



2018

ANNUAL REPORT

THE VOICE FOR
VICTIMS IMPACTED
BY IDENTITY CRIME



IDENTITY THEFT
RESOURCE CENTER

idtheftcenter.org • 1-888-400-5530



MISSION

The Identity Theft Resource Center is a non-profit organization established to support victims of identity crime in resolving their cases; broaden public education and awareness in the understanding of identity crime, including data breaches, cybercrime, scams, fraud and privacy issues.

VISION

The ITRC strives to reduce the impact and level of harm caused by identity crime and related issues by being the first place an individual contacts. Moving forward, whether it be for information or support during and after an individual becomes a victim, ITRC wants to be there every step of the way.

We want the public to remember one thing only: **ITRC, Start Here.**

VALUES

Acting honestly, truthfully and with integrity in all of our transactions and dealings; avoiding conflicts of interest; acting responsibly toward the communities in which we work and provide a benefit for those that we serve; being responsible, transparent and accountable for our actions; working to improve the accountability, transparency, ethical conduct and effectiveness of our stakeholders.



IDENTITY CRIME

WHY CONSUMERS SHOULD CARE

In 2018, we saw trends in identity crime that reinforce our mission is more important than ever. [16.7 million Americans](#)¹ were victims of identity fraud in 2017 according to Javelin Research. With over 446.5 million sensitive records and 1.68 billion non-sensitive records (emails, usernames, passwords, etc.) released in 2018, consumers will continue to be plagued by the potential of identity theft and other crimes long into the future. Those that are already dealing with the long road to remediating their cases face more than just the financial impacts. The emotional, physical and psychological impacts are well documented in [The Aftermath](#)^{®2} series of reports. Among other impacts, 77.3 percent of victims reported increased stress levels and 56.8 percent had persistent aches, pains, and headaches.

Fraudsters and thieves have evolved their exploits – utilizing technology to their advantage, creating an e-commerce economy based on the pilfered records and preying on a public that is simply unable to keep up with these advances. With [1,244 reported breaches and 446,515,334](#)³ sensitive records with personally identifying information (PII) exposed, consumers are at increased risk for impacts from their information being used by thieves. Identity crime encompasses all of the various activities that ultimately lead to a consumer having their identity misused after a compromise for nefarious reasons. We've classified a number of these activities in this category, including data breaches, cybercrime, identity theft, scams and fraud.

With the support of knowledgeable and caring advisors and staff from the ITRC, victims have a resource that will provide the information and plan to successfully resolve their case at no cost to them. Without the support of the community, industry, sponsors, partners and government agencies, we couldn't provide these services to victims in need.

DATA SOURCED FROM

1. Marchini, K.; Miller, S.; Pascual, A. (2018, February 6). 2018 Identity Fraud: Fraud Enters a New Era of Complexity. Retrieved from <https://www.javelinstrategy.com/coverage-area/2018-identity-fraud-fraud-enters-new-era-complexity>
2. Identity Theft Resource Center. (2018). The Aftermath®: The Non-Economic Impacts of Identity Theft [Data File]. Available from <https://www.idtheftcenter.org/aftermath2018/>
3. Identity Theft Resource Center. (2019). 2018 End of Year Data Breach Report [Data file]. Available from <https://www.idtheftcenter.org/2018-end-of-year-data-breach-report/>



Identity theft can happen to anyone,

regardless of income level, age, race, or gender. We are all vulnerable, and may need help. The Identity Theft Resource Center is here, as your trusted resource, when you need us.

EVA VELASQUEZ | President & CEO of ITRC

Identity compromise, theft and fraud are complex issues that many people struggle to understand. Over the years this space has become more and more complicated causing thieves to come up with new ways to monetize our identities at breakneck speed; connected devices in our workplaces, cars and our homes, and data breaches at an all-time high, has only compounded the problem.

It is increasingly difficult in our current landscape to know who to trust when you need assistance and to know if you're receiving truly helpful facts about how to best minimize your risk. This is where ITRC fits in. We are the trusted resource for everyday people when it comes to their identity.

Our goal throughout 2018 was, and continues to be, to provide more access, pathways and platforms to regular people struggling with a complicated problem. Not everyone has the resources, either financial or otherwise, to hire a professional to help them wade through this quagmire. And the level of sophistication in this space makes professional advice a necessity. ITRC provides that professional advice, and at no-cost to the public.

The ITRC's advice about scams and trading data and privacy for free services has always been "if it sounds too good to be true it probably is." We are the exception to that rule. As a 501(c)(3) entity, our services are free to the public. We are funded by government grants, donations and corporate sponsorships. That means that we never charge the people that need our help the most.

Sincerely,

EVA VELASQUEZ | President & CEO

MATT CULLINA | Board Chair

BOARD OF DIRECTORS



MATT CULLINA

Board Chair

CEO CyberScout



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ERIC TRAPP

CSO of Semptra Energy



JIM VAN DYKE

CEO of Futurion

COMMITTEES

The ITRC has the following committees which guide our practices in these key areas:

COMMUNICATIONS:

Eugenia Buggs
Lelani Clark
Eric Lindeen
Nell Merlino
Jonathan Sasse

FINANCE:

Matthew Donahue
Stew Roberts

GOVERNANCE:

Paul Bond
Susan Grant
Michele Johnson

DEVELOPMENT:

Mark Pribish
Robert Siciliano
Eric Trapp

NEW COMMITTEES CREATED IN 2018 AND WILL BE ACTIVATED IN 2019:

Data Breach
Research



AREAS OF IMPACT

CONSUMER ASSISTANCE

The heart of the ITRC beats to provide consumers the no-cost support and guidance they need to understand and resolve potential identity crimes.

PREVENTATIVE

One of the core tenets of the Identity Theft Resource Center's mission is consumer education. In 2018, the staff of the ITRC developed new and revitalized its existing education programs and methods of distribution. We saw substantial growth in connections with consumers to inform and prepare them with the tools they needed to reduce their risk of becoming a victim of identity crime. These activities included: a revamp of our youth education program, the Hands-On Privacy workshop; fine-tuning and taking our senior outreach on the road to the Midwest; developing an on-demand video presentation for distribution to organizations where we could not provide a live presenter; utilizing social media and other digital platforms to reach new audiences. In an effort to make our digital presence more user-friendly, www.idtheftcenter.org received a makeover and reorganization. Other staples like the our weekly newsletter, the monthly Data Breach Report email newsletter and the ID Theft Help app went through content updates to provide more value to users. We will continue to find new and innovative ways to reach and educate consumers in 2019.

REMEDiation

The Call Center continues to be the life-blood of our mission. Each day, our advisors provide consolation, no-nonsense direction and support to those consumers that come to us via toll-free phone call or live chat. They empower victims with the plan they need to assure them they are on the path to being made whole again. During the 11-hour daily period, Monday through Friday when our phones are available, you can hear an advisor asking the tough questions about each victim's set of circumstances, giving sage and sound direction, and offering a supportive ear to listen to their situation.



Advisors are available to each victim as often and as long as a victim needs them. In 2018, advisors fielded over 17,000 calls and almost 1,500 live chats that resulted in 8,349 unique cases. As the front-line in our fight to correct each victim's situation, our advisors researched all new legislation and procedures that impacted victims so that they could accurately and effectively advise each person based on their unique situation and jurisdiction.



ADVOCACY

Advocacy starts with creating better informed and consumer-centric industry best practices. The ITRC brings the Voice-of-Victim to organizations that lead their industries in instituting privacy and security.

DATA BREACH REPORTING

When the ITRC started aggregating data breaches in 2005, we saw it as a way to be ahead of the next big identity theft threat. Today, we view it as a way to not only understand what the potential harms are for a victim, but also to help the industry understand how to be privacy-centric in their practices. With over 1,200 breaches reported in 2018, that exposed over 446 million sensitive records, it's not about "if" an entity will be breached, it's about "when" they will be breached. In the past year, our methodology evolved to allow us to provide better data quality, aggregate our data more clearly and refine our reporting to provide the most relevant statistics for both industry stakeholders and consumers. We continue to be seen as subject-matter experts on the impact of data breaches on consumers, with our Annual End-of-Year Data Breach Report cited as a benchmark for data breach trend analysis.

BUILDING STRONG PARTNERSHIPS

"The whole is greater than the sum of its parts" applies in industry collaborations as an advocacy method as well. The ITRC prides itself in building strong partnerships with industry leaders, government agencies and other non-profit organizations. Our coalition building with other identity-theft victim assistance organizations, as part of our NITVAN funding, has allowed us to share best-practices as a model for how to create trauma-informed services. ITRC's staff continued to develop



strong relationships with industry leaders in an effort to further our mission to educate their customers and influence best practices from within their organizations. This included securing new sponsors and partners over the course of 2018 like SAS, Association of Certified Fraud Examiners and LifeSmarts (a National Consumer League program for youth education).

INSTANCES OF SERVICE:

In 2018, the ITRC began designating its reach and impact through our "instances of service" reporting. An instance of service is any activity that meets our mission to provide consumers assistance and advocacy.

VICTIMS
ASSISTED

17,425
phone calls to the ITRC's
toll-free hotline



1,473
live chats through
the website



8,349
unique cases assisted
2,304 identity theft
and cases



6,045
requests for assistance

SOCIAL MEDIA IMPRESSIONS

15M

13,772,084**29.9M***INDIVIDUALS REACHED
THROUGH PARTNER
ACTIVITIES:

*includes the circulation of Costco Connection
& ACFE Fraud Magazine

IDTHEFTCENTER.ORG

↑ **1,675,025** | PAGE VIEWS
↑ **2.37** | PAGES PER SESSION
↑ **616,453** | UNIQUE USERS



513
Media engagements
educating consumers



73 Presentations
14,247 Attendees



668
Consumers educated through
ITRC video content



15 **20,110***
Consumers educated through
Sponsor Activities

*provided by Sponsors

ID THEFT
HELP APP
DOWNLOADS:

138.69%
(increase over 2017)



5,781 (2018)
10,087 (lifetime)




ITRC'S SUCCESSES



In 2018, the ITRC worked hard to evolve our educational resources to not only keep up with the way consumers learn but to also reach them in a variety of ways across various platforms. This meant continuing to update our free ID Theft Help app and increasing our social media activity among other tactics. By growing in our approach and developing new methods, we were able to reach a larger audience and help more people.

Over the years, there has been an uptick in the number of people who have contacted the ITRC through its social media platforms for assistance. For example, Carrie* reached out to us via Facebook Messenger to obtain some information on behalf of her mother. Her mom had been contacted about a grant on Facebook that would give her \$60,000 if she sent \$2,000 upfront for processing fees. Carrie thought something was amiss and wanted to prevent her mom from going through with the grant process until it was confirmed that it wasn't a scam. Carrie contacted the ITRC through Facebook private messaging to find out more information. Due to our active social media presence, we were able to respond to Carrie in a timely fashion. We shared with her the appropriate resources including an animated video that outlined the concept of the scam and how to detect it, as well as offered free



assistance. Carrie later got back to us, thanked us for sharing the “Scammy Sammie” video and let us know her mom didn’t get caught in the scam. She also added that we helped her and her mom just in time.

These individual instances of helping consumers bring us satisfaction and hope. However, we know there is more that all stakeholders could do to assist victims and potential victims of identity theft. Following the Equifax data breach of 2017 that affected more than 148 million Americans and exposed their Social Security numbers, there was a boisterous call for reform in cybersecurity. The ITRC advised victims on how to navigate this troubling situation and take action to secure their information. We worked tirelessly to ensure a better outcome for the individuals affected by the breach and the American public as a whole. With collaboration from industry professionals and the grassroots consumer support, a federal law titled “Economic Growth, Regulatory Relief and Consumer Protection Act,” was passed in 2018 to supply **free** credit freezes and thaws and year-long fraud alerts to everyone. Consumers can now place freezes to restrict their files and prevent unauthorized use of their information to open up new lines of credit thanks to this federal law.

The Economic Growth, Regulatory Relief and Consumer Protection Act also requires the Social Security Administration (SSA) to provide an updated platform to quickly provide a privacy-centric verification regarding the validity of SSNs. This will help prohibit criminals from putting together a synthetic identity and opening an account using false information. For example, if a 35-year-old male with a September birthday applies for a credit card with a SSN of a 82- year-old female



with a February birthday, the financial institution can prevent the opening of a fraudulent account. These two benefits of the newly passed law are just a few of the reasons as to why the ITRC was proud to advocate on behalf of victims and to create systemic change within industry and government agencies.

As identity crime and cybersecurity continues to evolve in 2019, the ITRC will adapt and persist in our mission to bring free victim assistance to those who may have no other place to turn.



THINGS WE'RE WORKING ON FOR 2019 AND BEYOND

The ITRC has big things in store for 2019, but those plans don't stop in one year. In 2018, the ITRC saw some incredible growth and change. That growth will spill over into the subsequent years to come.

TECHNOLOGY ENHANCEMENTS

Our victim services will see some significant technology improvements. The ITRC team secured substantial funding in 2018 to update and create new opportunities to utilize technology in our efforts to help identity crime victims minimize their risk and mitigate their cases. Some of the new features consumers will see as they engage with the ITRC staff include:

- Updated phone services utilizing a robust interactive voice response system to effectively route calls and provide information for victims as they call to receive free assistance
- Enhanced live-chat features that will allow victims that contact ITRC to receive tailored information regardless of the time of day or availability of a live advisor
- A new tool that will allow a data breach victim to fully understand the potential impacts of their compromised PII and provide breach-specific recommendations on how to minimize their risks
- Updated data breach database to better capture the components that impact those compromised
- Feature enhancements to the ID Theft Help App that will create a unified and centralized case log for victims, tailored push notifications and interactive education





SERVICE EXPANSION

As the need for ITRC's unique services evolves and grows, our services expand to meet those needs.

- Americans with Disabilities Act compliant education and services for those victims in the Deaf and hard-of-hearing populations, as well as those identifying as blind and low-vision
- Training and staff development on how to appropriately, effectively interact with the populations listed above
- Timely outreach to victims post-engagement to gauge their current situation and provide follow-up
- Providing an opportunity for victims to give feedback and additional insights that allows ITRC to continue to speak on their behalf to advocate change
- Creating co-operative agreements with law enforcement and prosecutors to ensure that they understand and provide appropriate referrals for those victims of identity crime when they interact with them
- Revamping and relaunch of the Hands-on Privacy Workshop to savvy, young leaders through our partnership with National Consumer League's Lifeskills program
- Continuing to engage with key professionals through conference speaking, education and outreach

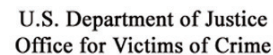


PARTNERS & SPONSORS

Over the years, the Identity Theft Resource Center has developed collaborative relationships with a multitude of sponsors and partners who strongly believe in our mission of assisting identity crime victims at no-cost. Continuing to foster these relationships while cultivating new ones is of utmost importance since the ITRC is largely funded by corporate sponsors and foundations that are known for their proactive approaches in cybersecurity, in particular identity theft. This year, the ITRC established a partnership with the world's largest anti-fraud organization, the Association of Certified Fraud Examiners (ACFE). The ITRC also joined forces with LifeSmarts, a program of the National Consumers League that focuses on consumer and life skills literacy in middle and high school students.

We thank all of our stakeholders for their support and look forward to continuing to forge new paths with them in 2019 to provide the best possible support and resources to consumers for free.

SPONSORS



PARTNERS

- FEDERAL TRADE COMMISSION
- COUNCIL OF BETTER BUSINESS BUREAUS
- BBB OF NEBRASKA, SOUTH DAKOTA, KANSAS PLAINS & SW IOWA
- CONSUMER FEDERATION OF AMERICA
- IDENTITY THEFT COUNCIL
- INTERNET CRIME COMPLAINT CENTER
- NATIONAL CYBER SECURITY ALLIANCE
- NATIONAL CONSUMERS LEAGUE/LIFESMARTS
- NATIONAL ORGANIZATION FOR VICTIM ASSISTANCE

- NATIONAL CENTER FOR VICTIMS OF CRIME
- PRIVACY RIGHTS CLEARINGHOUSE
- SAN DIEGO DISTRICT ATTORNEY'S OFFICE – VICTIM ASSISTANCE PROGRAM
- COMMUNICATIONS FRAUD CONTROL ASSOCIATION
- 2-1-1 SAN DIEGO
- LIVEWELL

INTERNATIONAL:

- IDCARE – AUSTRALIA NEW ZEALAND
- CIFAS – EUROPEAN UNION



IDENTITY THEFT
RESOURCE CENTER

IMPACT REPORT FINANCIAL OVERVIEW

PROGRAMS	65%
FUNDRAISING	15%
MANAGEMENT	20%
CONTRIBUTIONS AND GRANTS	\$471,521
PROGRAM SERVICE REVENUE	\$1,685,519
END OF YEAR (Compared to the 2016 total annual revenue \$1,333,092)	62%
YEAR-END ASSETS	\$2,044,248
TOTAL ANNUAL REVENUE	\$2,157,050



THANK YOU

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