

Table 1. The Four Types of Identity Theft

	Financial Gain	Concealment
High Commitment (lots of planning)	<p>Organized. A fraud ring systematically steals personal information and uses it to generate bank accounts, obtain credit cards, etc.</p> <p>Individual. The offender sets up a look alike internet website for a major company; spams consumers, luring them to the site by saying their account information is needed to clear up a serious problem; steals the personal/financial information the consumer provides, and uses it to commit identity theft.</p>	<p>Organized. Terrorists obtain false visas and passports to avoid being traced after committing terrorist acts.</p> <p>Individual. The offender assumes another's name to cover up past crimes and avoid capture over many years.</p>
Opportunistic (low commitment)	An apartment manager uses personal information from rental applications to open credit card accounts.	The offender uses another's name and ID when stopped or arrested by the police.

Source: U.S. Department of Justice, Office of Community Oriented Policing Services, "Identity Theft," no. 25 in the Problem-Oriented Guides for Police series, by Graeme R. Newman (Washington, D.C.: U.S. Government Printing Office, 2004).