

AUGUST 2023

ITRC | IDENTITY THEFT
RESOURCE CENTER



2023
CONSUMER
IMPACT
REPORT

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2023 Impact of Identity Crimes
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For the past ten years, I've penned report introductions to highlight the broad range of impacts of identity crimes on people. Normally, at this point, I'd go into a review of a number of statistics that show how identity criminals continue to find ways to take advantage of people and their personal information. Not this year.

There will be a lot of statistics to pour over later in this report, but now I want to draw your attention to one number: 16 percent (16%). That's the number of identity crime victims who have contacted the ITRC in the past year who say they have considered suicide as a result of having their identities misused. For context, the number of U.S. residents (excluding unsheltered people) who say they have contemplated taking their own lives for any reason is five percent (5%) according to [government estimates](#).

The number of identity crime victims who say they have considered suicide has been steadily increasing after nearly two decades in the two to four percent (2%-4%) range. Then in 2020, during the pandemic, we saw the number of suicidal victims jump to eight percent (8%). In 2021, that number grew again to 10 percent (10%). The overall suicide rate in the general population also grew through the pandemic to approximately 5 percent (5%), including three percent (3%) in 2022.

Figure 1

Figure 1 | Percentage of Identity Crime Victims Who've Considered Suicide



The fact the number of identity crime victims considering self-harm increased during the pandemic was no surprise, but the fact the rate has continued to climb is. And, the trend begs the question – why? We don't have a great deal of independent information to guide us to a definitive answer, but we can hazard some educated guesses based on our research and our daily contact with victims every day for more than 20 years.

- + The rise of sophisticated social engineering scams – phishing, Business Email Compromise (BEC), social media account takeover to name a few - is a likely contributor to the stress of victims. Once almost laughably bad spoofed websites, texts and emails are now letter perfect and have been joined by highly sophisticated voice mail and direct contact attacks. This is before we've seen generative AI deployed at scale which will also make it more difficult to spot phishing and other social engineering attacks.
- + An increase in very large dollar losses due to social engineering in various identity scams. For the first time at the ITRC we are consistently seeing six-figure losses in romance and social media scams, often involving cryptocurrency or other investment schemes.

- + Everyone is vulnerable under the right set of circumstances, yet the discussion around identity crime victimization is either dismissive, judgmental or both. The language used when talking with victims and when talking ABOUT victims, particularly by the media and many cyber experts, can create more shame and embarrassment. From comments like “what’s the big deal, it’s not as bad a violent crime” to statements about victims being “duped” and “falling for...” creates an environment where victims feel at fault and invalidated.

In all of these instances, the feelings of shame and guilt can be overwhelming for the victims of these crimes. The loss of trust and security can also be life-changing. Some ITRC victims shared:

“ I isolated myself from everyone and still do because I can’t make ends meet, can’t get help or assistance, and I feel like an idiot.

“ I am worried about being on social media, of making social media posts, or about people finding the untrue content online.

Regardless of the reasons, there are still far too few resources to assist far too many identity crime victims. Too many victims are shunned by organizations that should support them and ignored by government agencies that are too short-staffed or ill-equipped to help them.

I hope you read this report thoroughly and reflect on the need to fundamentally change the way we support identity crime victims. That is our mission, every day. We hope you will join us to ensure no victim ever believes ending their life is the only way out of a crisis.

Eva Velasquez, CEO



Identity Theft Resource Center
August 2023



National Suicide Prevention Lifeline

In 2020, Congress designated the new 988 dialing code to be operated through the existing National Suicide Prevention Lifeline. If you or someone you know is the victim of an identity crime that is likely to harm themselves, call or text 988 or chat [988lifeline.org](https://www.988lifeline.org) for crisis support.

About the 2023 Consumer Impact Report

For a decade, the Identity Theft Resource Center (ITRC) has surveyed the identity crime victims¹ who have contacted the ITRC to gauge the impact of identity crimes and compromises on individuals. Most research in this area focuses solely on the financial impacts of identity-related crimes, which are substantial.

The purpose of the *ITRC Consumer Impact Report*, though, is to draw attention to the full spectrum of emotional, physical and practical effects on the day-to-day lives of victims, including lost opportunities.

In 2022, the ITRC responded to requests for direct assistance from 14,817 individuals seeking help with addressing the impacts of compromised or misused identity credentials, as well as requests for information on how to prevent becoming a victim of an identity crime. You can download the full *Trends in Identity Report* [here](#), published in May 2023, to learn more about the current and emerging types of identity issues that victims have faced in the past year.

Using the findings revealed in the *Trends* study as a guide, this year, we sought to gain additional insight from a random sample of victims who had contacted the ITRC. We specifically asked about actions they had taken to protect their personal information before and after they learned their identities had been compromised and/or misused. This *Consumer Impact Report* reflects the responses of 144 victims who contacted the ITRC between January 2022 and December 2022.

To get a broader view of the trends and impacts affecting consumers in general, we asked similar questions to a group of 1,048 general consumers using Survey Monkey, an online survey tool. Within that cohort, 316 or 30 percent (30%) self-identified as being the victim of an identity crime in the previous 12 months.

In this report, we will, from time to time, make a distinction between “ITRC Victims” – people who contacted the ITRC for assistance – and “Consumers”, the 316 individuals who reported being a victim of an identity crime in our online survey, but did not seek assistance from the ITRC. In several instances, we also refer to General Consumers, which includes the full sample of 1,048 consumers from the online survey.

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

Demographics

The profile of “typical” identity crime victims who self-report has not varied significantly since 2019. In the most recent survey, about 60 percent (60%) of victims were women; about half (~50%) of victims were 45 years of age or older, with the remaining spread evenly across younger adult age groups. More than half of victims self-reported annual income above \$50,000 USD, with 26 percent (26%) reporting annual income of more than \$100,000 USD; 37 percent (37%) reported income of less than \$50,000 USD.

Figures 2, 3 and 4

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, lower among Asian Americans/Pacific Islanders, and significantly lower among victims of Hispanic origin.

The ITRC has recently completed a two-year study of the impacts of identity crimes in Black communities. A report of initial findings from our research partner, the [Black Researchers Collective](#), is available on our website. Our final report – *Identity in Practice: Understanding Identity Crimes in Black Communities* – will be released in September 2023.

Figure 2 | Gender, General Consumers

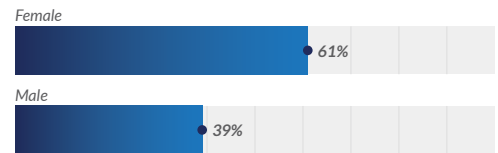


Figure 3 | Age of Victims, General Consumers

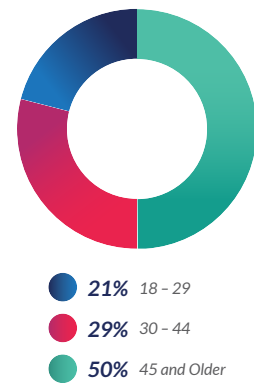
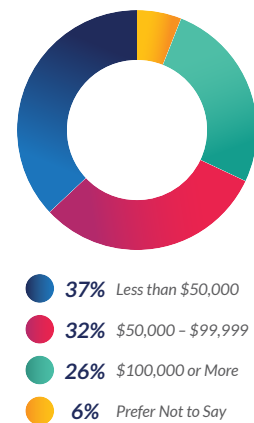


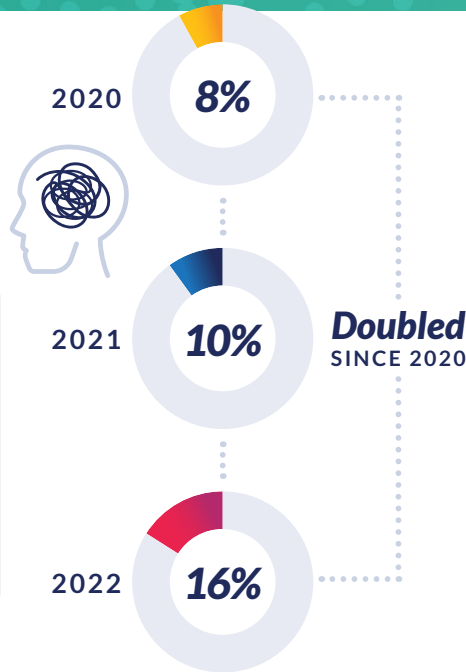
Figure 4 | Annual Income, General Consumers



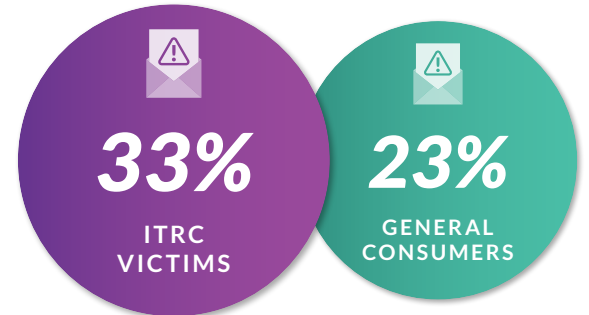
The 2023 Consumer Impact Report goes beyond the known financial implications of identity crimes and explores the lost opportunities, as well as the emotional, physical and psychological impacts experienced by victims resulting from the crimes.

ITRC Victims Who Reported Thoughts of Suicide

For context, the number of U.S. residents (excluding unsheltered people) who say they have contemplated taking their own lives for any reason is five percent (5%).



Victims Who've Received 2 to 5 Breach Notices



Actions to Protect Personal Information

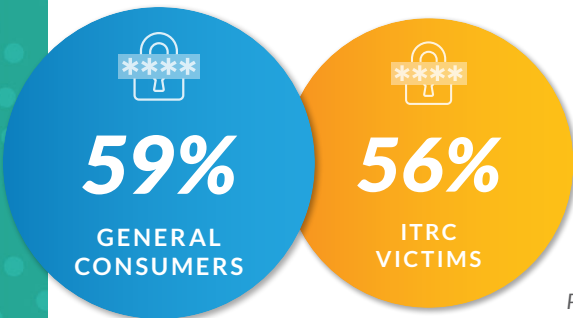


59% ITRC VICTIMS
53% GENERAL CONSUMERS



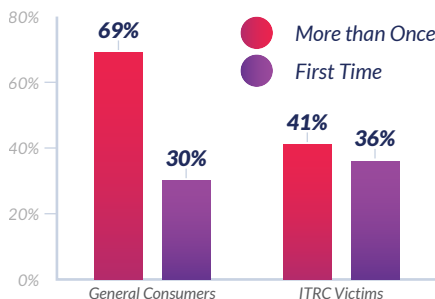
56% ITRC VICTIMS
52% GENERAL CONSUMERS

Using the Same Password Across Multiple Accounts



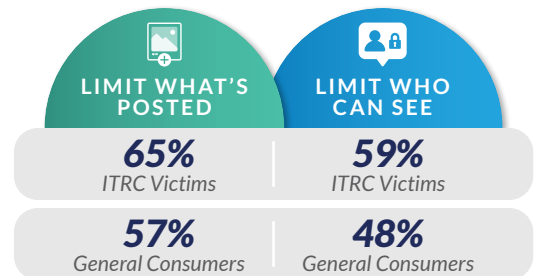
53% Victims
Began Using Different Passwords After Their Identity Was Stolen or Misused

Number of Identity Crime Attacks



More identity crime victims reported losing larger amounts of money than in previous years. Six-figure losses are increasingly common.

How Victims Protect Themselves on Social Media





Summary of Key Findings

Key Takeaways

Comparative data between self-reported victims of an identity crime and individuals who contacted the ITRC after being the victim of an identity crime.

In Their Own Words

Selected comments from victims provided in responses to survey questions.

Key Takeaways

The number of ITRC Victims who reported they considered suicide jumped dramatically, doubling since 2021 to 16 percent (16%). The national average for non-homeless U.S. residents who contemplate taking their life is ~five percent (5%).²

Figure 5

Repeat identity crime victims exceeded the number of first-time victims among ITRC Victims and Consumers. Forty-one percent (41%) of ITRC Victims and 69 percent (69%) of Consumers said they had previously been the victim of an identity crime (not including data breaches). That compares to 36 percent (36%) for ITRC Victims and 30 percent (30%) for Consumers who were first-time victims.

Figure 6

More ITRC Victims and General Consumers received data breach notices in the past year than those who did not receive a breach notice. One-third (33%) of ITRC Victims and 23 percent (23%) of General Consumers received between two (2) and five (5) notices.

Figure 7

Using the same password on multiple accounts leads to identity crimes, yet most ITRC Victims and General Consumers said they did just that. Fifty-six percent (56%) of ITRC Victims and 59 percent (59%) of General Consumers admit to using the same or similar passwords on all accounts.

Figure 8

Credit freezes are very effective at preventing fraudulent accounts requiring a credit check, but 31 percent (31%) of ITRC Victims and 22 percent (22%) of General Consumers reported they had a freeze in place.

Figure 9

Figure 5 | Thoughts of Suicide, 2023

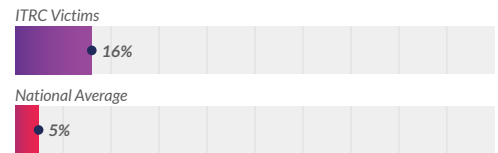


Figure 6 | Number of Identity Crime Attacks

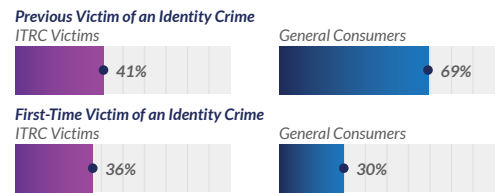


Figure 7 | Identity Victims Who Received Data Breach Notices in the Past 12 Months

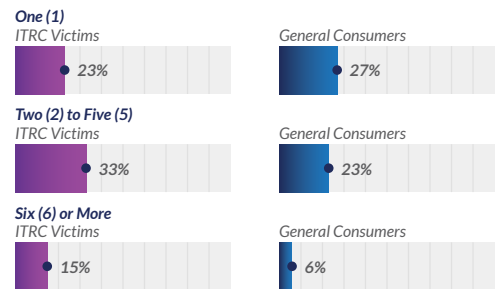


Figure 8 | Identity Victims Using Same/Similar Passwords Across Accounts

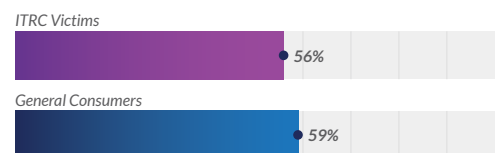
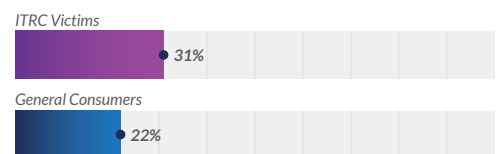


Figure 9 | Identity Victims Who Had Their Credit Frozen

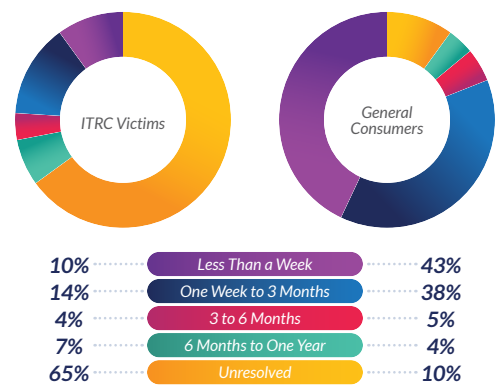


²On August 10, 2023 the Centers for Disease Control and Prevention reported the number of deaths linked to suicide in the U.S. grew by approximately three percent (~3%) in 2022, the highest level since World War II. This is in contrast to the 60 percent (60%) growth rate year-over-year among identity crime victims who contacted the ITRC and who contemplated suicide.

More than 40 percent (40%) of Consumers reported that it took less than a week to resolve their identity issues, but 65 percent (65%) of ITRC Victims reported their issues were still unresolved months after discovering the misuse.

Figure 10

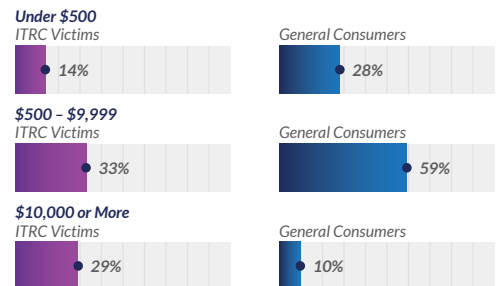
Figure 10 | Time Took to Resolve Identity Issue



Consumers reported lower financial losses than ITRC victims. Twenty-eight percent (28%) of Consumers reported losses of less than \$500 USD compared to only 14 percent (14%) of ITRC victims who lost that amount in an identity crime. Twenty-nine percent (29%) of ITRC Victims reported losses of \$10,000 USD or more, including losses in excess of \$100,000 USD.

Figure 11

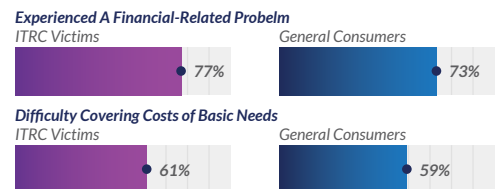
Figure 11 | Financial Losses Due to Identity Crime



Nearly three-fourths of both survey groups reported experiencing financial problems; ~60 percent (60%) had difficulty covering the costs of basic needs.

Figure 12

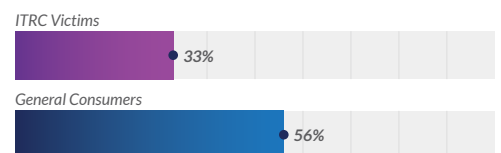
Figure 12 | Victims Who Experienced Financial Problems Due to Identity Crime



More than half – 56 percent (56%) – of Consumers sought emotional support for the various problems they experienced after their identity was misused, but only 33 percent (33%) of ITRC victims sought help.

Figure 13

Figure 13 | Identity Victims Who Sought Emotional Support



In Their Own Words

In the 20 years since the ITRC's first impact report, the trends, attacks and impacts related to identity crimes have changed significantly.

Theft of paper documents has given way to cyberattacks. Stealing data has given way to misusing personal information to impersonate an individual. The rise of social media means old scams have a new platform to convince people to give up information or money.

In this section, we use select comments from victims provided in response to survey questions.

Harms

The ITRC collected responses about the range of impacts of having your identity misused – financial, physical, emotional and lost opportunities. As in 2022, responses from victims who contacted the ITRC versus the general consumer population reflect deeper and broader impacts. Or put another way, ITRC victims come to us with more complex cases that take longer to solve, involve greater financial impacts, and create more physical and emotional harm.

- + *"It has devastated my family. I have to be tongue-in-cheek; it's pretty freaking rough."*
- + *"I lost all my data, photos, videos, documents. All access to existing accounts. New accounts show up every month."*

- + *"I have zero funds to even meet a friend for coffee or a drink. Therefore, I remain totally isolated and mentally not good due to feeling the scammers took my life. I buy minimal food, so I go without good nutrition. I have been unable to find employment since I have zero money to buy the appropriate clothes needed."*
- + *"My husband and I continuously fight over this because I've seen to be obsessed with it. And whoever is doing this, it mimics me and somehow puts down my information on the account."*
- + *"I have been in therapy for over a year trying to get a better handle on how this happened and how to prevent it again."*
- + *"Between time and calls, I was on the phone for more than 80 hours, and it is still not resolved."*
- + *"The person was texting my husband, acting like me and requesting money from my friends."*
- + *"I quit using social media as a means of selling my handmade crafts. Lost that income."*
- + *"I divorced my husband."*

Prevention & Protection

For the first time in the *ITRC Consumer Impact Report*, we focused on the ways identity crime victims protect their personal information. The range of actions presented was based on actions the ITRC recommends for keeping personal information safe and secure.

ITRC Victims were asked what actions they took to protect themselves before their personal information was misused.

- + *"I used a credit/identity monitoring service that we were given due to a security breach."*
- + *"Did not do anything."*
- + *"Set up Alerts on all financial accounts. Changed passwords fairly regularly."*
- + *"I don't know how to do anything you listed."*
- + *"Used anti-virus software on all devices."*

ITRC Victims were then asked what actions they took **after** being victimized to protect their personal information.

- + *"I don't give personal information over the phone."*
- + *"No social media."*
- + *"I do everything differently. This is a terrifying hell."*
- + *"Froze my credit file..."*
- + *"Pretty much don't trust anybody anymore."*
- + *"I monitor all of our accounts for suspicious activity much more frequently."*

Actions

One of the most frequently asked questions about identity crime trends is simply “why?” Why are more victims suicidal? Why are data breaches increasing every year? Why don’t more victims and general consumers freeze their credit to prevent more severe financial impacts?

There is rarely a simple answer to “why” when it comes to cyberattacks and identity crimes. More often than not, there are multiple reasons behind identity trends that increasingly translate into a few options for an individual to take preventative actions.

The better questions, then, is “what?” What can I do to better protect my personal information? What can I do to recover my identity if I become a victim? What should I do if I realize I’ve been scammed?

Based on government statistics, identity crimes are the most frequently committed criminal offenses except for property crimes. More than all violent crimes – combined. There are important steps that individuals and organizations can take to prevent or reduce the impact of an identity crime before it happens. There are actions that can be taken after an identity crime to speed the recovery of a compromised identity.

The ITRC exists to help prevent and recover from identity crimes. There is never a charge for our services for an individual. If you believe you have been the victim of an identity crime, contact the ITRC.

Contact Us



CALL TOLL-FREE
888.400.5530



**LIVE CHAT WITH OUR
EXPERT ADVISORS**
IDTheftCenter.org

Additional Consumer Resources

ITRC Podcasts

Be sure to check out all of the ITRC's latest podcasts:

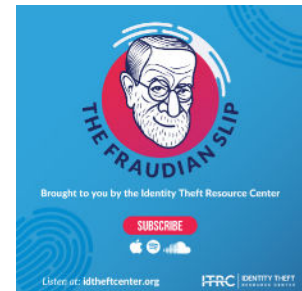
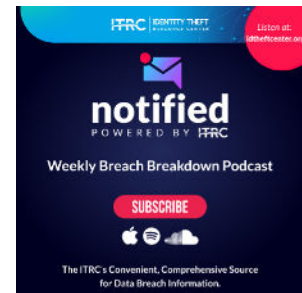
Weekly Breach Breakdown

Each week, the *Weekly Breach Breakdown* takes a look at the most recent events and trends related to data security and privacy.

The Fraudian Slip

The Fraudian Slip is the ITRC's monthly podcast, where we talk about all things identity compromise, crime and fraud that impact people and businesses.

[LISTEN NOW](#)



Breach Alert for Consumers

Check out the ITRC's Breach Alert for Consumers service, free of charge. With Breach Alert for Consumers, you can create a limited list of companies where you do business and receive an email alert if one of them is added to the *notified* database.

Easy to Set Up

- + **Sign Up For Alerts** – Select up to five companies.
- + **Get Breach Email Notifications**
- + **Stay Notified**

[SIGN UP NOW](#)



About the ITRC & Experian

About the Identity Theft Resource Center®

Founded in 1999, the Identity Theft Resource Center® (ITRC) is a national nonprofit organization established to empower and guide consumers, victims, business and government to minimize risk and mitigate the impact of identity compromise and crime. Through public and private support, the ITRC provides no-cost victim assistance and consumer education through its website live-chat idtheftcenter.org and toll-free phone number 888.400.5530. The ITRC also equips consumers and businesses with information about recent data breaches through its data breach tracking tool, *notified*. The ITRC offers help to specific populations, including the deaf/hard of hearing and blind/low vision communities.

About Experian

Experian is the world's leading global information services company. During life's big moments – from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organizations to prevent identity fraud and crime.

We have 22,000 people operating across 32 countries and every day we're investing in new technologies, talented people, and innovation to help all our clients maximize every opportunity. With corporate headquarters in Dublin, Ireland, we are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

Learn more at experianplc.com or visit our global content hub at our global news blog for the latest news and insights from the Group.



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This report was made possible
through the support of Experian.

Consumer & Business Resources

The ITRC offers a variety of low-cost identity education, protection, and recovery services for small businesses as well as free victim assistance and education opportunities for consumers. To learn more, email dorinda@idtheftcenter.org.

For Media

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



Appendix

In this section, we show the responses from the identity crime victims who contacted the ITRC and general consumers who completed an online survey. The responses highlight the many similarities shared by identity crime victims as well as the depth and breadth of the impacts of these crimes.

2023 Impact of Identity Crimes Study

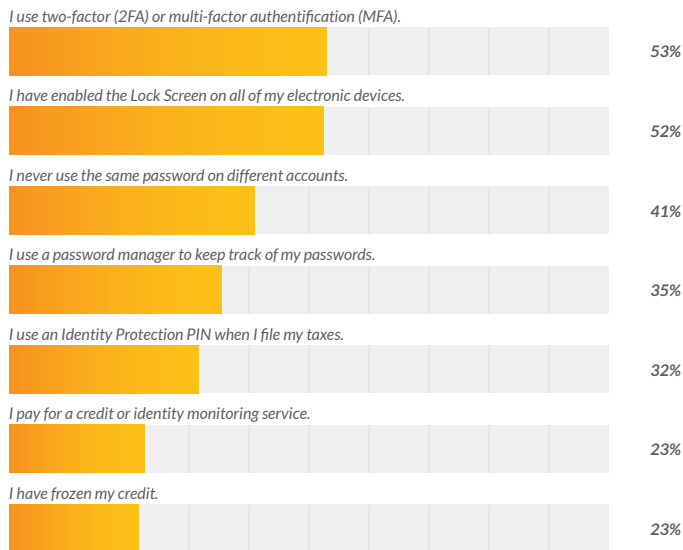
2023 Impact of Identity Crimes Study

General Consumers VS ITRC Victims

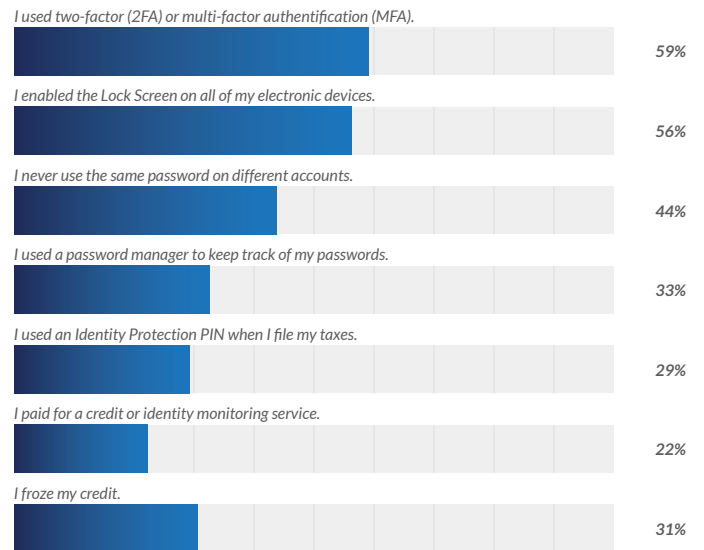
Responses below in yellow are for General Consumers and blue for ITRC victims. The responses from both surveys have been aligned horizontally for easy comparison. Also, some percentages may not total 100% due to rounding and no responses.

What actions do you currently take to minimize the risk of your identity being stolen or compromised? Select all that apply.

GENERAL CONSUMERS



ITRC VICTIMS



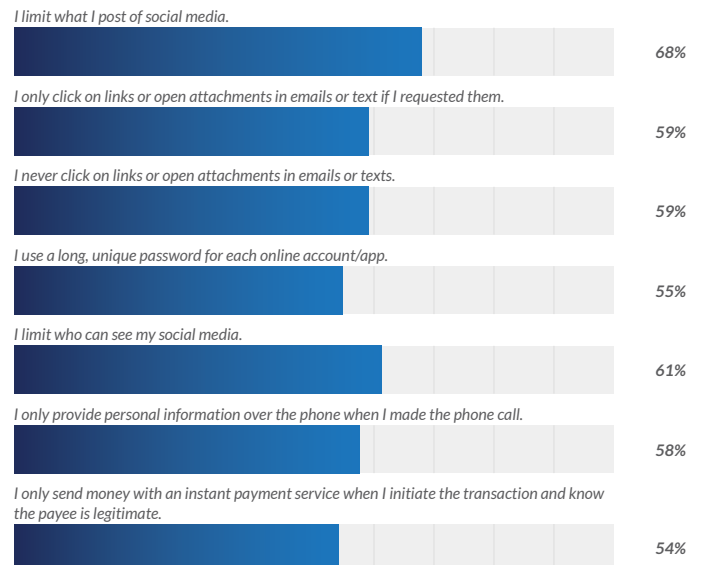
Have you adopted any of the following habits to protect your personal information? Select all that apply.

GENERAL CONSUMERS



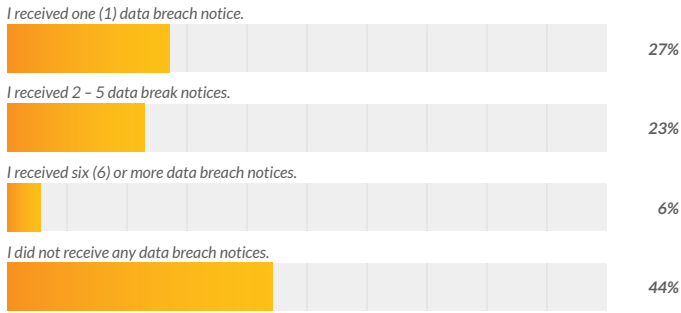
Since your identity compromise, have you adopted any of the following habits to protect your personal information? Select all that apply.

ITRC VICTIMS

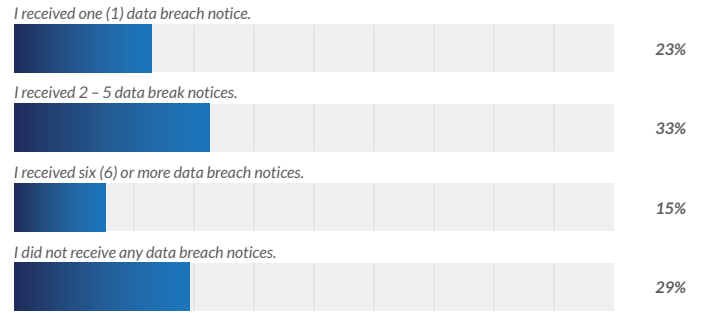


Have you received data breach notices in the past 12 months?

GENERAL CONSUMERS



ITRC VICTIMS



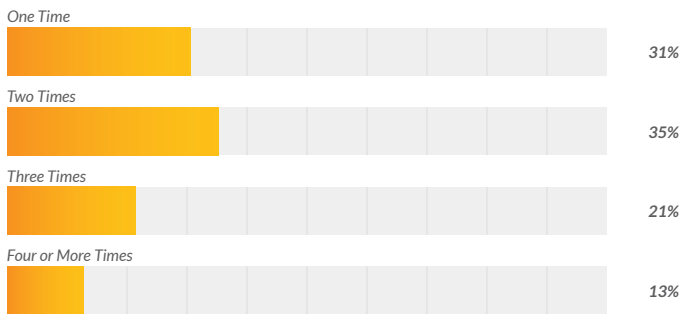
Has your personal information (Social Security Number, Driver's License, login/password, account number, social media account, etc.) been stolen or misused in the past 12 months?

GENERAL CONSUMERS

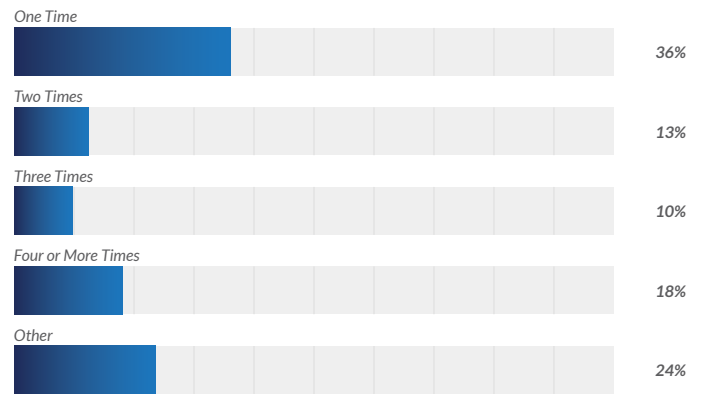


How many times have you been the victim of an identity crime (not including data breaches)?

GENERAL CONSUMERS

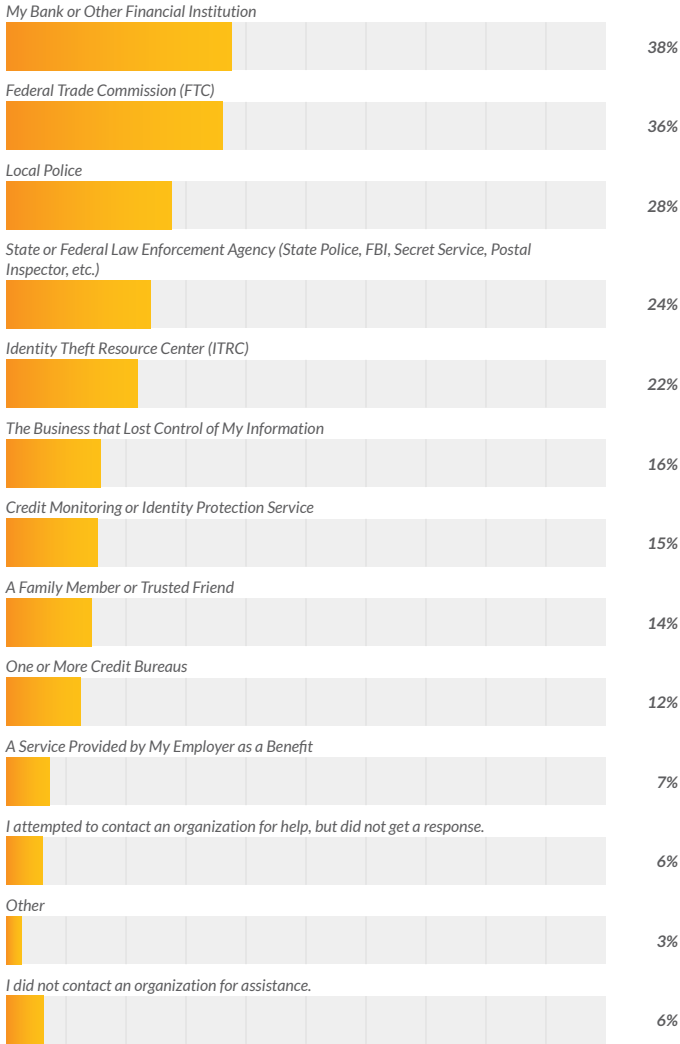


ITRC VICTIMS

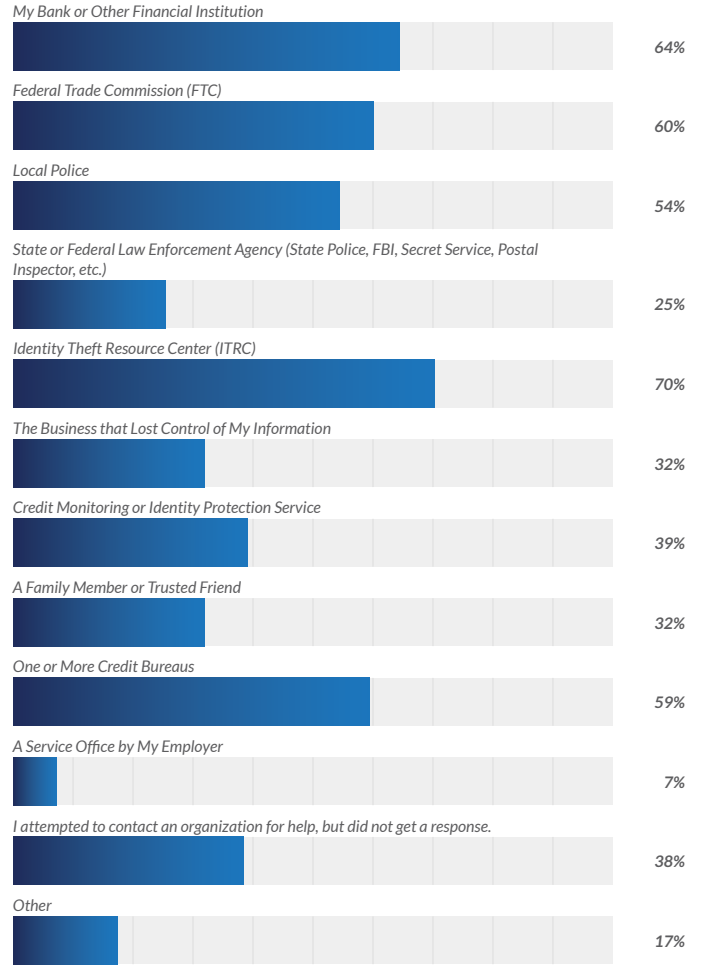


Whom did you first contact for assistance after discovering your personal information had been stolen? Select all that apply.

GENERAL CONSUMERS

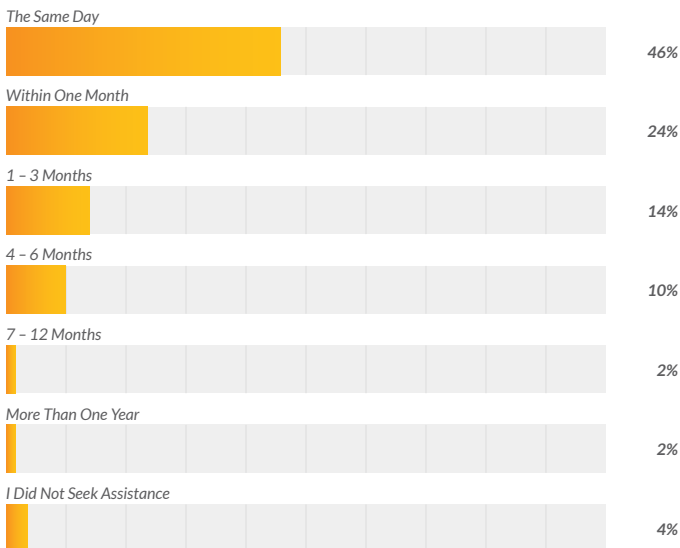


ITRC VICTIMS

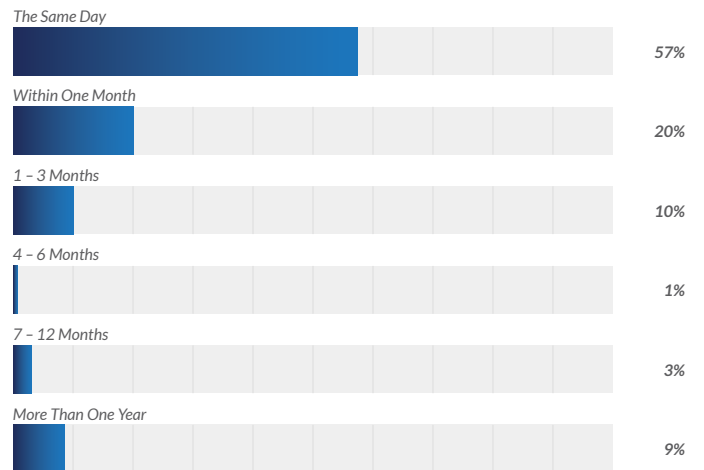


How long did you wait to seek assistance after learning your identity/personal information was stolen or misused?

GENERAL CONSUMERS

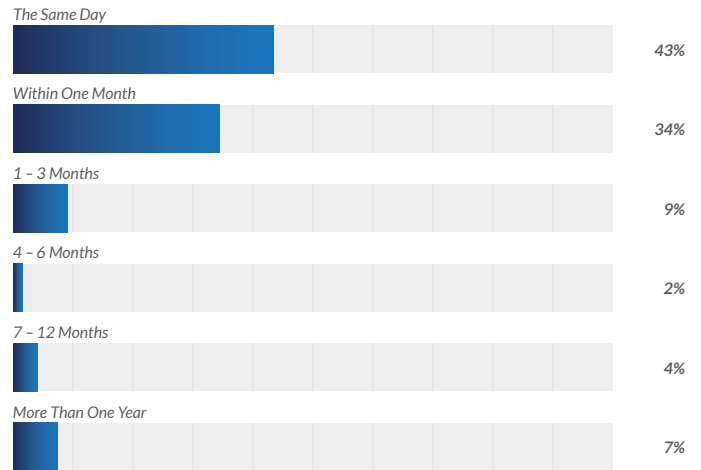


ITRC VICTIMS



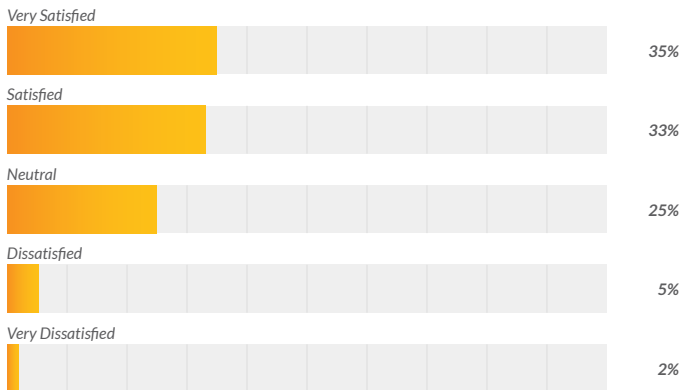
How long did you wait to seek assistance from the ITRC after learning your identity/personal information was stolen or misused?

ITRC VICTIMS

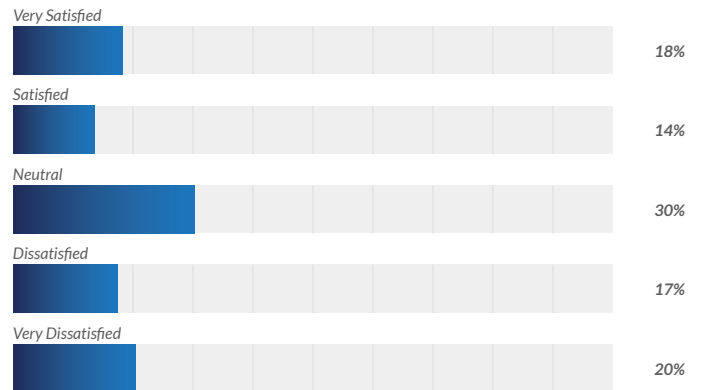


Rate your level of satisfaction with the organization(s) you contacted for assistance.

GENERAL CONSUMERS

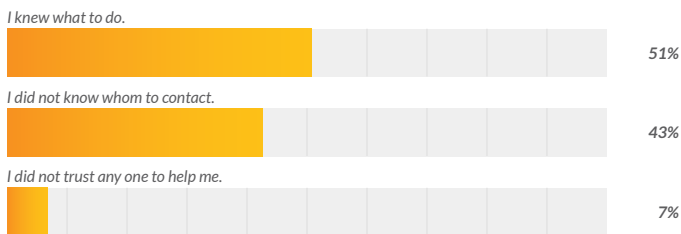


ITRC VICTIMS



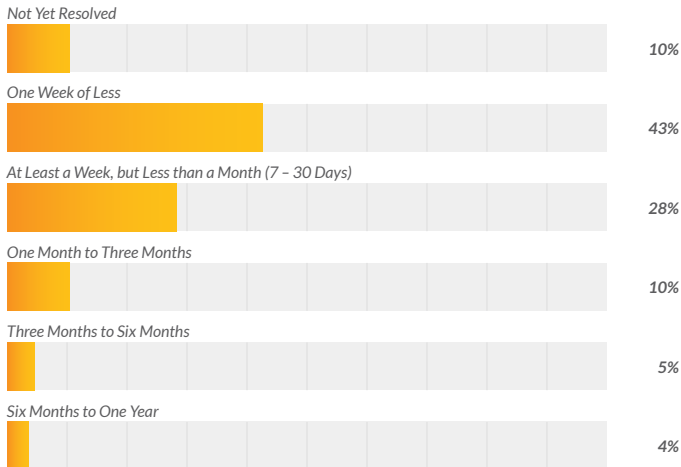
You answered that you did not contact any organization for help responding to your identity/personal information being stolen or misused. Why not?

GENERAL CONSUMERS

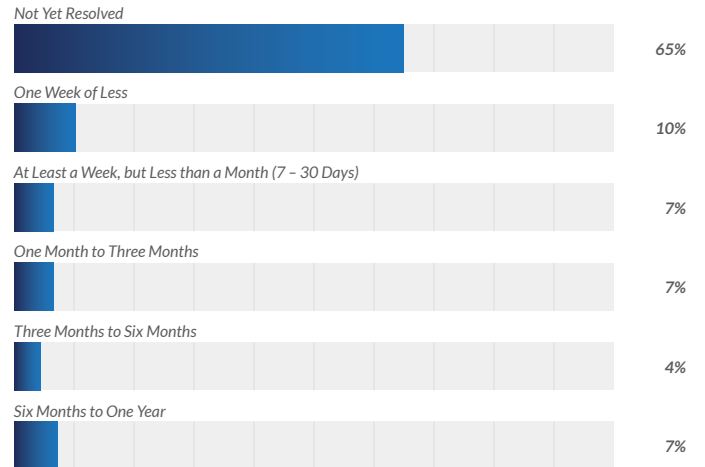


How long did you spend dealing with this instance of identity misuse? If it is ongoing, select "No Yet Resolved".

GENERAL CONSUMERS

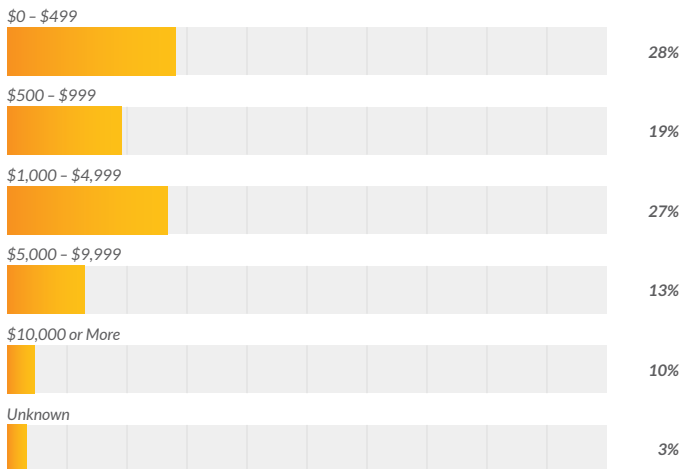


ITRC VICTIMS

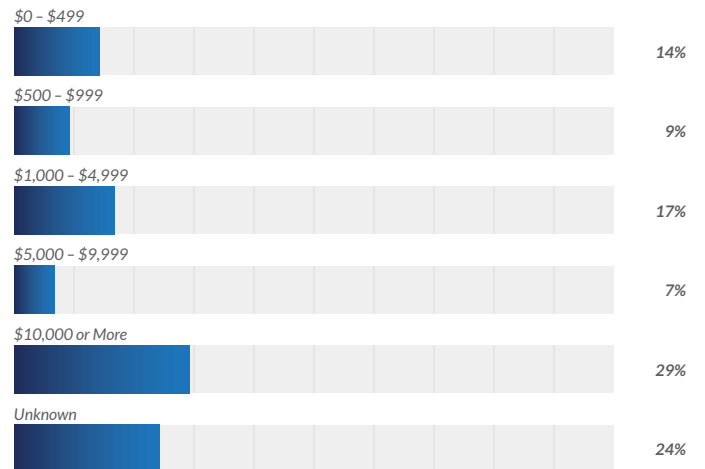


What was the approximate value of everything stolen during your identity crime incident? Include the value of goods, services, credit card chargers, loans, cash, and anything else the person may have obtained.

GENERAL CONSUMERS

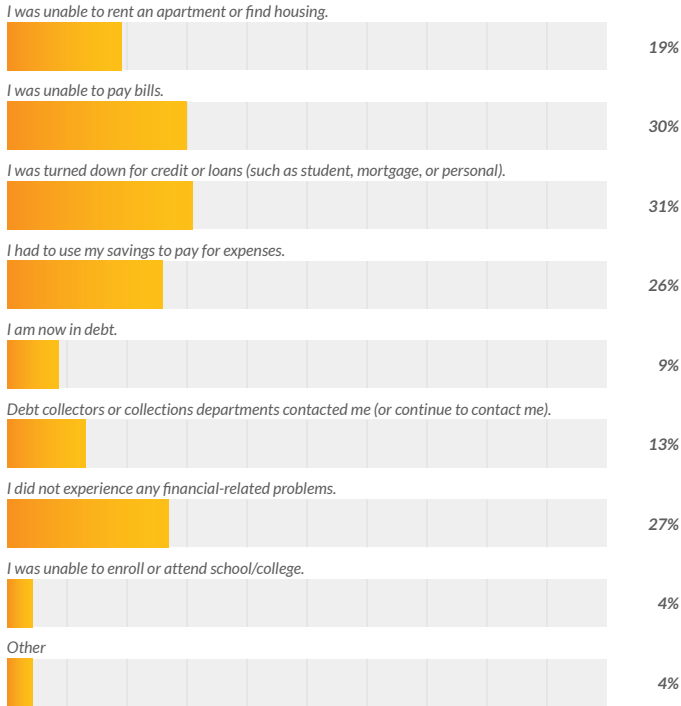


ITRC VICTIMS

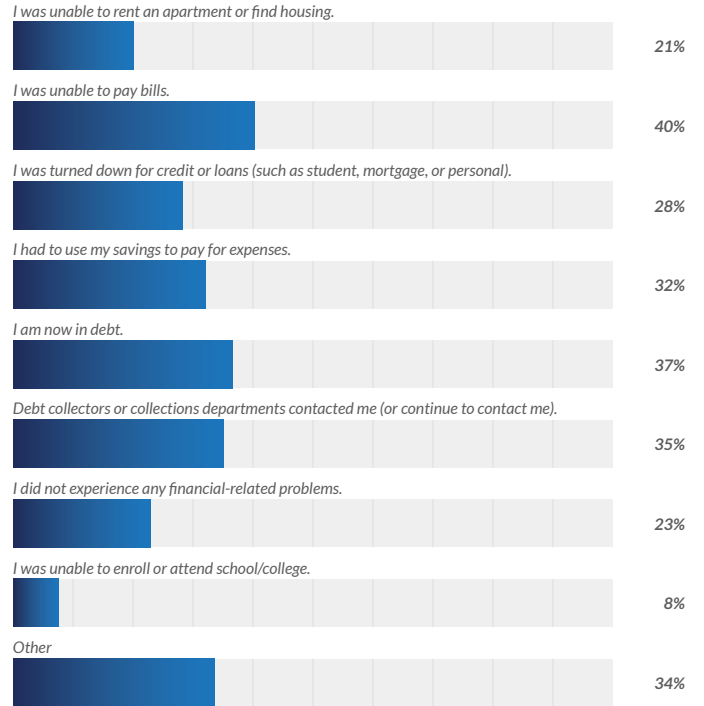


As a result of this incident, did you experience any of the following financial-related problems? Select all that apply.

GENERAL CONSUMERS

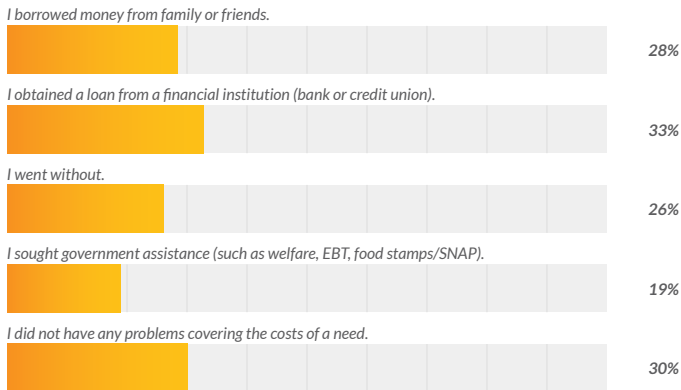


ITRC VICTIMS

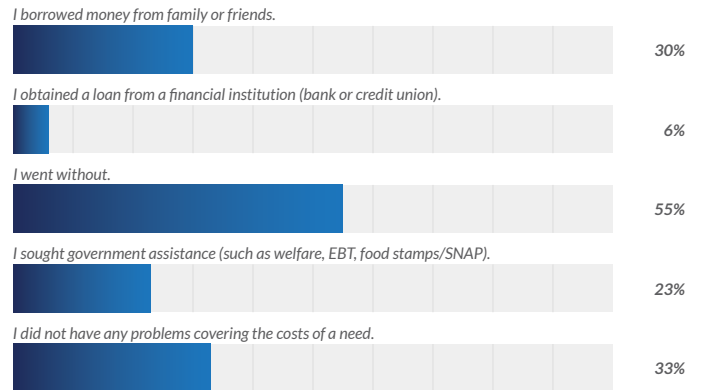


If your identity theft case made it difficult for you to cover the cost of a need, how did you get the need met? Select all that apply.

GENERAL CONSUMERS

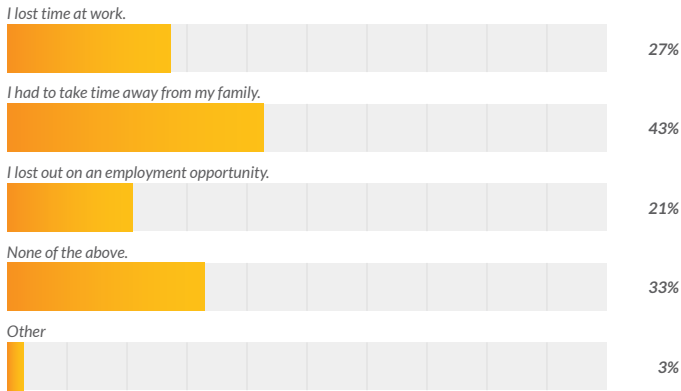


ITRC VICTIMS

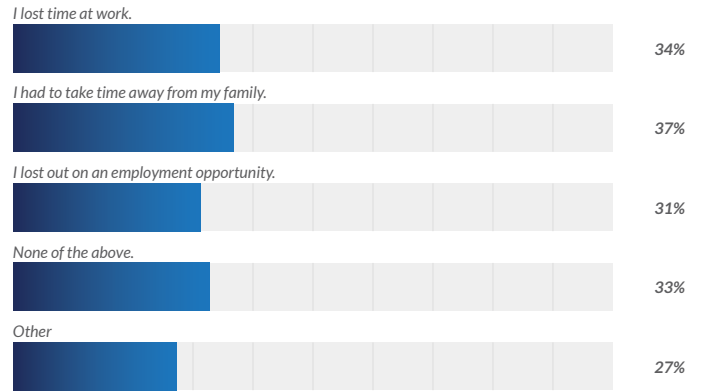


As a result of this incident, did you experience any of the following non-financial problems? Select all that apply.

GENERAL CONSUMERS

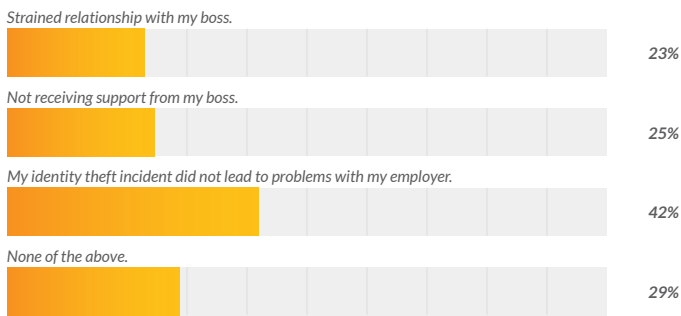


ITRC VICTIMS

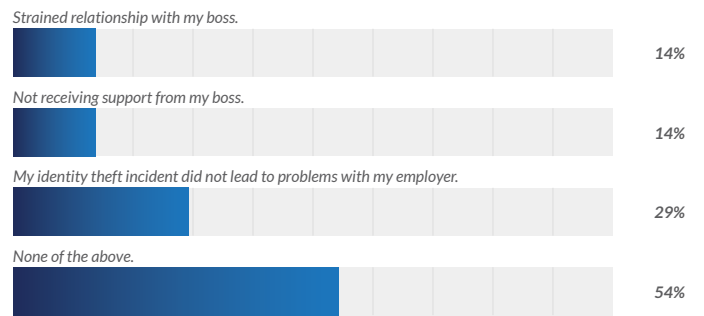


Did this identity theft incident lead to any of the following problems with your employer? Select all that apply.

GENERAL CONSUMERS

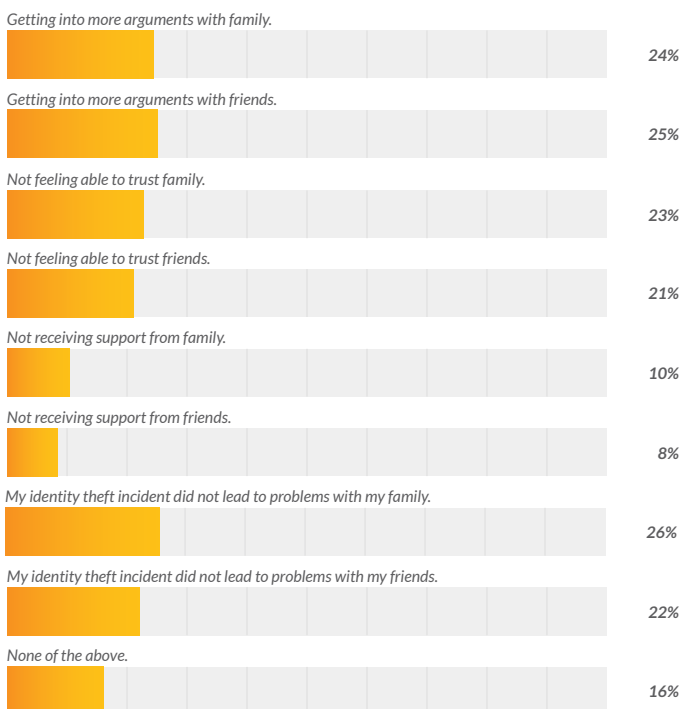


ITRC VICTIMS

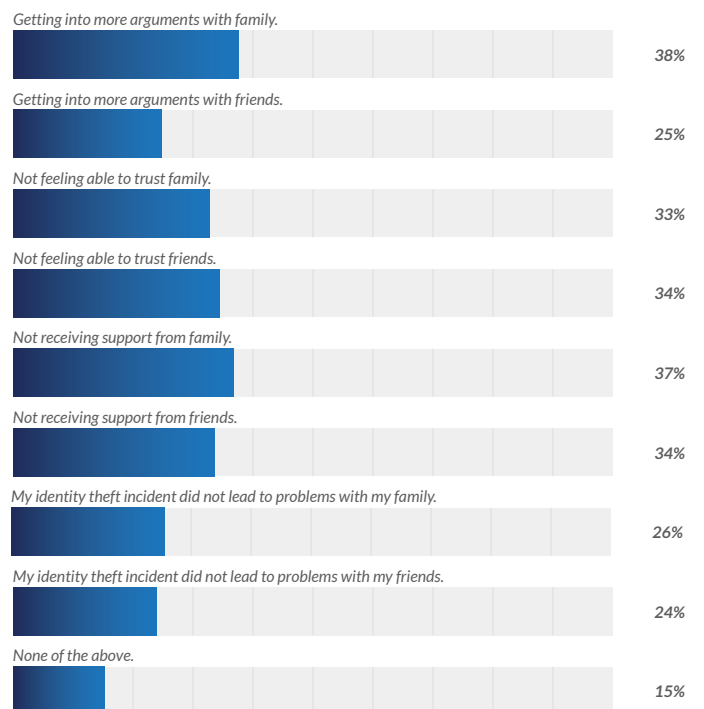


Did this identity theft incident lead to any of the following problems with your family or friends? Select all that apply.

GENERAL CONSUMERS

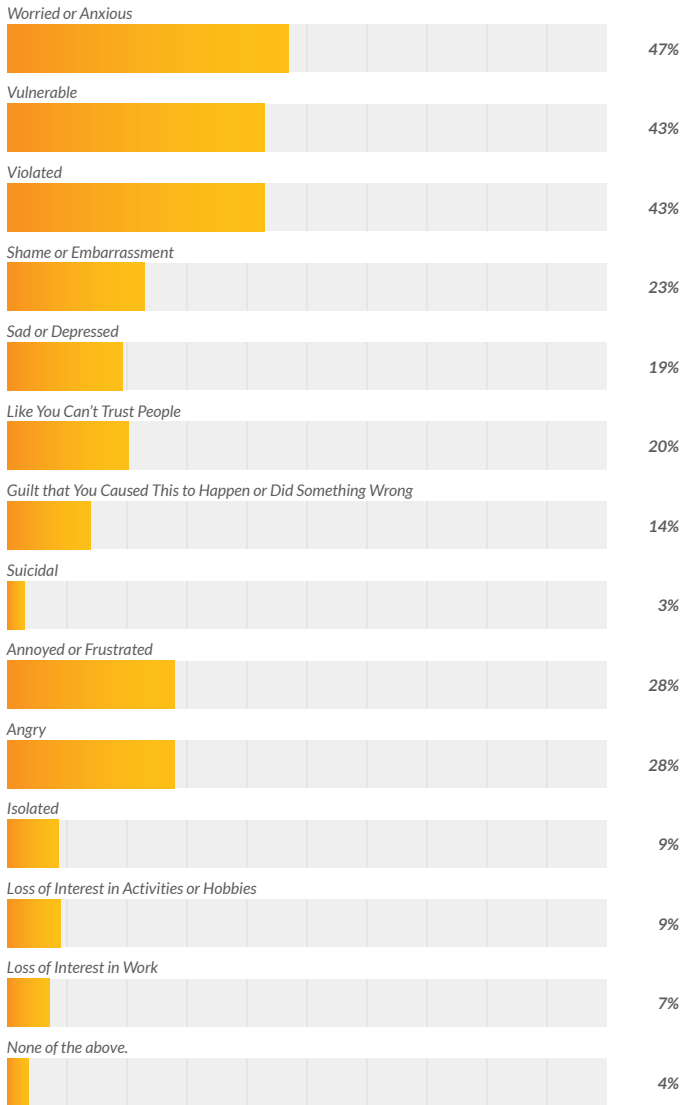


ITRC VICTIMS

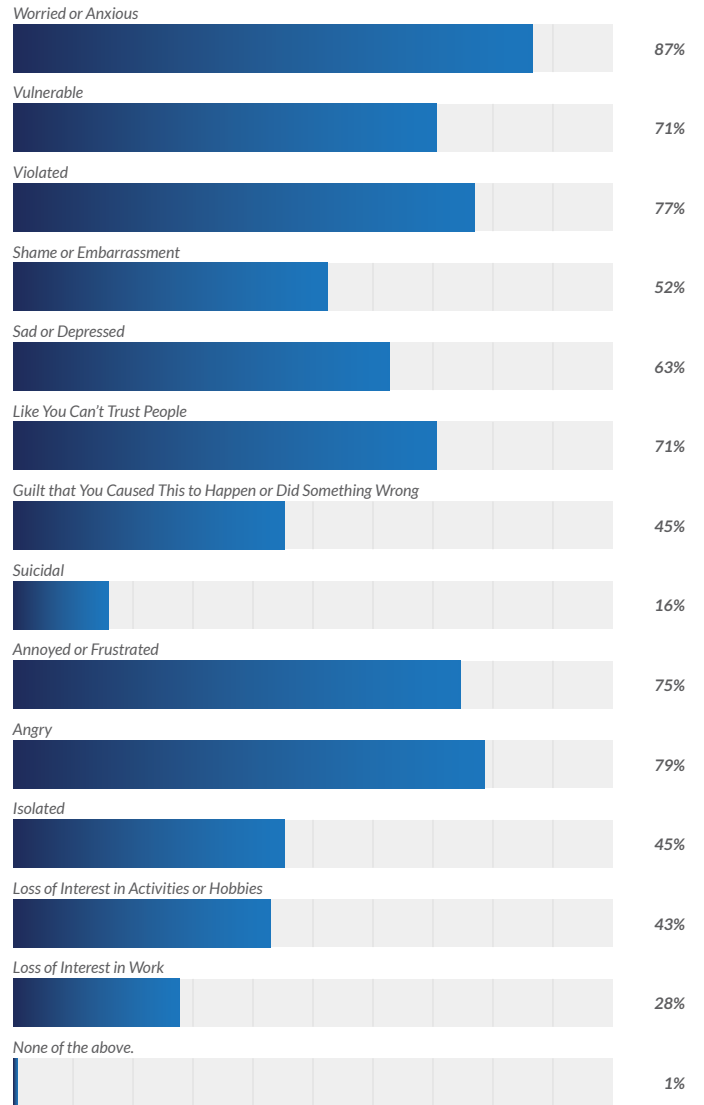


As a result of this incident, did you experience any of the following feelings? Select all that apply.

GENERAL CONSUMERS

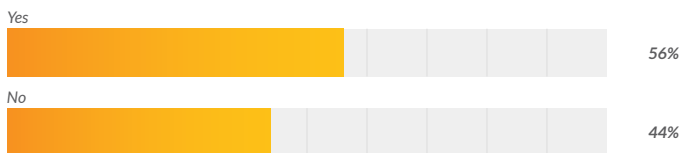


ITRC VICTIMS



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

GENERAL CONSUMERS

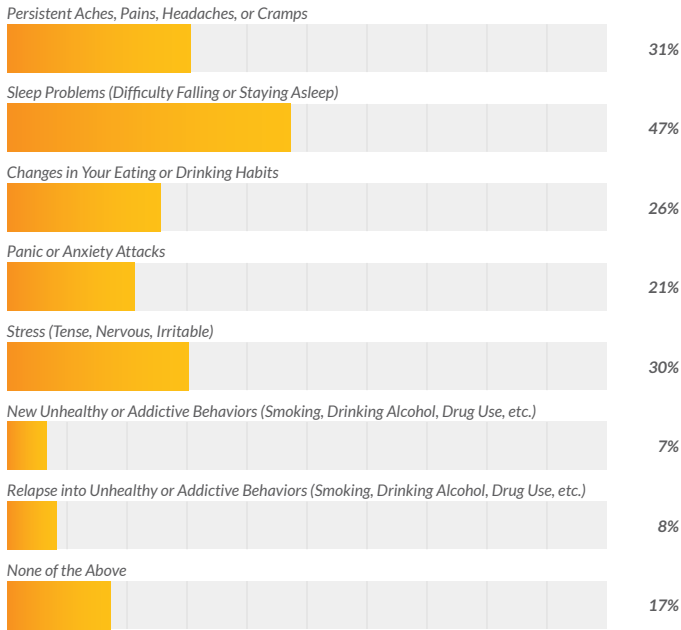


ITRC VICTIMS

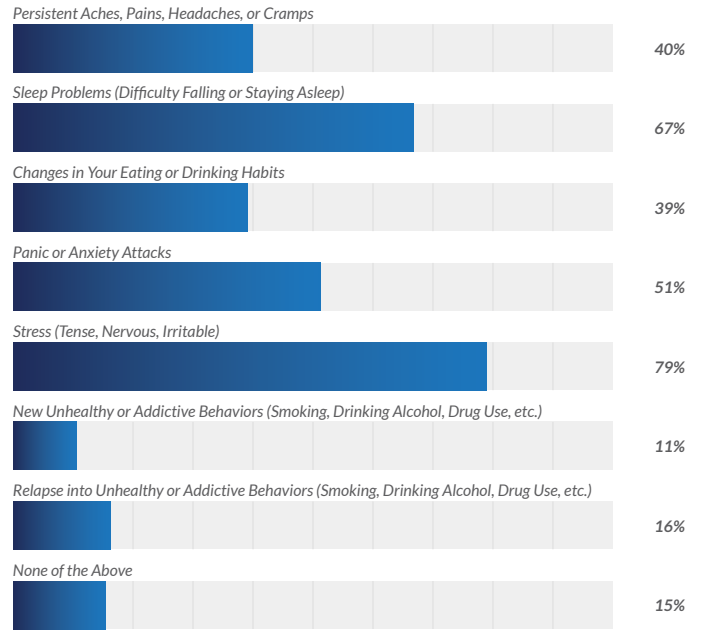


As a result of this incident, did you experience any of the following feelings? Select all that apply.

GENERAL CONSUMERS



ITRC VICTIMS



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

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