime Complaint Center (2025)

The survey estimate is higher than either complaint total because most victims don't file a government report.

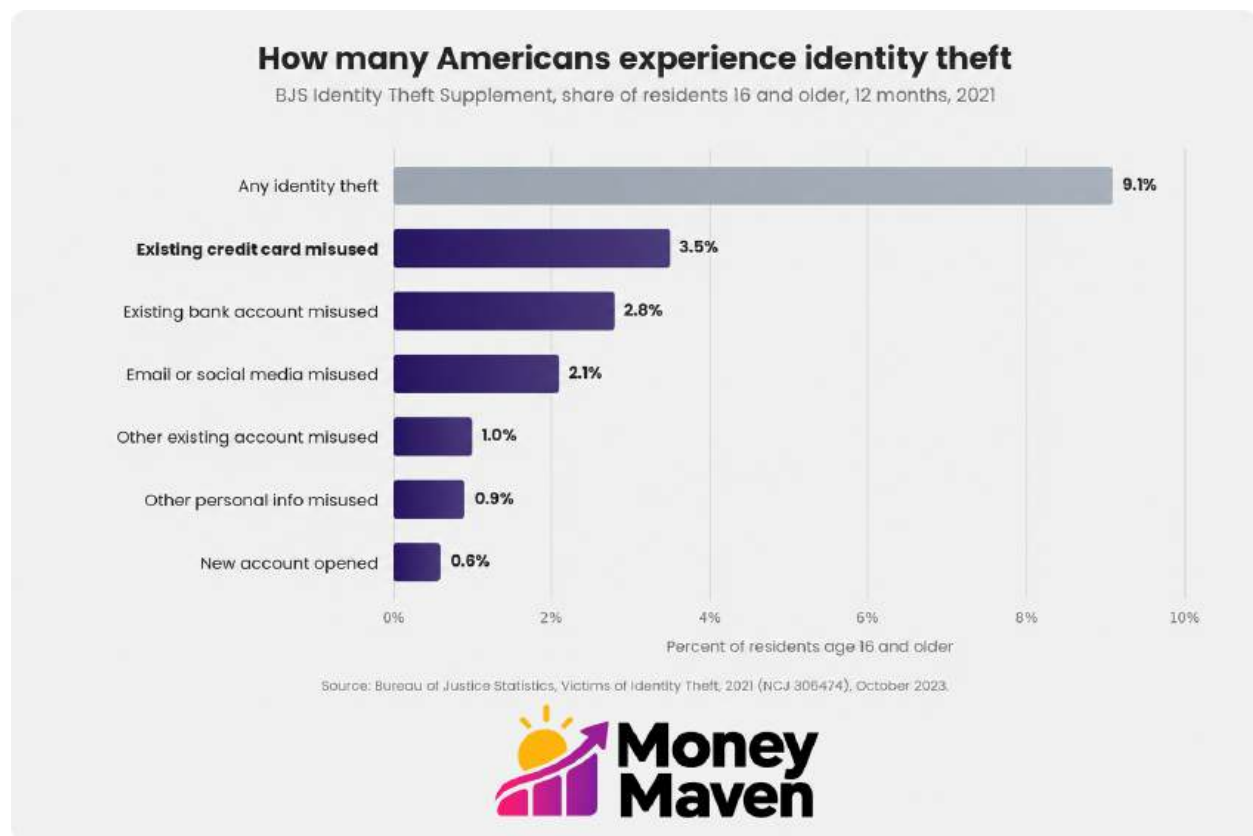
BJS surveys a nationally representative sample if they believe their accounts or personal information were compromised. The FTC and FBI only tally up those who opted to file a report.

The survey also breaks victims down by what was misused:

Type of identity theft (BJS)	Share of people 16 and older
Any identity theft	9.1%
Misuse of an existing credit card account	3.5%
Misuse of an existing bank account	2.8%
Misuse of an existing email or social media account	2.1%
Misuse of another existing account	1.0%
Other misuse of personal information	0.9%
A new account opened in the victim's name	0.6%

Credit card fraud is the most prevalent form of identity theft reported in the survey.

Across a lifetime, chances are even greater. About [1 in 5](#) people ([22%](#)) had been the victim of identity theft at some point in their lives, the BJS reported.



What Is the Most Common Type of Identity Theft?

Credit card fraud continues to be the leading form of identity theft with [449,032](#) reports in the FTC's latest Data Book. That tops "other" identity theft at [358,993](#).

Here is the full FTC breakdown by theft type:

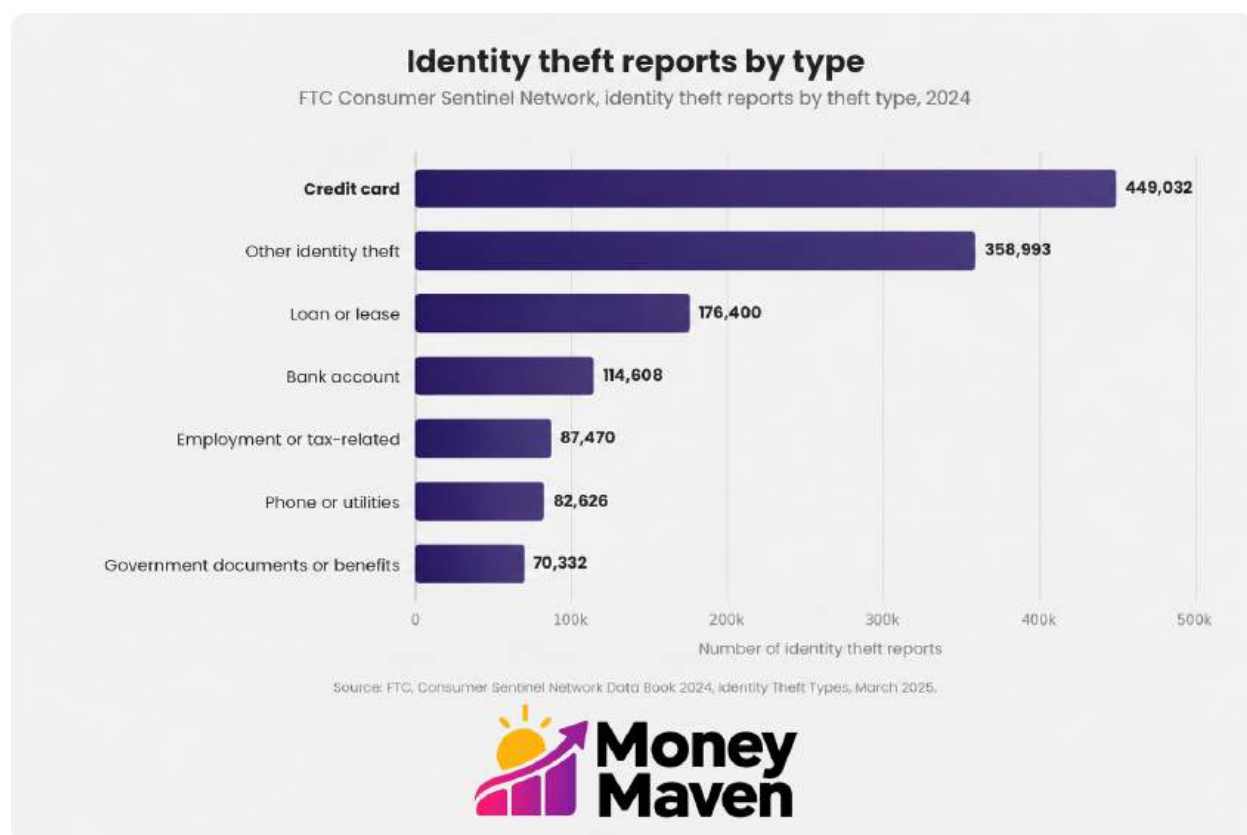
Rank	Theft type	FTC reports
1	Credit card	449,032
2	Other identity theft	358,993
3	Loan or lease	176,400
4	Bank account	114,608
5	Employment or tax-related	87,470
6	Phone or utilities	82,626
7	Government documents or benefits	70,332

Credit card fraud alone outnumbers loan, bank account, and employment fraud put together.

Consumers may choose more than one type when reporting, so the categories will overlap. According to the FTC, [14%](#) of all identity theft reports contained more than one type of identity theft.

"Other identity theft" is a category that includes email and social media account takeovers, online shopping/payment accounts, medical services, insurance, and securities accounts.

| Credit card fraud: [449,032](#) FTC reports, the most of any identity theft type.



How Common Is Credit Card Fraud?

The FTC's most recent Data Book showed [449,032](#) credit card ID theft reports. BJS found that [3.5%](#) of Americans experienced misuse of an existing card in a one-year period.

Credit card reports to the FTC over five years:

Year	Credit card identity theft reports (FTC)
2020	393,446
2021	389,790
2022	440,675
2023	416,579
2024	449,032

The latest count is the highest of the five years shown.

New accounts make up the majority. The FTC received [406,110](#) reports of credit cards opened in the victim's name versus [52,428](#) reports of existing cards being misused. Since one report can include both a new account and existing account fraud, the two categories are more than the overall total.

Credit card identity theft by quarter

Consumers reported [219,511](#) credit card identity theft, to the FTC during the 2nd quarter of this year, the largest amount of the following 10 quarters.

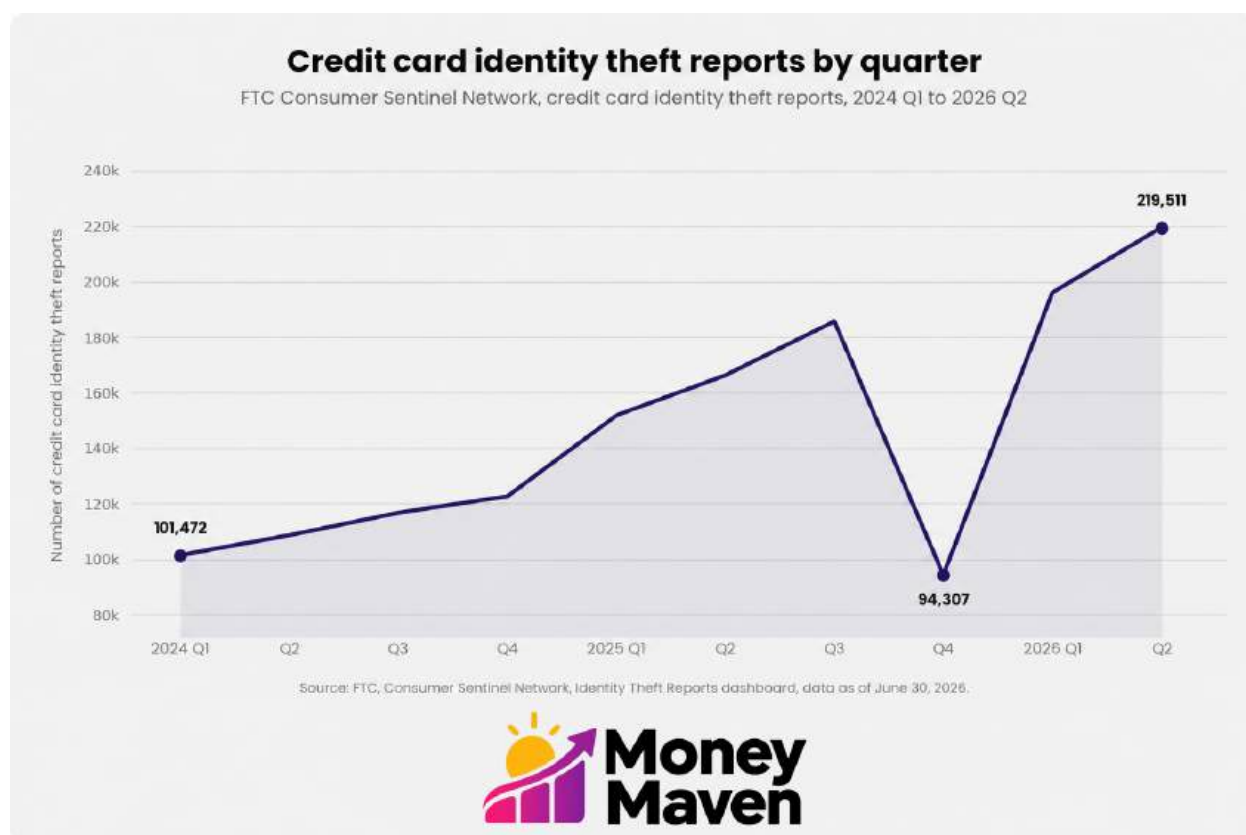
The FTC's quarterly count, as of mid-year:

Quarter	Credit card identity theft reports (FTC)
2024 Q1	101,472
2024 Q2	108,540
2024 Q3	116,613
2024 Q4	122,474
2025 Q1	151,646
2025 Q2	166,251
2025 Q3	185,562
2025 Q4	94,307 (intake paused for six weeks)
2026 Q1	195,999
2026 Q2	219,511

Excluding the quarter affected by the pause, every quarter since the start of last year has surpassed the same quarter from the year before.

The drop-off in fourth-quarter complaints isn't actually a decrease. The FTC took no consumer complaints for nearly six weeks last fall because of a [lapse in federal government funding](#).

These counts are reported by the FTC on a quarterly basis. A complete-year number for last year will be published with their next annual Data Book.



A trap to avoid: FTC's "credit card" type includes both fraudulent use of existing card and new cards opened in the victim's name. BJS's [3.5%](#) includes existing cards only.

Credit card fraud in FBI complaint data

Consumers filed [18,774](#) complaints about credit card fraud and check fraud with the FBI last year, resulting in [\\$282,670,235](#) reported losses.

The three-year trend from the IC3:

- **Complaints last year:** [18,774](#)
- **Complaints the year before:** [12,876](#)
- **Losses last year:** [\\$282,670,235](#)
- **Losses the year before:** [\\$199,889,841](#)
- **Losses two years before:** [\\$173,627,614](#)

The IC3 files credit card and check fraud under a single crime type, so its figures are not card-only.

Has Identity Theft Increased Over Time?

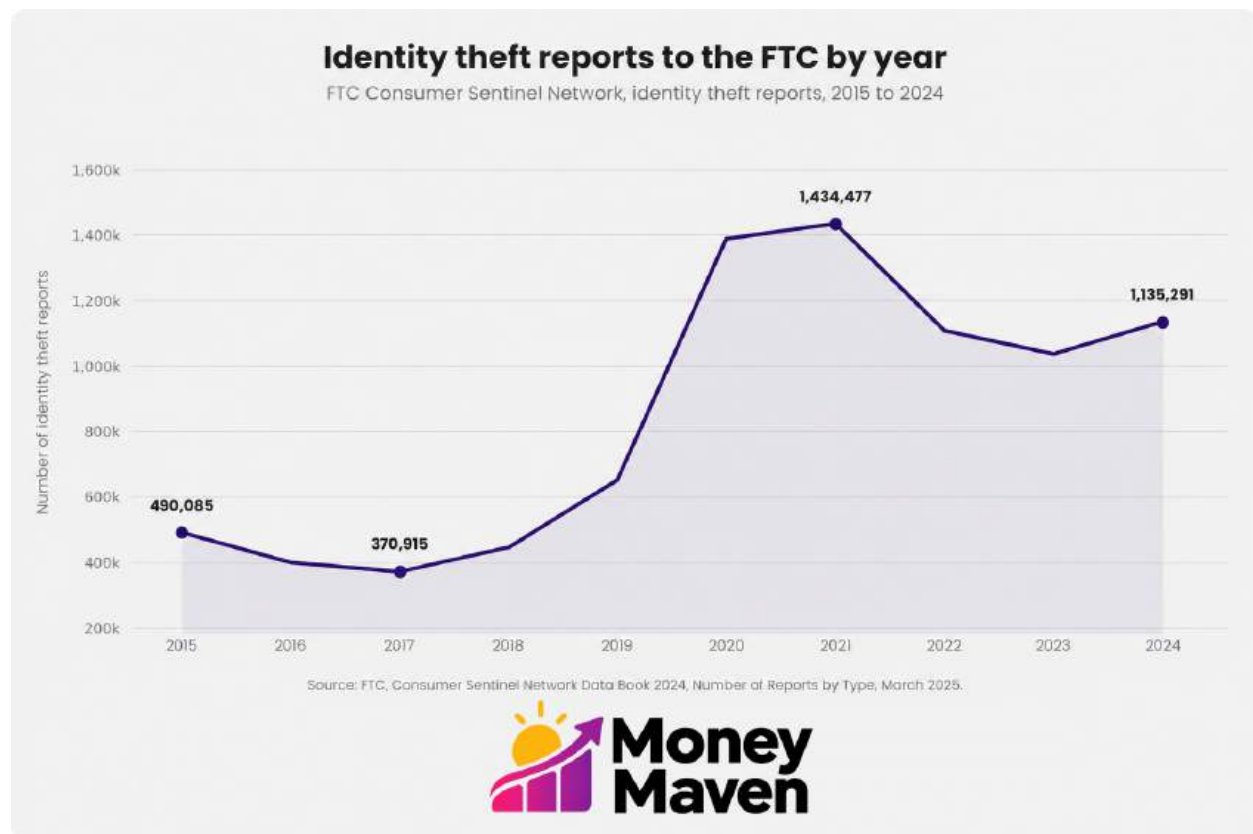
Reports of identity theft to the FTC reached a high of [1,434,477](#) at the height of the pandemic. They were [1,135,291](#) in the FTC's most recent annual Data Book.

Here is the ten-year series from the Consumer Sentinel Network:

Year	Identity theft reports (FTC)
2015	490,085
2016	398,356
2017	370,915
2018	444,338
2019	649,390
2020	1,388,532
2021	1,434,477
2022	1,107,004
2023	1,036,855
2024	1,135,291

Reports more than doubled in the first pandemic year and have stayed well above their pre-pandemic level since.

The FTC [revises past years](#) as late reports arrive, so totals can differ slightly from earlier Data Books.



How Much Money Do Americans Lose to Fraud and Identity Theft?

FTC consumer reports showed that Americans lost [\\$15.9 billion](#) to fraud last year, and losses to internet crime at the FBI's Internet Crime Complaint Center tallied up at [\\$20.877 billion](#).

Each headline loss figure counts something different:

Measure	Figure	Source (data year)
Fraud losses reported to the FTC	\$15.9 billion	FTC Consumer Sentinel Network (2025)
Internet crime losses reported to the FBI	\$20.877 billion	FBI IC3 (2025)
Identity theft losses estimated from a national survey	\$16.4 billion	BJS (2021)
FTC estimate of total fraud cost, adjusted for underreporting	up to \$195.9 billion	FTC (2024)

Since the FBI complaint center is one of the FTC's data contributors, the loss totals from the FTC and FBI overlap and should never be combined.

The FTC didn't accept consumer reports for roughly six weeks last fall after [federal funding temporarily ran out](#). Their totals for last year cover a shorter time period because of this.

What drove the FTC's fraud losses last year:

- **Fraud reports filed:** [3 million](#)
- **Investment scam losses:** over [\\$7.9 billion](#), about half of all reported losses
- **Imposter scam reports:** over [1 million](#)
- **Imposter scam losses:** over [\\$3.5 billion](#)
- **Growth in reported losses since the start of the decade:** nearly [430%](#)

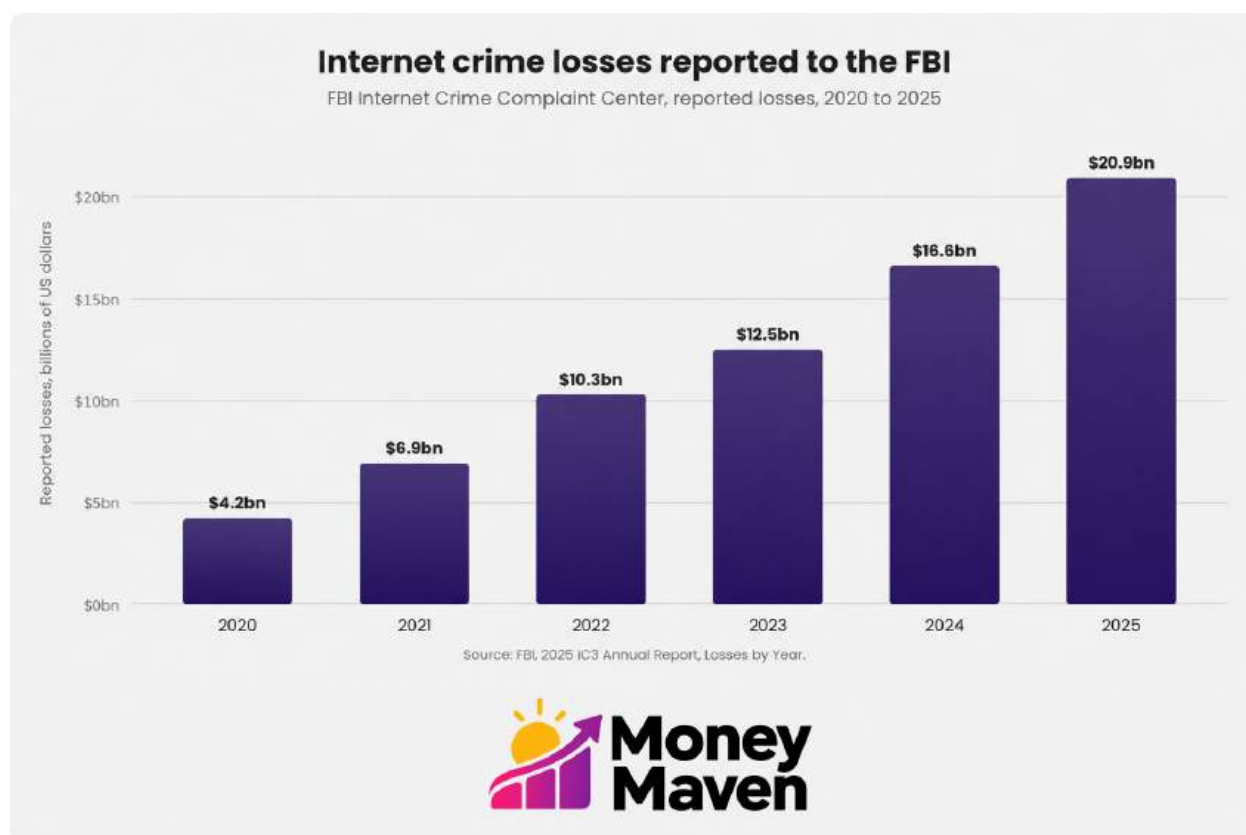
The FTC [attributes the climb](#) mostly to more people reporting very large losses, of \$100,000+.

Internet crime losses reported to the FBI

The FBI's reported internet crime losses have risen every year in its six-year series, reaching [\\$20.877 billion](#) last year, according to the IC3.

Year	Losses reported to the FBI IC3
2020	\$4.2 billion
2021	\$6.9 billion
2022	\$10.3 billion
2023	\$12.5 billion
2024	\$16.6 billion
2025	\$20.877 billion

Reported losses roughly quintupled across the six years shown.



How Much Do Identity Theft and Credit Card Fraud Cost Victims?

Victims of identity theft suffered financial losses totaling [\\$16.4 billion](#) in one year, with average losses of [\\$880](#) per victim, the Bureau of Justice Statistics' recent study found.

What a victim loses depends on what was misused:

- **Average loss, new account opened in the victim's name:** [\\$3,430](#)
- **Average loss, existing bank account misused:** [\\$670](#)
- **Average loss, existing credit card misused:** [\\$620](#)
- **Victims with any out-of-pocket loss:** [59%](#)

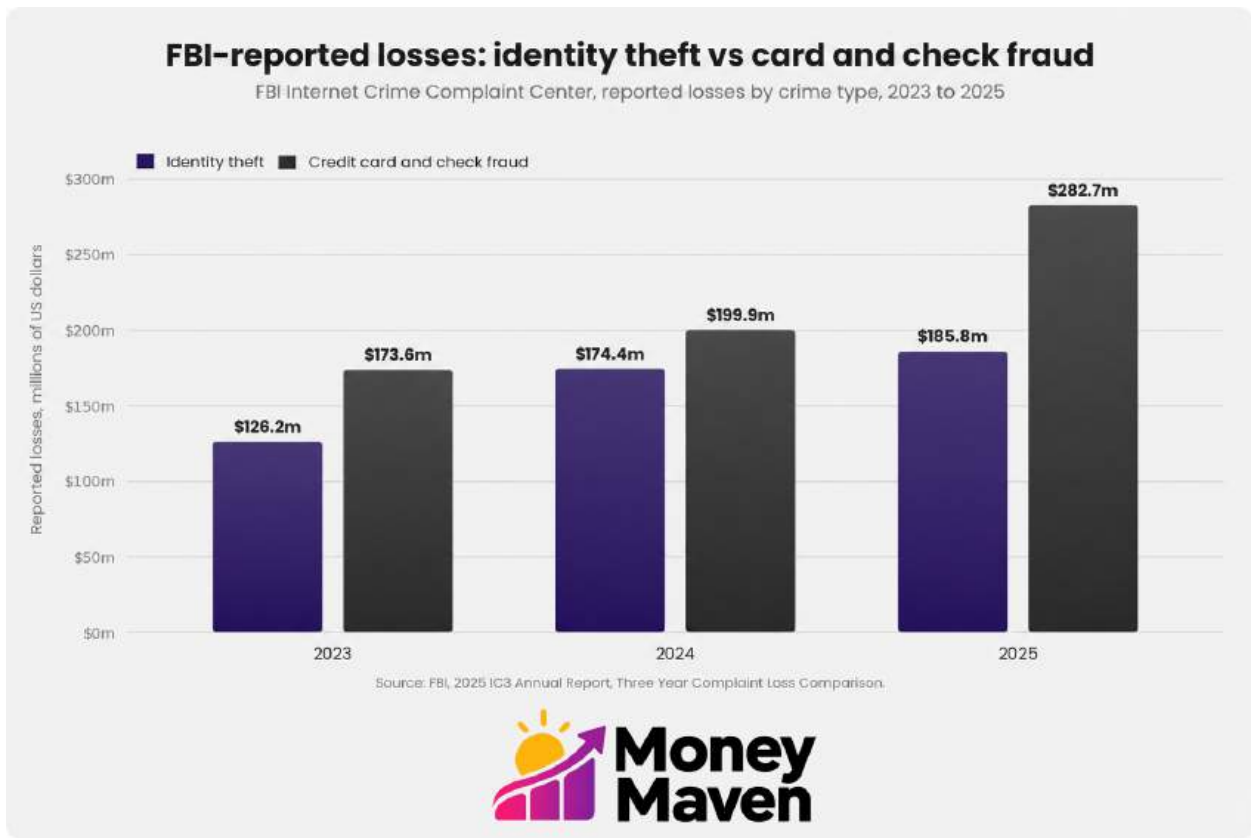
New account fraud costs victims far more than misuse of a card they already hold.

Identity theft and credit card fraud losses in FBI data

FBI complaint data shows credit card and check fraud losses running above identity theft losses in each of the last three years:

Year	Identity theft losses (IC3)	Credit card and check fraud losses (IC3)
2023	\$126,203,809	\$173,627,614
2024	\$174,354,745	\$199,889,841
2025	\$185,832,657	\$282,670,235

Both measures grew each year, and card and check fraud stayed ahead throughout. The harm is not only financial. [10%](#) of victims were severely distressed by the crime, though [56%](#) cleared up the financial problems within a day.



Which States Have the Most Identity Theft?

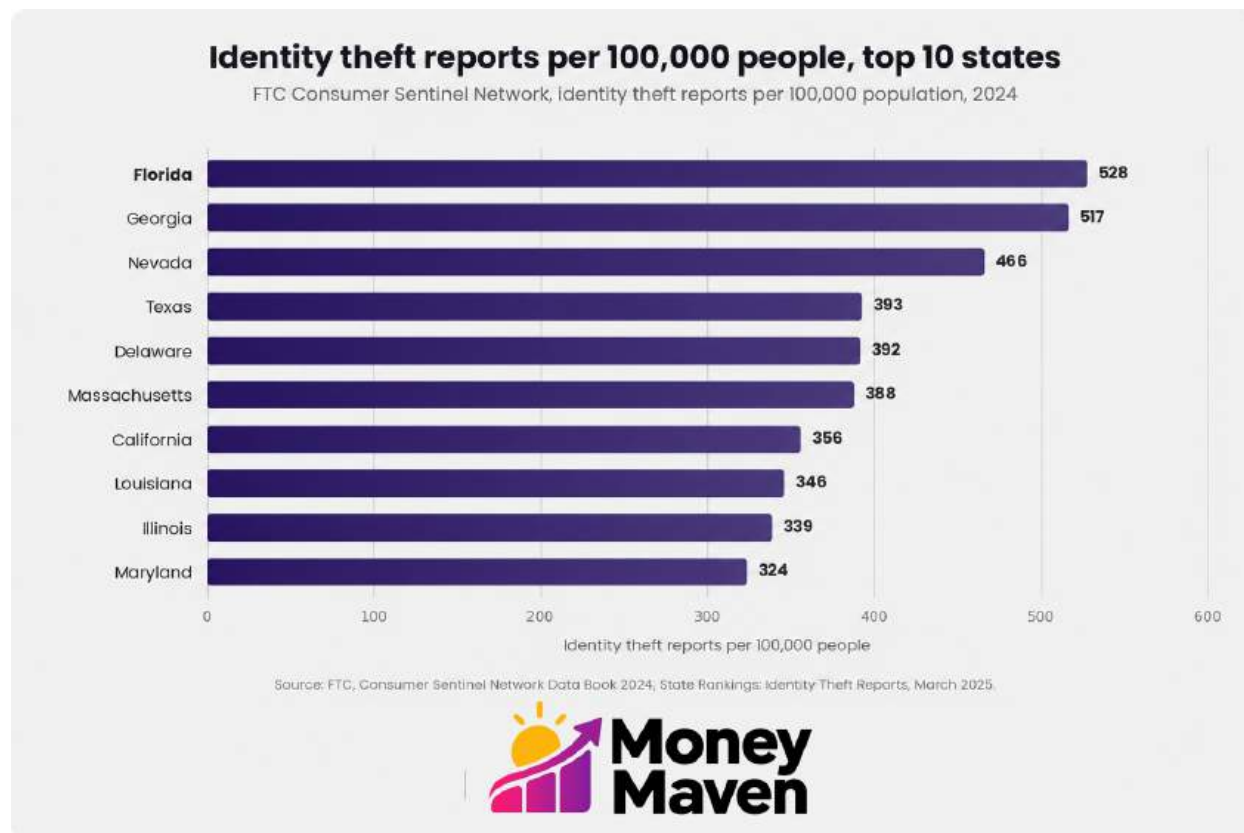
Florida tops the list of states with the highest identity theft rate with [528](#) reports per 100,000 people. Georgia follows with [517](#) per 100,000 people, FTC Consumer Sentinel Network found. The top 10 states by identity theft reports per 100,000 people:

Rank	State	Reports per 100,000	Total reports
1	Florida	528	115,840
2	Georgia	517	55,955
3	Nevada	466	14,631
4	Texas	393	116,484
5	Delaware	392	3,942
6	Massachusetts	388	27,141
7	California	356	139,665
8	Louisiana	346	15,991

Rank	State	Reports per 100,000	Total reports
9	Illinois	339	43,028
10	Maryland	324	19,990

South Dakota had the lowest rate of any state, at [94](#) reports per 100,000.

Rate and volume tell different stories. California files more identity theft reports than any other state, [139,665](#), but ranks seventh once population is counted.



Who Is Most at Risk of Fraud and Identity Theft?

People 60 and older filed [201,266](#) FBI complaints last year and reported [\\$7.748 billion](#) in losses, more than any other [age group](#), according to the IC3.

Younger adults lose money more often, though. The age split across FTC and FBI data:

- **FTC fraud reports with a money loss, ages 20 to 29:** [44%](#)
- **FTC fraud reports with a money loss, ages 70 to 79:** [24%](#)
- **FTC fraud reports with a money loss, ages 80 and over:** [21%](#)
- **Rise in FBI-reported losses for people 60 and older, year over year:** [59%](#)
- **FBI identity theft complaints from people 60 and older:** [5,359](#), with [\\$48,546,133](#) lost

When they do lose money, older people lose more. The FTC's median fraud loss was [\\$1,650](#) for people 80 and over, against [\\$417](#) for those 20 to 29.

Credit card fraud against older Americans

Credit card and check fraud complaints from people 60 and older reached [5,200](#) last year, up from [3,226](#) the year before, according to the FBI.

Their reported losses climbed from [\\$33,813,267](#) to [\\$71,880,416](#), more than doubling in a year.

Which Payment Methods Do Scammers Exploit Most?

Credit cards were the payment method named most often in FTC fraud reports, but bank transfers lost the most, [\\$2.09 billion](#), in the latest Data Book.

How the money moved, according to the FTC:

- **Credit cards:** [108,881](#) reports, the most of any method, with [\\$275 million](#) lost
- **Bank transfers and payments:** [\\$2.09 billion](#) lost across [47,336](#) reports, the highest loss of any method
- **Cryptocurrency:** [\\$1.42 billion](#) lost, second highest
- **Reports naming any payment method:** [475,905](#), or [18%](#) of all fraud reports
- **Last year's pattern:** unchanged, with credit cards named most often and bank payments, then cryptocurrency, losing the most ([FTC](#))

Frequency and dollars point in opposite directions: the method people name most often is not the one that costs them most.

What banks and credit unions see

Debit card fraud tops all other payment fraud types at banks and credit unions with [75%](#) reporting attempts shared by Federal Reserve Financial Services.

Respondents estimated that debit cards caused [40%](#) of their payments fraud losses.

Checks came second, with [63%](#) of institutions reporting check fraud attempts.

The findings come from a survey of [403](#) financial institutions, with a margin of error of plus or minus [6%](#).

Do Identity Theft Victims Report the Crime?

Only [7%](#) of identity theft victims reported the crime to police, while [67%](#) contacted a credit card company or bank, according to the Bureau of Justice Statistics.

The difference accounts for why the [1,135,291](#) reports sit so far below BJS's [23.9 million](#) victims, even allowing for the different years measured.

The FTC [notes the same holds true for money](#). Reported fraud losses represent only a portion of actual consumer losses, as not all victims choose to report.

Every count on this page is a floor, not a ceiling.

Conclusion

Identity theft is more prevalent than complaints data would indicate. The most common form of identity theft, in FTC reports and the BJS survey, is credit card fraud. Reported losses continue to rise in FTC and FBI reports. When seniors are victimized, they suffer the highest losses.

Check your credit reports, set card alerts, and report any misuse at IdentityTheft.gov so that it can be counted. Visit Motley Fool Money's [credit card guides](#) for card-by-card protections.

Sources

[FTC Consumer Sentinel Network Data Book 2024](#) (March 2025) · [FTC prepared statement to the Joint Economic Committee](#) (March 2026) · [FTC Consumer Sentinel Network, Identity Theft Reports dashboard](#) (data as of June 30, 2026) · [FBI 2025 IC3 Annual Report](#) (2026) · [BJS, Prevalence of Identity Theft in the United States](#) (October 2023) · [BJS, Victims of Identity Theft, 2021, release](#) (October 2023) · [Federal Reserve Financial Services, 2026 Risk Officer Report](#) (2026)