



*Overcoming Unique Challenges
in a Pandemic Landscape*

2020
ANNUAL
REPORT

idtheftcenter.org • 1-888-400-5530

ITRC

IDENTITY THEFT™
RESOURCE CENTER
21 Years of Service



CEO Message

Welcome to 2021 and what will be another milestone year for the Identity Theft Resource Center. After two years of development, this is the year we will launch our custom-developed chatbot – ViViAN. Created in partnership with the SAS Institute and the US Department of Justice, ViViAN will allow us to expand our Victim Services to be a 24/7/365 operation. That's good timing, too, as demand for our assistance and education services has never been higher.

In 2020 the ITRC set multiple performance records, including:

+11K

People assisted
by the ITRC
Contact Center

1.1M

Unique web
visitors

5,686

Media mentions
of the ITRC

These successes did not occur in a vacuum. We have amazing partners and supporters who are listed at the end of this report. And we have an incredible team that punches far above their weight class. In a year when no part of society was left untouched by the COVID-19 global pandemic, our team excelled.

The sections that follow tell the story of a team that increased their productivity while work and family routines were being disrupted by the pandemic. Our advisors were among the first experts to spot the trend of criminals stealing much needed government benefits from the newly unemployed – racking up an estimated \$63 billion in fraud along the way. Our advisors also set new records for helping consumers during the year.

We launched new Education and Outreach efforts. We produced 187 blogs that focused on identity crimes and compromises, including the data breach of the week. And, along with ViViAN, we developed a data breach tracking tool and subscription that we named **notified** to help consumers and organizations make informed decisions about their business relationships.

And we did all of this while working remotely since March, 2020. Amid these tectonic shifts in the identity crime landscape, and our own personal lives, we continue to put the victims and consumers we serve at the center of everything we do. Even as we permanently moved to a virtual office model – including our Contact Center - as of January 2021, we remain available to the individuals that need us, when they need us.

The ITRC currently receives funding through grants, donations, cy pres awards and financial sponsorships to meet our mission.

75%

Programming

19%

Fundraising

6%

Management

You'll learn more about the past year in this report and get a peek at what we expect in 2021. Read it. Ask me **questions**. And then, consider how you can join us in making 2021 an even more successful year for the ITRC and the consumers and businesses we support.



Eva Velasquez
President & CEO

2020

In 2020, **recording-breaking** identity theft and fraud resulted in **unparalleled** growth in the number of victims serviced through the contact center, website, and media



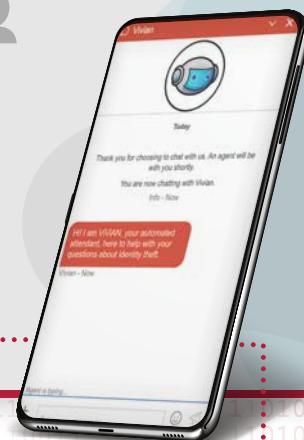
+11K People Contacted the ITRC

~3K instances of identity misuse

~1.4K instances of stimulus payment related issues

~8K instances of identity compromises

~933 instances of unemployment related issues compared to just **19 instances in 2019**.....



The ITRC Digital Impact

1.1M
unique web visitors
 53% over 2019

5,686
features of the ITRC in U.S.
media publications

45%↑
increase in the number
of Live Chats received
(online and offline)

Staggering Unemployment Benefits Fraud

>\$63B unemployment benefit fraud cost

20X↑ increase in ID-related benefits fraud as reported by the FTC*

Actual unemployment fraud could be \$200-300M

ITRC's Podcast explains why
Learn more at:
<http://idtheft.center/UnemploymentFraudTotal>

* <https://www.ftc.gov/news-events/press-releases/2021/02/new-data-shows-ftc-received-2-2-million-fraud-reports-consumers>

New Resources!

notified™

The ITRC's Convenient, Comprehensive
Source for Data Breach Information

>1.1K tracked data compromises
(breaches and exposures)

>300M individuals impacted

Want More Data?
Contact Us to Upgrade Your Subscription Today!

Email notifiedbyITRC@idtheftcenter.org

Victim Services

The ITRC has three primary areas of focus: Victim Services, Education & Outreach Services, and Business Services. The following sections provide an overview of the outcomes of our efforts in 2020.

The core work of the ITRC since 1999 has been assisting victims whose identities were misused by a criminal. In 2005, we added helping consumers respond to the risks associated with identity compromises such as data breaches and exposures. In 2020 we achieved a new set of milestones in assisting victims of identity-related crimes and data compromises.

We also identified a number of trends impacting victims that are the subject of our annual ITRC Victim Aftermath Report published in May 2021.

Those trends are a mixed bag of good news / bad news, including:

- » *The number of repeat victims has increased.*
- » *Victims have reported fewer adverse impacts on family and friends.*
- » *Even before the global pandemic, identity crime victims were increasingly struggling to meet their financial obligations including securing housing, paying bills, and avoiding debt.*
- » *The demographic profile of victims contacting the ITRC is changing with more college educated and higher income consumers relying on the ITRC as a source for independent information and/or validation.*

Assistance-related highlights from 2020 include:



2,922 instances of
identity misuse

+



8,105 instances
of identity
compromise

=



Consumer
Assistance

Education & Outreach

With tens of millions of US residents working from home in 2020 – including us – we set new records for the number of individuals visiting our website to learn more about protecting their identities. We launched two new podcasts to help inform consumers about the latest risks from identity-related scams as well as all the ways cybercriminals gather and use stolen data.

We relaunched our Help Center and populated it with more than 50 of our most commonly requested tip sheets and action plans.

We have updated the format and structure of our popular Data Breach and Aftermath (Victim Impact) annual reports. And, we are launching a third report in 2021 – a business version of the Aftermath report that takes a look at the after-effects of cybercrimes and cyber breaches on small and medium businesses.

This year's [**ITRC Data Breach Report**](#), issued in conjunction with Data Privacy Day, reinforced trends that can be traced to late 2018: Cybercriminals were less interested in stealing mass amounts of consumers' personal information in 2020. Instead, threat actors took advantage of bad consumer behaviors to attack businesses using stolen credentials such as logins and passwords. Ransomware and phishing attacks directed at organizations

were the preferred method of data theft by cyberthieves since one ransomware attack can generate as much or more revenue in minutes as hundreds of individual identity theft attempts over months or years.

These trends away from mass data attacks do not mean consumers can relax while cybercriminals look elsewhere for quick, easy wins. Identity thieves still steal and misuse consumers' personal information even as the information they want and how they obtain it changes. That's why it's important for both individuals and organizations to follow good cyber-hygiene practices.

”

I have been speaking to several different agencies and their representatives, and I feel you are at the top as far as excellent customer service. You have a wealth of knowledge. A tremendous help for me going forward.

– ITRC Victim Testimonial



2020 At-a-Glance

Business Services

The ITRC developed three new services in 2020 designed to help businesses, including solopreneurs and other small and medium-sized organizations, protect themselves and their customers from identity-related crimes and compromises. All three of these services were beta tested in 2020 and are now available as one-time services or under subscriptions. Contact [Dorinda Miller](#) for more information about our Business Services.



notifiedtm

The ITRC's comprehensive data breach service – Our database is updated daily and offers information about publicly reported US data breaches available for an affordable one-time fee or a monthly subscription. Qualified organizations can access up to 90 data points going back 15 years for vendor due diligence, strategic planning, and breach analysis. Contact us to upgrade your subscription today!



Tier II Contact Center Support

Businesses that collect and maintain consumer information often lack the specialized knowledge and tools needed to assist victims of identity-related events customer information is misused or exposed. The ITRC provides escalation contact center services with expert advisors for organizations that want to provide a value-added service for victims of identity crimes and compromises after an initial contact with the company's customer service center.



Training & Education

The ITRC offers custom and standardized training for public and private organizations that want to improve their team's understanding and awareness of identity-related crimes and compromises. Virtual and in-person training is available covering topics such as:

- » *The Foundations of Identity*
- » *Threats, Risks, & Human Behaviors*
- » *Building a Culture of Compliance*
- » *Privacy & Cybersecurity*
- » *Identity Compromises: Prevention*
- » *Identity Compromises: Remediation*

Individuals who successfully complete sessions in all topics in the training curriculum receive a certificate from the ITRC.



2021 Opportunities

Looking Forward

Despite the obvious challenges during 2020, the ITRC team produced one of the most successful years in the two-decade history of the organization. This year – 2021 – promises to bring its own unique set of challenges and opportunities. First among them is the fact that demand for financial and identity crime victim services is rising at a time when available resources are moving in the opposite direction.

Since 2018 the US Department of Justice funds allocated for all crime victim services have dropped. Funds from the DOJ's Office of Victims of Crimes to programs that support victims of financial crimes including identity crimes and compromises, cybercrime, and scams/fraud have been reduced to \$0.

That's why we are expanding our service offerings to include paid business services to help ensure our consumer victim services remain free of charge to crime victims. We're expanding our outreach and partnership efforts. And, we're working with state and federal policymakers to ensure they understand the scope and scale of the privacy and security issues that increasingly impact US residents.

If you want to join us in any of these efforts or just need more information about what we do, contact the ITRC. ▶

”

When COVID shut down most businesses and nonprofits, the ITRC made sure the team was safe and set up a fully remote operation to continue answering victim's phone calls, chats, texts, and emails. They never missed a beat in a period of extraordinary change. That's because the ITRC's core goal is unchanging: to help blameless victims of identity crimes take control of their identities.

– Matthew Donahue
ITRC Board Chair

📞 1-888-400-5530

🌐 idtheftcenter.org

✉ communications@idtheftcenter.org



Sponsors & Partners

Board of Directors

Matthew Donahue
Board Chair

Eric Trapp
Vice Chair

Stewart Roberts
Treasurer

Kim Allman
Secretary

John Breyault
Clarissa Carnero
Kevin Everhart
Brooke Fortson

Michele Johnson
Ralph Linares
James Ruotolo
Crystal Sargent

Jim Van Dyke
Mark Pribish
Robert Siciliano
(Term ended 2020)

Directors Emeritus

Paul Bond
Holland & Knight LLP

Matt Cullina
CyberScout

Mike Cook
XOR Data Exchange

Ron Davis
Qualcomm

Julie Fergerson
Ethoca

Susan Grant
**Consumer Federation
of America**

Dr. Charles E. Nelson, Ph.D.
**Crime and Trauma
Recovery Program, San
Diego**

Sponsors & Supporters

Norton LifeLock
Google
SAS® Software

Synchrony
Holland & Knight
SDG&E

Qualcomm
LexisNexis
The Levin Foundation

Partners

American Bankers
Association (**ABA**)

Association of Certified
Fraud Examiners (**ACFE**)

Better Business Bureau
National Programs

Better Identity Coalition
(**BIC**)

Blind Services Association
of Chicago (**BSA**)

Breach Clarity

Center for Victim Research
(**CVR**)

Coalition Against Insurance
Fraud (**CAIF**)

Communications Fraud
Control of America (**CFCA**)

Consumer Federation of
America (**CFA**)

Consumer Financial
Protection Bureau (**CFPB**)

Cybercrime Support
Network (**CSN**)

Deaf Community Services
San Diego (**DCS**)

Department of Homeland
Security (**DHS**)

Department of Justice
Office of Victims of Crime
(**DOJ OVC**)

Federal Bureau of
Investigation (**FBI**)

Federal Trade Commission
(**FTC**)

Fido Alliance

FINRA

Fraud DoctorIdentity
Defined Security Alliance
(**IDSA**)

Internal Revenue Service
(**IRS**)

National Cyber Security
Alliance (**NCSA**)

National Consumers
League (**NCL**)/LifeSmarts

National Organization for
Victim Assistance (**NOVA**)

National Center for Victims
of Crime (**NCVC**)

Privacy Rights
Clearinghouse

San Diego District
Attorney's Office

2-1-1 San Diego

Consumer First Coalition

Justice Research and
Statistics Association
(**JRSA**)

Association Urban Institute
Justice Policy Center

International

iDcare
Australia New Zealand

International Association of
Chiefs of Police (**IACP**)

CIFAS
European Union

Register for our newsletters to stay informed!

<https://www.idtheftcenter.org/newsletter-signup/>

Sign Up!

Follow us on social media!

Search for "IDTheftCenter" on all our channels



Two Podcasts

Start listening to IDTheftCenter today!

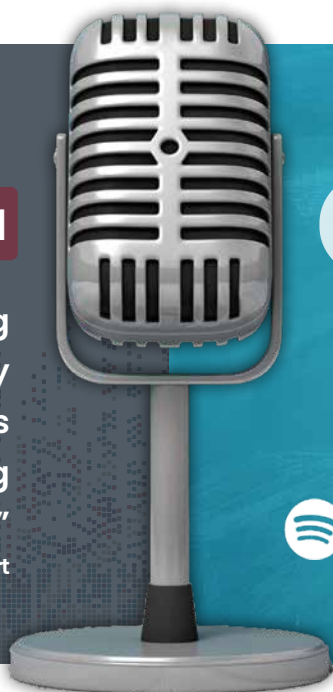
<https://idtheftcenter.podsite.io/>

 **Subscribe** to our feeds for trends related to Consumer and Business data security and privacy.

WEEKLY BREACH BREAKDOWN

"Ransomware and phishing require less effort, are largely automated, and generate payouts that are much higher than taking over the accounts of individuals."

— 2020 ITRC Breach Report



The Fraudian Slip

Monthly podcast featuring fraud experts



Play, Download, or Subscribe to All Our Feeds!



2020 ANNUAL REPORT



Our Mission

The ITRC is a nonprofit organization established to empower and guide consumers, victims, business, and government to minimize risk and mitigate the impact of identity compromise and crime.

📞 1-888-400-5530

🌐 idtheftcenter.org

✉ communications@idtheftcenter.org