

JUNE 2022

# 2021 ANNUAL REPORT

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**ITRC** | IDENTITY THEFT  
RESOURCE CENTER



## ITRC Mission

*The ITRC is a non-profit organization established to empower and guide consumers, victims, businesses and government agencies to minimize risk and mitigate the impact of identity compromise and crime.*



A woman with dark hair tied back, wearing a dark blue shirt with white polka dots, is seated at a wooden desk. She is looking down at a laptop and a stack of papers. The background is softly blurred, showing a green plant and a window. The text is overlaid on the right side of the image.

“This year’s report  
tells a story of  
**working against  
growing odds.**”

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# CEO Letter

**F**or more than 20 years, the Identity Theft Resource Center (ITRC) has been assisting victims and consumers in navigating the complexity of identity crimes. Our advisors provide preventative information and help victims of identity compromise, theft, and misuse by providing customized plans to address all identity concerns. In addition to being a voice for victims, the ITRC maintains the most extensive repository of U.S. data breach information, provides public research on victim impact, and works with businesses to develop educational materials for team members and customers.

With identity crime victimization reaching record levels, the demand for our services has never been higher. Looking back at 2021, we saw strong growth for the ITRC:



ITRC contact center assisted **> 14K people**



Our **website** saw **> 1.2M pageviews** and gained **772K new users**



**> 9.1K** people listened to the **ITRC's podcasts**



**> 3.3K** people downloaded our three **signature reports**



There were **4,958 media mentions** of the ITRC

These successes were due to the hard work of our team and selfless **partners, who, along with our financial supporters**, are listed at the end of this report. Our ITRC team shows year after year that they can handle the hardships and complications that result from being the victim of an identity crime. In a time when the world is still searching for a “new normal” amid the COVID-19 global pandemic, our team excelled.

## Operations Highlights

This year’s report tells a story of working against growing odds. As a pandemic and calls to war disrupted governments and organizations, our team was charged with spotting potential threatening trends and identifying ways to assist victims in an ever-shifting threat landscape.

Our advisors are often among the first experts to spot criminal trends that include everything from stealing much-needed **government benefits**, **hacking social media profiles**, and taking over accounts such as **Google Voice** used by small businesses and solopreneurs. For the second year in a row, our advisors set new records for helping consumers during the year.

In 2021, we launched new Education and Outreach efforts. We produced 143 pieces of content that focused on identity crimes and compromises, including the latest data breaches, scams, and trends. For the first time, we published research and analysis on the **impacts of identity crimes and compromises** on the small businesses and solopreneurs who make up a significant part of the U.S. economy. We also published ground-breaking research on consumers’ **use of credit freezes**, especially after receiving a **data breach notice**.





Along with ViViAN, our custom-developed chatbot, we also **revamped our website** to provide a better user experience. In October 2021, the ITRC was invited to **testify before the United States Senate Committee on Commerce, Science, and Technology** regarding the rise in data breaches due to cyberattacks and the resulting risks to consumers. Our remarks not only highlighted the need for a comprehensive, national approach to reducing cyberattacks – and, therefore, data breaches – but also the need to provide better support to identity crime victims. At a time when identity crimes have long since surpassed the number of violent crimes and most property crimes committed each year, there is still no uniform, comprehensive infrastructure to help the victims whose identities have been compromised and misused.

## Financial Highlights

The ITRC currently receives funding through government grants, financial sponsorships, fee for service revenue, cy pres awards, and donations to meet our mission of providing free assistance to individual victims of identity crimes and compromises. In 2021, we increased the amount of corporate grants, sponsorships, and fee for service revenue for projects that will continue in 2022 and beyond while maintaining a strong funding relationship with the U.S. Department of Justice – Office of Victims of Crime.



The financial summary that follows shows the ITRC operates a lean organization that punches above its weight class. I encourage you to read our most recent IRS Form 990, which gives the full details of our financial operations. You can view it [here](#).



**Programming: 75%**  
(\$1,103,013)



**Fundraising: 18%**  
(\$260,853)



**Management: 7%**  
(\$108,888)

## Looking Forward

You'll learn more about 2021 in this report and look at what we expect for the rest of 2022. There are exciting projects already completed and more underway, including a new research and analysis report on general identity crime and compromise trends based on the more than 14,000 consumer contacts we received in 2021. We're also in the early stages of landmark research on how identity crimes and compromises impact Black communities and what we can do as assist victims in those communities.

I hope you will read this report thoroughly. Ask me questions. Consider how you can join us in making 2022 even more successful for the ITRC, the victims we support, and the people and businesses we assist.

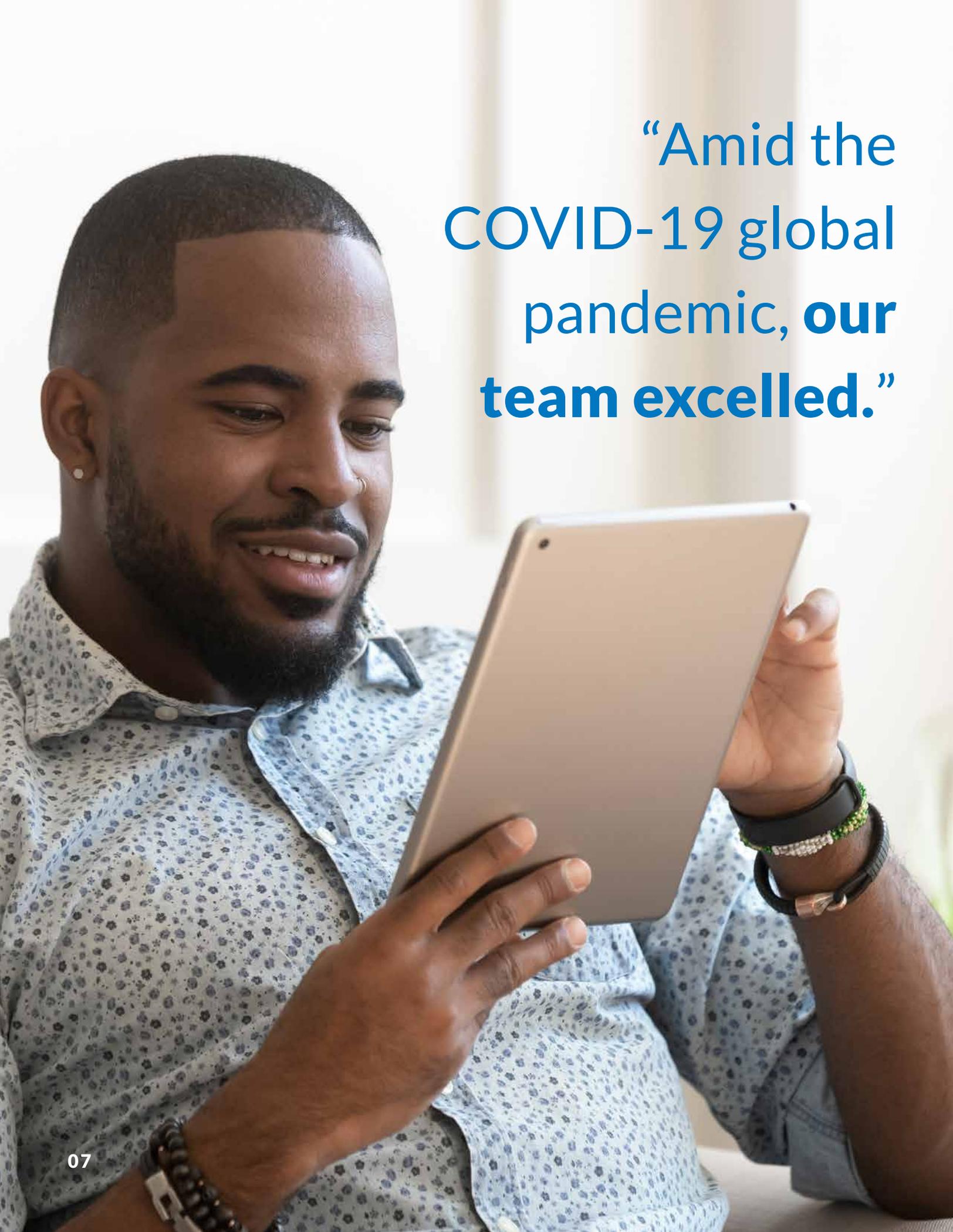
Sincerely,

**Eva C. Velasquez**

(President & CEO, ITRC)

January 2022





“Amid the  
COVID-19 global  
pandemic, **our**  
**team excelled.**”

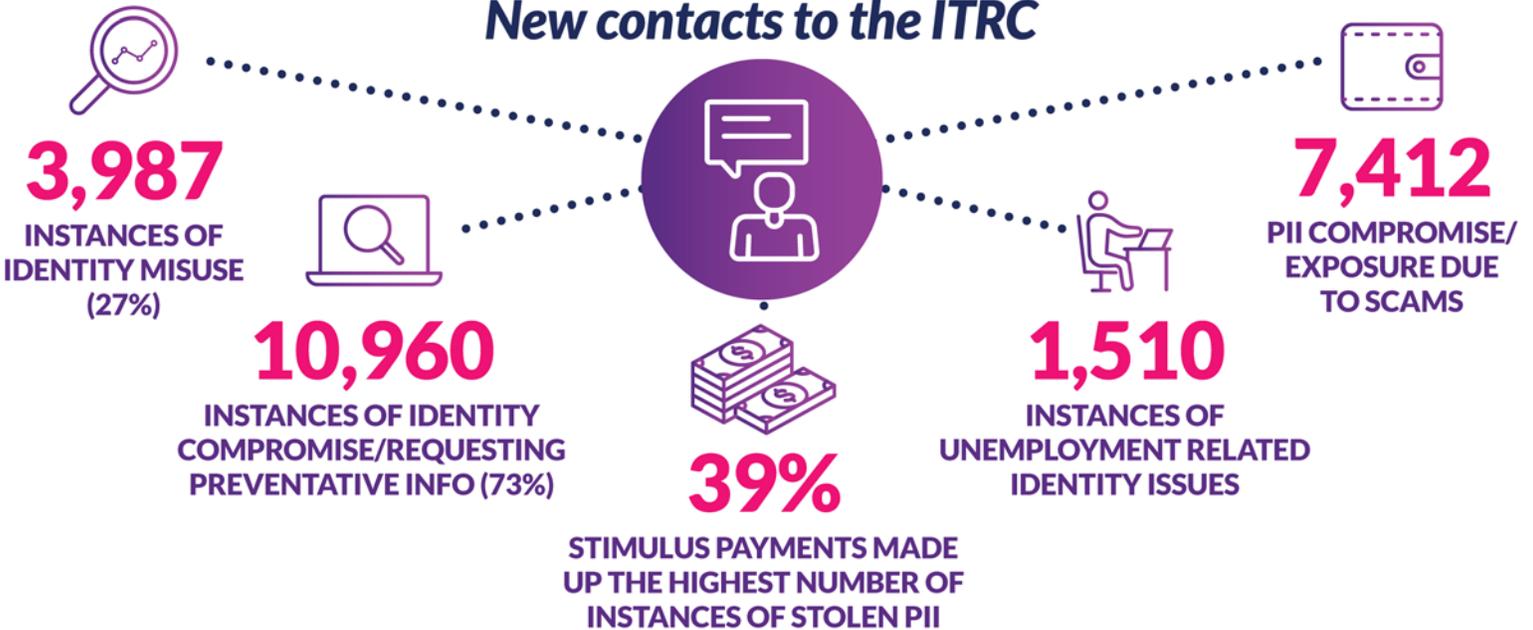
2021

The highest number of new contacts in the ITRC's history! Another year of record-breaking demand for identity crime services.



14,947

New contacts to the ITRC



ITRC DIGITAL IMPACT



THE ITRC'S CONVENIENT, COMPREHENSIVE SOURCE FOR DATA BREACH INFORMATION



notified  
POWERED BY ITRC

1,862 | TRACKED DATA COMPROMISES (BREACHES, EXPOSURES, AND LEAKS)

AN ALL-TIME HIGH!

~294MILL | INDIVIDUALS IMPACTED SINCE 2020

GET NOTIFIED!

VISIT: [idtheftcenter.org/notified](https://idtheftcenter.org/notified) | EMAIL: [notifiedbyitrc@idtheftcenter.org](mailto: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 2021.

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 2021, we achieved another record setting year of milestones in assisting victims of identity-related crimes and data compromises.

We also identified several trends impacting victims that are the subject of our annual ITRC [Consumer Aftermath Report](#) published in May 2021.

### Those trends include:

*(The number of victims who self-report low annual income nearly matches the number of victims who report high annual earnings.)*

- + Identity crimes are not limited to any one age, income, education, or gender group. The number of victims who self-report low annual income nearly matches the number of victims who report high annual earnings.
- + 3 out of 10 (29%) of victims contacting the ITRC have previously been an identity crime victim.
- + 21% of victims say they lost more than \$20,000 to identity crimes.

- + Only 1% of victims can resolve their issues in a single day. The ITRC found that 75% of victims of pandemic-related fraud in 2020 still had unresolved issues in 2021.
- + In 2021, victims were primarily married women spread evenly across all adult age groups.

**Assistance-Related highlights from 2021 include:**

- + Instances of identity misuse: 3,987
- + Instances of identity compromise/requesting preventative info: 10,960

The ITRC offers a free data breach alert service for consumers. You can create a limited list of companies where you do business to receive an email alert when an organization on your list is entered into our comprehensive notified data breach database. Sign up for *notified* Alerts at: <https://www.idtheftcenter.org/notified/notified-alerts/>



**Get Notified for Consumers**

**notified**  
A L E R T S

Subscribe to *notified* to receive a direct notification of a data breach once it is entered into our system, with actionable information so you can take steps to protect yourself.

**LEARN MORE**

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**The Fraudian Slip Podcast**

ITRC's podcast where we talk about all-things identity compromise, crime and fraud that impact people and businesses.

**SUBSCRIBE**

Apple, Spotify, iHeartRadio, Amazon Music

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idtheftcenter.org/podcast





## Education & Outreach

2021 was another year of millions of U.S. residents working from home, including us. The ITRC set yet another record for the number of individuals visiting our website to learn more about protecting their identities. We also continued to deliver weekly 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.

Our Contact Center collaborates with our communications and outreach teams to develop tip sheets and action plans based on the most current identity scams and fraud trends. In 2021, we launched a new, up-to-date website and web based help center that makes it easier for victims and curious consumers to find the information they need.

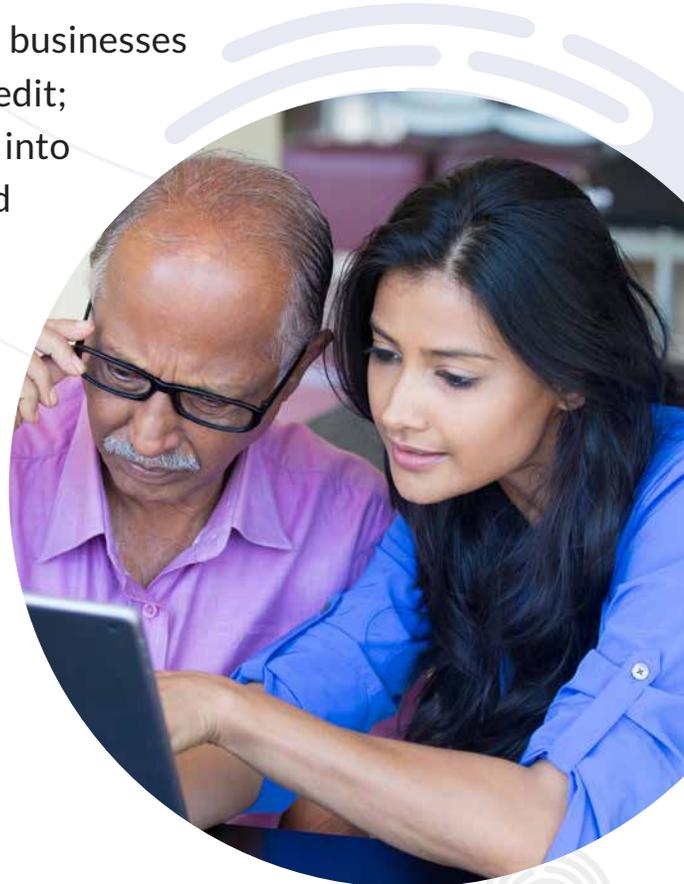
The 2021 ITRC [Data Breach Report](#) catalogued more publicly reported data compromises in the United States than in any year since the first state data breach notice law took effect in 2003. In fact, 2021 may mark the year when cybercriminals shifted from mass data accumulation (identity



theft) to mass data misuse (identity fraud). Consumer information, stolen from businesses in data breaches, is now the primary fuel professional identity criminals use to commit identity fraud.

In addition to the Data Breach and Consumer Aftermath reports, we launched a third report – the **Business Aftermath Report** - which looks at the impacts of cybercrimes and cyber breaches on small and medium businesses. We found that:

- + According to our research, the retail industry was the most affected by data breaches in 2021, followed by Financial Services & Technology Industries.
- + Businesses with 11-200 employees were the most affected (25% & 24% respectively).
- + Data breaches forced 36% of small businesses to take out loans or new lines of credit; 34% of small businesses had to dip into cash reserves and 15% were forced to reduce staff.
- + Data breaches in 2021 came at a devastating price, costing 44% of respondents \$250K-500K and 16% of respondents between \$500K-\$1M.
- + We found that  $\frac{3}{4}$  of respondents had experienced 2 or more breaches and  $\frac{1}{3}$  of respondents experienced 3 or more breaches.



In keeping with our mission to educate public policy makers on the scope, scale, and impacts of identity crimes and compromises, the ITRC provided testimony to the United States Senate Committee on Commerce, Science, and **Transportation**. The Committee heard from experts, including the ITRC, regarding the growing urgency to protect consumer privacy and safeguard data. The hearing addressed major recent cybersecurity incidents, the impact of data breaches on consumers and businesses, and the current state of commercial data security practices.

The ITRC also routinely briefed state and federal leaders from agencies such as the U.S. Department of Labor, Internal Revenue Service, state unemployment and revenue departments, and members of the Pandemic Response Accountability Committee.

## **Business Services**

The ITRC offers low-cost services designed to help businesses and other organizations protect themselves and their stakeholders from identity-related crimes and compromises.

### ***Notified for Business***

The ITRC maintains the most comprehensive repository of information about publicly reported U.S.-based data breaches from credible sources. It is designed to support organizations that require breach information for research, planning, trend analysis, vendor and partner due diligence, and alert services. Reports and Subscriptions are based on subscription tiers. Compiled since 2005, the ITRC breach database tracks 25 data fields and 65 identity attributes. It is available to qualified businesses, government agencies, non-profit organizations, research firms, and academic institutions on a batch or subscription basis for one to three-year terms.



## Business Alerts

Similar to our Consumer Breach Alert, the ITRC will soon launch a breach alert service for businesses to ensure they learn when a prospective or current vendor has issued a data breach notice.

## Escalation Contact Center Support

The ITRC offers low-cost contact center support services to businesses that need access to the highly specialized skills required to help consumers prevent or respond to the unique impacts of an identity compromise and crime. The ITRC provides escalation contact center services for organizations that want to provide a value-add service for customers and other select individuals with identity theft and related concerns after initial contact with the company's customer service center.

### Get Notified for Business

**notified**  
BUSINESS

The ITRC offers data breach reports, alerts, and subscriptions to notified, the most comprehensive source of U.S. data compromises since 2005.

GET NOTIFIED

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### The Weekly Breach Breakdown Podcast

**notified**  
POWERED BY ITRC

ITRC's podcast where each week we look at the most recent events and trends related to data security and privacy.

SUBSCRIBE



[idtheftcenter.org/podcast](http://idtheftcenter.org/podcast)



## Training & Education

The ITRC offers several different educational materials relating to identity topics. Our signature webinar series features fundamental classes like Identity Theft 101 & Hands-On Privacy fundamentals. Our Breach & Victim Analysis series is delivered quarterly and highlights data breaches and trends identified by our Contact Center Advisors.

For more information, contact [Dorinda Miller](#), Director of Business Development.

📞 1-888-400-5530

🌐 [idtheftcenter.org](https://idtheftcenter.org)

✉️ [notifiedbyitrc@idtheftcenter.org](mailto:notifiedbyitrc@idtheftcenter.org)

A man with a beard, wearing a light blue button-down shirt, is high-fiving a woman. The woman is wearing a blue and white striped button-down shirt and is smiling broadly. She is holding a stack of papers or folders. The man is holding a tablet computer. They are in an office environment with bookshelves in the background.

“2021 was another  
**record setting year**  
of milestones.”

# Board of Directors, Executives & Supporters

## Board of Directors (as of January 2022)

**Matthew Donahue**  
*Board Chair*

**Eric Trapp\***  
*Vice-Chair*

**Ralph Linares**  
*Treasurer*

**Kim Allman**  
*Secretary*

**John Breyault**  
**Clarissa Carnero**  
**Kevin Everhart**

**Brooke Fortson**  
**Michele Johnson**  
**Jason Kratovil**  
**Mark Pribish**

**James Ruotolo**  
**Crystal Sargent**  
**Jim Van Dyke**

## Executive Team

**Eva Velasquez**  
*President and Chief Executive Officer*

**James Everett Lee**  
*Chief Operating Officer*

**Mona Terry**  
*Chief Victims Officer*

## Directors Emeritus

**Paul Bond**  
*Holland & Knight LLP*

**Ron Davis**  
*Qualcomm*

**Susan Grant**  
*Consumer Federation of America*

**Stewart Roberts**  
*Qualcomm*

**Mike Cook**  
*Socure*

**Julie Fergerson**  
*Ethoca*

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

## Supporters

American Academy of Actuaries

Holland & Knight

SAS

CyberCube

Jackson

Sempra

Cyrus Security

LexisNexis Risk Solutions

Sentilink

Equifax

NortonLifeLock

Sontiq, A TransUnion Company

Experian

Nuance

Synchrony

ForgeRock

Qualcomm

United States Department of Justice, Office for Victims of Crime

Google

Rollins College

Wells Fargo Foundation

San Diego County Credit Union

## Partners

American Banker Association (ABA)

Cybercrime Support Network (CSN)

Identity Defined Security Alliance (IDSA)

Nuclear Regulatory Commission

Better Business Bureau National Programs (BBB)

Cyber Center of Excellence (CCOE)

Internal Revenue Service (IRS)

PennyForward

Better Identity Coalition (BIC)

Deaf Community Services San Diego (DCS)

The Knoble

Privacy Rights Clearinghouse

Blind Services Association of Chicago (BSA)

Department of Homeland Security (DHS)

National Cyber Security Alliance (NCSA)

San Diego District Attorney's Office

Center for Victim Research (CVR)

Federal Bureau of Investigation (FBI)

National Consumer League (NCL)

2-1-1 San Diego

Consumer Federation of America (CFA)

Federal Trade Commission (FTC)

National Organization for Victim Assistance (NOVA)

Consumer First Coalition

Consumer Financial Protection Bureau (CFPB)

Fido Alliance

National Center for Victims of Crime (NCVC)

Justice Research and Statistics Association (JRSA)

FINRA

New Mexico Attorney General's Office

Association Urban Institute Justice Policy Center

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**Prevent**

**Recover**

**Protect**

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