



2021 ITRC Consumer Aftermath Responses: Non-Pandemic Related

N=364 Comments - (Null or N/A responses deleted for clarity and space)

How did you discover this incident?			
	I contacted the credit card company or bank to report a theft and was told that fraudulent charges had already been made.	28.2%	
	I noticed money missing from my account.	21.8%	
	I noticed fraudulent charged on my account.	41.0%	
	I received merchandise or gift card that I did not order.	6.4%	
	I had problems using my card or account because it was declined, closed, or had insufficient funds (bounced check).	15.4%	
	I applied for credit, a bank account or loan, telephone service, employment, or government benefits, etc., and had problems.	19.2%	
	I checked my credit report.	42.3%	
	I received a bill that I did not owe.	35.9%	
	I had a problem with my income taxes.	16.7%	
	My credit card company or bank contacted me about suspicious activity on my account.	26.9%	
	My credit monitoring service contacted me.	19.2%	



	A collection agency, credit card company, or other company contacted me about late or unpaid bills.	24.4%	
	A law enforcement agency notified me.	10.3%	
	A company or agency notified me.	18.0%	
	Other	30.8%	
Please specify how you discovered this incident.			
	Justice Department Notified me that i was part of a trial involving a ring that was caught. They apparently were on the FBI's most wanted list for cyber criminals. My information was in their possession.		
	Went to atm no money. Went inside the bank and bank management said I had no money in all 3 of my accounts. She also let me know it was a minimum of 57,000.00. Who can I reach out to to get this money back.???? I have called everyone they just give me more phone numbers		
	I applied for food stamps, and they told me I was getting them in a different state		
	I received a letter of a approval of a Credit card through PayPal		
	My house was broken into and belongings were stolen		
	Since I met this individual that I thought we were married I never had an Identity theft problem, it is all a set up		
	I was unable to renew my drivers license		
	My mail stopped arriving.		
	Credit report		
	Received bills from IRS and Colorado Department of Revenue		
	Received e-receipt from a charge on a retail credit card that we had not made email		
	I did something stupid, but when I talked to the monitoring service because my card had expired I asked for extra vigilance on my account		
	DMV refused to renew my driver's license. They said I have 'bad driving record' in other state - But I never visite that state.		
	My bank called me and said that there was a withdraw trying to be made from our account.		
	My sons advised me of a probable scam		
	My income tax check was intercepted by the irs to pay for gov. Benefits that was collected in my name in a different state.		
	A police officer showed me I had a warrant for my arrest for hot checks		
	I started receiving 15-20 collection calls daily		



We saw it on the bank website within 24 hours of it happening.			
What was the amount of time between the incident and when you found out about it (a.k.a., "the moment of discovery")?			
	One day or less (1-24 hours)	21.1%	
	More than a day, but less than a week (25 hours-6 days)	15.8%	
	At least a week, but less than a month (7-30 days)	9.2%	
	One month to less than three months	9.2%	
	Three months to less than six months	7.9%	
	Six months to less than one year	9.2%	
	One year to less than two years	15.8%	
	Two years to less than three years	2.6%	
	Three or more years	9.2%	
	Total	100.0%	
After the moment of discovery, how long did you wait to contact the Identity Theft Resource Center?			
	Less than a day (1-24 hours)	32.9%	
	More than a day, but less than a week (25 hours-6 days)	31.6%	
	At least a week, but less than two weeks (7-13 days)	10.5%	
	At least two weeks, but less than one month (14-30 days)	9.2%	
	A month or longer (more than 30 days)	15.8%	
	Total	100.0%	



Have you ever been a victim of identity theft prior to this incident?			
	Yes	29.0%	
	No	71.1%	
	Total	100.0%	
Upon or after discovering the incident, did you find that any NEW accounts (e.g., savings, checking, credit card) were opened in your name?			
	Yes	40.0%	
	No	60.0%	
	Total	100.0%	
Did you find that any of the following NEW accounts had been opened in your name? (Check all that apply)			
	NEW loans	13.3%	
	NEW debit cards	16.7%	
	NEW credit card accounts	63.3%	
	NEW checking or savings accounts	26.7%	
	NEW cellular phone service/account	20.0%	
	NEW cable, internet, utilities services/accounts	23.3%	
	Other (please specify)	23.3%	Other (please specify)
	Total	100.0%	Cars , insurance, life and car
			Schooling
			FEMA claim
			Someone tried opening credit card accounts in my name but was denied, because I had notified



			credit rating agency b/c you guys told me too
			Cash withdraws from a bank I was never with
			Apartment was rented out in my name
What type of loan was opened? (Check all that apply)			
	Business loan	8.3%	
	Car loan	25.0%	
	Mortgage	8.3%	
	Personal loan	25.0%	
	Second mortgage, refinance, or home equity	8.3%	
	Student loan	16.7%	
	Other (please specify)	8.3%	Other (please specify)
	Total	100.0%	Loans from our retirement account that he needed authorization, yet managed to obtain the loans
Upon or after discovering the incident, were unauthorized charges/transactions made on any EXISTING accounts?			
	Yes	43.1%	
	No	56.9%	
	Total	100.0%	
Were unauthorized charges/transactions made on any of the following EXISTING accounts? (Check all that apply)			
	Another type of financial account (for example, an investment account, or a PayPal,	13.9%	



	Venmo, Bitcoin, or Zelle account, etc.)		
	Checking or savings account	22.2%	
	Credit card	29.2%	
	Debit card	20.8%	
	Loan or line of credit	11.1%	
	Other (please specify)	51.4%	Other (please specify)
	Total	100.0%	This was a trust account and it had stocks bonds saving checking money market accounts.
			AT&T Billing
			Verizon acct
			Catalog order
			Life and car insurance policies
			Medical services
			FEMA
			wire transfer from my checking account
			eBay , pay pal , social security , iTunes , Apple accts
			Electric bill
			Apartments was rented out in my name
	Did this unauthorized activity on existing accounts cause you to switch to a different bank or credit union?		
	Yes	35.5%	
	No	64.5%	
	Total	100.0%	





Upon or after discovering the incident, did you experience any crime-related identity problems (e.g., a warrant issued for your arrest)?			
	Yes	9.7%	
	No	90.3%	
	Total	100.0%	
Did you experience any of the following crime-related identity problems? (Check all that apply)			
	The thief wrote bad checks in my name, or committed another financial crime, which resulted in warrants being issued for my arrest.	42.9%	
	The thief was prosecuted as me, resulting in a criminal conviction under my name.	28.6%	
	The thief was arrested, booked, or arraigned as me.	14.3%	
	The thief committed a crime and gave my information to law enforcement.	57.1%	
	A warrant was issued for my arrest for a crime the thief committed.	57.1%	
	I was issued a citation (for example, for parking or moving violation, or a misdemeanor) due to this identity theft incident.	28.6%	
	I was detained, arrested, or served time in custody due to the identity theft.	42.9%	
	Other (please specify).	57.1%	
	Total	100.0%	



Upon or after discovering the incident, did you experience any government-related identity problems (e.g., somebody used your social security number)?			
	Yes	29.2%	
	No	70.8%	
	Total	100.0%	
Did you experience any of the following government-related identity problems? (Check all that apply)			
	State taxes were filed in my name.	14.3%	
	Federal taxes were filed in my name.	42.9%	
	A state-issued driver's license was obtained in my name.	57.1%	
	My Social Security Number (SSN) was used by someone to obtain a job and work under my SSN.	28.6%	
	A vehicle or vessel was registered in my name.	28.6%	
	The identity thief received government benefits in my name.	28.6%	
	I had trouble with immigration because of the identity theft.	0.0%	
	Other (please specify).	57.1%	Other (please specify)
	Total	100.0%	There are liens
Did you receive an anticipated tax refund (since the incident)?			
	State refund	36.1%	
	Federal refund	38.9%	
	Not applicable (I was not owed a refund)	16.7%	



Upon or after discovering the incident, did you experience any medical-related identity problems (e.g., denied health insurance)?			
	Yes	8.3%	
	No	91.7%	
	Total	100.0%	
Did you experience any of the following medical-related identity problems? (Check all that apply)			
	A medical provider, billing department, or collection agency contacted or billed me for medical services I never received.	42.9%	
	My insurance company (including Medicare or another state-funded plan) contacted or billed me for medical services I did not receive.	28.6%	
	A doctor questioned me about a visit on my records of which I had no knowledge.	28.6%	
	I discovered another person's information in my medical file/records.	14.3%	
	Prescriptions were obtained in my name that were not for me.	28.6%	
	I was notified that my medical benefits had exceeded the limits for the year.	14.3%	
	I was denied health insurance or benefits.	0.0%	
	Other (please specify).	71.4%	Other (please specify). - Text



	Total	100.0%	My medical data was stolen
Upon or after discovering the incident, did you experience any financial-related identity problems (e.g., turned down for credit, bounced checks, etc.)?			
	Yes	31.9%	
	No	68.1%	
	Total	100.0%	
If your identity theft case made it difficult for you to cover the cost of a need, how did you get the need met? (Check all that apply)			
	I was unable to rent an apartment or find housing.	83.3%	
	I was unable to pay bills.	66.7%	
	I was turned down for credit or loans (such as student, mortgage, or personal).	83.3%	
	I was turned down for a checking account.	66.7%	
	I was forced to declare bankruptcy.	16.7%	
	I had to use my savings to pay for expenses.	33.3%	
	I had to repeatedly correct the same information on my credit report.	50.0%	
	I had to pay higher rates on credit cards or loans.	66.7%	
	I had checks bounce.	0.0%	
	I could not qualify for financial aid.	50.0%	
	I am now in debt.	66.7%	



	Debt collectors or collections departments contacted me (or continue to contact me).	100.0%	
	Credit cards I had were canceled.	50.0%	
	Other (please specify)	33.3%	Other (please specify)
	Total	100.0%	I was made homeless
			Lack of help was unbelievable
Upon or after discovering the incident, did you experience any of the other following problems?			
	I was generally inconvenienced.	87.5%	
	I lost time at work.	37.5%	
	I missed time from school.	11.1%	
	I lost my home/place of residence.	11.1%	
	My utilities were cut off or I was denied new service.	12.5%	
	I lost out on an employment opportunity.	16.7%	
	I lost a job.	8.3%	
	A lawsuit was filed against me.	8.3%	
	Other.	25.0%	
Please specify the other problems that you experienced.			
	No credit , unable to afford Attorney so I lost my house .		
	I never incurred any of these PAYDAY LOANS		
	AT&T allowed a third party to sign up for a service using my SS number. Then did not pay the bills.		
	Due to the increased credit checks I did not receive a lower rate mortgage that I deserved.		
	More fraudulent attempts on multiple accounts		
	It was very time consuming. I had to monitor my credit cards on a daily basis to make sure they weren't compromised.		
	I invested all my time and energy -8hrs/day, 5 days/wk for first 3 weeks and wasn't completed w the "repair" and multiple contacts for 8 weeks when Chase finally reimbursed my checking account		



Everything in every way			
This put serious stain on my marriage			
If your identity theft case made it difficult for you to cover the cost of a need, how did you get the need met?			
	I borrowed money from family or friends.	28.2%	
	I used one or more credit cards.	15.5%	
	I obtained a loan from a financial institution (bank or credit union).	7.0%	
	I obtained a payday loan.	8.5%	
	I did not meet the need (I went without).	32.4%	
	I sought government assistance (such as welfare, EBT, food stamps/SNAP).	14.1%	
	I had to seek outside assistance from a church/faith-based organization.	14.1%	
	Other.	9.9%	
Please specify the other way(s) in which you got the need met.			
No needs met . I'm having to sell what little I do have left			
I went hungry. I did not eat for 10 days and was forced to sleep on the street.			
Church paid for some of my meals and hotels stays			
Worked with a disability, due to lack of help			
I still haven't			
Were you in contact with anyone at a credit card company, bank, or other financial institution about the identity theft incident?			
	Yes	83.1%	
	No	16.9%	



	Total	100.0%	
After you told a credit card company, bank, or other financial institution about the identity theft incident, how satisfied were you with the response?			
	Very satisfied	23.7%	
	Somewhat satisfied	18.6%	
	Neither satisfied nor dissatisfied	10.2%	
	Somewhat dissatisfied	5.1%	
	Very dissatisfied	42.4%	
	Total	100.0%	
Did you contact a credit bureau about the identity theft incident?			
	Yes	84.5%	
	No	15.5%	
	Total	100.0%	
After you told a credit bureau about the identity theft incident, how satisfied were you with the credit bureau's response?			
	Very satisfied	28.3%	
	Somewhat satisfied	18.3%	
	Neither satisfied nor dissatisfied	16.7%	
	Somewhat dissatisfied	11.7%	
	Very dissatisfied	25.0%	
	Total	100.0%	
Did you contact any local law enforcement agencies or a federal law enforcement agency, such as the Federal Trade Commission, about the identity theft incident?			
	Yes	77.5%	



	No	22.5%	
	Total	100.0%	
After you filed the report with your local law enforcement agency, how satisfied were you with its response?			
	Very satisfied	18.2%	
	Somewhat satisfied	18.2%	
	Neither satisfied nor dissatisfied	14.6%	
	Somewhat dissatisfied	16.4%	
	Very dissatisfied	32.7%	
	Total	100.0%	
Did you file a report about the incident with the Federal Trade Commission?			
	Yes	63.6%	
	No	36.4%	
	Total	100.0%	
After you filed the report with the Federal Trade Commission, how satisfied were you with its response?			
	Very satisfied	22.5%	
	Somewhat satisfied	10.2%	
	Neither satisfied nor dissatisfied	34.7%	
	Somewhat dissatisfied	4.1%	
	Very dissatisfied	28.6%	
	Total	100.0%	
Why did you decide not to contact a law enforcement agency, including a local law enforcement entity or a federal law enforcement agency, such as the Federal Trade Commission?			



	I did not think about reporting it	3.0%	
	I did not know I could report it	5.0%	
	I did not know which agency is responsible for identity theft crimes.	7.0%	
	I did not lose any money/it was unsuccessful attempt	6.0%	
	It was not important enough to report/it was a small loss.	2.0%	
	I reported it to another organization such as a credit card company, bank or insurance company	7.0%	
	I took care of it myself.	3.0%	
	I did not think the law enforcement agency would do anything.	7.0%	
	I did not want to bother the law enforcement agency.	2.0%	
	I did not find out about the crime until long after it happened/it was too late for police to help.	5.0%	
	I could not identify the offender or provide much information that would be helpful to the police.	6.0%	
	I was afraid to report it.	1.0%	
	The person responsible was a friend or family member and I did not want to get them in trouble.	3.0%	
	I was too embarrassed.	1.0%	
	It was too inconvenient/ I did not want to take the time.	2.0%	
	Other (please specify).	40.0%	Other (please specify)
	Total	100.0%	They told me I needed proof first



			I tried to report but the Chicago Police Department told me I had to file a report in Colorado. When I called Colorado, they told me I had to file in Chicago.
			I didn't report it because we determined that it was phishing scheme.
			they would not take a report - told me to report to FTC
Here is a list of other people and organizations that someone might contact following an identity theft incident. Which of them, if any, did you contact?			
	A lawyer.	23.5%	
	A state or local government consumer affairs agency, such as the State Attorney General's office.	26.5%	
	A consumer agency, such as the Better Business Bureau or the National Consumer League.	22.1%	
	An agency or company that issues documents like driver's licenses, Social Security cards, or insurance cards.	32.4%	
	Your credit monitoring service or identity theft monitoring company.	70.6%	
	An office or agency- other than a law enforcement agency- that deals with the victims of crimes.	36.8%	
	Other.	16.2%	



Please specify the other people or organizations that you contacted.		
WA coalition for Domestic violence, DVSAS, SNOHIMISH and SKAGIT, attorney general office, Human rights office, and no one has done anything		
FBI, IRS, Franchise Tax Board, Social Security Administration		
FBI, Inspector General, Hospital that was responsible, private investigator.		
FEMA and FBI		
My bank, credit cards, etc.		
FBI, IC3, Federal Trade Commission OPM		
A company that specializes in identity theft protection		
Have you been successful in clearing up all the financial and credit problems associated with the incident of identity theft?		
Yes		58.8%
No		41.2%
Total		100.0%
How long have you spent dealing with this identity theft incident? If it is ongoing, check "Not yet cleared."		
Not yet cleared		36.8%
One day or less (1-24 hours)		1.5%
More than a day, but less than a week (25 hours-6 days)		7.4%
At least a week, but less than a month (7-30 days)		10.3%
One month to less than three months		10.3%
Three months to less than six months		5.9%
One year to less than two years		10.3%
Two years to less than three years		13.2%
Three or more years		4.4%
Total		100.0%



Thinking about all of the various types of problems you experienced, what is the approximate total dollar value of everything the identity thief stole during your identity theft incident? Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.			
	\$0-\$499	35.3%	
	\$500-\$999	5.9%	
	\$1,000-\$4,999	10.3%	
	\$5,000-\$9,999	11.8%	
	\$10,000-\$20,000	8.8%	
	More than \$20,000	20.6%	
	Unknown	7.4%	
	Total	100.0%	
Did this identity theft incident lead to any employment or educational problems?			
	Yes	23.5%	
	No	76.5%	
	Total	100.0%	
Did you have any of the following employment or educational problems?			
	Problems with your boss.	13.0%	
	Problems with your coworkers.	13.0%	
	Problems with school officials.	8.7%	
	Problems with students.	4.4%	
	Other (please specify).	60.9%	Other (please specify)
	Total	100.0%	Was unable to hire employees to help with business.
			Could not qualify for a auto loan.



			I had my own business and had to take time off to make phone calls, visit bank and other financial institutions and joined LifeLock so when it happened again, I would have help without damaging my credit, or credit rating.
			I was denied of services at school, denied worked and volunteer jobs I wanted to do
			Couldn't fix my car and lost it, and I was considered to be completely on my own without anyone willing to help me or even give me rides to the classes at college.
			Time spent on lunch/breaks trying to get to the bottom of of what was happening. A lot of calls were made during business hours, due to the time difference
			Loss of employment
			Problems getting work and or school loan
			Lost out on employment opportunity
			DECLINED EMPLOYMENT
			Problems obtaining a job
			They said my background stopped my third interview.
			My family
Did this identity theft incident lead to any problems with family members?			





	Yes	32.4%	
	No	67.7%	
	Total	100.0%	
Did you experience any of the following with family members? (Check all that apply)			
	Getting into more arguments.	27.9%	
	Getting into more fights.	13.2%	
	Not feeling able to trust them.	19.1%	
	Not feeling close to them.	16.2%	
	Not receiving support from them.	26.5%	
	Other (please specify).	60.3%	Other (please specify)
	Total	100.0%	Without money I'm unable to help them
			I have no family but it caused me a lot of emotional problems because I was going to retire and was I was afraid it would be taken from me.
			My spouse is the criminal
			Some people do not understand the magnitude of i.d. theft
			Divorce
Did this identity theft incident lead to any problems with friends?			
	Yes	17.7%	
	No	82.4%	
	Total	100.0%	
Did you experience any of the following with friends? (Check all that apply)			
	Not receiving support from them.	20.6%	



	Not feeling close to them.	4.4%	
	Not feeling able to trust them.	7.4%	
	Getting into more fights.	0.0%	
	Getting into more arguments.	2.9%	
	Other (please specify)	64.7%	Other (please specify) - Text
	Total	100.0%	Owed them money unable to pay them back
			They totally abandoned me
			They had not experienced it and did not realize how badly it affected me.
			Not being able to meet up for lunches, shopping, etc as I couldn't afford it at that time
			Lost all of my friends
Did this identity theft incident lead you to have any adverse feelings or emotions?			
	Yes	79.4%	
	No	20.6%	
	Total	100.0%	
Did you feel any of the following ways? (Check all that apply)			
	Worthlessness	22.1%	
	Worried or anxious	83.8%	
	Vulnerable	64.7%	
	Violated	76.5%	
	Unsafe	47.1%	
	Shame or embarrassment	27.9%	
	Sense of powerlessness or helplessness	54.4%	
	Sad or depressed	57.4%	
	Like you couldn't trust people	47.1%	
	Isolated	27.9%	



	Homicidal thoughts	5.9%	
	Guilt that you caused this to happen or did something wrong	22.1%	
	<i>Feeling suicidal</i>	10.3%	<i>All-time high response.</i>
	Feelings of hopelessness and/or pessimism	36.8%	
	Feelings of betrayal	39.7%	
	Emotional outbursts such as misplaced anger	17.7%	
	Denial or disbelief	27.9%	
	Annoyance or frustration	67.7%	
	Angry	76.5%	
	None of these	5.9%	
	Other (please specify)	10.3%	
	Total	100.0%	
	Did you seek any kind of professional help for the feelings you experienced because of the identity theft incident?		
	Yes	20.4%	
	No	79.6%	
	Total	100.0%	
	If not, why not? (Check all that apply)		
	I could not afford it.	19.3%	
	I was embarrassed or ashamed.	3.5%	
	I did not think it would help.	45.6%	
	Other (please specify)	38.6%	
	Total	100.0%	



Did you seek out any other kind of support for the feelings you experienced because of the identity theft incident (such as a support group or religious counselor)?			
	Yes	14.0%	
	No	86.0%	
	Total	100.0%	
From whom did you seek help? (please specify)			
I went to my church			
ITRC			
My best friend			
Online support groups			
My pastor			
Friends			
LAWYER			
Did this identity theft incident lead you to experience any physical problems (e.g., headaches)?			
	Yes	44.1%	
	No	55.9%	
	Total	100.0%	
Did you to experience any of the following physical problems? (Check all that apply)			
	Persistent aches, pains, headaches, or cramps.	40.0%	
	Sleep problems (difficulty falling or staying asleep).	90.0%	
	Changes in your eating or drinking habits.	56.7%	
	Upset stomach/stomach issues.	60.0%	



	Fatigue or decreased energy.	63.3%	
	High blood pressure.	40.0%	
	Muscle tension.	43.3%	
	Difficulty concentrating.	63.3%	
	Dizziness, unsteadiness, light-headedness, or fainting.	23.3%	
	Sweating, trembling, or shaking.	23.3%	
	Sensations of shortness of breath.	16.7%	
	Stress (tense, nervous, irritable).	86.7%	
	Palpitations, pounding heart, or accelerated heart rate (panic attacks).	36.7%	
	Loss of interest in work.	26.7%	
	Chest pain or discomfort.	23.3%	
	New unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	20.0%	
	Relapse into unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	23.3%	
	Other (please specify).	16.7%	Other (please specify)
	Total	100.0%	Self esteem
			I felt extremely betrayed and could not believe what took place and majorly taken advantage of
			Swing moods
			Lack of trust
Did you seek any kind of professional help for the physical problems you experienced because of the identity theft incident?			
	Yes	46.7%	
	No	53.3%	



	Total	100.0%	
If not, why not?			
	It was not serious enough for me to go to the doctor.	6.3%	
	I knew how to treat the symptoms, so I took care of it myself.	62.5%	
	Other (please specify).	31.3%	Other (please specify)
	Total	100.0%	Couldn't afford treatment
			I didnt realize the effect was taking this much if a toll on me
			I can not afford it
			Couldn't afford it
Do you CURRENTLY take any actions to minimize your risk of another incident of identity theft (e.g., use a monitoring service)?			
	Yes	83.8%	
	No	16.2%	
	Total	100.0%	
What actions do you CURRENTLY take to minimize your risk of another incident of identity theft? (Check all that apply)			
	I have a locked mailbox.	21.4%	
	I check my credit reports regularly.	83.9%	
	I have a security or credit freeze on my credit reports.	67.9%	
	I use a fee-based credit monitoring service (it only looks at credit reports).	26.8%	



	I use a fee-based identity monitoring service.	23.2%	
	I shred documents that contain any account or personal information.	60.7%	
	I sign up for alerts and notifications to stay on top of the largest scams and frauds.	50.0%	
	I delete scam emails and text messages without answering them.	76.8%	
	I have installed AND regularly update computer security systems (firewalls, anti-virus software, spyware, etc).	53.6%	
	I shop online only on websites that are known to me.	57.1%	
	I always look for the yellow padlock and "http" in the URL.	39.3%	
	I do not carry my Social Security number with me.	60.7%	
	I do not carry my Social Security number unless absolutely necessary.	39.3%	
	I do not carry more than one credit card with me unless I need it that day.	26.8%	
	I do not carry my checkbook with me unless I need them that day.	42.9%	
	I keep my credit cards in sight at all times (in restaurants and stores) when using them.	41.1%	
	I have a debit card that requires a PIN even when used as a credit card.	35.7%	
	I change the passwords for my online accounts at least once every 3 months.	30.4%	



	I use numbers and letters in my online passwords and make them at least eight characters long.	71.4%	
	I am careful not to put personal information on my social networking profiles.	71.4%	
	I do not use public Wi-Fi without a Virtual Private Network (VPN).	46.4%	
	I have a wiping program on my phone or tablet.	16.1%	
	I have a PIN and/or password on my phone or tablet.	62.5%	
	I do not use ATMs.	25.0%	
	I review all charges on all my accounts weekly.	66.1%	
	I use an IP PIN when I file my taxes.	17.9%	
	Other (please specify).	7.1%	Other (please specify)
	Total	100.0%	I have two-factor authentication enabled when available
			I review/check all accounts several times a day
			I don't use checks at all. They should be banned

