



Understanding Identity Crimes in Black Communities

Phase One





Understanding Identity Crimes in Black Communities
Interim Report: Final Phase One Deliverable
Prepared by the Black Researchers Collective

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Executive Summary

As the number of identity compromises and crimes has grown in the past two decades, so has the number of identity theft victims who self-report as Black or African American. In fact, according to the Identity Theft Resource Center, between 2018 and 2020, 17 percent of the identity crime victims who reported seeking supportive services for their victimization were Black or African American.¹ This number is alarming because, according to the 2020 Census, Black people make up less than 14 percent of the U.S. population². In trying to understand the dynamics of why certain communities report higher numbers of identity issues compared to the total population, it became apparent there was little to no academic, public, or private sector research on the topic, particularly how Black communities are affected by identity crimes.

After recognizing this gap in the field, in 2022, the Identity Theft Resource Center (ITRC) partnered with the Black Researchers Collective³ to conduct a two-phase study to understand identity crime victimization in Black communities across the United States. To date, this is the first study that seeks to explore how identities, as articulated by ITRC, in Black communities are used, maintained, and protected, and how those identities are recovered and/or remediated when compromised.

This report highlights the findings from phase one of the study whereby we conducted a national survey to understand the extent to which identity crime victimization occurs, and the unique factors associated with how identity credentials and personal information are used and maintained in the Black community, how identity crimes occur, and how they impact individuals and families. The second phase of this larger study will commence in February 2023 and will use qualitative data from focus group discussions to further contextualize survey findings from phase one to better understand the impact of identity crimes on Black communities. Below are the key insights from phase one of the study.

Key Takeaways

In this report, we highlight the key insights regarding the characteristics of the survey respondents, their awareness and understanding of what identity crimes and compromises consist of, and the prevalence and impact of victimization. Lastly, we describe the behaviors and practices respondents implement to safeguard their personal identification information from future identity crime attacks.

¹ <https://www.idtheftcenter.org/>

² <https://www.census.gov/quickfacts/fact/table/US/IPE120221>

³ www.blackresearcherscollective.com

Demographics

- The survey was completed by 167 respondents who identified as Black and African American, with some representation across 37 states and five geographic regions in the continental U.S.
- Of those who identified as Black, 43 percent of the respondents also identified as having one or more mixed-race identities, 19 percent of whom shared an indigenous identity, as American Indian or Alaska Native.
- The average age of a respondent was 41 years of age, and most of the respondents (84 percent) were under the age of 55.
- The majority of survey respondents were college educated⁴ (51 percent), employed⁵ (75 percent), single (65 percent), and earned less than 75,000 dollars annually (75 percent).

Awareness and Understanding of Identity Theft

- We assessed respondents' awareness of 13 different identity crimes and compromises. Survey participants were mostly aware of compromises to social media accounts (74 percent), having personal identification information misused (73 percent), email accounts taken over without permission (72 percent), and fraudulent charges on debit and credit card accounts (71 percent). Identity crimes such as medical fraud, housing fraud, and cryptocurrency scams were less well known.
- Most respondents indicated that children are at risk of identity theft (89 percent), a sentiment of agreement shared by women and men equally.
- Most respondents acknowledged that identity thieves do not target high-wealth individuals (79 percent) and indicated that they are concerned about the security of their personal and financial data (93 percent). They also acknowledged that identity theft is a big deal because you do not always get your money back from the bank or card company (83 percent) and that someone they know can steal their personal information (84 percent).
- While most of the respondents expressed concerns about their personal identifying information, they believed that identity theft protection insurance can help keep their family safe (92 percent).
- The majority of respondents (70 percent) reported knowing what to do to get the situation resolved in the unfortunate event their identity becomes compromised due to a data breach.

Prevalence of Victimization

- Identity crime victimization was prevalent among the Black respondents who completed the survey. For example, the majority of survey participants (67 percent) had either personally been a victim of identity theft or resided in a household with someone who was a victim of an identity crime.
- Women were victimized more often than men. In fact, 73 percent of women, compared to only 61 percent of men, were victims of identity crimes.

⁴ This refers to those who obtained a two-year degree or higher

⁵ This includes those who are self-employed and employed, working part and full time

- Among the survey respondents, 63 percent of the respondents were repeat victims. Of the participants who were victimized, women were more likely to experience victimization more than once compared to men (54 percent vs 43 percent).
- Approximately 45 percent of identity theft victims discovered they were victimized within the last two years, during the COVID-19 pandemic.
- Victims of identity theft experienced a range of theft types, with respondents experiencing fraudulent charges on debit or credit cards (52 percent); having personal identification information compromised (i.e., driver's license, state ID, passports, login, and passwords) (40 percent); social media account taken over without permission (38 percent); loan, credit card, or line of credit taken out falsely in their name (36 percent); and email account take over without permission (34 percent) ranked as top five. Sixty-three percent of the respondents were victimized more than once and experienced more than one type of theft.
- When victims did experience identity theft, the majority indicated reporting the incident to family or friends (72 percent), a bank, credit card company, or another payment provider (63 percent), or a law enforcement agency such as the police (50 percent). Victims were less likely to report the incident to the Better Business Bureau (BBB), the Consumer Financial Protection Bureau (CFPB), and the Internal Revenue Service (IRS).

Impact of Victimization

- Being a victim of an identity crime impacted survey respondents in a variety of ways. For Black victims, it was stressful. For example, the majority of victims indicated that the misuse or attempted misuse of their personal information was severely stressful (58 percent), and another quarter indicated they were moderately stressed (25 percent).
- Approximately 70 percent of victims lost between \$100 and \$4,999. This is meaningful given that the majority of Black victims who lost between \$100 and \$4,999 made under \$75,000 a year (71 percent), and half of the Black victims in this category made under \$50,000 (50 percent). In fact, 75 percent of the entire sample made under \$75,000 a year, 54 percent of whom made under \$50,000.
- The majority of victims (61 percent) who experienced loss in that same category did not have a college degree. Conversely, the majority of victims (60 percent) who lost between \$500 and \$999 were college educated with a degree.
- Overall, this reflects a disproportionate rate of loss and suggests that Black victims of identity theft are disparately experiencing financial loss in comparison to non-Black victims.
- While most respondents (84 percent) across gender experienced loss of up to 4,999 dollars in value, the majority of those who experienced a loss between \$500 and \$4,999 were women (66 percent). However, Black men were more likely than Black women to experience losses between \$100 and \$499 and \$5,000 or more.

Safeguards and Practices for Future Protection

- Among the survey respondents who fell victim to an identity crime, 58 percent were able to successfully resolve their issue by the time they responded to the survey. Over

half of the participants (52 percent) who experienced issues with identity theft spent less than a month (30 days) to resolve.

- Most of the survey respondents (92 percent) reported sentiments of agreement that identity theft protection is important for keeping their families safe. Reflecting this sentiment, the majority of survey respondents (61 percent) reported having identity theft protection for themselves and/or their family at the time of survey completion. However, only 35 percent of survey respondents had identity theft protection in place at the time in which they became a victim of identity theft.
- Those who did have identity theft protection at the time of victimization experienced less loss over \$500. These findings suggest that while ID protection may not prevent people from becoming victims of identity crimes, it may be helpful in preventing significant financial losses.
- Among the victims who resolved their identity theft issues in a day or less, the majority (64 percent) had identity theft protection in place at the time of victimization while 36 percent did not. The findings suggest that identity theft protection helped support victims who were able to resolve their issues in less than 24 hours.

Limitations

Our initial survey goal was to capture a large pool of individuals across the U.S. However, due to the limitations of the survey administration platform and budgetary restrictions of the project, we were only able to send a limited number of email invitations (10,000) per day. The survey window was only open for 32 days, which further limited our capacity to increase our reach for survey completion.

Overall, 477 people attempted to complete the survey; however, not all respondents self-identified as Black or African American and were therefore screened out to not skew the results. Ultimately, we gathered 167 responses from people who identified as Black from across the United States. Due to the small sample size, the findings cannot be generalizable to the larger population, nor will it be possible to identify meaningful differences of statistical significance across subgroups of the respondents (i.e., respondents who are 55 years and older, or residents who live in specific regions across the United States, etc.). However, we were able to provide a descriptive analysis of survey items to leverage key findings to inform the second phase of the work.

Introduction

Identity theft occurs when someone uses another person's personal identification information such as their name, credit card number, or personal health information without their permission, to commit fraud or other crimes, as defined by the Identity Theft Resource Center. During the Fall of 2022, the Black Researchers Collective and the Identity Theft Resource Center launched a national survey to understand identity crime victimization across Black communities in the United States. Black Researchers Collective is a Chicago-based grassroots organization that trains and equips communities with research tools to be more civically engaged and policy informed. ITRC is a non-profit organization established to empower and guide consumers, victims, businesses, and the government to minimize risk and mitigate the impact of identity compromise and crime. For the past two decades, the ITRC has periodically analyzed the types of identity crimes and compromises that cause victims to contact the Center for assistance or education materials, but prior analyses have not included a specific focus on racial and ethnic groups. This is the first study to date that seeks to understand how identities, as articulated by ITRC, in Black communities are used, maintained, and protected, and how those identities are recovered and/or remediated when compromised.

Methods

To understand the experiences Black people have had with identity theft, we conducted a national survey that consisted of 39 questions and sought to understand the extent to which households experienced identity theft, the impact it had on their overall finances, and the types of behaviors used to protect their identities. The survey administration window was open for data collection over a period of five weeks from Tuesday, October 4th through Friday, November 4, 2022. To incentivize survey participation, respondents were offered a chance to win a \$100 electronic gift card. Five participants were randomly selected to receive \$100 digital gift cards each week during the survey administration period.

Leveraging our cultural experiences as Black women, we know that our communities are likely to respond to trusted sources or people they know so we employed both a convenient and snowball sampling approach for our outreach strategies for survey completion. In collaboration with the ITRC, we participated in a virtual stakeholder engagement session where representatives from various community-based organizations across the nation were invited to learn about the study and were charged with the task of supporting the dissemination of the survey to their constituents and networks. At the close of the survey, 477 people attempted to complete the survey; however, only 167 responses were collected from participants who identified as Black or African American.

A Noteworthy Mention

Of the 477 people who attempted to complete the survey, some non-Black participants sent the Black Researchers Collective hate mail that included racial slurs expressing their negative sentiments with regard to a designated focus on Black people. We felt it was necessary to

include this because it indicates just how crucial and important this work is to the sustainability of Black communities. It is equally important that we publicly acknowledge the stressors that Black women unnecessarily have to endure while working to do research for the public good.

Analysis

The survey responses were analyzed using descriptive analysis. Categorical variables were reported as frequency and percentages while continuous variables were reported as means. Bivariate analyses were performed to examine the relationships between selected survey responses. Tests of significance were not performed due to the limited sample size. Statistical analyses were performed using SAS software.

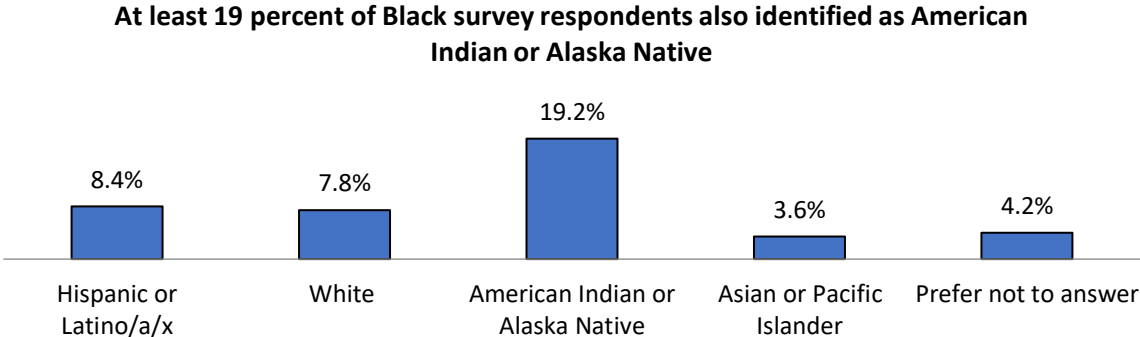
Survey Findings

In this section of the report, we summarize key findings and insights from the survey analysis. The first section starts by describing the demographic characteristics of the survey participants, followed by respondents’ knowledge and awareness of identity theft crime, the prevalence of such crimes within the study sample, and the overall impact being a victim has had on the individual. Lastly, this section concludes by highlighting the strategies and practices respondents implement to protect their identity moving forward.

Demographics

The survey focused exclusively on gathering the perspectives of Black people regarding their experience with identity theft. In total, we collected responses from 167 people who self-identify as Black or African American. Of those who identified as Black, 43 percent of the respondents also identified as having one or more mixed-race identities. At least 19 percent of Black survey respondents also shared an indigenous identity, as American Indian or Alaska Native. Indigenous identities in the United States are often marginalized and perceived as invisible or non-existent so it is necessary that we highlight that indigenous people are being represented through a “Black and indigenous” identity in this study. Figure 1 illustrates the additional races/ethnicities reported by participants.

Figure 1. Black survey respondents with additional race and ethnic identities (n=72)



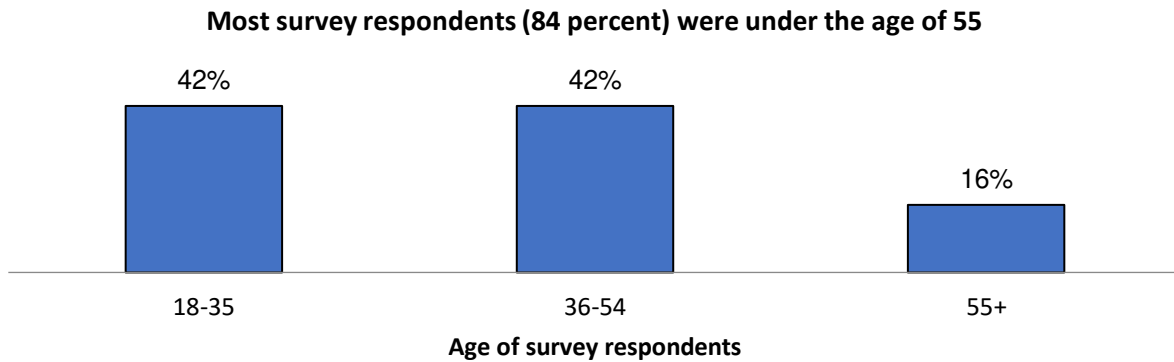
Geographic representation. Survey respondents represented a total of 37 states, with the largest percentage of participants residing in the Northeast (26 percent) and Southwest regions (20 percent). The states with the most respondent representation were Texas (17 percent) and California (14 percent). Table 1 highlights the geographic regions represented by all survey respondents.

Region	Frequency	Percentage (%)
Northeast (Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and the District of Columbia)	43	26%
Southwest (Arizona, Texas, New Mexico, and Oklahoma)	34	20%
Midwest (Ohio, Michigan, Illinois, Indiana, Iowa, Kansas, Minnesota, Nebraska, Missouri, North Dakota, South Dakota, and Wisconsin)	31	19%
Southeast (Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia)	30	18%
West (Oregon, Washington, California, Nevada, Wyoming, Utah, Montana, Idaho, Hawaii, Colorado, and Alaska)	29	17%

Age. The average age of survey respondents was 41 years old although most of the survey respondents (84 percent) were under the age of 55. Figure 2 illustrates the range of ages of all survey respondents. The smallest demographic represented in the data were people over the age of 55 years. This sample reflects a significantly younger demographic of people compared to ITRC’s 2022 Consumer Impact Report⁶ where 43 percent of that sample were under the age of 55.

⁶ <https://www.idtheftcenter.org/publication/consumer-impact-report/>

Figure 2. The age range of survey respondents ($n=166$)



Additional characteristics of survey respondents. The majority of the respondents identified as women (51 percent), were employed⁷ (75 percent), and were single (65 percent). Over half of the sample (54 percent) made under \$50,000 a year, and approximately 75 percent of households earned less than \$75,000 annually. Table 2 below lists the additional demographic characteristics of the survey respondents, primarily but exclusively in the order of prevalence. Compared to ITRC’s 2022 Consumer Impact Report where 61 percent of the sample were women and 38 percent were men, and 68 percent made under \$75,000/year, this study’s sample reflected a gender balance but with more of the sample making less money.

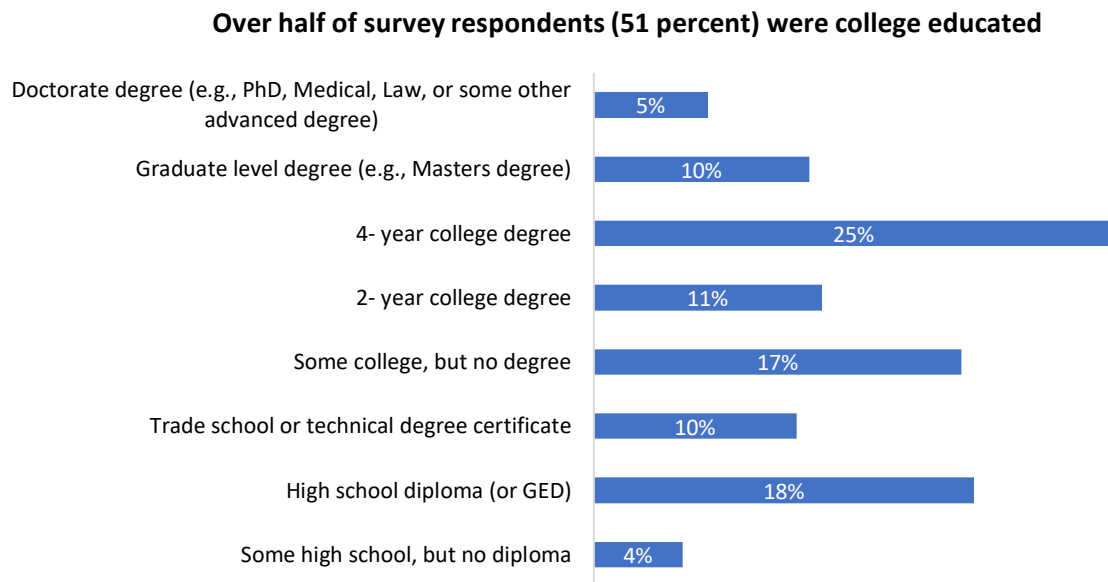
Table 2: Demographic characteristics of survey respondents		
Gender	Number	Percent
Woman	85	51%
Man	75	45%
Prefer not to respond	6	4%
Non-binary/non-conforming	1	<1%
Employment		
Employed, working full time	91	55%
Employed, working part-time	20	12%
Self-employed	13	8%
Retired	12	7%
Disabled, not able to work	11	7%
Homemaker or a stay-at-home parent	6	4%
Not employed, looking for work	7	4%
Not employed, not looking for work	3	2%
Student	4	2%
Marital Status		
Married	59	35%
Single – never married	63	38%
Single – living with a significant other	20	12%
Single – divorced	18	11%

⁷ This includes those who are self-employed and employed, working part and full time

Single – separated	6	4%
Single – widowed	1	<1%
Annual Household Income		
0 - 24,999	36	22%
25,000 - 49,999	54	32%
50,000 - 74,999	35	21%
75,000 - 99,999	12	7%
100,000 - 149,999	15	9%
150,000 or more	15	9%

Over half of survey respondents (52 percent) resided in households without any children under the age of 18. Many survey respondents resided in households with either one (30 percent) or two (40 percent) other adults. Among the participants who completed the survey, approximately 51 percent were college educated; this includes those with two-year college degrees, reflecting a slightly more educated sample than those in ITRC’s 2022 Consumer Impact Report where 46 percent of respondents held college degrees. Figure 3 illustrates the education level of all survey respondents.

Figure 3. Survey respondents’ level of education (N=167)



While our sample size is small, the survey respondents represented a cross-sectional sample of individuals from across the continental U.S. Overall, our survey reached a national sample of Black people, the majority of whom were educated, employed, single, and earned less than 75,000 dollars annually. The average age of the respondent was 41 years, and most of the survey participants were under the age of 55.

Awareness and Understanding of Identity Theft

Identity crimes can take many different forms and can take place by a variety of methods. However, there are two main categories for identity crimes – the *misusage* of someone’s personal information (e.g., credit card fraud, medical fraud, etc.) and the *compromising* of someone’s personal information (e.g., password exposure, security breach, etc.).

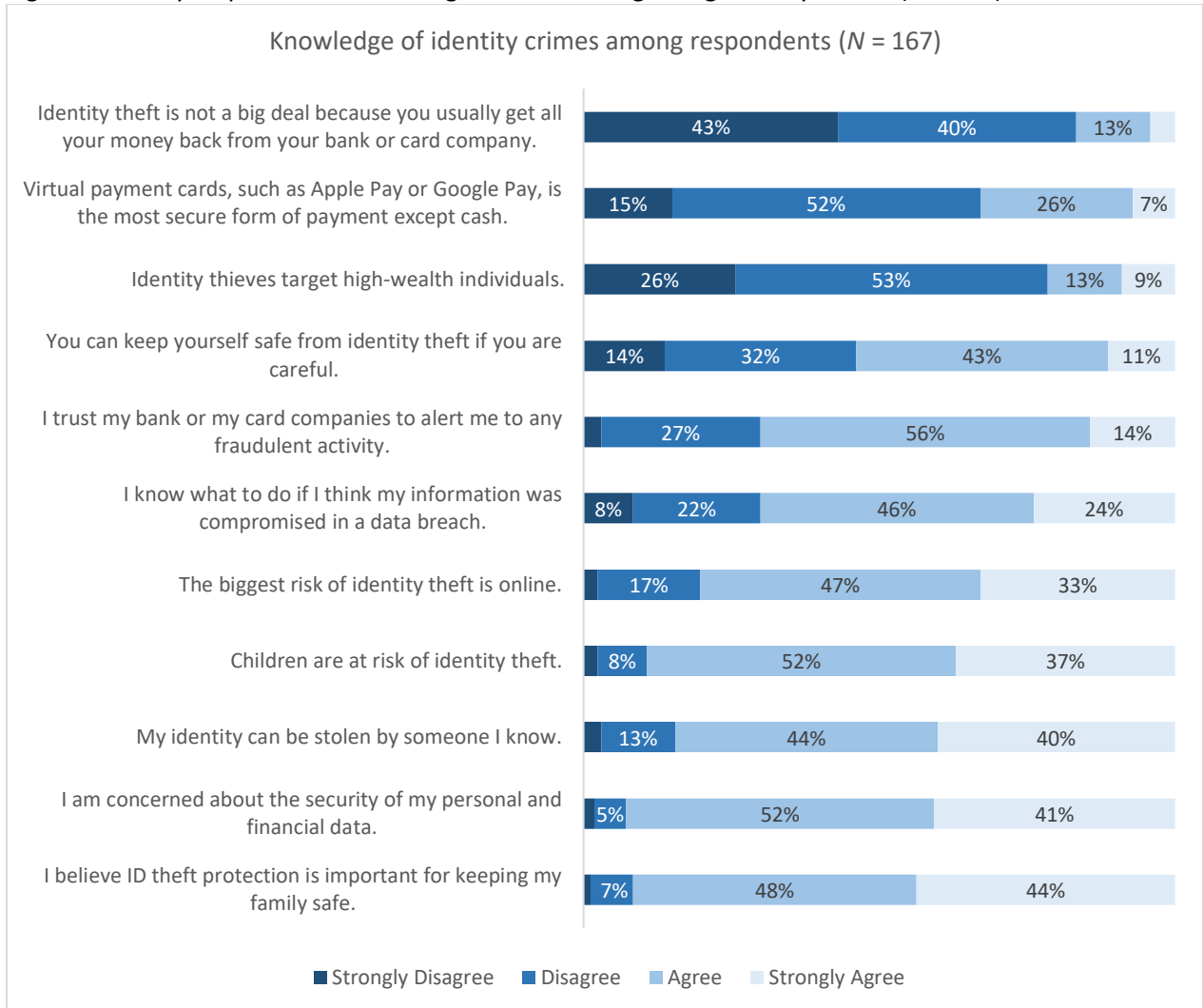
In this survey, we assessed respondents’ awareness of the 13 different identity crimes and compromises. Table 3 highlights the prevalence of their awareness of the different crimes. Survey participants were mostly aware of compromises to social media accounts (74 percent), having personal identification information misused (73 percent), email accounts taken over without permission (72 percent), and fraudulent charges on debit and credit card accounts (71 percent). Identity crimes such as medical fraud, housing fraud, and cryptocurrency scams were least well known.

Table 3: Types of identity theft crimes respondents are aware of (N = 167)

Types of identity crimes	Number	Percentage
Social media account taken over without permission	123	74%
Personal identification information compromised (e.g., driver’s license, state ID, passports, login, and passwords)	122	73%
The email account was taken over without permission	120	72%
Fraudulent charges on debit or credit card	118	71%
Social security number compromised	110	66%
Benefits fraud (Definition: The fraudulent usage of personal identifying information to gain benefits such as Medicaid/Medicare, WIC, Food Stamps, or unemployment Income.)	106	63%
Loan, credit card, or line of credit taken out falsely in your name	100	60%
Bank accounts opened by identity thieves without permission	100	60%
Child's identity information stolen	96	57%
Tax refund was taken out falsely in your name	71	43%
Medical fraud (Definition: The usage of personal identifying information such as name, social security, or Medicare number to submit false claims to Medicare, insurance providers, or health providers.)	70	42%
Housing fraud (Definition: Falsifying documents to convince individuals to sign over titles, deeds, or important documentation regarding real estate.)	64	38%
Cryptocurrency scams (e.g., Forex/NFT groups)	64	38%

In addition to learning about respondents' awareness of the various types of identity crimes, we also gauged their beliefs regarding identity crimes by asking the extent to which they agree with various statements. Figure 4 illustrates their level of agreement.

Figure 4: Survey respondent's knowledge and beliefs regarding identity crimes (N = 167)



Note: All percentages under five percent are not included.

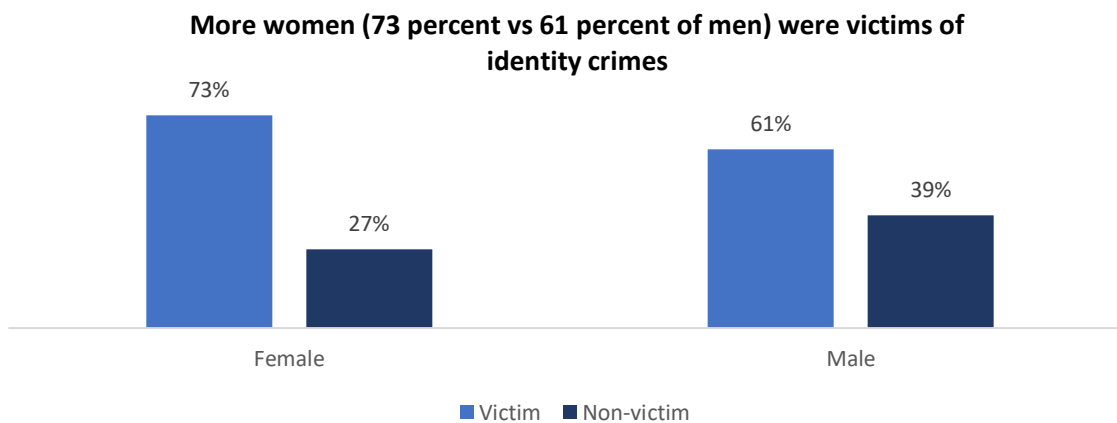
Most respondents acknowledged that identity thieves do not target high-wealth individuals (79 percent) and indicated that they are concerned about the security of their personal and financial data (93 percent). They also acknowledged that identity theft is a big deal because you do not always get your money back from the bank or card company (83 percent) and that someone they know can steal their personal information (84 percent). In addition, they indicated that children are at risk of identity theft (89 percent), a sentiment of agreement shared by women and men equally. While most of the respondents expressed concerns about their personal identifying information, they believed that identity theft protection insurance can help keep their family safe (92 percent). More than half of the respondents believed that

they can keep their information safe from identity theft by being careful (54 percent) and trusted that their credit card companies would alert them of fraudulent activity (70 percent). Most respondents believe that the biggest risk for identity crime is online (80 percent) with the majority not believing that virtual payment cards, such as Apple Pay or Google Pay, are the most secure form of payment (67 percent). However, if in the unfortunate event their identity becomes compromised due to a data breach, 70 percent of the respondents reported knowing what to do to get the situation resolved.

Prevalence of Victimization

Identity crime victimization was prevalent among the Black respondents who completed the survey. For example, the majority of survey participants (67 percent) had either personally been a victim of identity theft or resided in a household with someone who was a victim of an identity crime. Women were victimized more often than men. In fact, 73 percent of women, compared to only 61 percent of men, were victims of identity crimes. Figure 5 shows the prevalence of victimization disaggregated by gender.

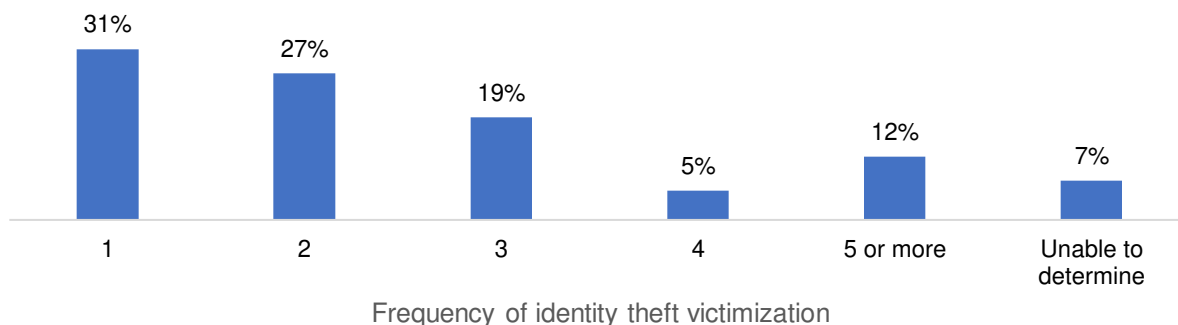
Figure 5. Prevalence of identity theft victimization among survey respondents ($n = 160$)



Identity crime victimization can happen more than once across a person's lifespan. Among the survey respondents, 63 percent of the respondents were repeat victims. Of the participants who were victimized, women were more likely to experience victimization more than once compared to men (54 percent vs 43 percent). Figure 6 illustrates the prevalence of victimization among survey respondents.

Figure 6. Prevalence of repeat victimization ($n = 113$)

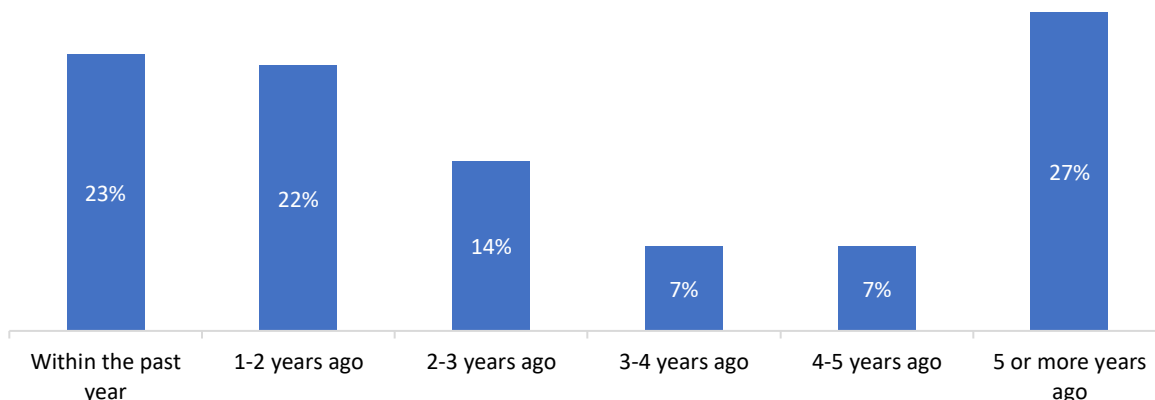
The majority of identity theft victims (63 percent) had been victimized more than once



Approximately 45 percent of identity theft victims discovered they were victimized within the last two years, which was during the COVID-19 pandemic. However, there were no noticeable trends between the timing of victimization and the age of the victim.

Figure 7. Time of victimization occurrence (n=113)

45 percent of the respondents were victimized within the last two years, during the pandemic



Among the survey respondents, there were only 20 people who were 55 and older who reported being a victim of an identity crime. There were no noticeable trends in the amount of time that seniors (i.e., 55+ years of age) spent resolving their identity theft issues compared to other age groups. In addition, there were no meaningful differences in the amount of time they spent resolving issues related to having their identity stolen by someone they know compared to having their identity stolen by strangers.

Victims of identity theft experienced a range of theft types, with respondents experiencing fraudulent charges on debit or credit cards (52 percent); having personal identification information compromised (i.e., driver's license, state ID, passports, login, and passwords) (40

percent); social media account taken over without permission (38 percent); loan, credit card, or line of credit taken out falsely in their name (36 percent); and email account take over without permission (34 percent) ranked as top five. These were also the most reported types of identity crimes indicated by respondents across all age groups. Victims were less likely to experience medical fraud (6 percent), cryptocurrency scams (7 percent), housing fraud (8 percent), or tax refunds taken out falsely in their name (12 percent). Table 4 shows the frequency and types of identity crimes experienced by the victim in order of prevalence. Sixty-three percent of the respondents were victimized more than once and experienced more than one type of theft.

Type of Identity Crime	Percentage
Fraudulent charges on debit or credit card	52%
Personal identification information compromised (e.g., driver’s license, state ID, passports, login, and passwords)	40%
Social media account taken over without permission	38%
Loan, credit card, or line of credit taken out falsely in your name	36%
The email account was taken over without permission	34%
Social security number compromised	32%
Bank accounts opened by identity thieves without permission	21%
Other types of accounts falsely opened in your name	13%
Child’s identity information stolen	12%
Tax refund was taken out falsely in your name	12%
Housing fraud (Definition: Falsifying documents to convince individuals to sign over titles, deeds, or important documentation regarding real estate.)	8%
Cryptocurrency scams (e.g., Forex/NFT groups)	7%
Medical fraud (Definition: The usage of personal identifying information such as name, social security, or Medicare number to submit false claims to Medicare, insurance providers, or health providers.)	6%

Note: Victims were asked to indicate all the types of identity crimes they experienced therefore the percentages in the table above exceed 100 percent.

Many survey respondents first discovered they were a victim of identity theft when their credit or debit card company alerted them (42 percent) or when they noticed that their social media or email accounts had been hacked (39 percent). One-third of the victims were notified by their bank, but 24 percent of the victims first learned their identity was stolen when they checked their credit scores. There were no noticeable trends across age groups or the level of victimization (one-time victims vs. repeat victims).

Method of Awareness	Number	Percentage
My credit or debit card company alerted me	47	42%
I noticed my social media or email accounts had been hacked	44	39%
My bank alerted me	37	33%

I checked my credit score and saw the incorrect information	27	24%
Other (please specify)	27	24%
When I tried to open a new account or loan	19	17%
My credit monitoring service alerted me	17	15%
My ID theft protection provider alerted me	15	13%
When I was filing my taxes	12	11%
When I was filing a medical or benefits claim	11	10%

When victims did experience identity theft, the majority indicated reporting the incident to family or friends (72 percent), a bank, credit card company, or another payment provider (63 percent), or a law enforcement agency such as the police (50 percent). Victims were less likely to report the incident to the Better Business Bureau (BBB), the Consumer Financial Protection Bureau (CFPB), and the Internal Revenue Service (IRS). This finding aligns with our lived experiences as Black people. Culturally, we are more likely to talk to trusted parties such as the people we know and love. Table 3 highlights the frequency with which victims reported the incident to various entities.

Table 6: Identity crime victims notified the following entities once they became aware of their victimization (n=113)

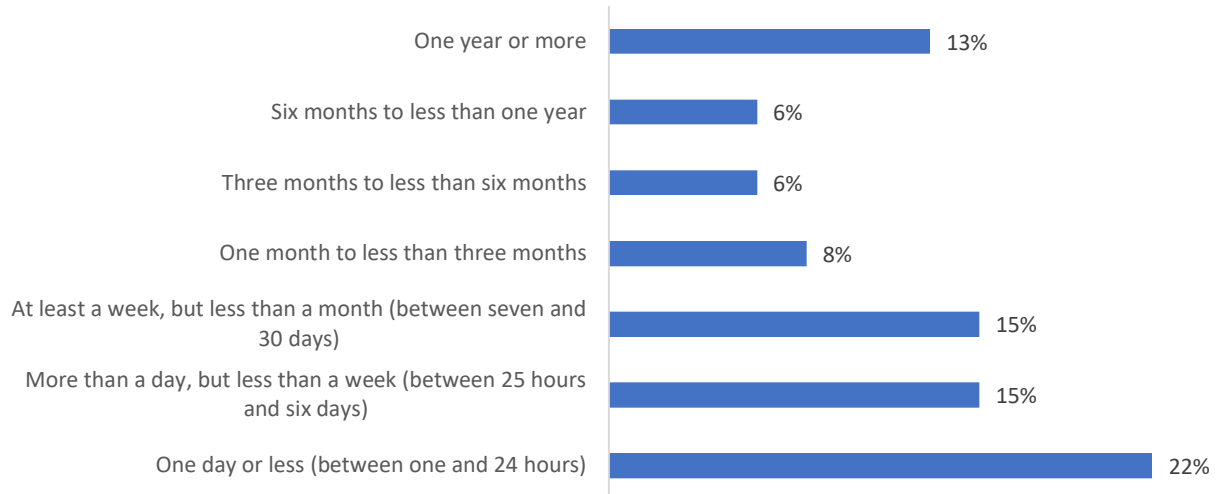
Source notified of victimization	Number	Percentage
Family or friends	81	72%
Bank, credit card company, or another payment provider (i.e., CashApp, PayPal, etc.)	71	63%
Law enforcement (e.g., police)	57	50%
Company's customer service	49	43%
A lawyer	26	23%
Federal Trade Commission (FTC)	25	22%
State or local government office	26	23%
Internet Crime Complaint Center (IC3)	24	21%
Internal Revenue Service (IRS)	22	19%
Social media	22	19%
Consumer Financial Protection Bureau (CFPB)	17	15%
Better Business Bureau (BBB)	14	12%
I did not tell anyone about this	2	2%

Impact of Victimization

Being a victim of an identity crime impacted survey respondents in a variety of ways. For Black victims, it was stressful. For example, the majority of victims indicated that the misuse or attempted misuse of their personal information was severely stressful (58 percent), and another quarter indicated they were moderately stressed (25 percent). Only 18 percent of respondents found their victimization to be mildly stressful. It took less than a month for over half of the respondents (52 percent) to discover they were a victim of an identity crime. Figure

8 illustrates the amount of time that passed before victims discovered the misuse of their personal information.

Figure 8: Amount of time passed before discovering misuse of personal information (n = 97)



Some respondents were not aware of what event triggered the onset of their identity being stolen (34 percent). Other respondents believed that a phishing email, text, phone call, or website led to their victimization (22 percent), or their data breach was due to an online site they visited (21 percent). Table 7 shows the types of events respondents indicated could have caused their identity theft incident.

Type of event	Number	Percent
I don't know what triggered the identity theft	38	34%
A phishing email, text, phone call, or website	25	22%
A data breach from an online site I visited	24	21%
A friend or family member who had access stole my information	20	18%
Social media account taken over by someone pretending to be a friend/contact	20	18%
My card data was skimmed from an ATM or credit card machine	15	13%
My wallet or purse was stolen	11	10%
My information was stolen from my mail or trash	8	7%
A data breach at a store I had shopped at	7	6%
A stranger on the phone pretending to be a close family friend or relative	7	6%

Survey participants were asked to report the total dollar value loss as a result of being a victim of an identity crime. Survey respondents were also asked to include the value of goods, services, credit, loans, cash, and anything else that may have been lost. As a result, we found there was an even distribution of loss reported by the respondents. Approximately 36 percent

of the respondents experienced a loss up to \$500; another 22 percent of the respondents experienced a loss between \$500 and \$999; and 26 percent of the respondents lost between \$1,000 and \$4,999. Figure 6 illustrates the distribution of loss among the respondents. Although there were no notable trends when the data were disaggregated by age group and geographic location, **approximately 70 percent of victims lost between \$100 and \$4,999**. This percentage is much higher than ITRC’s victim loss under \$5,000 in previous years, per their 2022 Consumer Impact Report. It is almost as high as the combined rate of ITRC’s victim loss (78 percent) for both 2021 (when 51 percent of ITRC victims lost up to \$4,999) and 2022 (when only 27 percent of ITRC victims lost up to \$4,999). This is meaningful given that the majority of Black victims who lost between \$100 and \$4,999 made under \$75,000 a year (71 percent), and half of the Black victims in this category made under \$50,000 (50 percent). Most of the victims (82 percent) who lost between \$1000 and \$4,999 alone made under \$75,000 a year, 58 percent of whom had an annual income under \$50,000. In fact, 75 percent of the entire sample made under \$75,000 a year, 54 percent of whom made under \$50,000. In addition, the majority of victims (61 percent) who experienced loss in that same category did not have a college degree. Conversely, the majority of victims (60 percent) who lost between \$500 and \$999 were college educated with a degree. **Overall, this reflects a disproportionate rate of loss and suggests that Black victims of identity theft are disparately experiencing financial loss in comparison to non-Black victims.**

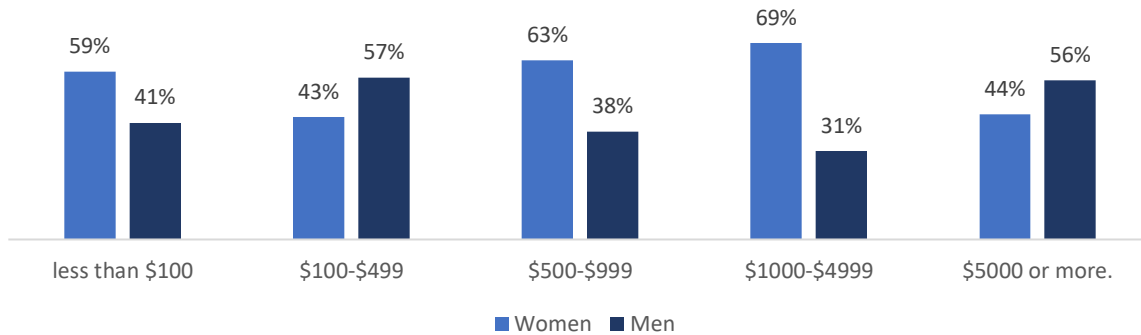
Figure 9. Amount lost due to identity crime victimization (n=113)



While most respondents (84 percent) across gender experienced loss of up to 4,999 dollars in value, the majority of those who experienced a loss between \$500 and \$4,999 were women (66 percent). However, Black men were more likely than Black women to experience losses between \$100 and \$499 and \$5,000 or more. Figure 10 illustrates the amount of value respondents lost. In three of the five categories of loss, women reported loss more often than men.

Figure 10. Reported total value loss due to victimization disaggregated by gender

The majority of those who experienced a loss between \$500 and \$4,999 were women



As a result of being a victim of an identity crime, many respondents expressed having to address credit-related problems such as being turned down for credit or loans or having to pay higher interest rates (52 percent), and being contacted by debt collectors (42 percent). Less respondents experienced an arrest or were a subject in a criminal proceeding (5 percent), had their utilities cut off or were denied new service (9 percent), or had a lawsuit filed against them (13 percent). Table 8 lists the problems the survey respondents encountered due to their victimization. The percentages in the table exceed 100 percent because most respondents experienced more than one problem as a result of identity theft.

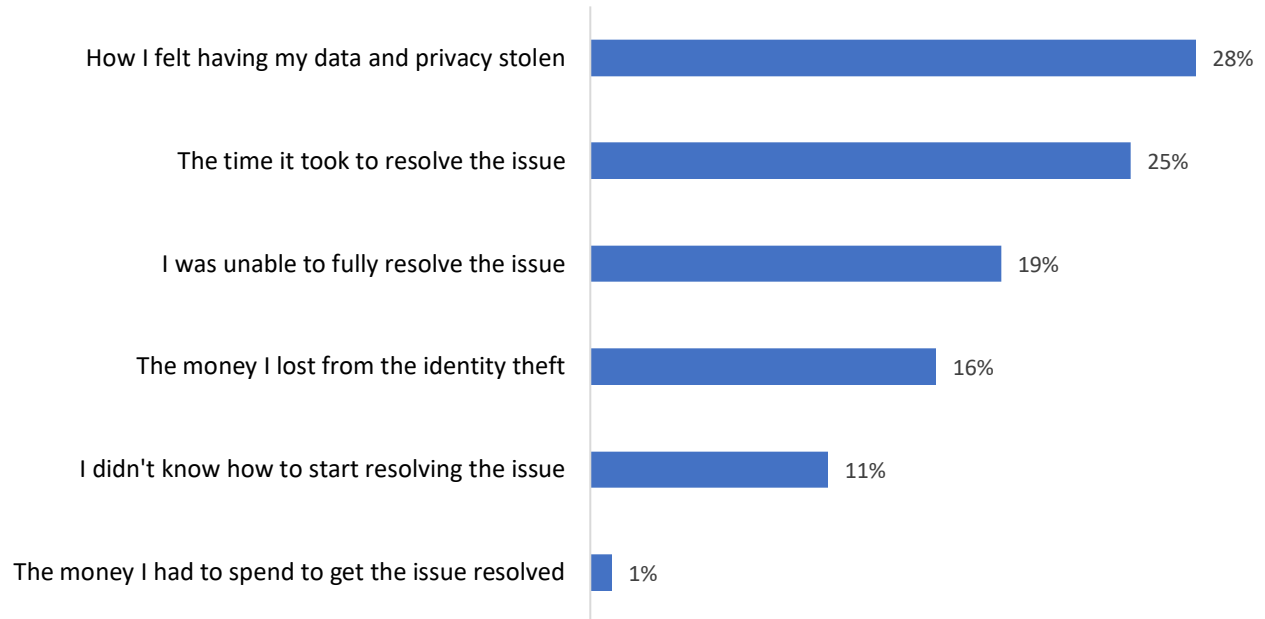
Table 8: Identity crime victims experienced the following problems due to the misuse or attempted misuse of their personal information (n = 113)

Types of problems experienced by victims	Number	Percentage
Credit-related problems, such as having or repeatedly correcting the same information on my credit report, being turned down for credit or loans, or having to pay higher rates	59	52%
Debt collectors or collections departments contacted me	48	42%
Banking problems, such as being turned down for a checking account or having checks bounce	33	29%
Denied a bank loan, mortgage, or another financial instrument	30	27%
I did not experience any additional problems	23	20%
Denied a government benefit because someone else received them by impersonating me	20	18%
Had a lawsuit filed against me	15	13%
Been turned down for a job or lost a job	12	11%
Utilities cut off or denied new service	10	9%
Been the subject of an arrest or criminal proceedings	6	5%

For many victims, the most difficult part of their experience resolving problems concerning their victimization was the time it took to resolve the issues (25 percent) and the feelings that emerged from having their data and privacy violated (28 percent). Less victims found it

burdensome that they were not able to fully resolve the issue (19 percent) or frustrating that they did not know where to start to resolve the issue (11 percent). Figure 11 illustrates the difficulties victims experienced due to identity crimes.

Figure 11: Difficulties experienced by victims of identity crimes ($n = 108$)

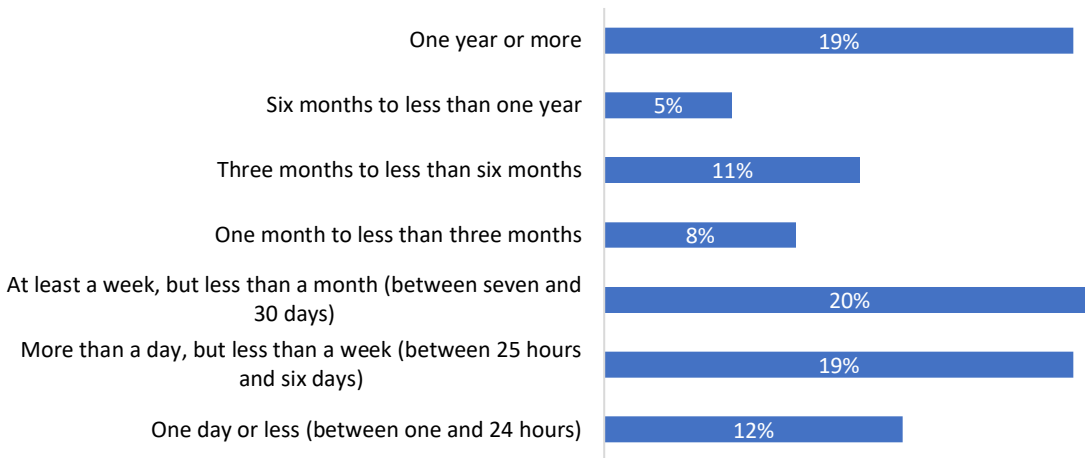


Safeguards and Practices for Future Protection

Among the survey respondents who fell victim to an identity crime, 58 percent were able to successfully resolve their issue by the time they responded to the survey. Over half of the participants (52 percent) who experienced issues with identity theft spent less than a month (30 days) to resolve while nearly 20 percent spent at least six months attempting to do the same. Figure 12 illustrates the length of time it took victims to resolve their issues with their identities being misused.

Figure 12. Length of time victims spent resolving identity theft issues ($n=113$)

Over half of the respondents (52 percent) spent less than a month resolving their identity theft issues

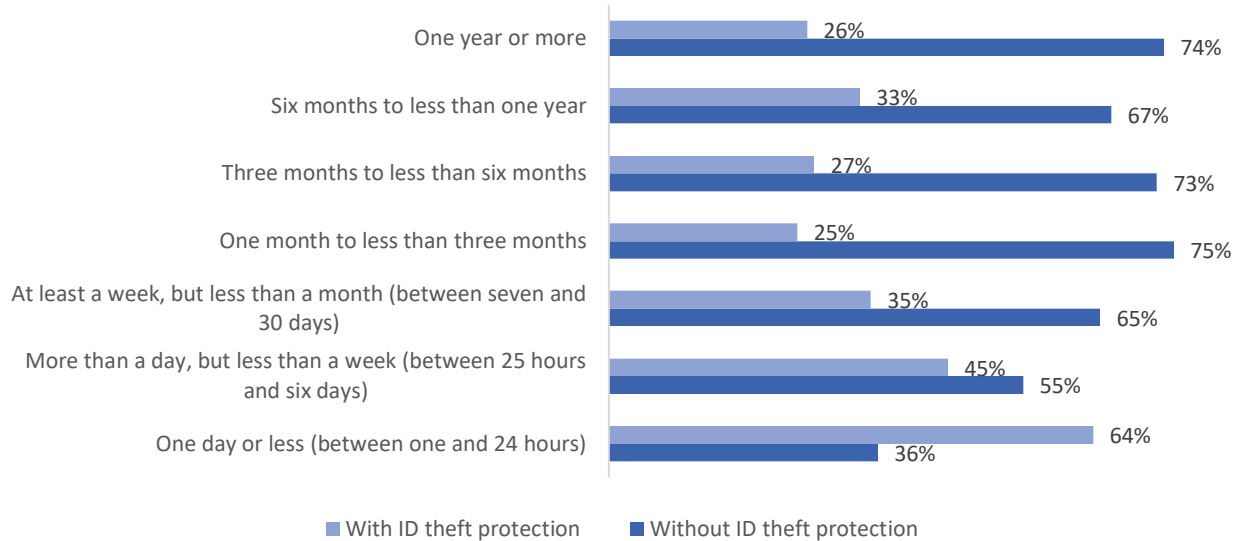


Most of the survey respondents (92 percent) reported sentiments of agreement that identity theft protection is important for keeping their families safe. Reflecting this sentiment, the majority of survey respondents (61 percent) reported having identity theft protection for themselves and/or their family at the time of survey completion. However, only 35 percent of survey respondents had identity theft protection in place at the time in which they became a victim of identity theft. Over than half of the respondents (54 percent) who were victims of identity crimes reported obtaining identity theft protection because they wanted to protect themselves from becoming a victim in the future. We have no evidence that suggests that obtaining identity theft protection decreases the frequency of repeat victimization. However, those who did have identity theft protection at the time of victimization experienced less loss over \$500. For example, 40 percent of victims with ID protection in place at the time of victimization lost between \$500 and \$999 compared to 60 percent of victims without ID protection. Of the victims who lost between \$1000 and \$4999, 28 percent had ID protection in place while 72 percent did not. Among those who lost \$5,000 or more, only 12 percent had ID protection while most (88 percent) were unprotected. **These findings suggest that while ID protection may not prevent people from becoming victims of identity crimes, it may be helpful in preventing significant financial losses.**

We further explored the data to see if having identity theft protection influenced the amount of time it took to resolve the issue. Among the victims who resolved their identity theft issues in a day or less, the majority (64 percent) had identity theft protection in place at the time of victimization while 36 percent did not. After the first day of victimization, those without identity theft protection were more likely to spend a longer period resolving their issues than those secured with ID theft protection. Figure 13 illustrates the amount of time it took to resolve issues with identity theft for victims with and without ID theft protection in place at the time of the incident. **The findings suggest that identity theft protection helped support victims who were able to resolve their issues in less than 24 hours.**

Figure 13: Amount of time to resolve identity theft with/without identity theft protection (n = 101)

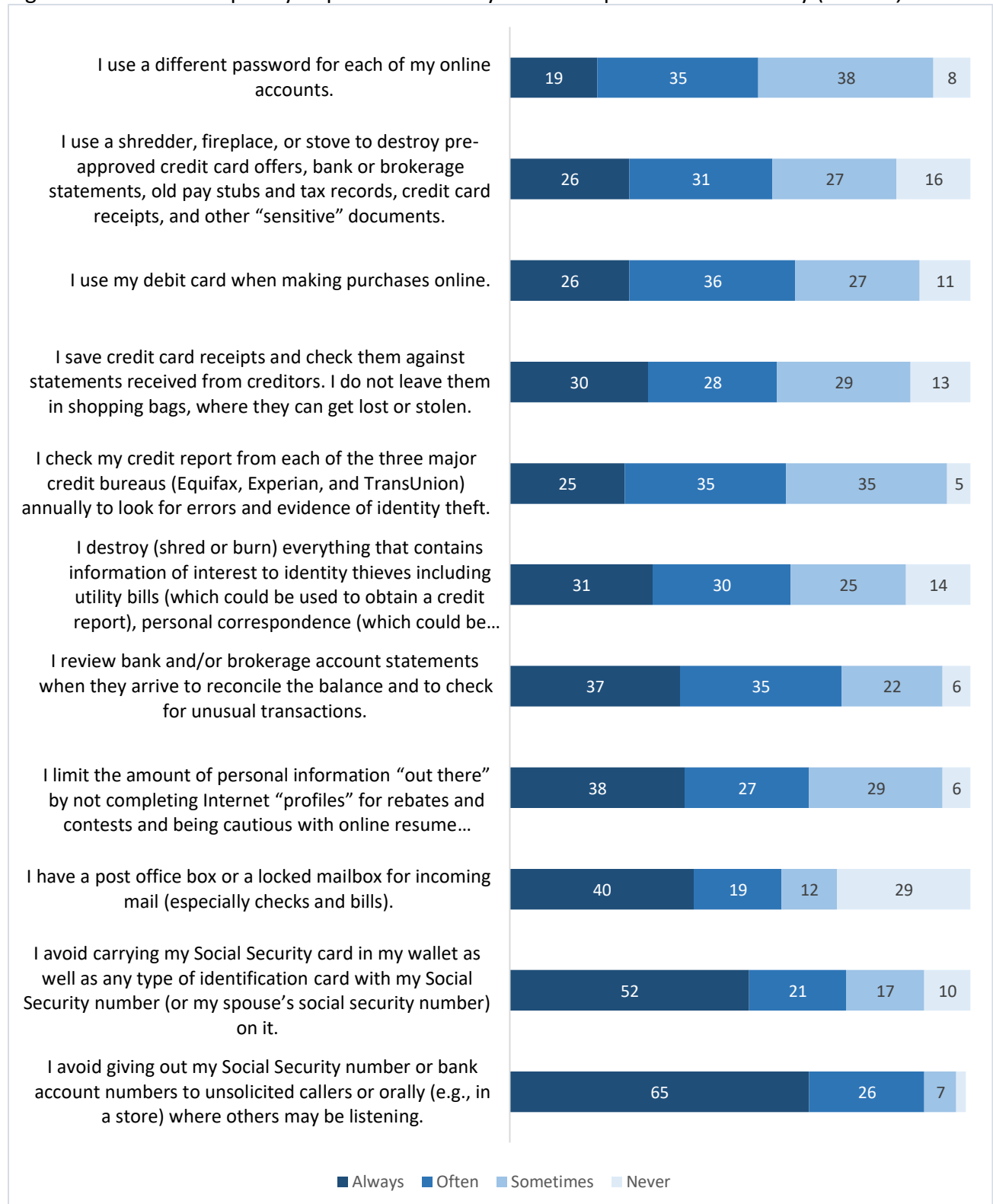
The majority of victims who resolved their issue in a day or less had ID theft protection (n=101)



Note: We are unable to determine any statistically significant differences between the time to resolve identity theft issues and having identity theft protection.

Among the respondents with experiences of victimization (self or someone in their household), most (91 percent) indicated that they attempt to safeguard their personal information by always or often avoiding providing their social security number or bank account numbers to unsolicited callers or orally (e.g., in a store) where others may be listening. In general, the top three behaviors that the majority of respondents practiced as safe methods were always or often avoiding carrying their social security card in their wallet (73 percent), reviewing bank and brokerage account statements when they arrive to reconcile the balance and checking for unusual transactions (72 percent), and limiting the amount of personal information “out there” by not completing internet “profiles” for rebates and contests and being cautious with online resume posting, electronic mailing lists, secured sites for online purchases, listings in Who’s Who Guides, and other public data sources (65 percent). Across these top safeguards, women were more likely to follow most of these practices than men, with the exception of reviewing account statements to reconcile where the behaviors of women (49 percent) and men (46 percent) were nearly the same. Figure 14 shows the percent frequency of comprehensive behaviors used by respondents to safeguard their identity.

Figure 14: Percent frequency of practices used by victims to protect their identity (n = 112)



Note: All percentages under five percent are not included.

Next Steps & Recommendations

Summary

The findings highlighted in this report illustrate that identity theft victimization is prevalent among people who self-identify as Black or African American. In phase one, we captured the experiences of 167 people that represented various geographic regions across the continental United States. The majority of the respondents had been personally victimized or shared a household with someone who had their identity compromised (67 percent) and were victimized more than once (62 percent).

Being a victim of an identity crime was stressful for Black people. Most victims indicated that the misuse or attempted misuse of their personal information was either severely or moderately stressful (83 percent). At the time of survey completion, in the fall of 2022, almost half of the participants (45 percent) reported that they became a victim of identity theft within the last two years, during the COVID-19 pandemic. Women were victimized more often than men and collectively experienced a higher rate of loss between \$500 and \$4,999 (66 percent). However, more Black men experienced loss between \$100 and \$499 and \$5,000 or more. Overall, most respondents (84 percent) across gender experienced loss of up to 4,999 dollars in value. Approximately 70 percent of victims lost between \$100 and \$4,999, a disproportionate rate of loss given the annual incomes of Black victims in this particular category (71 percent under \$75,000 and 50 percent under \$50,000). These findings suggest that Black victims of identity theft are disparately experiencing financial loss in comparison to non-Black victims⁸.

While most of the respondents expressed concerns about their personal identifying information, they believed that identity theft protection insurance can help keep their family safe (92 percent). However, only 35 percent of survey respondents had identity theft protection in place at the time in which they became a victim of identity theft. Those who did have identity theft protection at the time of victimization experienced less loss over \$500. These findings suggest that while ID protection may not prevent people from becoming victims of identity crimes, it may be helpful in preventing significant financial losses. Among the victims who resolved their identity theft issues in a day or less, the majority (64 percent) had identity theft protection in place at the time of victimization while 36 percent did not. These findings also suggest that identity theft protection helped support victims with a speedy resolution.

Recommendations

To help reduce the occurrence and impact of identity crimes within Black communities, identity theft support programs should focus on assisting individuals and families by providing education and a step-by-step guide on what to do in the event they become a victim of an identity crime, explaining the advantages of securing identity theft protection and methods individuals and their families can implement to protect their identity. These resources should be embedded throughout the Black community and shared with trusted community-based

⁸ See ITRC's 2022 Consumer Impact Report for details

organizations and sources that can share information within the community. While the majority of respondents (70 percent) reported knowing what to do to get a situation resolved in the unfortunate event their identity becomes compromised due to a data breach, when Black victims were compromised, the majority sought out support from family and friends (72 percent) and were less likely to seek support from different centers and bureaus such as the Better Business Bureau, Consumer Financial Protection Bureau, and Internal Revenue Service. One reason for this could be that respondents did not know these resources existed and were available to them. Increasing the visibility and accessibility of this information, in consideration of the cultural context of the lived relational experiences of Black people, can help Black victims reduce their levels of stress and potentially resolve issues of identity theft promptly and more efficiently.

Next Steps

In the second phase of this study, we will conduct focus groups with a select group of Black communities across the nation to further understand the extent to which identity crimes have impacted them and their families. We will also use those sessions to further understand what practices victims are using to protect their identities and what additional resources and tools are needed to both help them from becoming a victim in the future and prevent significant financial loss when if and when they do become victimized. Insights from this survey will be integrated into the focus group discussions to provide a comprehensive understanding of how identity crimes are impacting Black communities across the U.S.



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