CONSUMER REPORT

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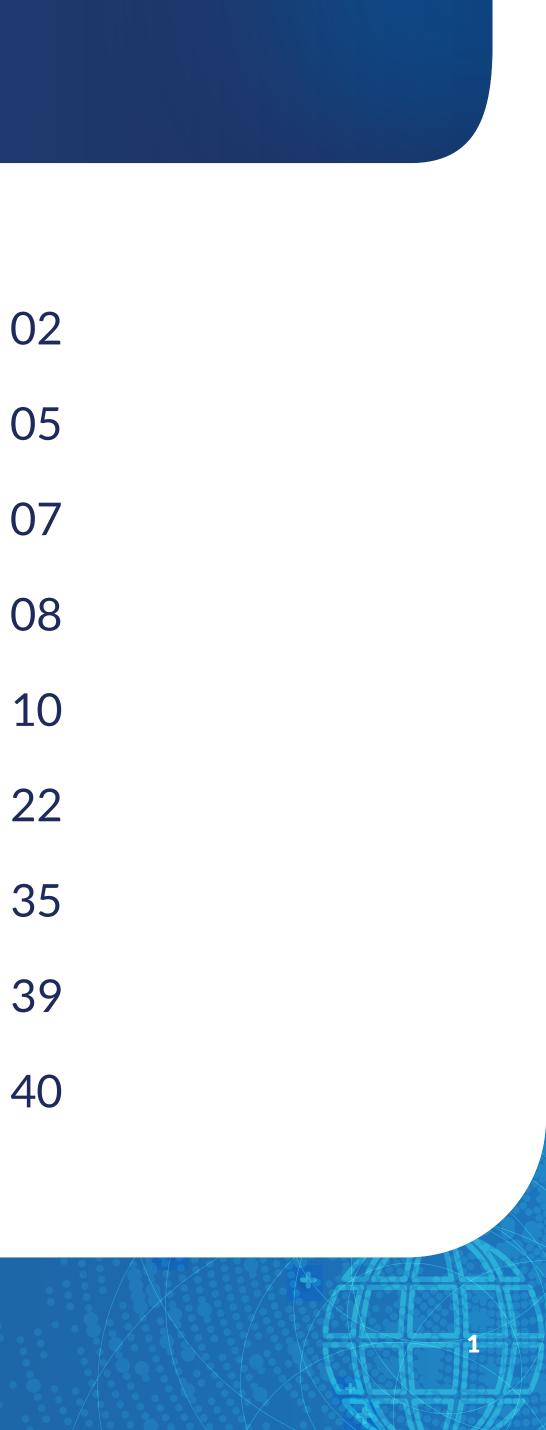
IDENTITY THEFT RESOURCE CENTER



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CEO Letter

F or nearly 20 years, the ITRC has published an analysis of how people are impacted by identity crimes. Not just the financial impacts, which are increasingly substantial, but also the effect on relationships at work and home, physical and mental health, and the emotional toll having your identity misused has on a person. There is also a lost opportunity cost for victims that is often hard to measure, but provides valuable insight into how to help victims recover from having their identities misused.

Some of the comments are heartbreaking: **"Found out that the individual has collected more than \$200,000 in my name; my life is just ruined."** And others make clear the frustration people feel when they are thrust into a situation they do not understand and are ill-equipped to handle: **"No one appears to care."** I thought that I had resolved my ID theft incident until the culprit tried to file my income taxes.

> I have been homeless over 19 months because my identity has been stolen.

I felt very violated. He called me and threatened me over the phone and text.





The 1st time (my identity was stolen) I was almost taken to jail in another state on a warrant after a person used my name, age. The 2nd time: my computer and phone were taken over remotely. The 3rd time someone changed my email address on my (bank) account; this person is opening cards in my name and (the bank) will not give me any information.

These are the words of some of nearly 15,000 people who contacted the ITRC in 2021 seeking no-cost assistance. They are reflective of the stories we hear every day. Thousands of people speak with the ITRC's victim assistance experts every year. More than one million visitors come to our website for preventative education materials. In this report we also point out that there are thousands more victims who are seeking help but may not know where to turn.

For the first time, we are comparing the experiences of the general U.S. population regarding identity crimes with the victims of identity misuse who contact the ITRC. You will see the scope, scale, and impact of these crimes on people is even more prevalent than what were have always suspected.

We, however, do care.





This report also includes a special focus on an identity scam that has grown in the past 12 months by more than 1,000% - social media account takeover. It may be easy to dismiss this type of identity crime as a mere inconvenience, but as you will see it has a profound financial and emotional impact on people.

Please read this report and consider what you would do if you were the victim of an identity crime. And, if you are, remember that we are here to help you – every step of the way.

Eva C. Velasquez

(President & CEO, ITRC) September 2022





About the 2022 ITRC Consumer Impact Report

Since 2003, the ITRC has surveyed the identity crime **victims**¹ who have contacted the Center to gauge the impact of identity compromises on individuals. Numerous studies by government agencies and private organizations focus on the financial impacts of identity-related crimes, but the primary purpose of the ITRC Consumer Impact Report is to gauge the emotional, physical, and practical effects on the day-to-day lives of victims including lost opportunities. This year's report reflects the responses of 120 victims who contacted the ITRC between April 2021 and March 2022.

In 2021, the ITRC responded to requests for direct assistance from a record high number of individual consumers through our contact center - 14,947. More than 7,412 were victims of identity scams and another 4,168 were victims of identity misuse as a result of their personal information being compromised. You can read more about identity abuse and misuse in our first-ever **Trends in Identity Report** published in August 2022.

¹This report is based on survey responses from two groups of identity crime and compromise victims: Individuals who contacted the ITRC by telephone or live-chat and consumers who did not contact the ITRC but who nonetheless were self-reported victims of an identity crime or compromise. An identity crime involves the theft and/or misuse of a personal information.



As you'll learn in that report, new forms of identity attacks are emerging or re-emerging. Social media account takeover has risen by more than 1,000% in just one year along with a specific attack targeting Google Voice users. And, after years of preferring to take over existing financial accounts, identity criminals are opening new banking and credit accounts by impersonating consumers using information stolen in data breaches or coaxed out of individuals in phishing attacks.

We sought additional input specifically from victims whose social media accounts were compromised. Once viewed as more of an inconvenience, you'll see the responses of 97 victims who contacted the ITRC reflect the impacts of the loss of access to a social media account is more significant than first believed.

The numbers above, though, only reflect the experience of victims who contacted the ITRC. To get a broader view of the trends and impacts affecting consumers in general, this year we asked 1,371 consumers in an online survey if they had been the victim of an identity crime, and if so, how did it impact them. Responses from this broader set of self-identified victims using similar questions asked of victims who contacted the ITRC shows both significant differences and common experiences.

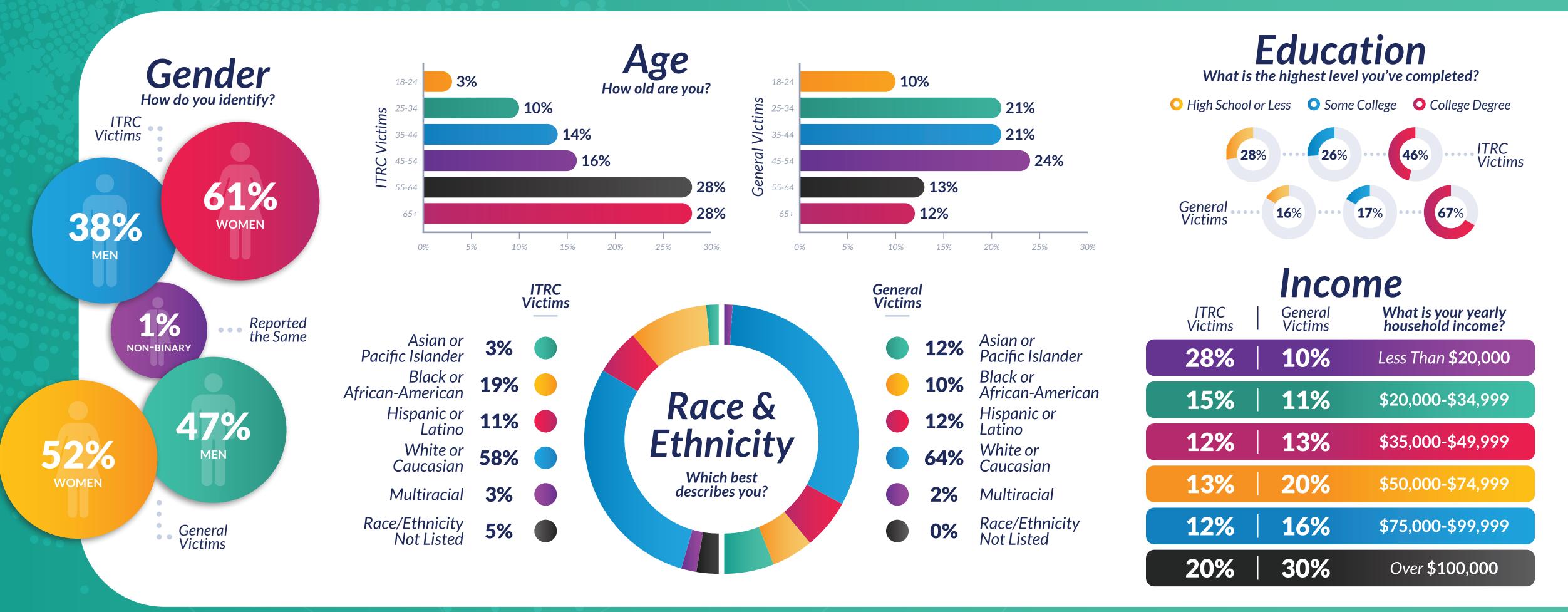




Demographics

The profile of a "typical" identity crime victim who contacts the ITRC varies a little from year-to-year. In 2021, most victims were women; most victims were 55 years of age or older - 56 percent - with the remaining spread across all adult age groups. The percentage of victims who self-report annual income below \$50,000 USD was 55 percent (55%) compared to the 45 percent (45%) who reported high annual earnings – 20 percent (20%) of whom reported income in excess of \$100,000.

Victims with at least some college or a college degree contact the ITRC for assistance far more frequently than victims who only have a high school diploma or less. Based on 2021 U.S. Census race and ethnicity data, victims who contacted the ITRC skewed higher than the U.S. population among African-American communities and lower among Asian Americans/Pacific Islanders and significantly lower among victims of Hispanic origin.





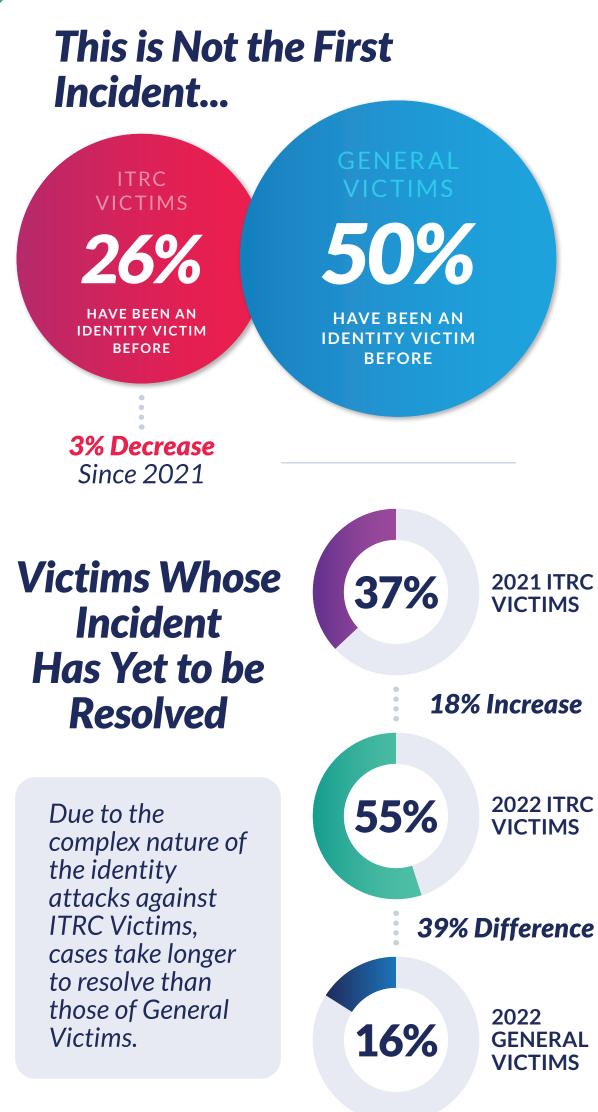


CONSUMER INPACT R

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The 2022 Consumer Impact Report goes beyond the known financial implications of identity crimes and explores the lost opportunities, as well as the emotional, physical and psychological impacts experienced by victims resulting from the crimes.



Changings in Financial Losses

In a year-over-year data comparison, 2022 ITRC Indentity Theft Victims reported:

-22%

Monetary losses totaling less than \$500 have decreased 22%.

Monetary losses totaling more than \$500 have increased 21%.



This year, 36% of General Victims reported their financial losses due to an identity theft incident totaling less than \$500.

Only 6% of General Victims reported their financial losses totaling more than \$10,000.

2022 ITRC VICTIMS

2022 **GENERAL** VICTIMS

Changing Habits Can Minimize Risk

81%

3% Decrease Since 2021

79%

HAVE CHANGED HABITS TO MINIMIZE THEIR RISK

Emotional and physical effects due to identity theft are on the rise for victims.

ITRC Victims Who Reported Experiencing Negative Emotions and Feelings



2022

This year, **66% of General Victims** reported experiencing negative feelings and emotions.

ITRC Victims Who Reported Physical Problems



In 2022, 66% of General Victims reported experiencing physical problems.



8

We asked the victims of various identity crimes a series of questions regarding the nature and longvetiy of the incident, financial losses, and future preventative actions. We also asked about their personal impacts, including affected relationships, emotional struggles, and physical problems.

Summary of Key Findings

Year-over-Year Findings of ITRC Victims

Financial Impact Emotional Impact

Key Findings Between ITRC Victims & General Victims

Financial Impact Emotional Impact Physical Impact

Account Takeover Epidemic Social Media

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CONSUMER IMPACT R E P O R T

Year-over-Year Findings of ITRC Victims Individuals who contacted the ITRC by telephone or live-chat.

Financial Impact





Emotional Impact

Physical Impact

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Have you ever been a victim of identity theft prior to this incident?

People who reported previously being a victim (repeat offenders) has dropped 3% year-over-year.



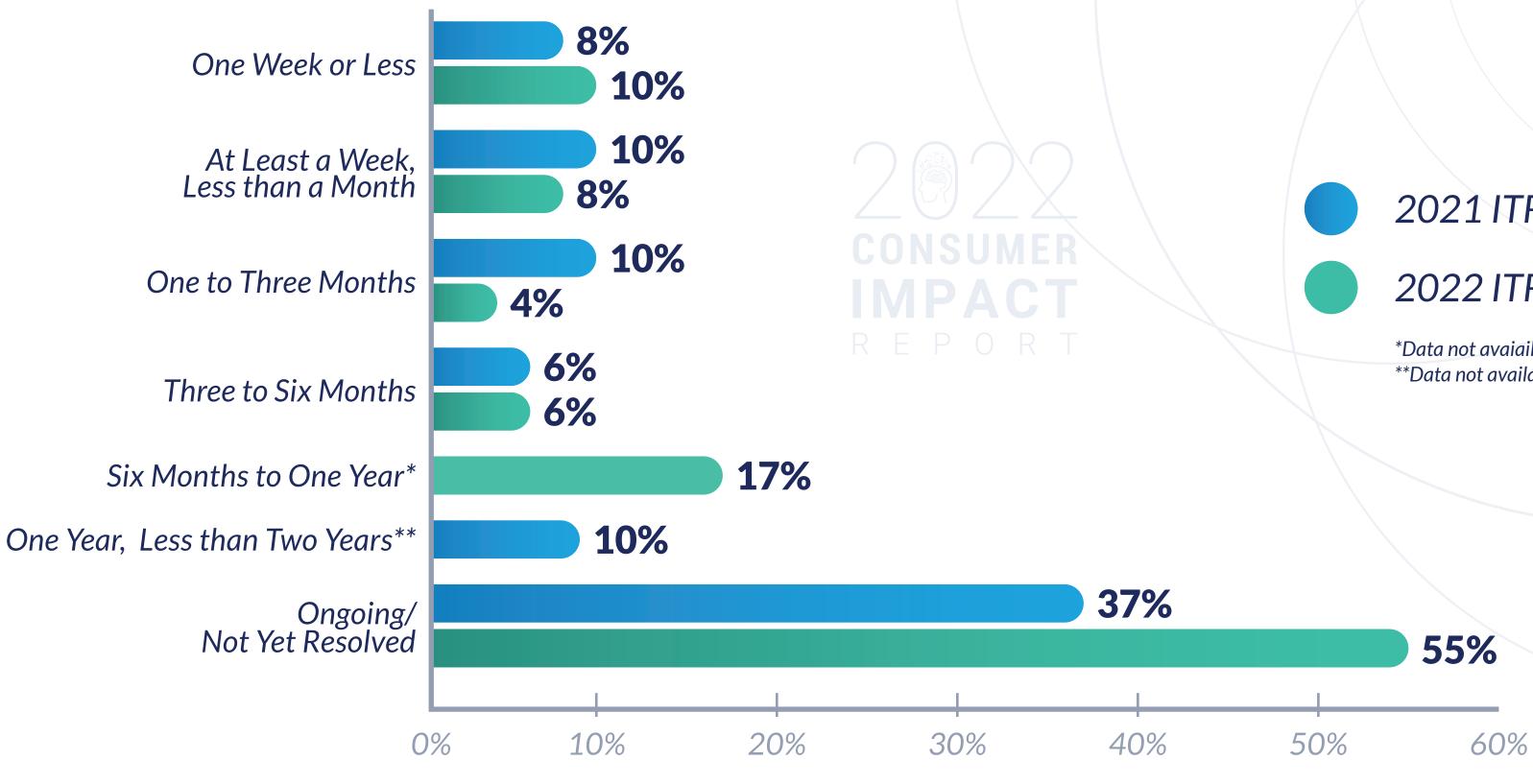






How long did you spend dealing with this recent identity theft incident?

The number of victims that have not resolved their identity issues has grown by 18% since 2021.



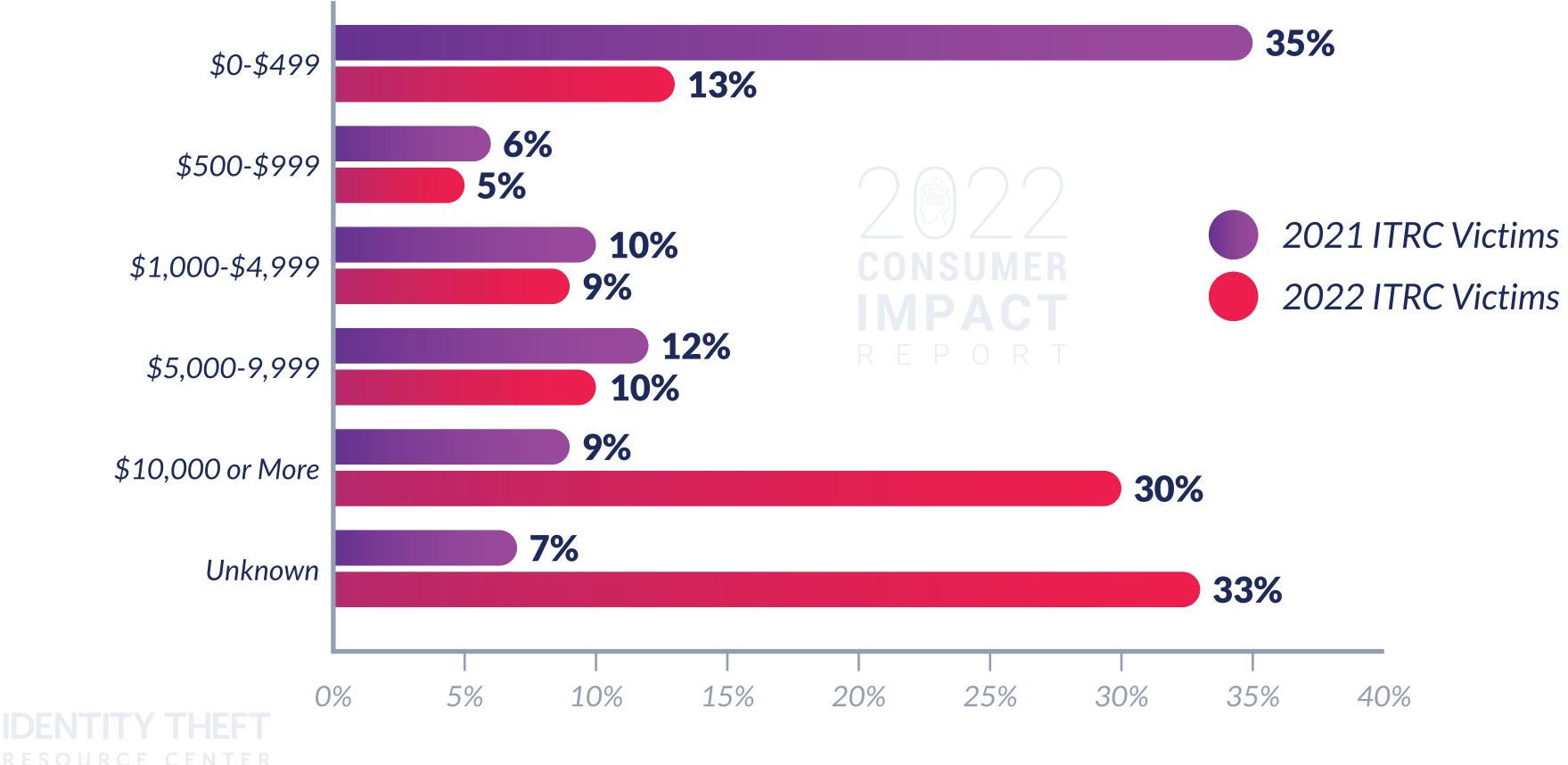
2021 ITRC Victims 2022 ITRC Victims

> *Data not avaiailable for 2021. **Data not available for 2022.



What is the approximate total dollar value of everything the identity criminal stole?

In general, the victims of compromises reported a significant decrease in dollar value loss. However, those losing more than \$10,000 has grown 21% year-over-year.









Financial Impact



- "I almost lost my house and electricity was going to be shut-off."
 - "I do not associate with any people on a personal level at all. I've totally isolated myself for over 3 years."
- "A second unemployment application was made some time after the first one. I reported that one also. Later in the year my credit card information was stolen and used to create a card which was used to try to buy goods in Illinois."
 - "I found out that the individual has collected more than \$200,000 in Kentucky in my name...my life is just ruined."



Are you doing anything differently today to minimize the risk of another incident?

The number of people who have changed their overall habits after becoming an identity crime victim has dropped slightly.

2021 B 84%

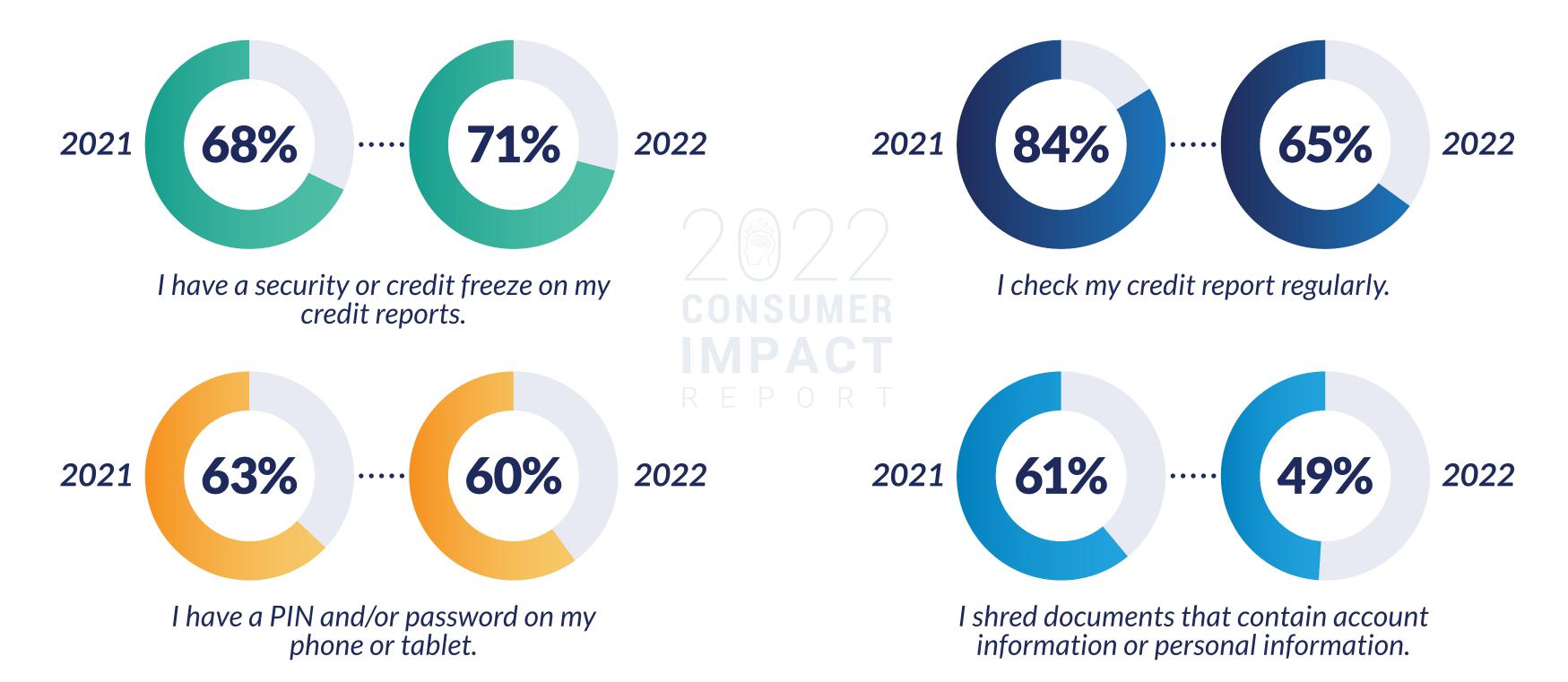
HAVE CHANGED HABITS TO MINIMIZE THEIR RISK







What actions are you currently taking to minimize the risk of another incident of identity theft?



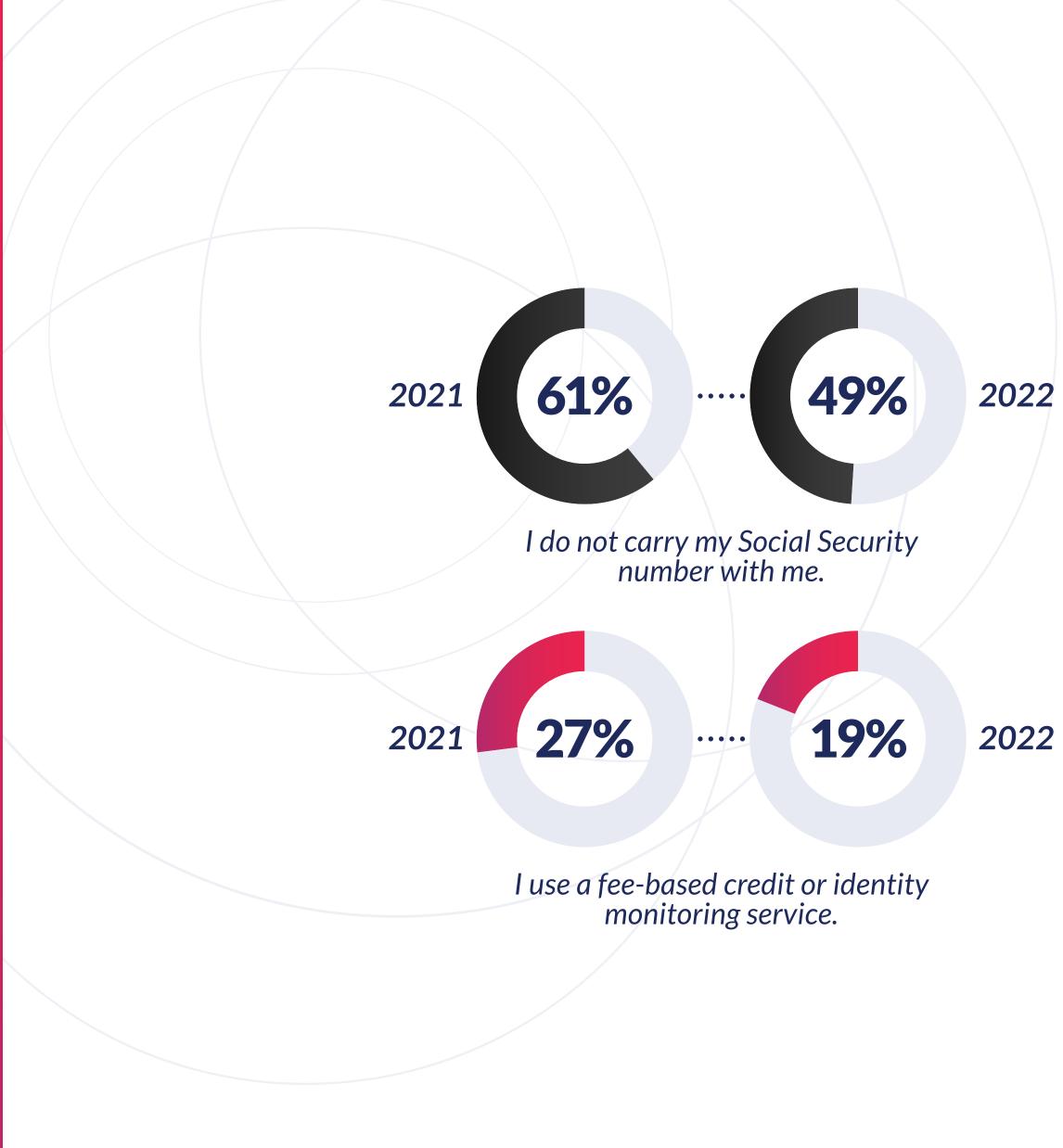


Year-over-Year: ITRC Victims

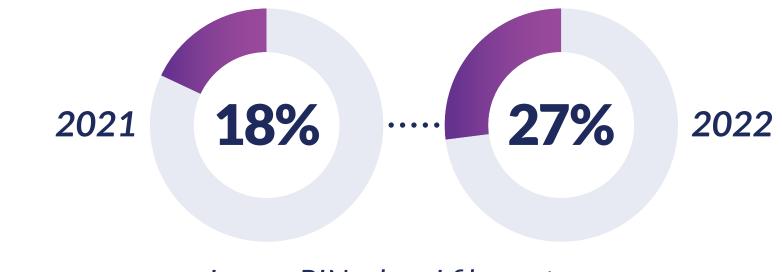
Findings 1 of 2

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I use a PIN when I file my taxes.

Findings 2 of 2

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Did this identity theft incident lead you to experience any negative feelings or emotions?

About two-thirds of respondents did not report experiencing any negative impacts at work, school, or with relationships, and more than half did not have increased issues with family. However, the number of victims reporting emotional and physical impacts from an identity crime has increased from 2021 to 2022.

EXPERIENCED NEGATIVE FEELINGS OR EMOTIONS

2021

79%

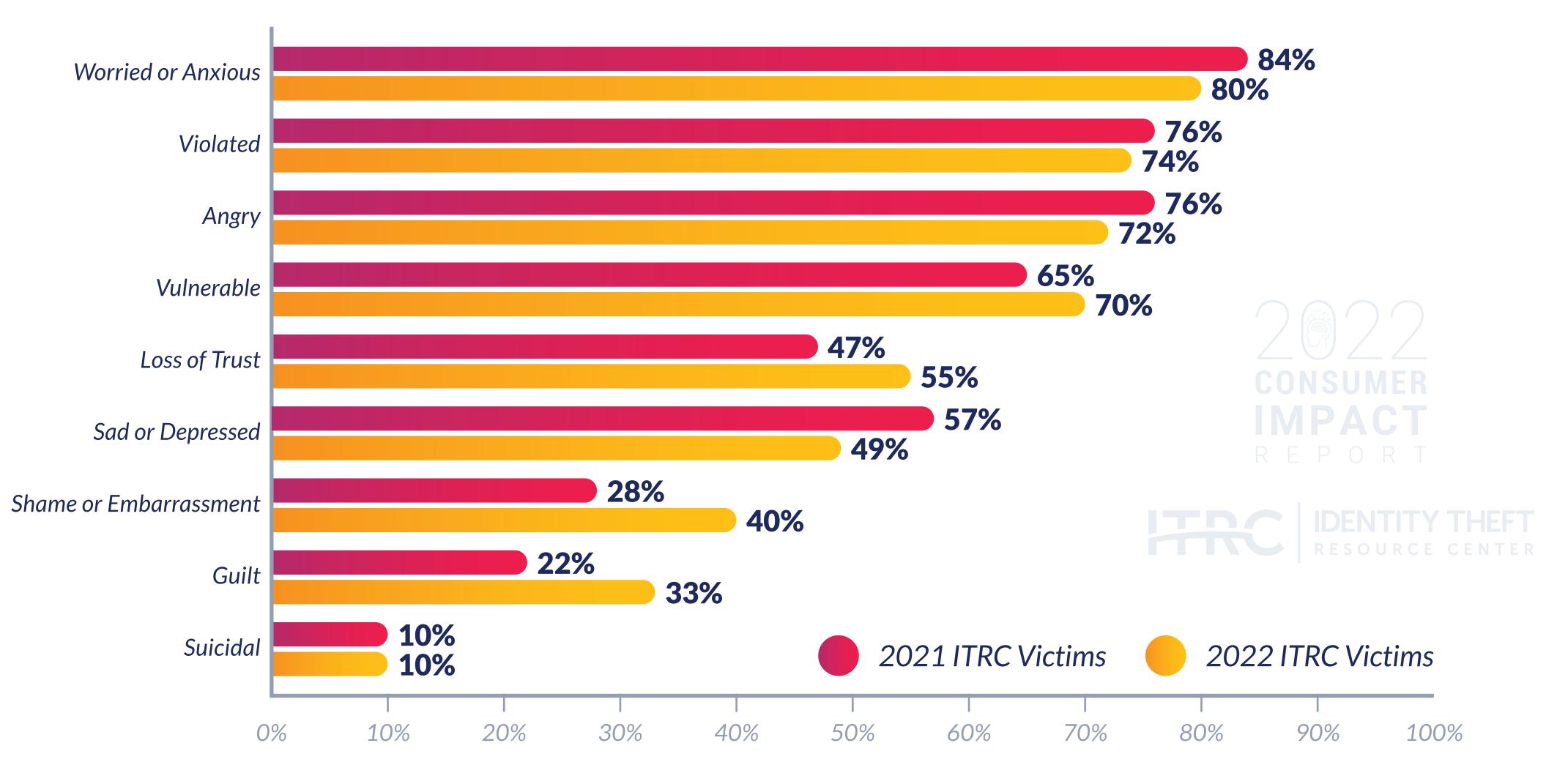
2022

EXPERIENCED **NEGATIVE FEELINGS OR EMOTIONS**





As a result of the identity incident, which of the following did you experience?





Physical Impact

Did this identity theft incident lead you to experience any physical problems?



EXPERIENCED A PHYSICAL PROBLEM



2022



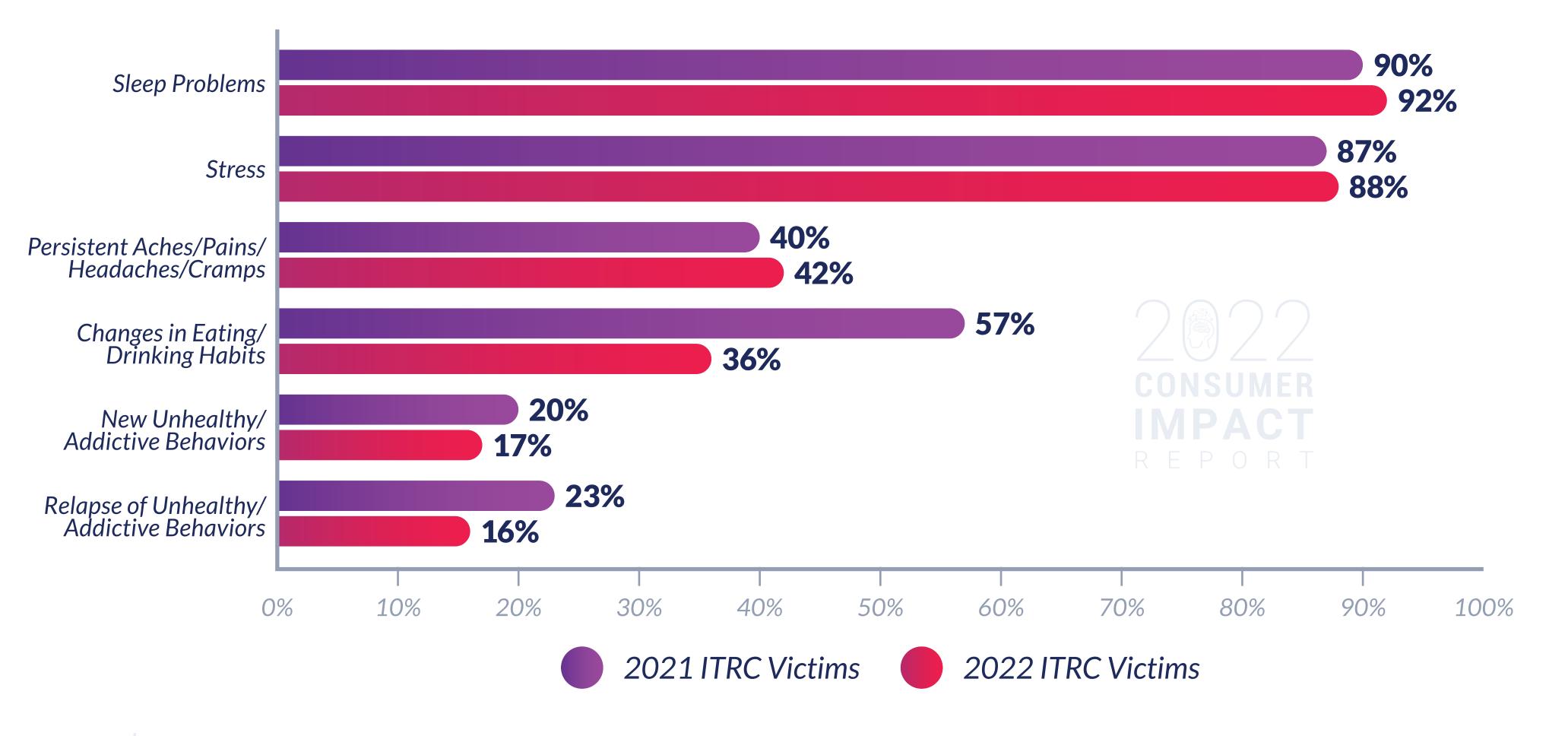
EXPERIENCED **A PHYSICAL** PROBLEM



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Did you experience any of the following physical problems?



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Key Findings Between ITRC Victims & General Victims²

Individuals who contacted the ITRC by telephone or live-chat versus Consumers who self-reported their identity crime issues in a national survey.

Financial Impact

Emotional Impact

²Consumers who did not contact the ITRC but who were self-reported victims of an identity crime or compromise.



Physical Impact

22

Have you ever been a victim of identity theft or prior to this incident?

About four in ten general consumers (41%) say their personal information has been stolen, compromised, or misused in the past year. The number of repeat identity crime victims dropped year-over-year among ITRC victims, but half of the General Victims claim to have been victimized more than once.

2022 CONSUMER IMPACT R E P O R T



ITRC

HAVE BEEN AN IDENTITY VICTIM BEFORE





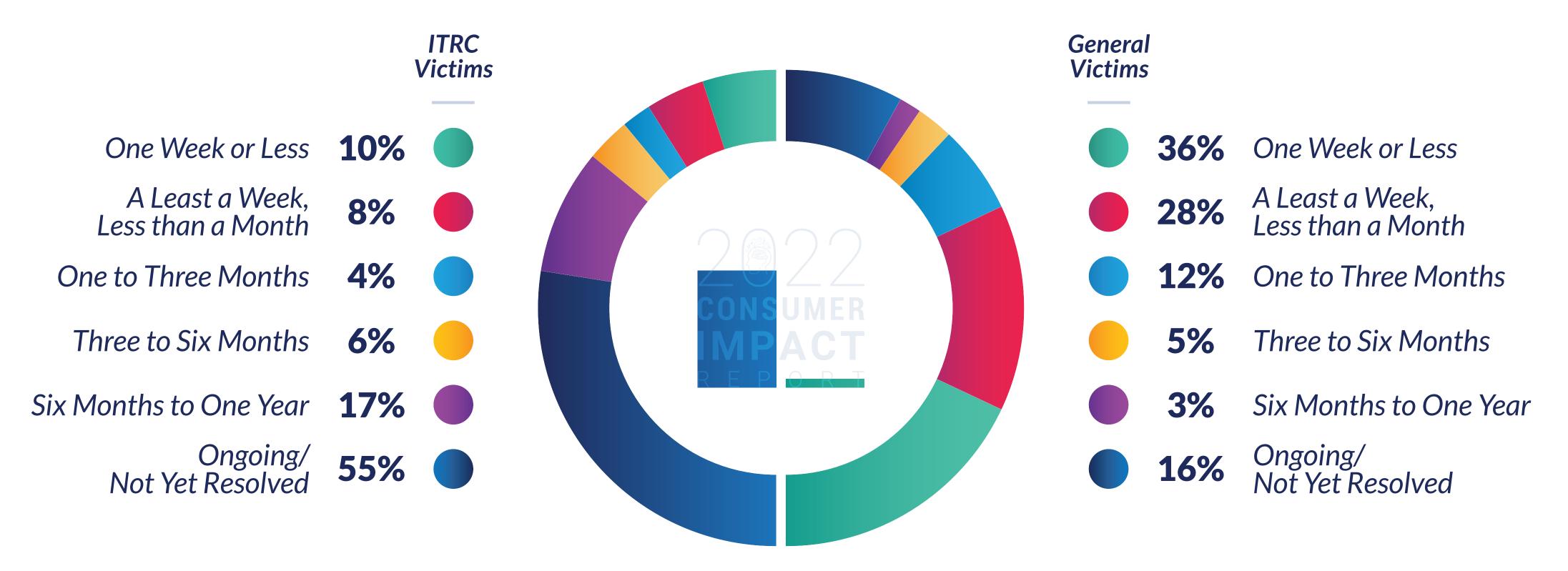


HAVE BEEN AN IDENTITY VICTIM BEFORE





ITRC victims experience more complex attacks that require longer to resolve, and the percentage of "unresolved cases from the previous year" has grown by 18% since 2021. Nearly two-thirds of General Victims are able to resolve their identity cases within 30 days, but only 18% of ITRC Victims are able to restore their identities within a month.



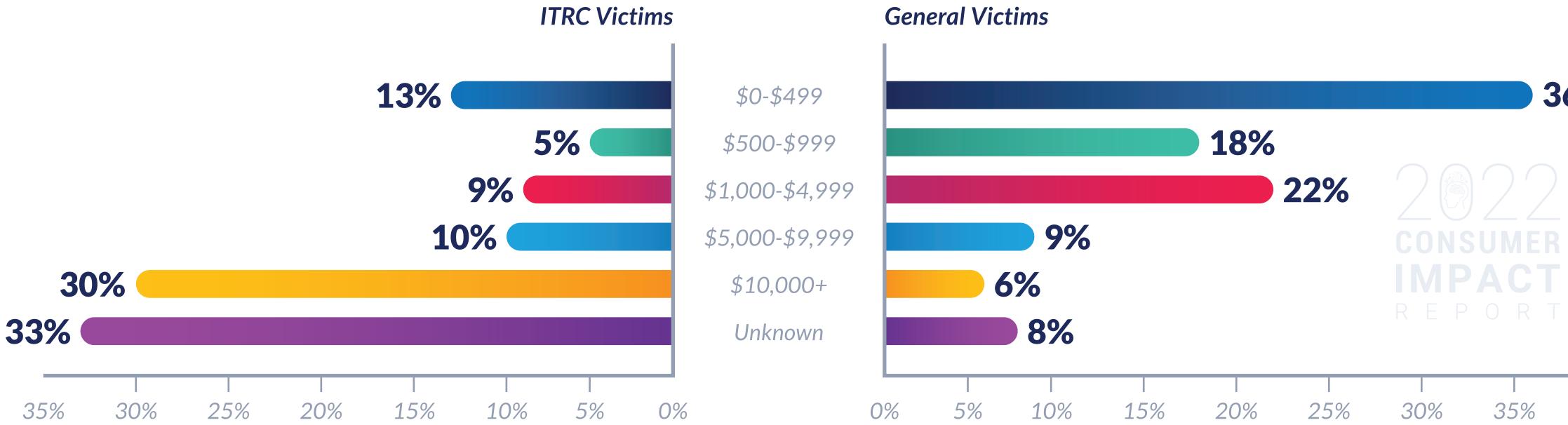
TRC & General Victims Comparison

How long did you spend dealing with this identity theft?



What is the approximate total dollar value of everything the identity criminal stole?

Overall, identity crime victims are losing less money. Most ITRC Victims and General Victims report losing less than \$500. However, one group of ITRC Victims grew from 9% in 2021 to 30% in 2022 – victims who lose \$10,000 or more.



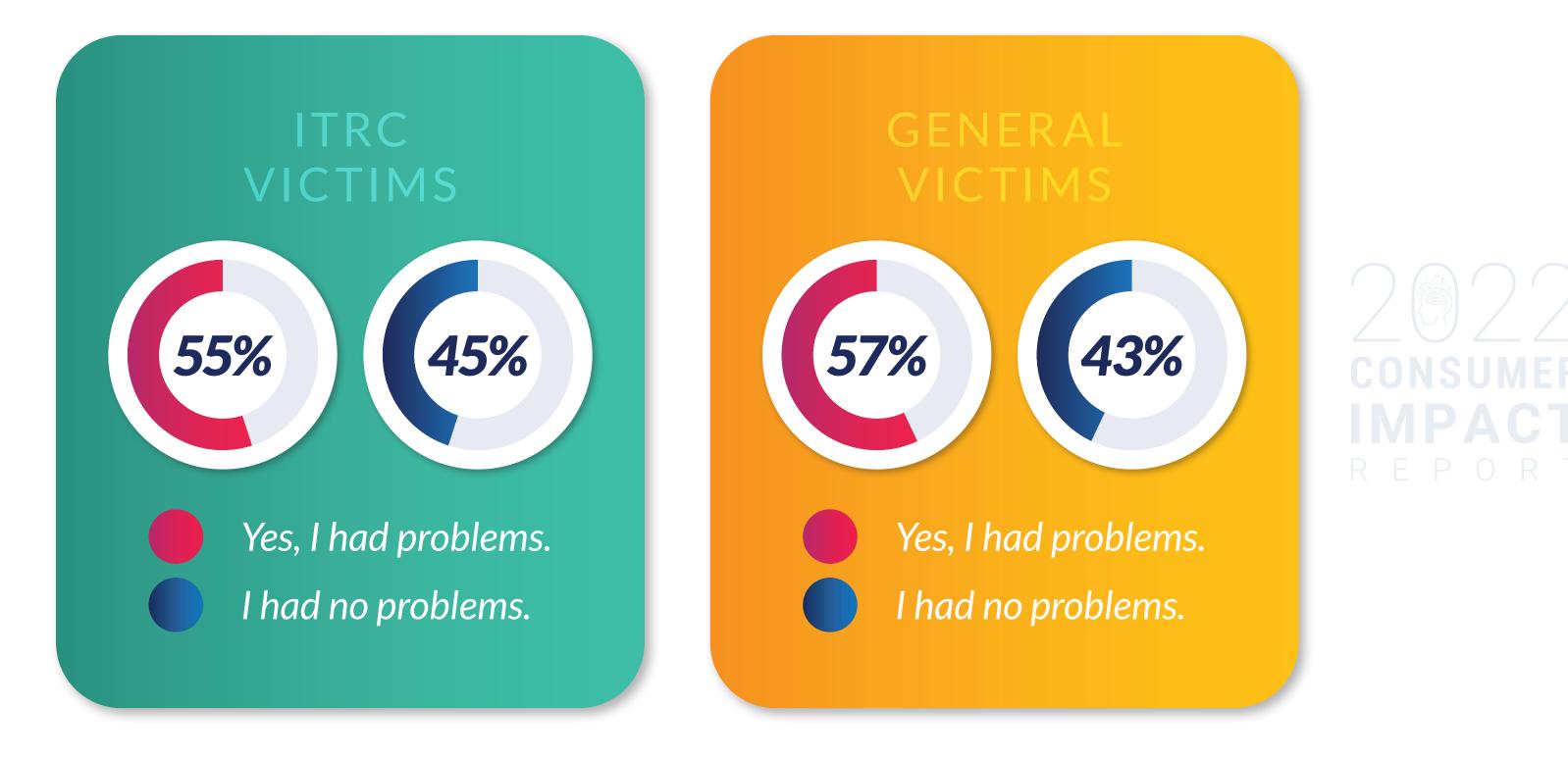






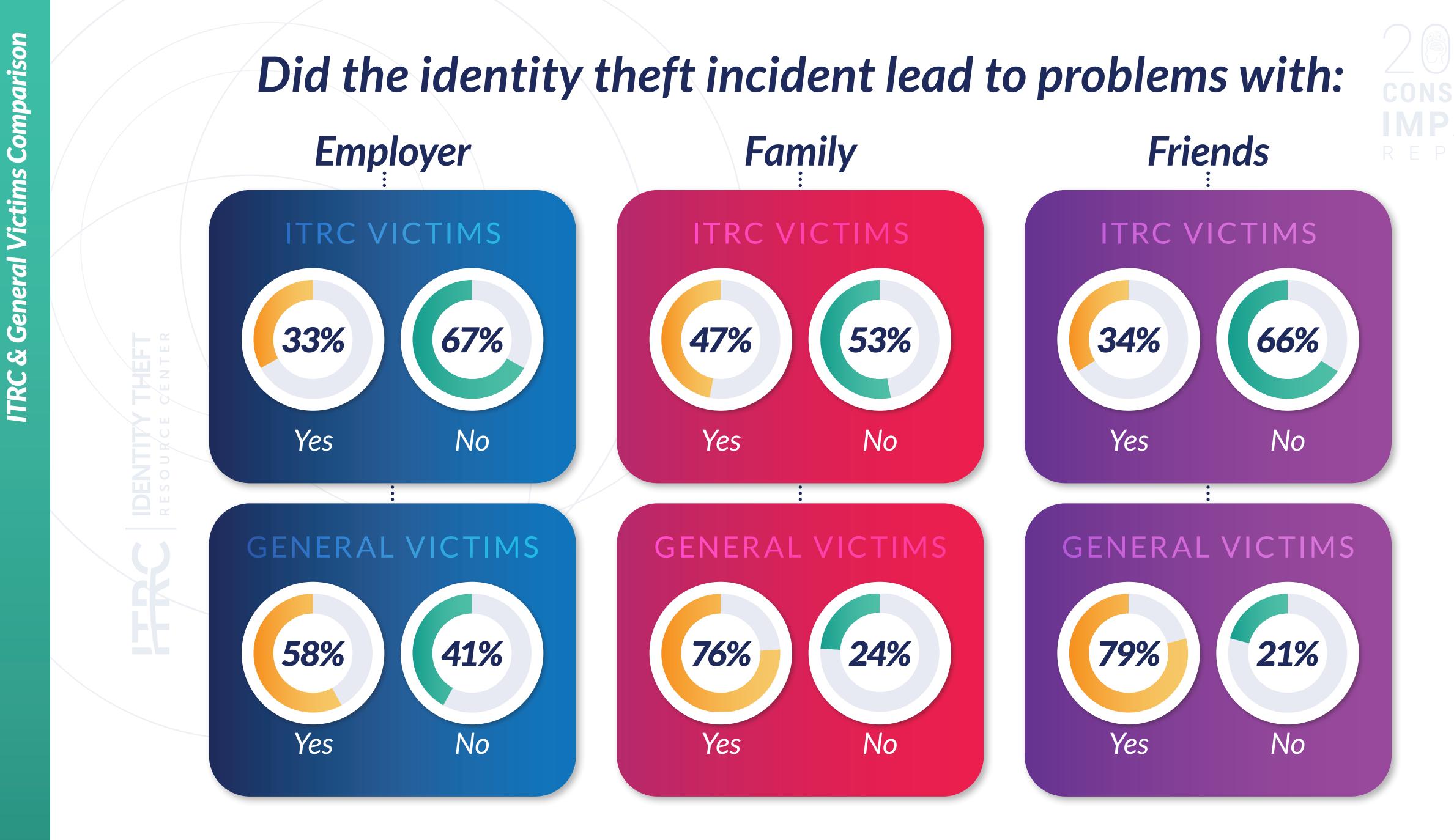


Did you have problems covering the cost of a need?











27

Are you doing anything differently today to minimize the risk of another incident?

ITRC VICTIMS

81%

HAVE CHANGED HABITS TO MINIMIZE THEIR RISK

GENERAL



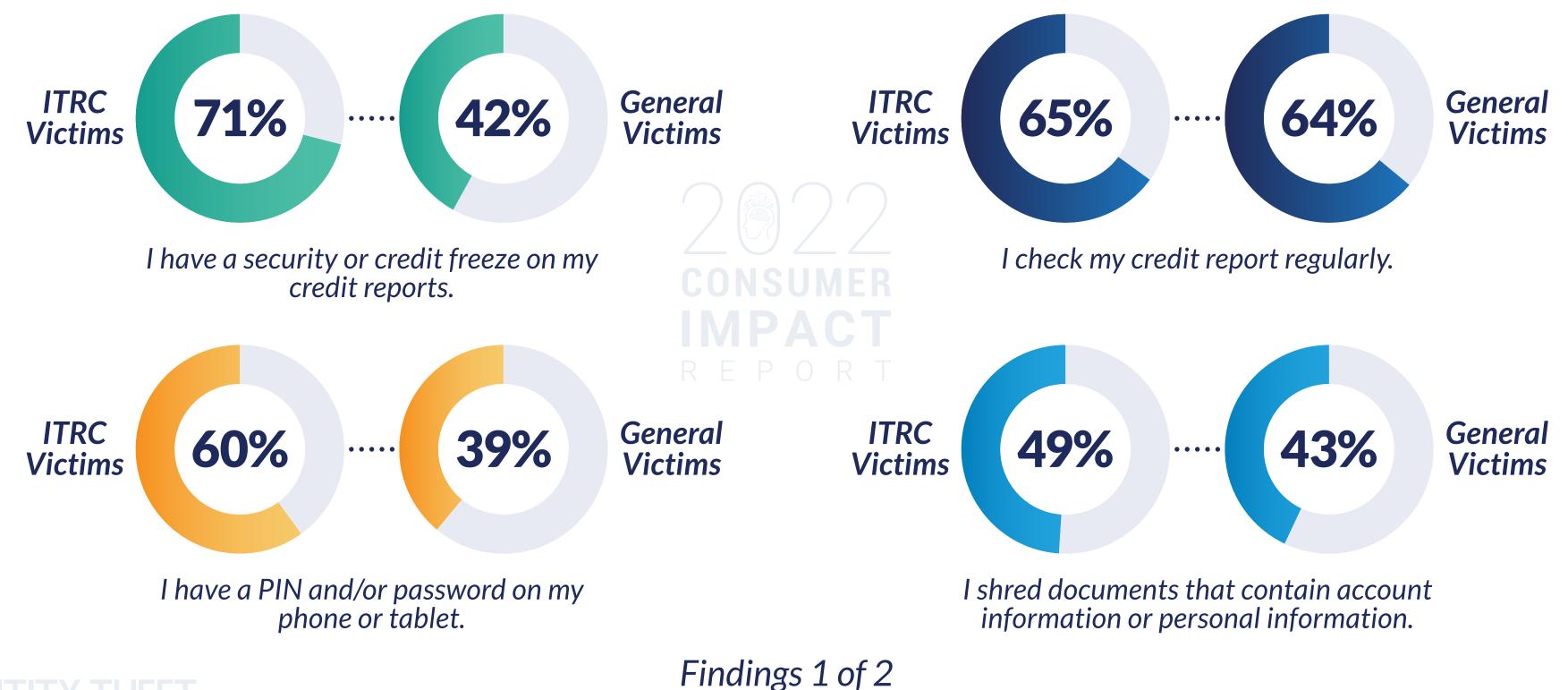
HAVE CHANGED HABITS TO MINIMIZE THEIR RISK

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What actions are you currently taking to minimize the risk of another incident of identity theft?

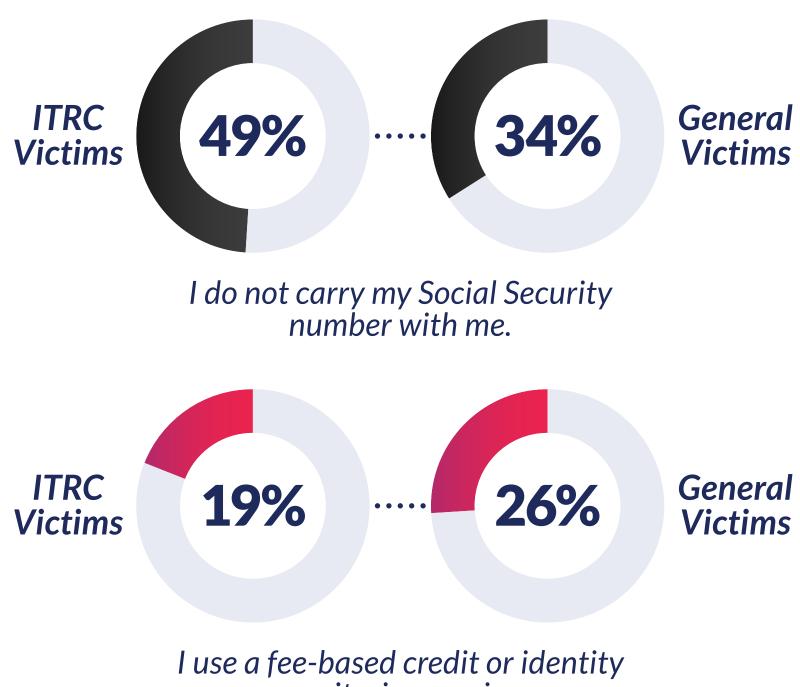
The number of ITRC Victims who have changed their behavior as a result of an identity crime dropped slightly overall and in five of the seven possible actions. More victims reported freezing their credit and using an Identity Protection PIN from the IRS when filing taxes.





ITRC & General Victims Comparison













I use a PIN when I file my taxes.

Findings 2 of 2

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Did this identity theft incident lead you to experience any negative emotions?

The number of ITRC Victims who reported experiencing negative emotions increased in 2022 to 87% (from 79% in the previous year). Two-thirds of General Victims reported emotional effects of being an identity crime victim.



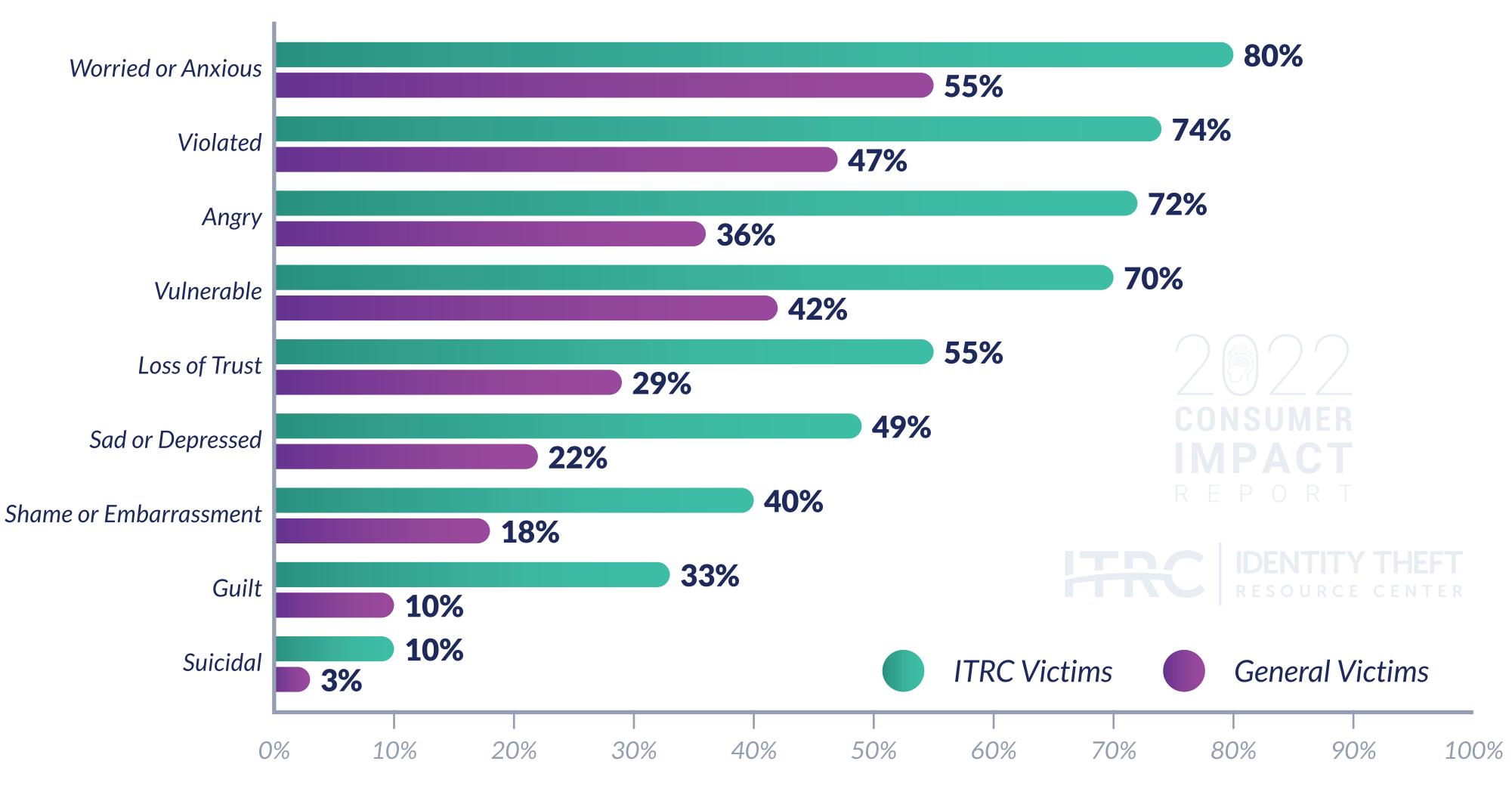
TRC & General Victims Comparison







As a result of the identity incident, which of the following did you experience?





Did this identity theft incident lead you to experience any physical problems?

The number of ITRC Victims who reported physical impacts jumped from 44% to 68% in one year. Two-thirds of General Victims reported physical effects of being an identity crime victim.





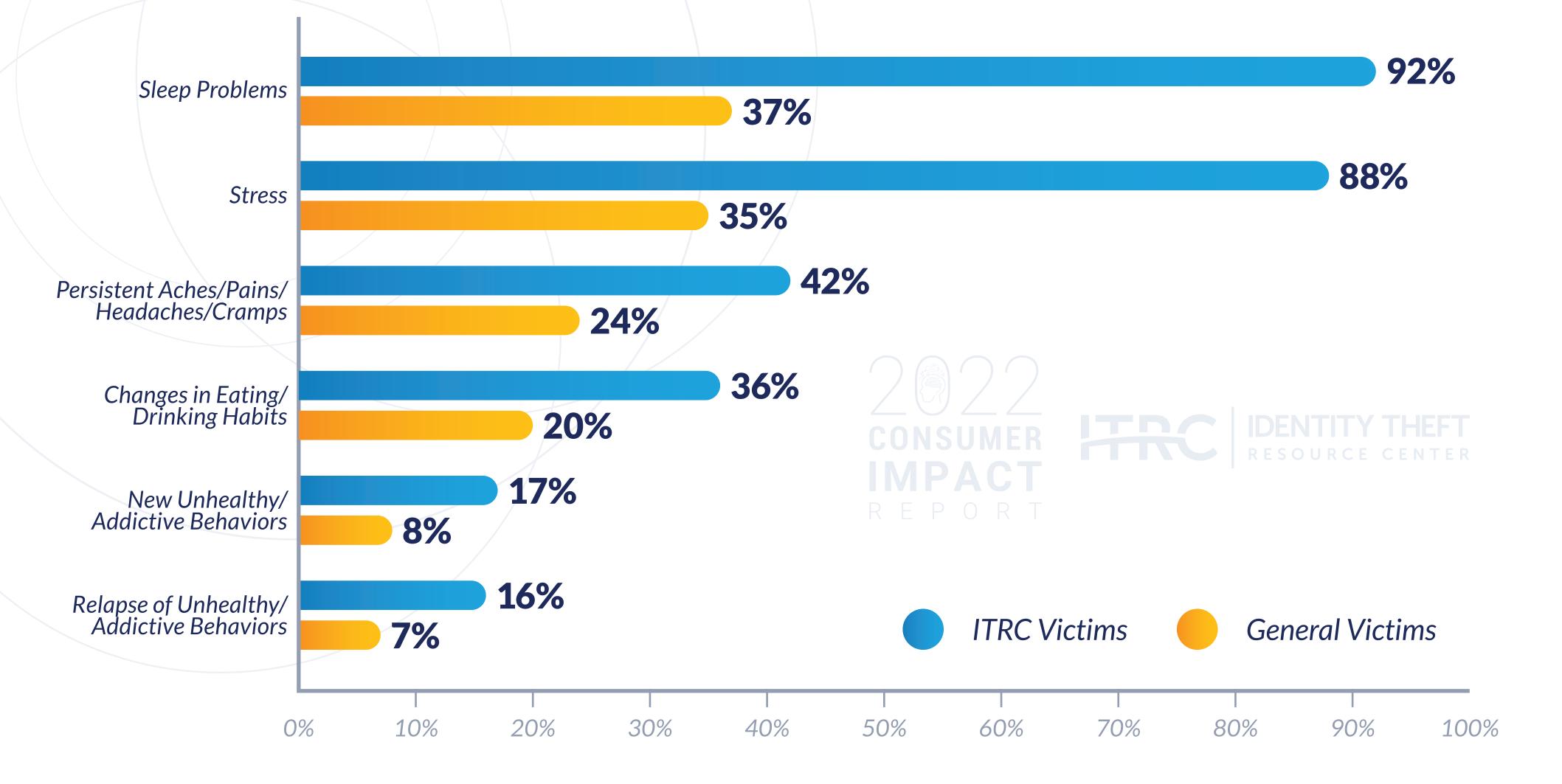
PROBLEM







Did you experience any of the following physical problems?





CONSUMER MPACT

Account Takeover Epidemic





ITRC victims reporting on trending identity crimes within social media.

Social Media

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Social Media

the victim of social media account takeover in 2021.



Social Media

Victims reported the following:

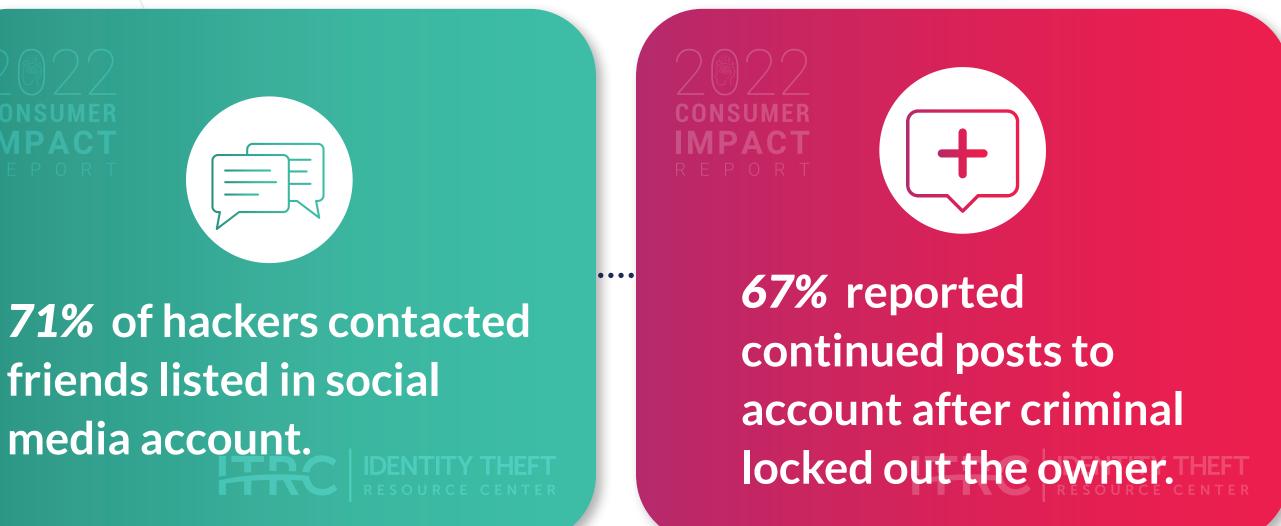
CONSUMER **IMPAC1**

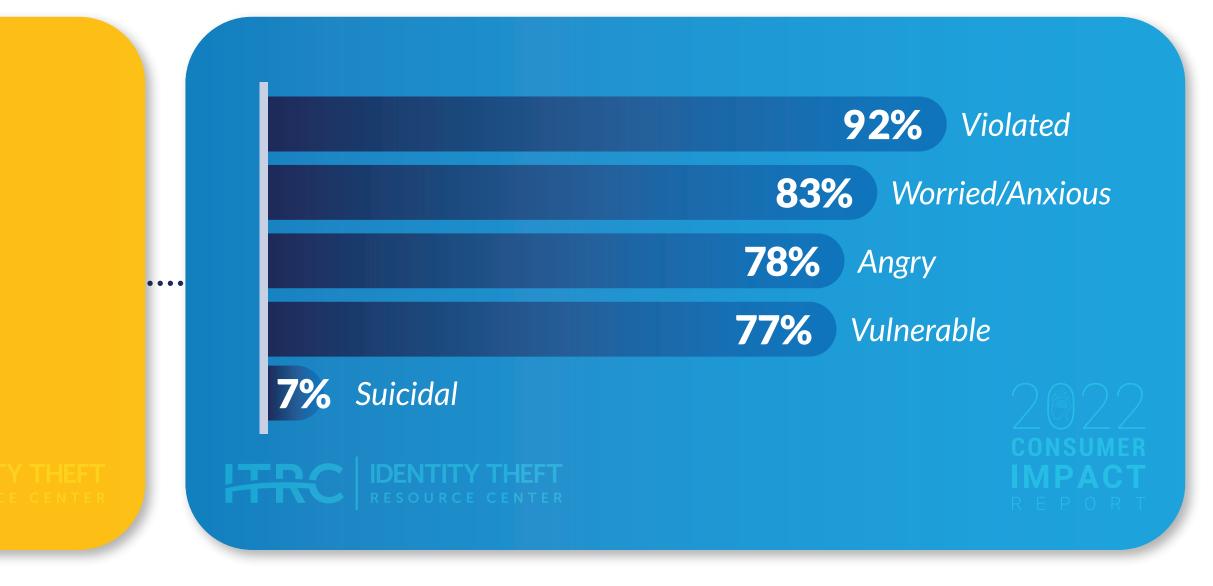


70% have been permanently locked out of their social media account. IDENTITY THEFT

....

66% reported experiencing a strong emotional reaction to losing control of their social media account.









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- "They wanted to use my Instagram to tell everyone I had won money so they would get followers or people investing."
- "Lost a business opportunity and he almost took \$10,000 from my followers."
 - "They asked me to do a video saying I had won money so they could put it on my account to get more followers."
- "Felt very violated. The fact that he called me and threatened me over the phone and text. Also hacked my email account and haven't recovered."



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Consumer & Business Resources

For more information about the free services and education opportunities for consumers as well as fee-based services for businesses, visit idtheftcenter.org.

For Media

For any media-related inquiries, please email media@idtheftcenter.org.







2022 ITRC Victim Consumer Impact Report Summary Data

2022 General Identity Crimes Victim Study

Social Media Snap Survey



2022 ITRC Victim Consumer Impact Report Summary Data

120 STARTED



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94 78% COMPLETED



1. What was the amount of time between the incident and when you found out (a.k.a. "the moment of discovery")?

A. Do not know	16	17%
B. The same day	9	10%
C. Within one week	15	16%
D. Within one month	6	6%
E. 1-3 months	14	15%
F. 4-6 months	9	10%
G. 7-12 months	8	9%

2. After the moment of discovery, how long did you wait to contact the Identity Theft Resource Center?

A. The same day	27	29 %
B. Within one week	28	30%
C. Within one month	12	13%
D. 1-3 months	11	12%
E. 4-6 months	3	3%
F. 7-12 Months	5	5%
G. More than one year	8	9%



3. Had you experienced any incidents of identity theft prior to this one?

A. Yes	24	26 %
B. No	70	74%



4. How long before the current identity theft incident was your prior identity theft incident?



A. 1-12 months ago	5	21 %
B. 1 year ago	3	13%
C. 2 years ago	3	13%
D. 3 years ago	1	4%
E. 4 years ago	0	0%
F. 5+ years ago	10	42 %
G. Other	2	8%





5. As a result of this incident, did you experience any of the following financial-related problems? (Select all that apply.)

A. I was unable to rent an apartment or find housing.	16	17%
B. I was unable to pay bills.	24	26 %
C. I was turned down for credit or loans (such as student, mortgage, o personal).	r ₂₄	26 %
D. I had to use my savings to pay for expenses.	16	17%
E. I am now in debt.	24	26 %
F. Debt collectors or collections departments contacted me (or continu to contact me).	e ₂₇	29 %
G. I did not experience any financial-related problems.	34	36%
H. Other	26	28%



6. As a result of this incident, did you experience any of the **following non-financial problems?** (Select all that apply.)



A. I lost time at w	ork	14	15%
B. I had to take ti	me away from my family	24	26 %
C. I lost out on ar	n employment opportunity.	17	18%
D. None of the ak	OOVE	47	50 %
E. Other		20	21 %



7. If your identity theft case made it difficult for you to cover the costs of a need, how did you get the need met? (Check all that apply.)

A. I borrowed money from family or friends.	23	24 %
B. I obtained a loan from a financial institution (bank or credit union).	3	3%
C. I did not meet the need (I went without).	31	33%
D. I sought government assistance (such as welfare, EBT, food stamps/SNAP).	19	20%
E. I did not have any problems covering the costs of a need.	42	45%
F. Other	14	15%



8. How long did you spend dealing with this identity theft incident? If it is ongoing, select "Not yet resolved".

A. Not yet resolved	51	55%
B. One week or less	9	10%
C. At least a week, but less than a month (7-30 days)	7	8%
D. One month to three months	4	4%
E. Three months to six months	6	6%
F. Six months to one year	16	17%



9. What, if any, are/were the barriers to you getting your identity theft incident resolved?

> Data not provided to protect the privacy of individuals.





10. Thinking about all 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.

> 13% A. \$0-\$499 12 5% B. \$500-\$999 5 C. \$1,000-\$4,999 9% 8 10% D. \$5,000-\$9,999 9 **30**% E. \$10,000 or more 28 33% F. Unknown 31





11. Did this identity theft incident lead to any of the following problems with your employer? (Select all that apply.)

A. Strained relationsh	. Strained relationship with your boss		9%
B. Not receiving support from your boss		8	9%
C. My identity theft in	cident did not lead to problems with my employer.	61	67 %
D. Other		24	26%





12. Did this identity theft incident lead to any of the following **problems with your family?** (Select all that apply.)

A. Getting into more arguments.	27	29 %
B. Not feeling able to trust them.	19	20%
C. Not receiving support from them.	23	24%
D. My identity theft incident did not lead to problems with my family.	50	53%
E. Other	9	10%





15. As a result of this identity incident, which of the following did you feel? (Select all that apply.)

A. Worried or Anxious	66	80%
B. Vulnerable	60	73%
C. Violated	61	74 %
D. Shame or Embarrassment	33	40%
E. Sad or depressed	40	49 %
F. Like you can't trust people	45	55%
G. Guilt that you caused this to happen or did something wrong	27	33%
H. Suicidal	8	10%
I. Angry	59	72 %
J. Isolated	24	29%
K. Loss of interest in activities or hobbies	24	29%
L. Loss of interest in work	14	17%
M. Other	10	12%

16. Did you seek emotional support for any of the problems you experienced?



A. Yes	21	26 %
B. No	59	74 %



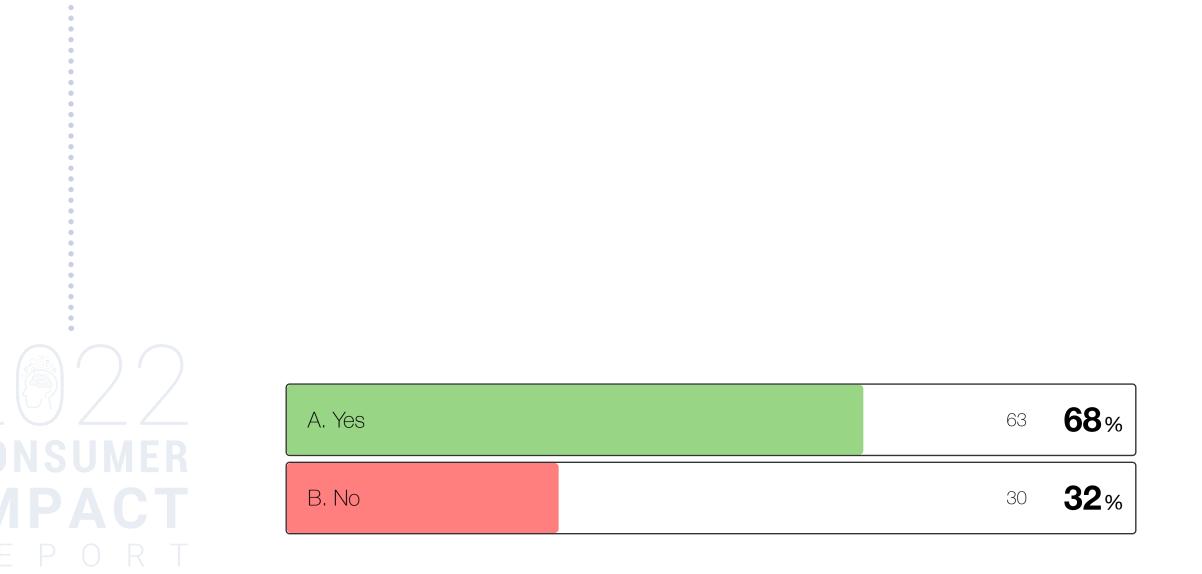


17. Whom did you seek emotional support from? (Select all that apply.)

A. I talked to my family		12	52 %
B. I talked to my friends		9	39%
C. I looked for forums/support gro	ups for victims of identity iss	ues 6	26 %
D. I sought professional help (doctor, counselor, psychologist, psychiatrist)		16	70 %
E. Other		2	9%



18. Did this identity theft incident lead you to have any adverse physical issues? (Headaches, sleep issues, etc.)





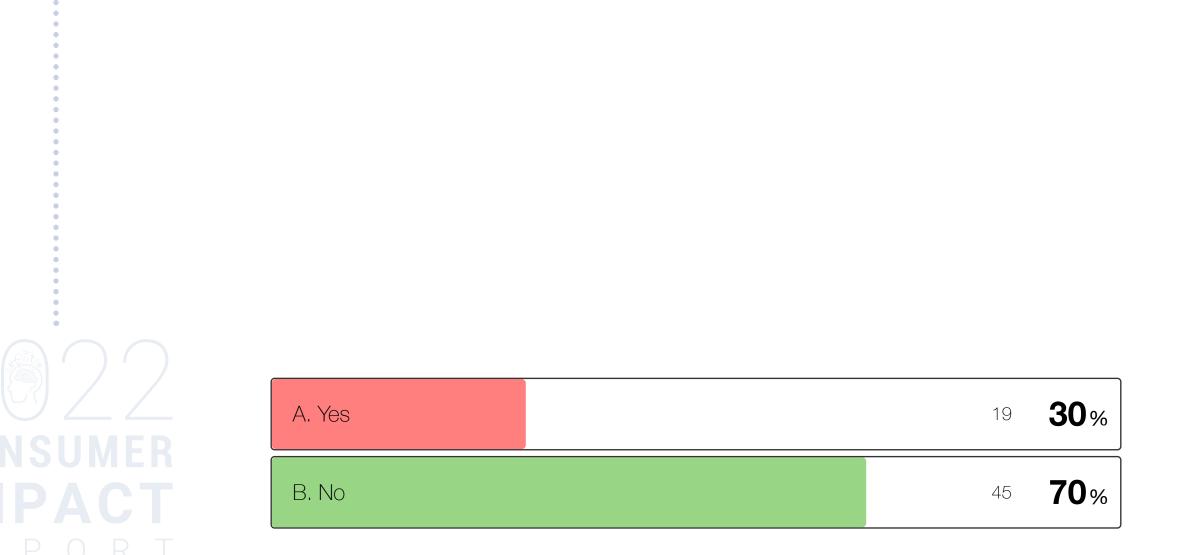


19. As a result of this identity incident, which of the following **physical problems did you experience?** (Select all that apply.)

A. Persistent aches, pains, headaches, or cramps.	27	42 %
B. Sleep problems (difficulty falling or staying asleep).	59	92%
C. Changes in your eating or drinking habits.	23	36%
D. Stress (tense, nervous, irritable)	56	88%
E. New unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	11	17%
F. Relapse into unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	10	16%
G. Other	6	9%



20. Did you seek professional medical help for any of the physical problems you experienced?





21. Are you doing anything differently today to minimize the risk of another incident?

A. Yes	76	81%
B. No	18	19%





22. What actions are you currently taking to minimize the risk of another incident? (Select all that apply.)

A. I check my credit reports regularly.	49	65 %
B. I have a security or credit freeze on my credit reports.	53	71 %
C. I use a fee-based credit or identity monitoring service.	14	19%
D. I shred documents that contain any account or personal information.	37	49 %
E. I regularly update my phone's/ computer's hardware and/or software	32	43 %
F. I do not carry my Social Security number unless absolutely necessary.	37	49 %
G. I use unique and complex passwords or passphrases for my online accounts/apps.	37	49 %
H. I do not access or download sensitive information on public Wi-Fi	29	39%
I. I have a PIN and/or password on all my electronic devices.	45	60 %
J. I review all charges on all my accounts weekly.	30	40%
K. I use an IP PIN when I file my taxes.	20	27 %
L. I use two-factor or multi-factor authentication on all digital accounts	32	43 %
M. I use an authenticator app for authentication	9	12%
N. Other	6	8%





23. Has anything new come up/been discovered since you initially reported your issue?

A. Yes	27	29 %
B. No	67	71 %



24. What new concerns have been discovered?



Data not provided to protect the privacy of individuals.



25. Looking back, is there any form of assistance that you would have liked to receive but did not get?

A. Yes, there was assistar	nce I would have liked but did not get	65	70 %
B. No, I received all the as	ssistance I needed	28	30%



26. What form of assistance would you have liked to receive?



Data not provided to protect the privacy of individuals.





27. Is there anything else you would like to add that you think would enhance our understanding of your experience?

Data not provided to protect the privacy of individuals.



28. Age: what is your age?



A. 18-24 years old	3	3%
B. 25-34 years old	9	10%
C. 35-44 years old	13	14 %
D. 45-54 years old	15	16%
E. 55-64 years old	26	28 %
F. 65+ years old	26	28%



29. Gender: How do you identify?

A. Man	35	38%
B. Woman	56	61 %
C. Non-binary	1	1%
D. Prefer to Self-Describe	0	0%





30. Race/Ethnicity: Which of the following best describes you?

A. Asian or Pacific Islander	3	3%
B. Black or African American	17	19%
C. Hispanic or Latino	10	11%
D. White or Caucasian	53	58%
E. Multiracial or Biracial	3	3%
F. A race/ethnicity not listed here	5	5%





31. Education: What is the highest level of education you have completed?

A. Less than a high school degree	5	5%
B. High school degree or equivalent	21	23%
C. Some college, no degree	24	26 %
D. Associate degree	8	9%
E. Bachelor's degree	14	15%

CC IN R



32. Income: What is your yearly household income?



A. Less than \$20,000	24	28 %
B. \$20,000 to \$34,999	13	15%
C. \$35,000 to \$49,999	10	12%
D. \$50,000 to \$74,999	11	13%
E. \$75,000 to \$99,999	10	12%
F. Over \$100,000	17	20%





2022 General Identity Crimes Victim Study





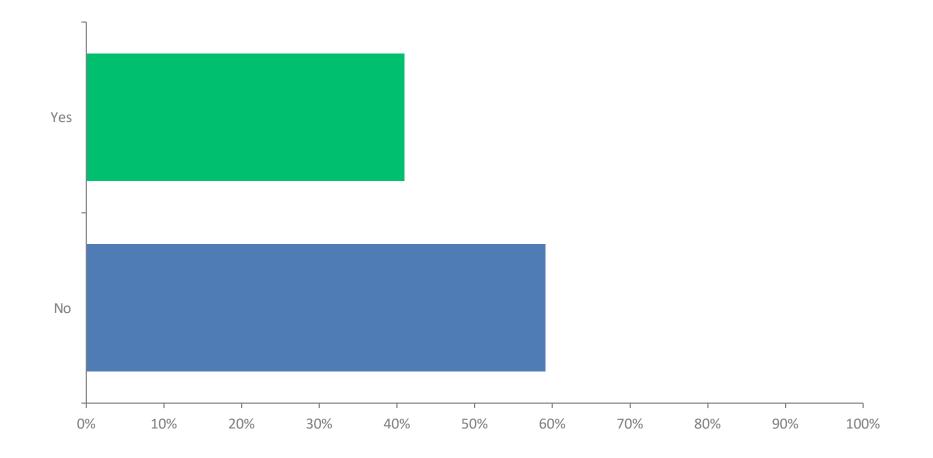
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1371 **COMPLETED RESPONSES**



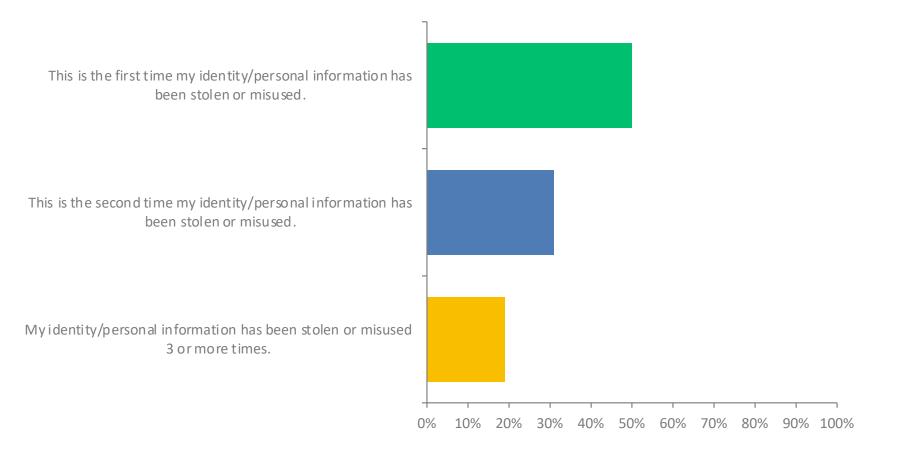
1. Has your identity/personal information (SSN, DL, Login/ Password, account number, etc.) been stolen, compromised, or misused in the past 12 months as the result of a data breach or identity crime?



TOTAL		1371
No	59.08%	810
Yes	40.92%	561
ANSWER CHOICES	RESPONSES	



2. How many times have you been a victim of identity theft of **misuse?** Do not include data breach notices in the number of incidents.

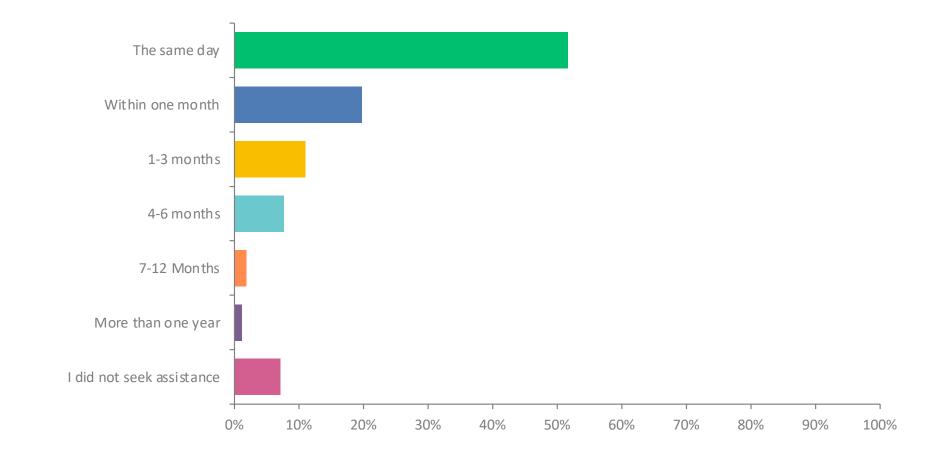


ANSWER CHOICES	RESPONSES	
This is the first time my identity/personal information has been stolen or misused.	50.0%	276
This is the second time my identity/personal information has been stolen or misused.	30.98%	171
My identity/personal information has been stolen or misused 3 or more times.	19.02%	105
TOTAL		552



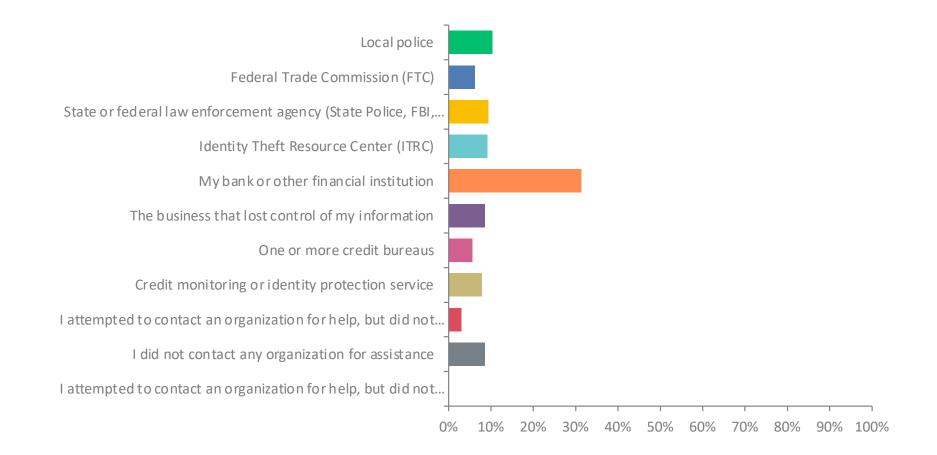


3. How long did you wait to seek assistance after learning your identity/personal information was stolen or misused?



ANSWER CHOICES	RESPONSES	
The same day	51.64%	283
Within one month	19.71%	108
1-3 months	10.95%	60
4-6 months	7.66%	42
7-12 Months	1.82%	10
More than one year	1.09%	6
I did not seek assistance	7.12%	39
TOTAL		548

4. Whom did you contact for assistance after discovering your personal information has been stolen or misused?



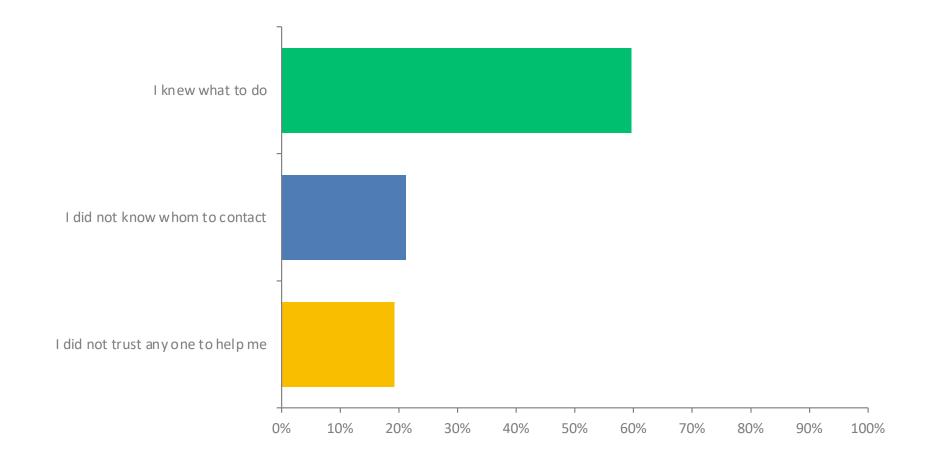
ANSWER CHOICES	RESPONSES	
Local police	10.28%	55
Federal Trade Commission (FTC)	6.17%	33
State or federal law enforcement agency (State Police, FBI, Secret Service, Postal Inspector, etc)	9.35%	50
Identity Theft Resource Center (ITRC)	9.16%	49
My bank or other financial institution	31.40%	168
The business that lost control of my information	8.60%	46
One or more credit bureaus	5.61%	30
Credit monitoring or identity protection service	7.85%	42
I attempted to contact an organization for help, but did not get a response	2.99%	16
I did not contact any organization for assistance	8.60%	46
l attempted to contact an organization for help, but did not get a response	0%	0
TOTAL		535

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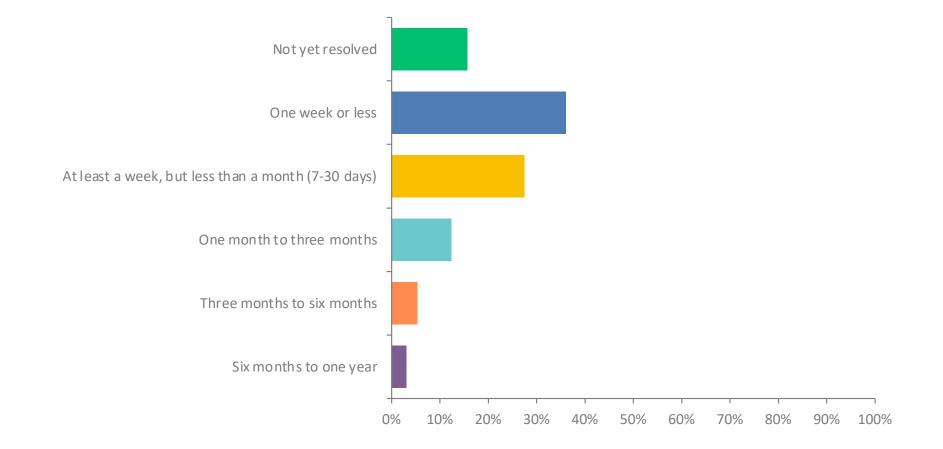
5. You answered that you did not contact any organization for help responding to your identity/personal information being stolen or misused. Why not?



ANSWER CHOICES	RESPONSES	
I knew what to do	59.62%	31
I did not know whom to contact	21.15%	11
I did not trust any one to help me	19.23%	10
TOTAL		52



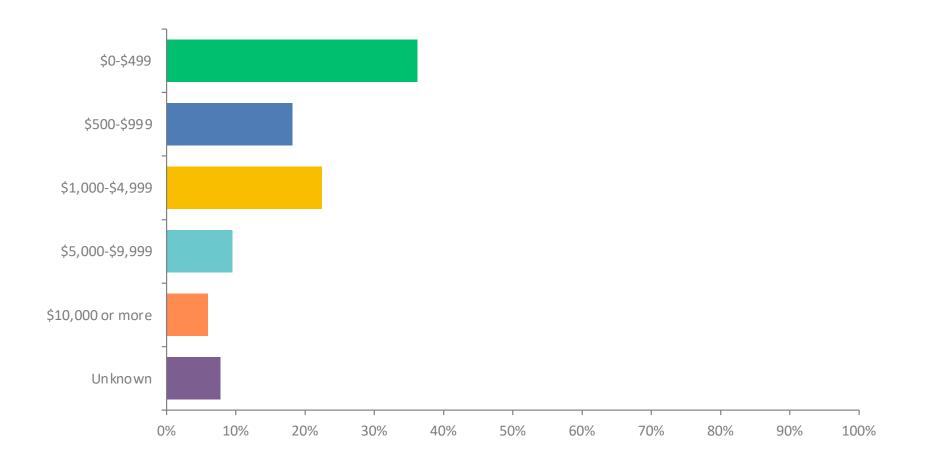
6. How long did you spend dealing with this identity theft incident? If it is ongoing, select "Not yet resolved."



ANSWER CHOICES	RESPONSES	
Not yet resolved	15.66%	86
One week or less	36.07%	198
At least a week, but less than a month (7-30 days)	27.50%	151
One month to three months	12.39%	68
Three months to six months	5.28%	29
Six months to one year	3.10%	17
TOTAL		549



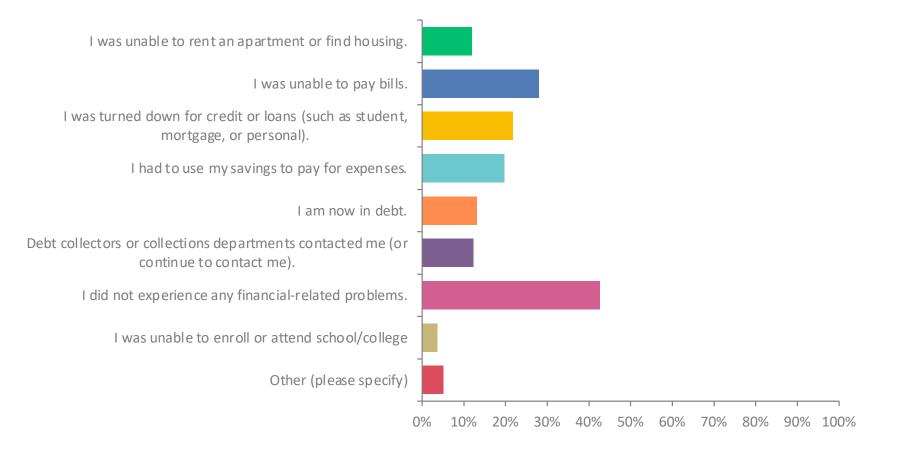
7. Thinking about all of the various types of problems you experienced, what is the approximate total dollar value of everything the identity thief stole during your identity theft *incident?* Include the value of goods, services, credit, loans, cash, and anything else the person may have obtained.



ANSWER CHOICES	RESPONSES	
\$0-\$499	36.18%	195
\$500-\$999	18.18%	98
\$1,000-\$4,999	22.45%	121
\$5,000-\$9,999	9.46%	51
\$10,000 or more	5.94%	32
Unknown	7.79%	42
TOTAL		539



8. As a result of this incident, did you experience any of the **following financial-related problems?** (Select all that apply.)

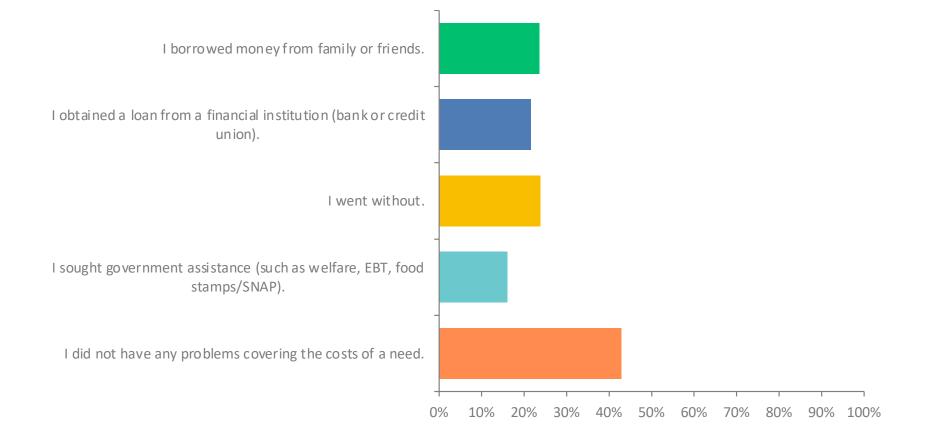


ANSWER CHOICES	RESPONSES	
I was unable to rent an apartment or find housing.	11.88%	65
I was unable to pay bills.	27.97%	153
I was turned down for credit or loans (such as student, mortgage, or personal).	21.76%	119
I had to use my savings to pay for expenses.	19.74%	108
l am now in debt.	13.16%	72
Debt collectors or collections departments contacted me (or continue to contact me).	12.25%	67
l did not experience any financial- related problems.	42.60%	233
I was unable to enroll or attend school/college	3.66%	20
Other (please specify)	5.12%	28
TOTAL		865



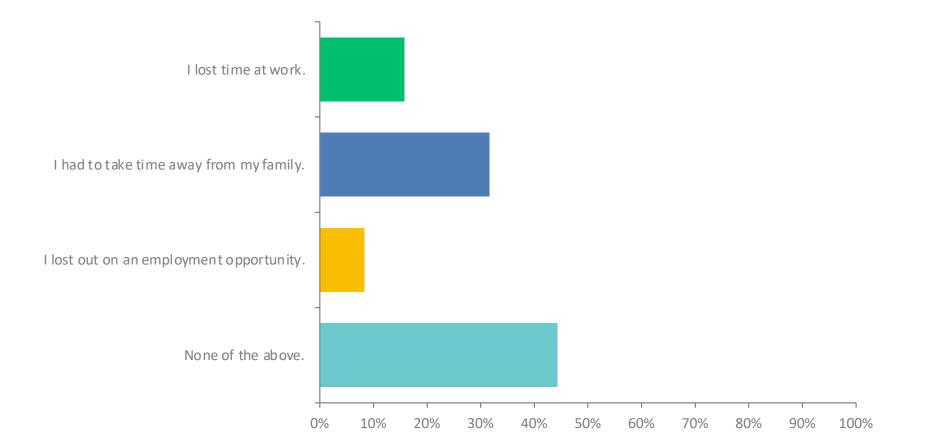


9. If your identity theft case made it difficult for you to cover the cost of a need, how did you get the need met? (Check all that apply.)



ANSWER CHOICES	RESPONSES	
I borrowed money from family or friends.	23.63%	125
I obtained a loan from a financial institution (bank or credit union).	21.55%	114
l went without.	23.82%	126
l sought government assistance (such as welfare, EBT, food stamps/SNAP).	16.07%	85
I did not have any problems covering the costs of a need.	42.91%	227
TOTAL		677

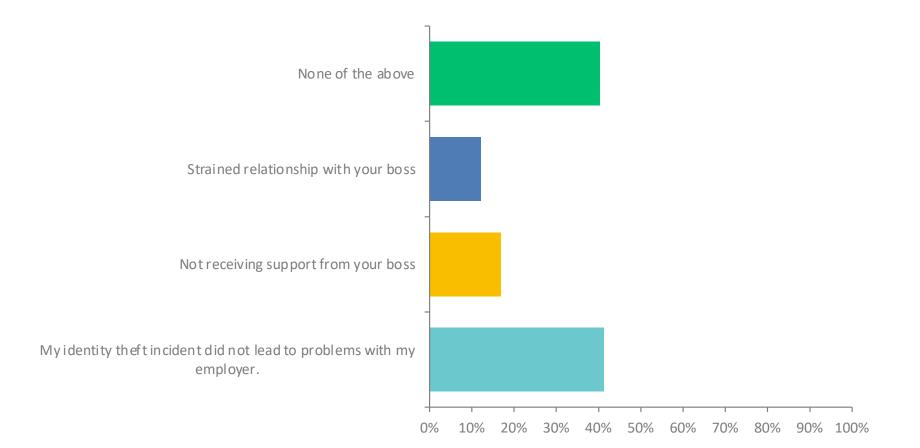
10. As a result of the incident, did you experience any of the following non-financial problems?



ANSWER CHOICES	RESPONSES	
I lost time at work.	15.81%	86
I had to take time away from my family.	31.62%	172
I lost out on an employment opportunity.	8.27%	45
None of the above.	44.30%	241
TOTAL		544

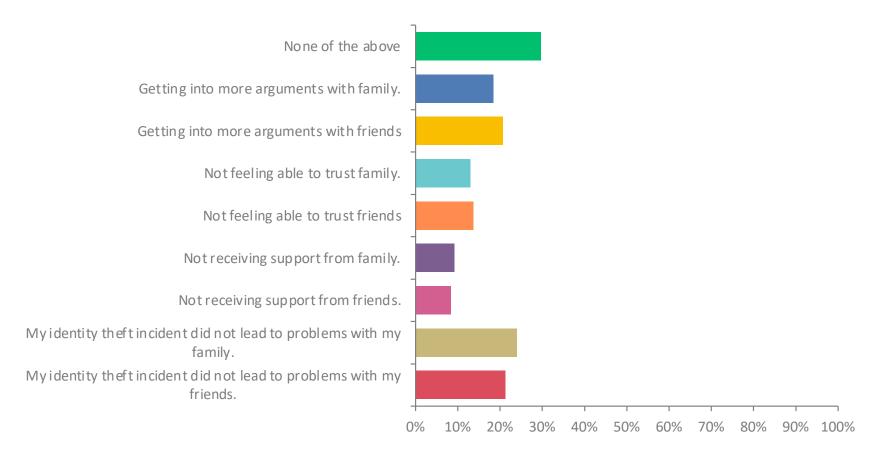


11. Did this identity theft lead to any of the following problems with your employer? (Select all that apply.)



ANSWER CHOICES	RESPONSES	
None of the above	40.33%	217
Strained relationship with your boss	12.08%	65
Not receiving support from your boss	16.91%	91
My identity theft incident did not lead to problems with my employer.	41.26%	222
TOTAL		595

12. Did this identity theft lead to any of the following problems with your family or friends? (Select all that apply.)

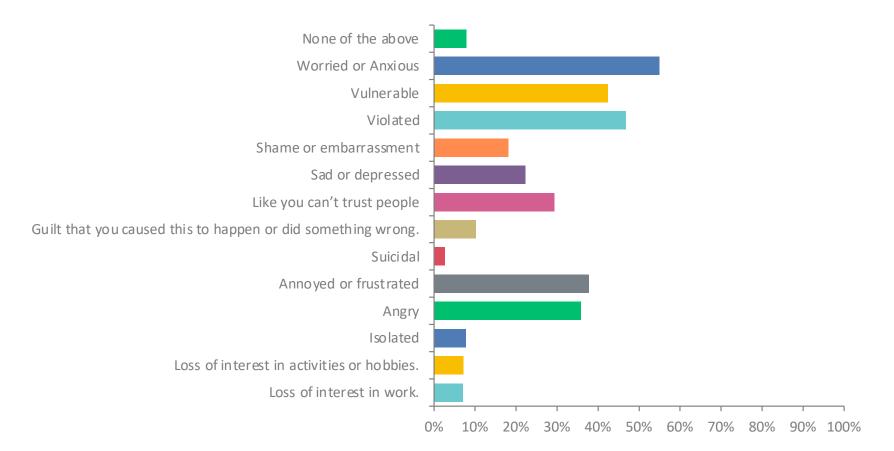


ANSWER CHOICES	RESPONSES	
None of the above	29.70%	161
Getting into more arguments with family.	18.45%	100
Getting into more arguments with friends	20.66%	112
Not feeling able to trust family.	12.92%	70
Not feeling able to trust friends	13.65%	74
Not receiving support from family.	9.23%	50
Not receiving support from friends.	8.30%	45
My identity theft incident did not lead to problems with my family.	23.99%	130
My identity theft incident did not lead to problems with my friends.	21.22%	115
TOTAL		857





13. As a result of this identity incident, did you experience any of the following feelings? (Select all that apply.)

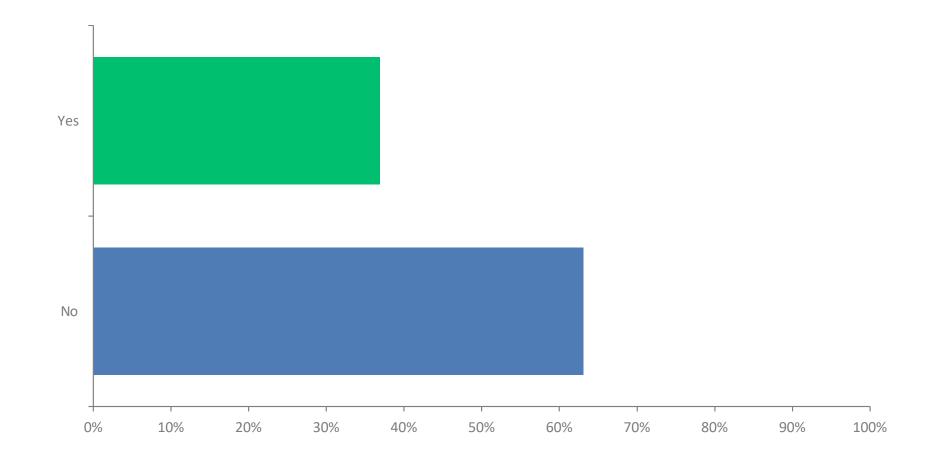


ANSWER CHOICES	RESPONSES	
None of the above	7.92%	43
Worried or Anxious	54.88%	298
Vulnerable	42.36%	230
Violated	46.78%	254
Shame or embarrassment	18.05%	98
Sad or depressed	22.28%	121
Like you can't trust people	29.28%	159
Guilt that you caused this to happen or did something wrong.	10.13%	55
Suicidal	2.58%	14
Annoyed or frustrated	37.75%	205
Angry	35.73%	194
Isolated	7.73%	42
Loss of interest in activities or hobbies.	7.18%	39
Loss of interest in work.	7.00%	38
TOTAL		1790

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14. Did you seek emotional support for any problems you experienced?

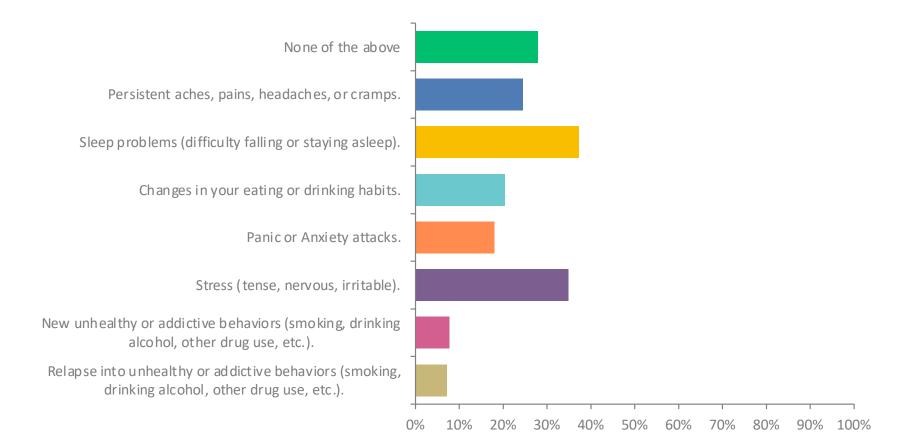




ANSWER CHOICES	RESPONSES	
Yes	36.89%	197
No	63.11%	337
TOTAL		534

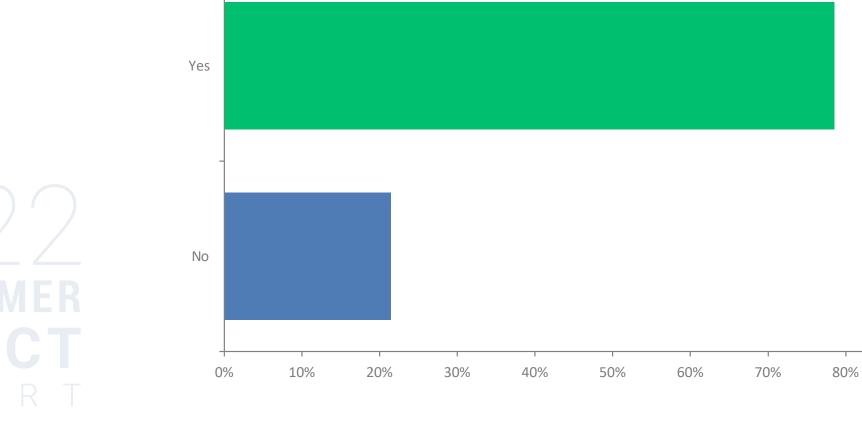


15. As a result of this identity incident, did you experience any of the following physical problems? (Select all that apply.)



ANSWER CHOICES	RESPONSES	
None of the above	27.89%	152
Persistent aches, pains, headaches, or cramps.	24.40%	133
Sleep problems (difficulty falling or staying asleep).	37.25%	203
Changes in your eating or drinking habits.	20.37%	111
Panic or Anxiety attacks.	17.98%	98
Stress (tense, nervous, irritable).	34.86%	190
New unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	7.71%	42
Relapse into unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).	7.16%	39
TOTAL		968

16. Are you doing anything differently today to minimize the risk of another identity crime or compromise?



ANSWER CHOICES	RESPONSES	
Yes	78.55%	432
No	21.45%	118
TOTAL		550

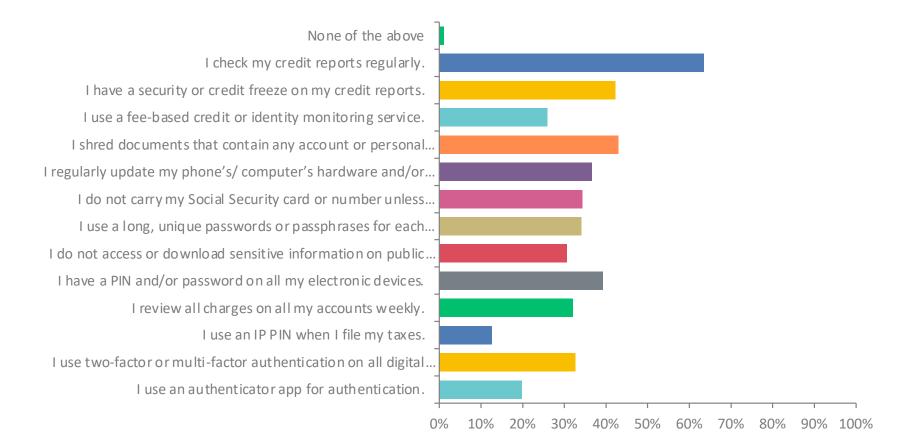


100%

90%

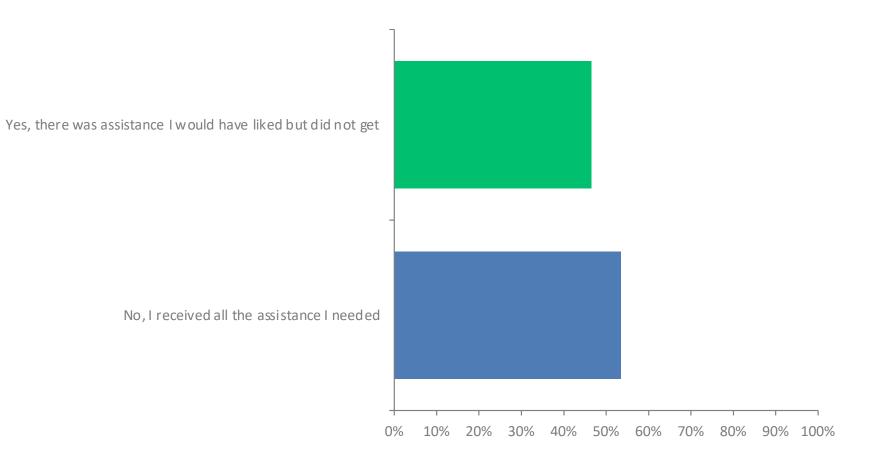


17. What actions are you currently taking to minimize the risk of *another incident?* (Select all that apply.)



ANSWER CHOICES RESPONSES None of the above 1.17% I check my credit reports regularly. 63.55% I have a security or credit freeze on my credit reports. 42.39% I use a fee-based credit or identity monitoring service. 25.93% I shred documents that contain any account or personal information. 42.99% I regularly update my phone's/ computer's hardware and/or software. 36.68% I requilarly update my phone's/ computer's hardware and/or software. 34.35% I do not carry my Social Security card or number unless absolutely necessary. 34.35% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public Wi-FI. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01% I use an IP.PIN when I file my taxes. 12.62%			
I check my credit reports regularly.63.55%I have a security or credit freeze on my credit reports.42.29%I use a fee-based credit or identity monitoring service.25.93%I shred documents that contain any account or personal information.42.99%I regularly update my phone's/ computer's hardware and/or software.36.68%I do not carry my Social Security card or number unless absolutely necessary.34.35%I use a long, unique passwords or passphrases for each online accounts/apps.34.11%I do not access or download sensitive information on public Wi-Fi.30.61%I have a PIN and/or password on all my electronic devices.39.25%I review all charges on all my accounts weekly.32.03%	ANSWER CHOICES	RESPONSES	
I have a security or credit freeze on my credit reports. 42.2% I use a fee-based credit or identity monitoring service. 25.93% I shred documents that contain any account or personal information. 42.9% I regularly update my phone's/ computer's hardware and/or software. 36.68% I do not carry my Social Security card or number unless absolutely necessary. 34.35% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public Wi-Fi. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%	None of the above	1.17%	5
I use a fee-based credit or identity monitoring service. 25.93% I shred documents that contain any account or personal information. 42.99% I regularly update my phone's/ computer's hardware and/or software. 36.68% I do not carry my Social Security card or number unless absolutely necessary. 34.35% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public WI-FI. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%	I check my credit reports regularly.	63.55%	272
I shred documents that contain any account or personal information. 42.99% I regularly update my phone's/ computer's hardware and/or software. 36.68% I do not carry my Social Security card or number unless absolutely necessary. 34.35% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public WI-FI. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%	I have a security or credit freeze on my credit reports.	42.29%	181
I regularly update my phone's/ computer's hardware and/or 36.68% I do not carry my Social Security card or number unless absolutely 34.35% necessary. 34.11% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public Wi-Fi. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%	I use a fee-based credit or identity monitoring service.	25.93%	111
software. I do not carry my Social Security card or number unless absolutely necessary. 34.35% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public Wi-Fi. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%	I shred documents that contain any account or personal information.	42.99%	184
necessary. 34.11% I use a long, unique passwords or passphrases for each online accounts/apps. 34.11% I do not access or download sensitive information on public Wi-Fi. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%		36.68%	157
accounts/apps. 30.61% I do not access or download sensitive information on public Wi-Fi. 30.61% I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%		34.35%	147
I have a PIN and/or password on all my electronic devices. 39.25% I review all charges on all my accounts weekly. 32.01%		34.11%	146
I review all charges on all my accounts weekly. 32.01%	I do not access or download sensitive information on public Wi-Fi.	30.61%	131
	I have a PIN and/or password on all my electronic devices.	39.25%	168
Luse an IP PIN when I file my taxes. 12.62%	I review all charges on all my accounts weekly.	32.01%	137
	I use an IP PIN when I file my taxes.	12.62%	54
I use two-factor or multi-factor authentication on all digital accounts. 32.71%	l use two-factor or multi-factor authentication on all digital accounts.	32.71%	140
I use an authenticator app for authentication. 19.86%	I use an authenticator app for authentication.	19.86%	85
TOTAL	TOTAL		1918

18. Looking back, is there any form of assistance that you would have liked to receive but did not get?

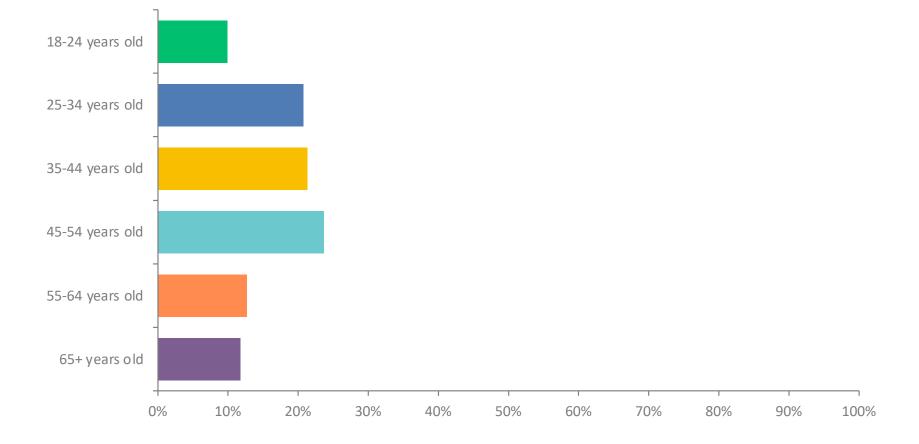


ANSWER CHOICES	RESPONSES	
Yes, there was assistance I would have liked but did not get	46.54%	195
No, I received all the assistance I needed	53.46%	224
TOTAL		419





19. Age: What is your age?

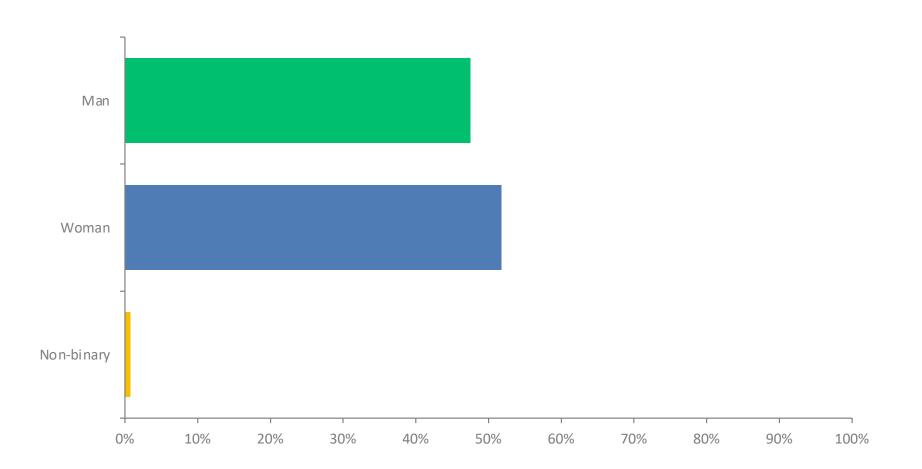


ANSWER CHOICES	RESPONSES	
18-24 years old	9.91%	54
25-34 years old	20.73%	113
35-44 years old	21.28%	116
45-54 years old	23.67%	129
55-64 years old	12.66%	69
65+ years old	11.74%	64
TOTAL		545

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20. Gender: How do you identify?

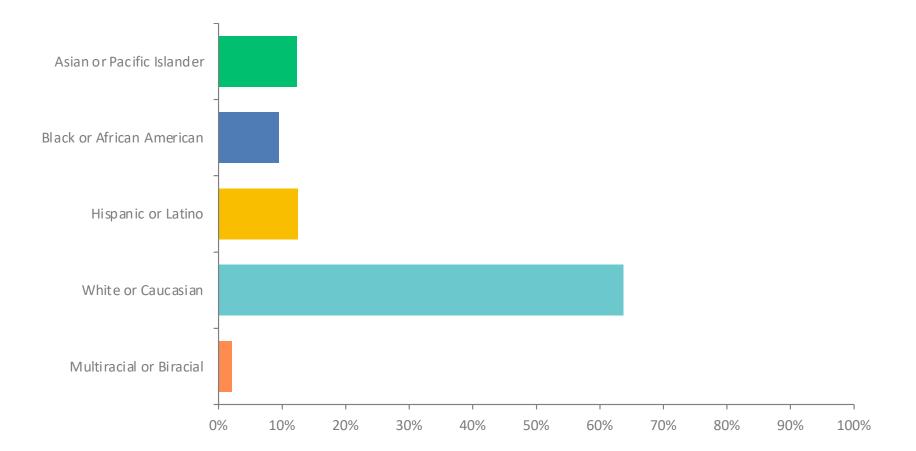
22 ONSUMER ONSUMER ONSUMER E P O R T E P O R T



ANSWER CHOICES	RESPONSES	
Man	47.47%	253
Woman	51.78%	276
Non-binary	0.75%	4
TOTAL		533



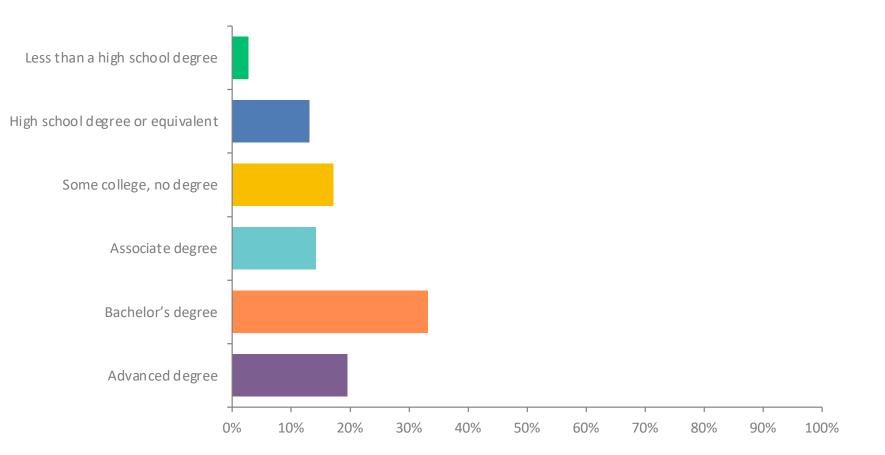
21. Race/Ethnicity: Which of the following best describes you?



ANSWER CHOICES	RESPONSES	
Asian or Pacific Islander	12.29%	66
Black or African American	9.50%	51
Hispanic or Latino	12.48%	67
White or Caucasian	63.69%	342
Multiracial or Biracial	2.05%	11
TOTAL		537



22. Education: What is the highest level of education you have completed?

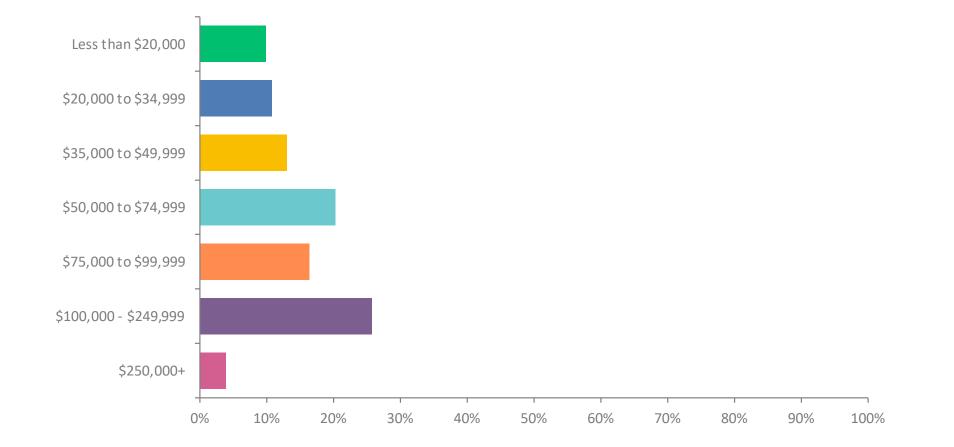


ANSWER CHOICES	RESPONSES	
Less than a high school degree	2.77%	15
High school degree or equivalent	13.10%	71
Some college, no degree	17.16%	93
Associate degree	14.21%	77
Bachelor's degree	33.21%	180
Advanced degree	19.56%	106
TOTAL		542



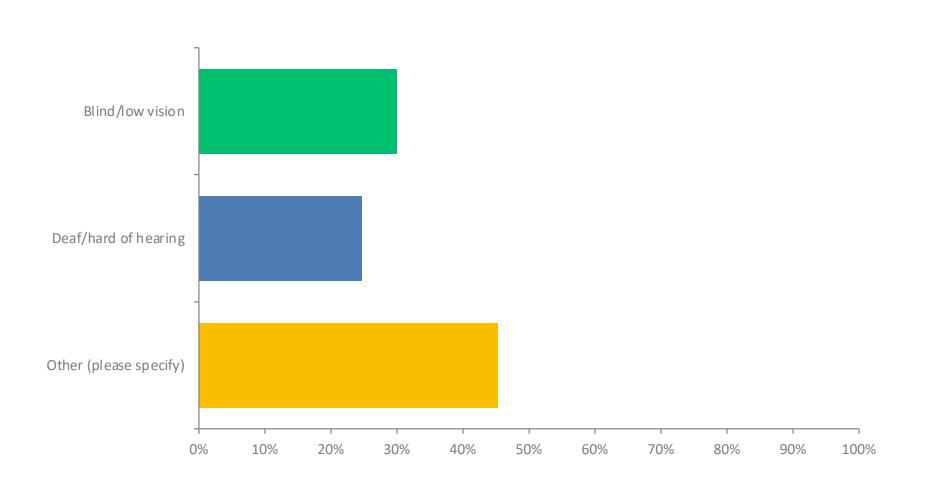


23. Income: What is your yearly household income?



ANSWER CHOICES	RESPONSES	
Less than \$20,000	9.87%	53
\$20,000 to \$34,999	10.80%	58
\$35,000 to \$49,999	13.04%	70
\$50,000 to \$74,999	20.30%	109
\$75,000 to \$99,999	16.39%	88
\$100,000 - \$249,999	25.70%	138
\$250,000+	3.91%	21
TOTAL		537

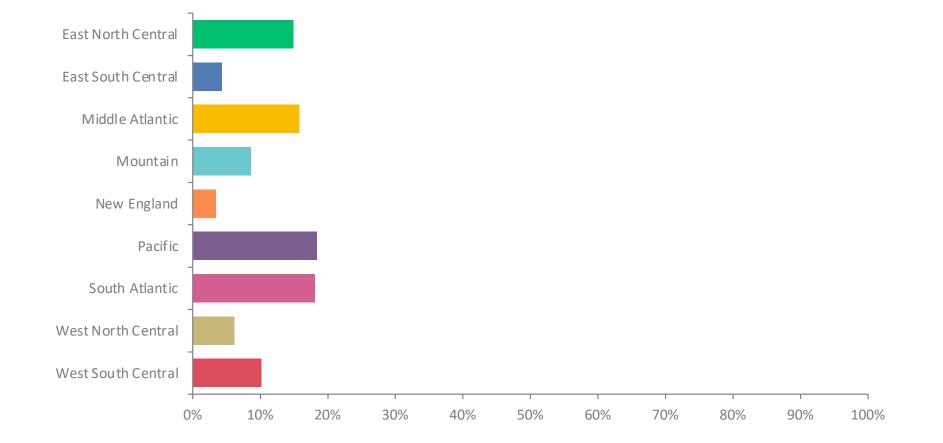
24. Do you identify as a member of a specific community?



ANSWER CHOICES	RESPONSES	
Blind/low vision	30.0%	96
Deaf/hard of hearing	24.69%	79
Other (please specify)	45.31%	145
TOTAL		320



25. Region



ANSWER CHOICES	RESPONSES	
East North Central	14.95%	200
East South Central	4.33%	58
Middle Atlantic	15.84%	212
Mountain	8.59%	115
New England	3.44%	46
Pacific	18.39%	246
South Atlantic	18.09%	242
West North Central	6.20%	83
West South Central	10.16%	136
TOTAL		1338







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Social Media Snap Survey





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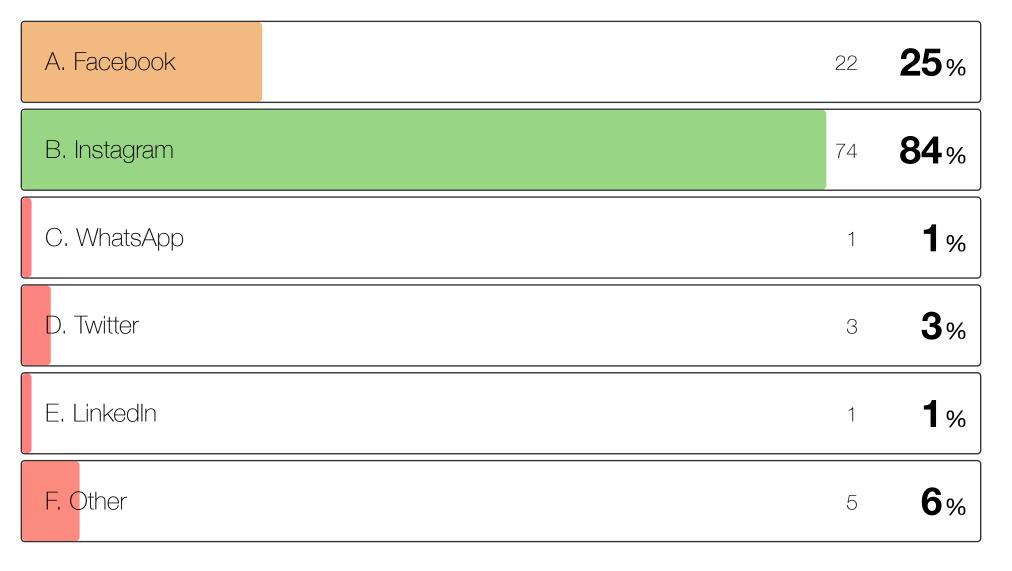


88 96% COMPLETED





1. Which of your social media accounts was compromised? (Select all that apply.)



2. Most social media accounts are taken over by an attacker pretending to be someone you know. How was your account **compromised?** (Select all that apply.)

A. I clicked on a link in a direct message from a friend	43	49 %
B. I clicked on a link from someone I did not know, but was referred by a friend	4	5%
C. I submitted login & password information at a website asking me to login to take advantage of an offer	3	3 %
D. I was asked to verify my identity by providing personal information – including private security codes (PINs, 2FA codes, one-time passwords)	11	13%
E. I was lured to invest in a cryptocurrency or other investment opportunity	18	20 %
F. Other	22	25 %





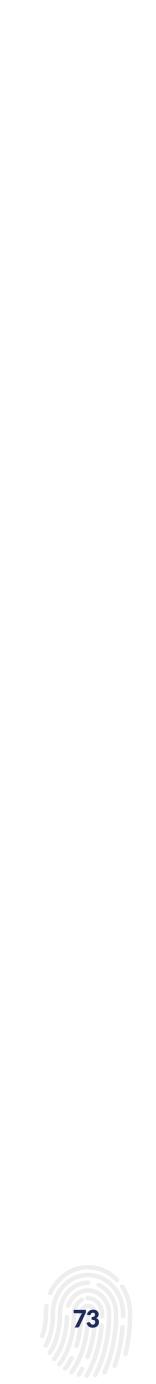
3. Did you give money to an attacker or lose money from lost sales or advertising? (Select all that apply.)

A. Gave money to the attacker	16	23 %	
B. Lost sales or advertising revenue	19	27 %	C
Other (Please list the Amount \$\$\$)	41	58 %	R



4. How long did it take to regain access to your account?

A. I have not regained access **68**% 59 7% B. Less than one week 6 13% C. One to four weeks 11 7% D. One to three months 6 E. Four to six months 0% 0 2% F. More than six months 2 3% G. Other 3



5. How did the takeover of your social media account impact **you?** (Select all that apply.)

A. I was permanently locked out of my account	61	70 %
B. The attacker continued to post to my account as if they were me	57	66 %
C. The attacker contacted my friends/contacts as if they were me to scam them	60	69 %
D. I was asked to pay the attacker to regain access to my account	19	22 %
E. I paid the attacker to regain access to my account	2	2%
F. I lost sales or advertising revenue because I was locked out of my account	17	20%
G. I had a strong emotional reaction such as anger or frustration	57	66 %
H. I was not negatively impacted	3	3 %
I. Other	12	14%



6. You answered in the previous question that you had a strong emotional reaction to losing control of your social media account. Did you experience any of the following emotions? (Select all that apply.)

A. Worried or anxious		46	82%
B. Vulnerable		43	77%
C. Violated		51	91 %
D. Shame or embarrassment		31	55%
E. Sad or depressed		31	55%
F. Couldn't trust people		33	59 %
G. Guilty that you caused this to happen or did something wrong		35	63 %
H. Suicidal		4	7%
I. Angry		44	79 %
J. I did not experience any of the reactions described above		0	0%
K. Other		4	7%

