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For 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.”
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.

We, however, do care.

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.
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
Since 2003, the ITRC has surveyed the identity crime victims 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.

This 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.

Which best describes you?

Race & Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>ITRC Victims</th>
<th>General Victims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian or Pacific Islander</td>
<td>3%</td>
<td>12%</td>
</tr>
<tr>
<td>Black or African-American</td>
<td>19%</td>
<td>10%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>White or Caucasian</td>
<td>58%</td>
<td>64%</td>
</tr>
<tr>
<td>Multiracial</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Race/Ethnicity Not Listed</td>
<td>5%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Education

What is the highest level you’ve completed?

<table>
<thead>
<tr>
<th>Education Level</th>
<th>ITRC Victims</th>
<th>General Victims</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School or Less</td>
<td>28%</td>
<td>16%</td>
</tr>
<tr>
<td>Some College</td>
<td>26%</td>
<td>17%</td>
</tr>
<tr>
<td>College Degree</td>
<td>46%</td>
<td>67%</td>
</tr>
</tbody>
</table>

Income

What is your yearly household income?

<table>
<thead>
<tr>
<th>Income Range</th>
<th>ITRC Victims</th>
<th>General Victims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than $20,000</td>
<td>28%</td>
<td>10%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>12%</td>
<td>13%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>13%</td>
<td>20%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>12%</td>
<td>16%</td>
</tr>
<tr>
<td>Over $100,000</td>
<td>20%</td>
<td>30%</td>
</tr>
</tbody>
</table>
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.
We asked the victims of various identity crimes a series of questions regarding the nature and longevity of the incident, financial losses, and future preventative actions. We also asked about their personal impacts, including affected relationships, emotional struggles, and physical problems.
Year-over-Year Findings of ITRC Victims

Individuals who contacted the ITRC by telephone or live-chat.
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.

- **2021**: 29% have been an identity victim before
- **2022**: 26% have been an identity victim before
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.

Year-over-Year: ITRC Victims

- 2021 ITRC Victims
- 2022 ITRC Victims

*Data not available 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.
“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.
What actions are you currently taking to minimize the risk of another incident of identity theft?

- I have a security or credit freeze on my credit reports. 2021: 68% 2022: 71%
- I check my credit report regularly. 2021: 84% 2022: 65%
- I have a PIN and/or password on my phone or tablet. 2021: 63% 2022: 60%
- I shred documents that contain account information or personal information. 2021: 61% 2022: 49%

Findings 1 of 2
Findings 2 of 2

- I do not carry my Social Security number with me.
  - 2021: 61%
  - 2022: 49%

- I use a PIN when I file my taxes.
  - 2021: 18%
  - 2022: 27%

- I use a fee-based credit or identity monitoring service.
  - 2021: 27%
  - 2022: 19%
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.

- **2021**: 79% experienced negative feelings or emotions
- **2022**: 87% experienced negative feelings or emotions
As a result of the identity incident, which of the following did you experience?

- Worried or Anxious: 84% (2021), 80% (2022)
- Violated: 76% (2021), 74% (2022)
- Angry: 76% (2021), 72% (2022)
- Vulnerable: 65% (2021), 70% (2022)
- Loss of Trust: 47% (2021), 55% (2022)
- Sad or Depressed: 49% (2021), 57% (2022)
- Shame or Embarrassment: 28% (2021), 40% (2022)
- Guilt: 22% (2021), 33% (2022)
- Suicidal: 10% (2021), 10% (2022)
Did this identity theft incident lead you to experience any physical problems?

2021: 44% Experienced a physical problem

2022: 68% Experienced a physical problem

Year-over-Year: ITRC Victims
Did you experience any of the following physical problems?

- **Sleep Problems**: 90% (2021) vs. 92% (2022)
- **Stress**: 87% (2021) vs. 88% (2022)
- **Persistent Aches/Pains/Headaches/Cramps**: 40% (2021) vs. 42% (2022)
- **Changes in Eating/Drinking Habits**: 36% (2021) vs. 57% (2022)
- **New Unhealthy/Addictive Behaviors**: 20% (2021) vs. 17% (2022)
- **Relapse of Unhealthy/Addictive Behaviors**: 16% (2021) vs. 23% (2022)
Key Findings Between ITRC Victims & General Victims

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

2 Consumers who did not contact the ITRC but who were self-reported victims of an identity crime or compromise.
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.
How long did you spend dealing with this identity theft?

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.

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**ITRC Victims**

- One Week or Less: 10%
- A Least a Week, Less than a Month: 8%
- One to Three Months: 4%
- Three to Six Months: 6%
- Six Months to One Year: 17%
- Ongoing/Not Yet Resolved: 55%

**General Victims**

- One Week or Less: 36%
- A Least a Week, Less than a Month: 28%
- One to Three Months: 12%
- Three to Six Months: 5%
- Six Months to One Year: 3%
- Ongoing/Not Yet Resolved: 16%
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?

ITRC Victims

- 55% Yes, I had problems.
- 45% I had no problems.

General Victims

- 57% Yes, I had problems.
- 43% I had no problems.
Did the identity theft incident lead to problems with:

**Employer**
- **ITRC VICTIMS**
  - Yes: 33%
  - No: 67%
- **GENERAL VICTIMS**
  - Yes: 58%
  - No: 41%

**Family**
- **ITRC VICTIMS**
  - Yes: 47%
  - No: 53%
- **GENERAL VICTIMS**
  - Yes: 76%
  - No: 24%

**Friends**
- **ITRC VICTIMS**
  - Yes: 34%
  - No: 66%
- **GENERAL VICTIMS**
  - Yes: 79%
  - No: 21%
Are you doing anything differently today to minimize the risk of another incident?

ITRC VICTIMS

81%

HAVE CHANGED HABITS TO MINIMIZE THEIR RISK

GENERAL VICTIMS

79%

HAVE CHANGED HABITS TO MINIMIZE THEIR RISK
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.
Findings 2 of 2

- I do not carry my Social Security number with me.
  - ITRC Victims: 49%
  - General Victims: 34%

- I use a PIN when I file my taxes.
  - ITRC Victims: 27%
  - General Victims: 13%

- I use a fee-based credit or identity monitoring service.
  - ITRC Victims: 19%
  - General Victims: 26%
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.
As a result of the identity incident, which of the following did you experience?

- Worried or Anxious: 80% (ITRC Victims), 55% (General Victims)
- Violated: 74% (ITRC Victims), 47% (General Victims)
- Guilty: 72% (ITRC Victims), 36% (General Victims)
- Vulnerable: 70% (ITRC Victims), 42% (General Victims)
- Loss of Trust: 55% (ITRC Victims), 29% (General Victims)
- Sad or Depressed: 49% (ITRC Victims), 22% (General Victims)
- Shame or Embarrassment: 40% (ITRC Victims), 18% (General Victims)
- Anger: 33% (ITRC Victims), 10% (General Victims)
- Violated: 20% (ITRC Victims), 10% (General Victims)
- Suicidal: 10% (ITRC Victims), 3% (General Victims)
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.
Did you experience any of the following physical problems?

- **Sleep Problems**: 92% (ITRC Victims), 37% (General Victims)
- **Stress**: 88% (ITRC Victims), 35% (General Victims)
- **Persistent Aches/Pains/Headaches/Cramps**: 42% (ITRC Victims), 24% (General Victims)
- **Changes in Eating/Drinking Habits**: 36% (ITRC Victims), 20% (General Victims)
- **New Unhealthy/Addictive Behaviors**: 17% (ITRC Victims), 8% (General Victims)
- **Relapse of Unhealthy/Addictive Behaviors**: 16% (ITRC Victims), 7% (General Victims)
Account Takeover Epidemic

ITRC victims reporting on trending identity crimes within social media.
The ITRC conducted a snap survey of victims who reported being the victim of social media account takeover in 2021.

- 85% had their Instagram account compromised.
- 25% had their Facebook account compromised.
- 48% clicked on a link they believed was from a friend.
- 22% responded to a cryptocurrency scam.
- 27% lost sales revenue.

*A snap survey is a short survey on a single topic.*
Victims reported the following:

- 70% have been permanently locked out of their social media account.
- 71% of hackers contacted friends listed in social media account.
- 67% reported continued posts to account after criminal locked out the owner.
- 66% reported experiencing a strong emotional reaction to losing control of their social media account.

Victims reported the following emotions:

- 92% Violated
- 83% Worried/Anxious
- 78% Angry
- 77% Vulnerable
- 7% Suicidal
In the victims’ words:

“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.”
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.
Appendix

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

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%)
- H. More than one year: 16 (17%)

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: 5 (5%)
- F. 7-12 Months: 3 (3%)
- G. More than one year: 8 (9%)

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

- A. Yes: 26 (24%)
- B. No: 74 (70%)
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, or personal). 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 continue to contact me). 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 work 14 15%
- B. I had to take time away from my family 24 26%
- C. I lost out on an employment opportunity. 17 18%
- D. None of the above 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.)

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

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

<table>
<thead>
<tr>
<th>Option</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Not yet resolved</td>
<td>55%</td>
</tr>
<tr>
<td>B. One week or less</td>
<td>10%</td>
</tr>
<tr>
<td>C. At least a week, but less than a month (7-30 days)</td>
<td>8%</td>
</tr>
<tr>
<td>D. One month to three months</td>
<td>4%</td>
</tr>
<tr>
<td>E. Three months to six months</td>
<td>6%</td>
</tr>
<tr>
<td>F. Six months to one year</td>
<td>17%</td>
</tr>
</tbody>
</table>
9. What, if any, are/were the barriers to you getting your identity theft incident resolved?

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.

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

Data not provided to protect the privacy of individuals.
11. Did this identity theft incident lead to any of the following problems with your employer? (Select all that apply.)

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strained relationship with your boss</td>
<td>9%</td>
</tr>
<tr>
<td>Not receiving support from your boss</td>
<td>9%</td>
</tr>
<tr>
<td>My identity theft incident did not lead to problems with my employer</td>
<td>67%</td>
</tr>
<tr>
<td>Other</td>
<td>26%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting into more arguments</td>
<td>29%</td>
</tr>
<tr>
<td>Not feeling able to trust them</td>
<td>20%</td>
</tr>
<tr>
<td>Not receiving support from them</td>
<td>24%</td>
</tr>
<tr>
<td>My identity theft incident did not lead to problems with my family</td>
<td>53%</td>
</tr>
<tr>
<td>Other</td>
<td>10%</td>
</tr>
</tbody>
</table>
15. As a result of this identity incident, which of the following did you feel? (Select all that apply.)

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

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

- A. Yes: 21%
- B. No: 59%
17. *Whom did you seek emotional support from? (Select all that apply.)*

<table>
<thead>
<tr>
<th>Option</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. I talked to my family</td>
<td>12</td>
<td>52%</td>
</tr>
<tr>
<td>B. I talked to my friends</td>
<td>9</td>
<td>39%</td>
</tr>
<tr>
<td>C. I looked for forums/support groups for victims of identity issues</td>
<td>6</td>
<td>26%</td>
</tr>
<tr>
<td>D. I sought professional help (doctor, counselor, psychologist, psychiatrist)</td>
<td>16</td>
<td>70%</td>
</tr>
<tr>
<td>E. Other</td>
<td>2</td>
<td>9%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Option</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Yes</td>
<td>68</td>
<td>68%</td>
</tr>
<tr>
<td>B. No</td>
<td>30</td>
<td>32%</td>
</tr>
<tr>
<td>C. Sleep problems (difficulty falling or staying asleep)</td>
<td>92</td>
<td>59%</td>
</tr>
<tr>
<td>D. Stress (tense, nervous, irritable)</td>
<td>88</td>
<td>56%</td>
</tr>
<tr>
<td>E. New unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.)</td>
<td>17</td>
<td>11%</td>
</tr>
<tr>
<td>F. Relapse into unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.)</td>
<td>16</td>
<td>10%</td>
</tr>
<tr>
<td>G. Other</td>
<td>9</td>
<td>6%</td>
</tr>
</tbody>
</table>
19. As a result of this identity incident, which of the following physical problems did you experience? (Select all that apply.)

<table>
<thead>
<tr>
<th>Physical Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Persistent aches, pains, headaches, or cramps.</td>
<td>42%</td>
</tr>
<tr>
<td>B. Sleep problems (difficulty falling or staying asleep).</td>
<td>92%</td>
</tr>
<tr>
<td>C. Changes in your eating or drinking habits.</td>
<td>36%</td>
</tr>
<tr>
<td>D. Stress (tense, nervous, irritable)</td>
<td>88%</td>
</tr>
<tr>
<td>E. New unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).</td>
<td>17%</td>
</tr>
<tr>
<td>F. Relapse into unhealthy or addictive behaviors (smoking, drinking alcohol, other drug use, etc.).</td>
<td>16%</td>
</tr>
<tr>
<td>G. Other</td>
<td>9%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Did you seek professional medical help?</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Yes</td>
<td>30%</td>
</tr>
<tr>
<td>B. No</td>
<td>70%</td>
</tr>
</tbody>
</table>
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?

24. What new concerns have been discovered?

A. Yes
B. No

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?

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

Data not provided to protect the privacy of individuals.

| A. Yes, there was assistance I would have liked but did not get | 65 | 70% |
| B. No, I received all the assistance I needed | 28 | 30% |
27. Is there anything else you would like to add that you think would enhance our understanding of your experience?

28. Age: what is your age?

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

Data not provided to protect the privacy of individuals.
### Gender: How do you identify?

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Man</td>
<td>38%</td>
</tr>
<tr>
<td>B. Woman</td>
<td>61%</td>
</tr>
<tr>
<td>C. Non-binary</td>
<td>1%</td>
</tr>
<tr>
<td>D. Prefer to Self-Describe</td>
<td>0%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Asian or Pacific Islander</td>
<td>3%</td>
</tr>
<tr>
<td>B. Black or African American</td>
<td>19%</td>
</tr>
<tr>
<td>C. Hispanic or Latino</td>
<td>11%</td>
</tr>
<tr>
<td>D. White or Caucasian</td>
<td>58%</td>
</tr>
<tr>
<td>E. Multiracial or Biracial</td>
<td>3%</td>
</tr>
<tr>
<td>F. A race/ethnicity not listed here</td>
<td>5%</td>
</tr>
</tbody>
</table>
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: 23% (21)
- C. Some college, no degree: 26% (24)
- D. Associate degree: 9% (8)
- E. Bachelor’s degree: 15% (14)

32. Income: What is your yearly household income?

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

- Yes: 40.92% (561)
- No: 59.08% (810)

Total: 1371

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

- 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?

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

**Q3: How long did you wait to seek assistance after learning your identity/personal information was stolen or misused?**

- 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

**Q4: Whom did you contact for assistance after discovering your personal information has been stolen or misused?**

- 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)
- I attempted to contact an organization for help, but did not get a response: 0% (0)

**Total:** 535
5. You answered that you did not contact any organization for help responding to your identity/personal information being stolen or misused. Why not?

- I knew what to do: 59.62% (31 responses)
- I did not know whom to contact: 21.15% (11 responses)
- I did not trust anyone to help me: 19.23% (10 responses)

TOTAL: 52 responses

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

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

TOTAL: 549 responses
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.

Answered: 539   Skipped: 832

<table>
<thead>
<tr>
<th>Dollar Value Range</th>
<th>Percentage</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$499</td>
<td>36.18%</td>
<td>195</td>
</tr>
<tr>
<td>$500-$999</td>
<td>18.18%</td>
<td>98</td>
</tr>
<tr>
<td>$1,000-$4,999</td>
<td>22.45%</td>
<td>121</td>
</tr>
<tr>
<td>$5,000-$9,999</td>
<td>9.46%</td>
<td>51</td>
</tr>
<tr>
<td>$10,000 or more</td>
<td>5.94%</td>
<td>32</td>
</tr>
<tr>
<td>Unknown</td>
<td>7.79%</td>
<td>42</td>
</tr>
</tbody>
</table>
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)

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

TOTAL: 677

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

- I lost time at work: 15.81% (86 responses)
- I had to take time away from my family: 31.62% (172 responses)
- I lost out on an employment opportunity: 8.27% (45 responses)
- None of the above: 44.30% (241 responses)

TOTAL: 544
11. Did this identity theft lead to any of the following problems with your employer? (Select all that apply.)

- None of the above: 40.33% (217 responses)
- Strained relationship with your boss: 12.08% (65 responses)
- Not receiving support from your boss: 16.91% (91 responses)
- My identity theft incident did not lead to problems with my employer: 41.26% (222 responses)

Total responses: 595

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

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

Total responses: 857
13. As a result of this identity incident, did you experience any of the following feelings? (Select all that apply)

- None of the above
- Worried or Anxious
- Vulnerable
- Violated
- Shame or embarrassment
- Sad or depressed
- Like you can't trust people
- Guilt that you caused this to happen or did something wrong
- Suicidal
- Annoyed or frustrated
- Angry
- Isolated
- Loss of interest in activities or hobbies
- Loss of interest in work

ANSWER CHOICES RESPONSES

| None of the above | 7.62% | 43 |
| Worried or Anxious | 54.88% | 298 |
| Vulnerable | 42.38% | 230 |
| Violated | 66.76% | 354 |
| Shame or embarrassment | 18.05% | 100 |
| Sad or depressed | 22.88% | 121 |
| Like you can't trust people | 25.28% | 139 |
| Guilt that you caused this to happen or did something wrong | 10.13% | 55 |
| Suicidal | 2.58% | 14 |
| Annoyed or frustrated | 37.75% | 206 |
| 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 | 100% | 534 |

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

- 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)

- 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?

- Yes: 78.55% (432)
- No: 21.45% (118)

TOTAL: 550
17. What actions are you currently taking to minimize the risk of another incident? (Select all that apply.)

- None of the above
- I check my credit reports regularly.
- I have a security or credit freeze on my credit reports.
- I use a fee-based credit or identity monitoring service.
- I shred documents that contain any account or personal information.
- I regularly update my phone's or computer's hardware and/or software.
- I do not carry my Social Security card or number unless absolutely necessary.
- I use a long, unique password or passphrase for each online account/app.
- I do not access or download sensitive information on public Wi-Fi.
- I have a PIN and/or password on all my electronic devices.
- I review all charges on all my accounts weekly.
- I use an IP PIN when I file my taxes.
- I use two-factor or multi-factor authentication on all digital accounts.
- I use an authenticator app for authentication.

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

- Yes, there was assistance I would have liked but did not get
- No, I received all the assistance I needed
19. Age: What is your age?

- 18-24 years old: 9.91% (54 responses)
- 25-34 years old: 20.73% (113 responses)
- 35-44 years old: 21.28% (116 responses)
- 45-54 years old: 23.67% (129 responses)
- 55-64 years old: 12.66% (69 responses)
- 65+ years old: 11.74% (64 responses)

TOTAL: 545 responses

20. Gender: How do you identify?

- Man: 47.47% (253 responses)
- Woman: 51.78% (276 responses)
- Non-binary: 0.75% (4 responses)

TOTAL: 533 responses
21. Race/Ethnicity: Which of the following best describes you?

- Asian or Pacific Islander: 12.29% (66 responses)
- Black or African American: 9.50% (51 responses)
- Hispanic or Latino: 12.48% (67 responses)
- White or Caucasian: 63.69% (342 responses)
- Multiracial or Biracial: 2.05% (11 responses)

TOTAL: 537 responses

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

- Less than a high school degree: 2.77% (15 responses)
- High school degree or equivalent: 13.10% (71 responses)
- Some college, no degree: 17.16% (93 responses)
- Associate degree: 14.21% (77 responses)
- Bachelor’s degree: 33.21% (180 responses)
- Advanced degree: 19.56% (106 responses)

TOTAL: 542 responses
23. Income: What is your yearly household income?

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>9.87%</td>
<td>53</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>10.80%</td>
<td>58</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>13.04%</td>
<td>70</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>20.30%</td>
<td>109</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>16.39%</td>
<td>88</td>
</tr>
<tr>
<td>$100,000 - $249,999</td>
<td>25.70%</td>
<td>138</td>
</tr>
<tr>
<td>$250,000+</td>
<td>3.91%</td>
<td>21</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>537</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Community</th>
<th>Percentage</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blind/low vision</td>
<td>30.0%</td>
<td>96</td>
</tr>
<tr>
<td>Deaf/hard of hearing</td>
<td>24.69%</td>
<td>79</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>45.31%</td>
<td>145</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>320</strong></td>
</tr>
</tbody>
</table>
### ANSWER CHOICES RESPONSES

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>East North Central</td>
<td>14.95%</td>
<td>200</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.33%</td>
<td>58</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>15.84%</td>
<td>212</td>
</tr>
<tr>
<td>Mountain</td>
<td>8.59%</td>
<td>115</td>
</tr>
<tr>
<td>New England</td>
<td>3.44%</td>
<td>46</td>
</tr>
<tr>
<td>Pacific</td>
<td>18.39%</td>
<td>246</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18.09%</td>
<td>242</td>
</tr>
<tr>
<td>West North Central</td>
<td>6.20%</td>
<td>83</td>
</tr>
<tr>
<td>West South Central</td>
<td>10.16%</td>
<td>136</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>1338</strong></td>
</tr>
</tbody>
</table>
Social Media Snap Survey

97 STARTED

88 96% COMPLETED
1. Which of your social media accounts was compromised?  
(Select all that apply.)

<table>
<thead>
<tr>
<th>Social Media</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Facebook</td>
<td>22%</td>
</tr>
<tr>
<td>B. Instagram</td>
<td>74%</td>
</tr>
<tr>
<td>C. WhatsApp</td>
<td>1%</td>
</tr>
<tr>
<td>D. Twitter</td>
<td>3%</td>
</tr>
<tr>
<td>E. LinkedIn</td>
<td>1%</td>
</tr>
<tr>
<td>F. Other</td>
<td>5%</td>
</tr>
</tbody>
</table>

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.)

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. I clicked on a link in a direct message from a friend</td>
<td>43%</td>
</tr>
<tr>
<td>B. I clicked on a link from someone I did not know, but was referred by a friend</td>
<td>4%</td>
</tr>
<tr>
<td>C. I submitted login &amp; password information at a website asking me to login to take advantage of an offer</td>
<td>3%</td>
</tr>
<tr>
<td>D. I was asked to verify my identity by providing personal information – including private security codes (PINs, 2FA codes, one-time passwords)</td>
<td>11%</td>
</tr>
<tr>
<td>E. I was lured to invest in a cryptocurrency or other investment opportunity</td>
<td>18%</td>
</tr>
<tr>
<td>F. Other</td>
<td>22%</td>
</tr>
</tbody>
</table>
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%
- Other (Please list the Amount $$$) 41 58%

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

- A. I have not regained access 59 68%
- B. Less than one week 6 7%
- C. One to four weeks 11 13%
- D. One to three months 6 7%
- E. Four to six months 0 0%
- F. More than six months 2 2%
- G. Other 3 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: 36 (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%)

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