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

I. CEO Letter .................................................. 03

II. Statistics ...................................................... 08

III. 2021 At-a-Glance ......................................... 09

IV. Board of Directors, Executives & Supporters ............ 17
For 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.”
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

- **3,987** Instances of identity misuse (27%)
- **10,960** Instances of identity compromise/requesting preventative info (73%)
- **7,412** PII compromise/exposure due to scams
- **1,510** Instances of unemployment related identity issues
- **39%** Stimulus payments made up the highest number of instances of stolen PII

**ITRC Digital Impact**

- **1,201,655** Unique web visitors
- **4,406** Live chats with expert advisors (online & offline)
- **4,958** ITRC mentions in U.S. media

The ITRC’s convenient, comprehensive source for data breach information

**1,862** Tracked data compromises (breaches, exposures, and leaks)
**~294MILL** Individuals impacted since 2020

Visit: idtheftcenter.org/notified | Email: notifiedbyitrc@idtheftcenter.org
2021 At-a-Glance

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/
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 compromizes 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 ¾ of respondents had experienced 2 or more breaches and 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.
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
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“2021 was another record setting year of milestones.”
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Consumer Federation of America (CFA)
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Cybercrime Support Network (CSN)
Cyber Center of Excellence (CCOE)
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Fido Alliance
FINRA
Identity Defined Security Alliance (IDSA)
Internal Revenue Service (IRS)
The Knoble
National Cyber Security Alliance (NCSA)
National Consumer League (NCL)
National Organization for Victim Assistance (NOVA)
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* Board term ended in 2022

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