

APRIL 2024

**ITRC** | IDENTITY THEFT  
RESOURCE CENTER

2023

**ANNUAL**

R E P O R T

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# A Letter from the CEO

As far back as ancient Rome, we have marked distances traveled. Each “milia passuum,” or 1,000 paces, was marked so a traveler would know how far they had to go before they reached their destination. Today, we know these markers as milestones. Not only do they tell us about our literal journeys, but milestones also help us gauge how far we’ve come in our figurative travels.

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The Identity Theft Resource Center (ITRC) started on the path to help victims of identity crimes in 1999 at a time when there were few, if any, victim support resources to help people whose personal information had been misused. As we begin our 25th year of service, we look back in this report on a 2023 filled with milestones that showcase why the ITRC has become one of the most trusted voices for identity crime victims and advisors to leaders on data privacy and security.

Not only did we publish four signature reports that have become the “go-to” analysis for public and private sector leaders on identity trends and their impacts on individuals and small businesses, but we also published two specialized reports. Our [Identity in Practice Report](#) on the impacts of identity crimes in black communities and a [discussion paper](#) issued by our Biometric Working Group that explored the benefits and challenges of using biometrics in verifying identities.

We also launched our first advisory board – the [Alliance for Identity Resilience \(AIR\)](#), to draw on experts in the broad areas we now address – identity, privacy and cybersecurity.

Not everything in 2023 was reflective of a positive action, though. The ITRC also reported a number of troubling trends in the past year:

- + A heartbreaking number of victims – 16 percent (16%) – told us they have considered suicide, and an equally troubling increase in the number of incidents where victims have taken their own lives, followed by criminals attempting to take advantage of their grieving families.



READ MORE: [Trends in Identity Report](#)  
(May, 2023)

- + A new record for publicly reported data compromises in a single year – 3,205 – that was a 72 percent (72%) increase over the previous high and is sure to fuel more identity crime in 2024 and beyond.



READ MORE: [Data Breach Report](#)  
(January, 2024)

- + A dramatic increase in high-dollar losses impacting victims of identity scams, routinely exceeding six and occasionally seven figures.



READ MORE: [Consumer Impact Report](#)  
(August, 2023)

- + An exponential rise in supply chain attacks that put individuals and businesses at risk of identity crimes because of attacks against third-party vendors gave attackers access to the information of thousands of companies by attacking a few hundred.



READ MORE: [SMB Impact Report](#)  
(October, 2023)

In the face of the ever-changing environment that leads to identity crimes, the ITRC has continued to achieve remarkable results. Here are just a few of the highlights of our 2023:



Our expert advisors assisted **10,795 victims** whose identities were misused a total of **13,198 times**.



An additional **1,806 individuals contacted our advisors** asking for information about how to avoid becoming the victim of identity misuse, and our **website** was sought by **443,000+ first-time visitors** for information on how to avoid becoming victims of identity crimes. **More than 3,400 visitors used our live chat feature** to interact with an ITRC advisor.



Our social media outreach generated **more than 629,000 impressions**, while the news media posted **nearly 9,200 stories** quoting the ITRC – an all-time high for the ITRC in a single year.



Our **podcast** audience grew by **100 new followers each month** as we approached **10,000 regular listeners** across the popular podcast platforms.



We reached **5,342 individuals** with in-person and virtual presentations.



We visited with **744 people** at conferences we hosted or attended.

None of these outstanding results spontaneously occur. Our team always punches above our weight class because they believe in what we do, along with being good at it.

Our Board of Directors, Advisors, Partners, and Financial Supporters all play an invaluable part in the growth of the ITRC, too. They are all listed at the end of this report, and I hope you take a moment to see who they are.

I also hope you'll take a moment to see how you can support victims of identity crimes by adding your organization's name to our growing list of stakeholders. In the pages that follow, you're going to see more of what we do and how we do it. My hope is you'll see a place for your organization as a supporter of our programs or as a user of our business products to help keep our recovery and protection services free to individual victims.

**Eva Velasquez,**  
PRESIDENT & CEO

Identity Theft Resource Center  
April 2024

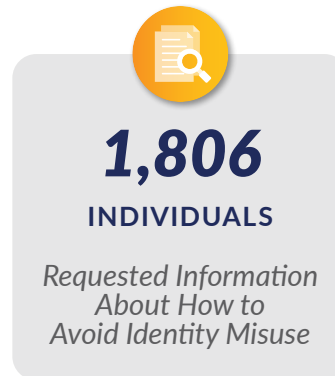


Since 1999, the Identity Theft Resource Center (ITRC) has helped victims and consumers navigate the complex environment of identity crime remediation. Our advisors provide preventative information and help victims of identity compromise, theft, and misuse by providing customized plans – free of charge – to address all identity concerns. In addition to being a voice for victims, the ITRC maintains the most extensive repository of U.S. data breach information, provides public research on identity crime impacts, and provides businesses with low-cost tools to help protect the personal information of their team members and customers.

## Victims of Identity Misuse



## Prevention Assistance



**~9,200 News Media Stories**

MENTIONED THE ITRC

*An All-Time High in a Single Year*



**3,400+ Website Visitors**

*USED THE LIVE-CHAT FEATURE*

## Online Media Outreach



## Public Networking And Outreach





# 2023 Operations Review

**+ Financial Performance**

**+ Programs**

- **Victim Services**
- **Education & Outreach**
- **Business Services**

# Financial Performance

**The ITRC receives funding through government grants, financial sponsorships, fee-for-service revenue, Cy Pres awards and donations to meet our mission of providing free assistance to individual victims of identity crimes and compromises. The ITRC's audit of 2023 financial and operation results contained no exceptions.**

In 2023, the ITRC maintained a strong funding relationship with the U.S. Department of Justice – Office of Victims of Crime (OVC) through two victim services-related grants. Our National Hotline grant has funded the expansion and awareness of victim services through our contact center. This grant is set to expire in September 2024. Our LEAD grant funds allow us to provide services to special victim populations such as foster youth and human trafficking survivors. This grant expires in September 2025.

The ITRC will pursue additional OVC grant opportunities in 2024.

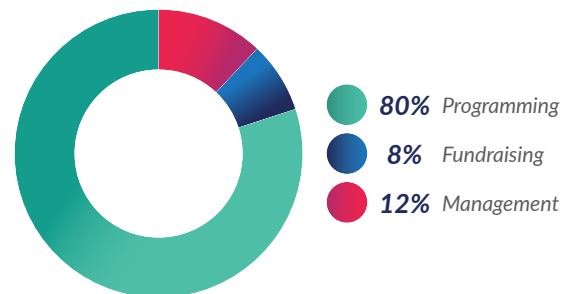
The ITRC also received funding from a Cy Pres award resulting from litigation related to a data breach at the former online retailer Drizly in 2020. The ITRC continued to expand fee-for-service offerings to include a vendor due diligence and breach alert service for businesses as well as its Identification conference hosting services.

The financial summary below shows that the ITRC continues to operate as a lean organization that delivers results well beyond the outcomes expected for an organization of its size. Figure 1 reflects the ITRC's most recent financial information from the organization's 2023 IRS Form 990.

- + **Programming** – 80% (\$1,965,700)
- + **Fundraising** – 8% (\$190,195)
- + **Management** – 12% (\$286,555)

Figure 1

Figure 1 | Financial Accountability



# Programs

The ITRC has three primary areas of focus: **Victim Services, Education and Outreach Services and Business Services.** The following sections provide an overview of the outcomes of our efforts in 2023.

## Victim Services

When the ITRC was founded in 1999, identity crimes were largely analog. Stolen mail, dumpster diving and personal information in paper records that were left unsecured were the norm. Today's victims face a dramatically more complex landscape of digital threats to their identities and privacy.

In our [2022 Trends in Identity Report](#), we highlighted a number of statistics and trends based on the experiences we heard from victims and individuals seeking help.

The majority of reported identity misuse was due to existing account takeover (ATO).

- + IRS accounts were the federal account type most often impacted by ATO at 84 percent (84%).
- + Checking accounts were the financial account type most often impacted at 46 percent (46%), followed closely by credit card accounts at 41 percent (41%).
- + Social media accounts were the non-government, non-financial account type most often impacted by existing account takeover at 81 percent (81%).
- + Unemployment accounts were the state account type most impacted at 57 percent (57%); DMV accounts were the next highest at 25 percent (25%).

Figures 2 and 3

The [2023 Trends in Identity Report](#) will be published in the summer of 2024.



DOWNLOAD  
[Trends in Identity Report](#)  
(May, 2023)

Figure 2 | Top ATO by Government Account Types

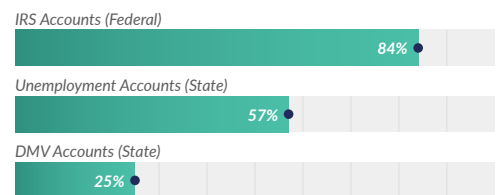
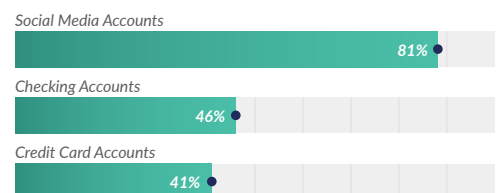


Figure 3 | Top ATO by Non-Government Account Types





## Education and Outreach

Since the earliest days of the ITRC, education and outreach have been a core part of the ITRC's overall mission. In 2023, we expanded our thought leadership with two key projects: groundbreaking research on the impacts of identity crimes in black communities, and the need to take advantage of biometric technologies to reduce the value of stolen personal information (reducing the number of data breaches and identity fraud as result).

The *Identity in Practice Report* was published after two years of research and development, including a quantitative survey and focus groups in three cities with large black populations: Atlanta, Chicago and Philadelphia. Among the key takeaways:

- + More than half of the participants (56%) were victimized by strangers. However, a large minority (40%) of victims recounted various incidents carried out by people they knew, with at least more than half (60%) of those being family members.

Figure 4

- + In every study location, most participants had been victimized more than once: 83 percent (83%) in Atlanta, 83 percent (83%) in Chicago and 86 percent (86%) in Philadelphia.

Figure 5

The final phase of the project, working with organizations to better support victims in black communities, is underway in 2024.

The ITRC also entered the discussion about the controversial use of facial biometrics by convening a panel of practitioners, policy experts, academics and victim advocates known as the ITRC Biometric Working Group. This developed a set of recommendations for organizations seeking to add facial verification (also known as facial comparison) to their process of proving a person is who they claim to be.

The *Biometric Working Group's discussion paper* is based on the premise that personal information - the foundation of identity verification today - can no longer be trusted as the sole or primary source of identity information because of the volume and velocity of data breaches. Adding facial verification - a fundamentally different use of biometrics than the controversial use of facial recognition - results in the devaluing of stolen personal information and prevents identity fraud.



Figure 4 | Victim Targetting

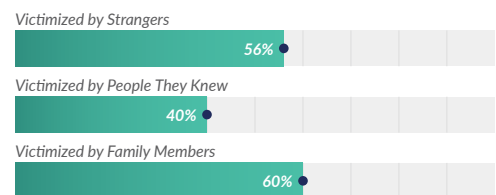


Figure 5 | Multiple Victimization Locations



The [2023 Consumer Impact Report \(CIR\)](#) outlined the wide range of effects identity crimes have on the individuals who contacted the ITRC during the previous 12 months compared to the general population, a significant number of which were also victims of identity misuse or compromise.

Most troubling in the data was the sudden and dramatic rise in the number of victims who reported they had contemplated taking their own life in the aftermath of an identity crime. Since the first impact report was published in the 1990s, the number of victims considering suicide hovered between two to four percent (2-4%). Then, in 2020, the rate jumped to eight percent (8%) and doubled to 16 percent (16%) by 2023.

Figure 6

The report also showed the number of repeat identity crime victims outpaced the number of first-time victims by a large margin. Among the general population, 69 percent (69%) of survey respondents said they had been the victim of identity misuse more than once, vs 30 percent (30%) who said they were first-time victims. Among victims who contacted the ITRC for help, the ration was 41 percent (41%) compared to 36 percent (36%).

Figure 7

The [2023 CIR](#) also pointed out the changes in habits individuals are making to protect themselves from identity criminals.

In the [2023 Business Impact Report \(BIR\)](#), small business leaders who responded to the ITRC’s 2023 Business Impact Survey described a security and data protection landscape that reflects the same broad trends reflected in the ITRC’s other research: an overall increase in identity and cybercrimes. The 2023 research recorded the highest level of businesses reporting attacks (73%) in the three-year history of the report.

Figure 8



Figure 6 | Victims Who've Considered Suicide

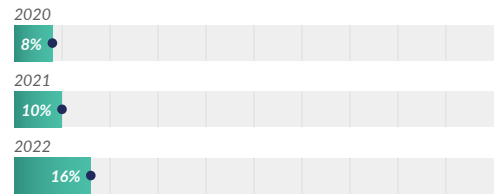


Figure 7 | Number of Identity Crime Attacks

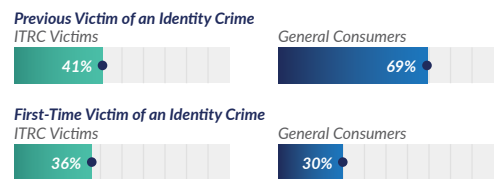
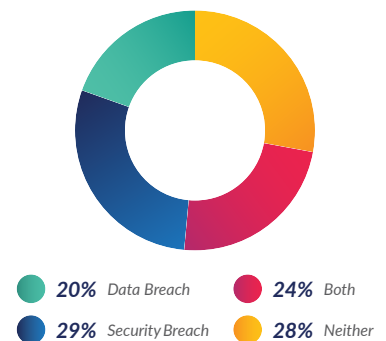


Figure 8 | Types of Cyberattacks, 2023



The vast majority of SMBs have not utilized tools such as Multi-Factor Authentication (MFA) for employee or customer use, mandatory strong passwords, or role-based access for employee access to sensitive data. Adoption rates range between 34 percent (34%) and 20 percent (20%) depending on the solution.

Figure 9

The 2023 BIR shows similar rates of adoption for consumer data collection, use, and storage designed to protect personal information and privacy. Adoption rates range from 37 percent (37%) to 21 percent (21%), driven, in part, by state laws that require data best practices, including data access, opt-in to data collection, opt-out of data sales, and rights to correct and delete certain types of information.

Figure 10

Figure 9 | Current Protective Measures

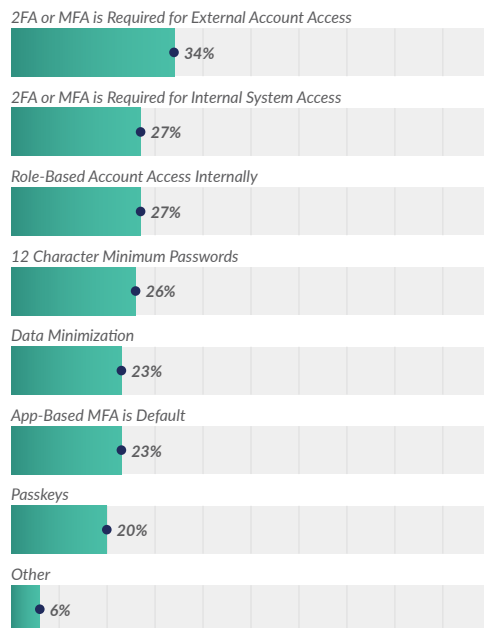
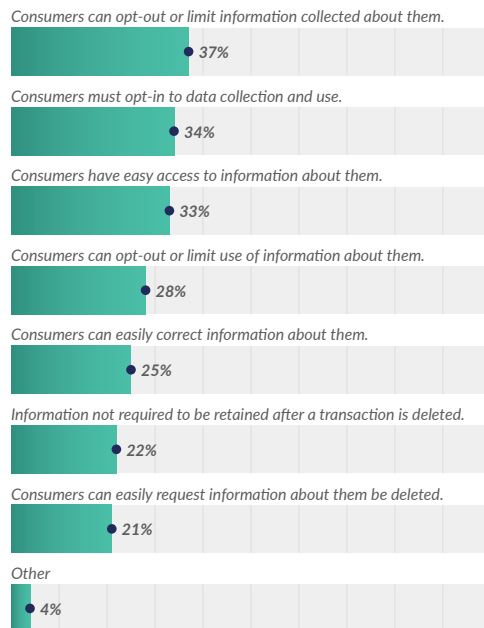


Figure 10 | Data Privacy Best Practices Followed

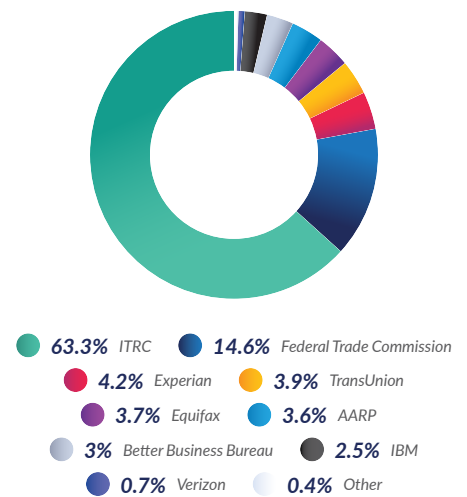


Through the ITRC Signature Reports, such as the *Annual Data Breach Report* and Quarterly Analysis updates, an aggressive news media outreach program, informative social media posts, as well as two podcasts with a loyal and growing following, the ITRC has become the most sought-after and credible independent voice on identity crime-related topics. As measured by Cision, a media tracking service, the ITRC enjoys the largest "share of voice," a measure of trust and credibility among the public, private and nonprofit organizations in the peer group.

Figure 11

In addition to supporting victims of identity misuse and compromise, the ITRC Contact Center staff helped develop a new training program that will be offered to businesses and nonprofit organizations that are frequently contacted by victims. The new training program will be piloted at two organizations before being broadly offered later in 2024.

Figure 11 | Share of Voice by Cision



Contact our Chief Victims Officer, [Mona Terry](#), for additional information.

## Business Services

The ITRC offers low-cost services designed to help small businesses and other organizations protect themselves and their stakeholders from identity-related crimes and compromises. These services include:

### Vendor Due Dilligence

*Notified for Business* (N4B), the most comprehensive repository of information about publicly reported U.S.-based data breaches, and the companion *Breach Alert for Business* (BA4B) are used by businesses and government agencies to fulfill compliance requirements, risk assessment and due diligence assessments.

The ITRC N4B breach database is updated each weekday and includes details of more than 19,600 data compromises since 2005. These services are available to qualified businesses, government agencies, nonprofit organizations, research firms and academic institutions on a batch or subscription basis for one to three-year terms.

### *Escalation (Tier II) Contact Center Support Services*

The ITRC provides low-cost escalation contact center services for organizations that want to provide a value-add support for customers and other individuals with identity theft and related concerns after initial contact with the company's customer service center. Services include embedded website live chat with direct access to ITRC expert advisors, text-to-chat services, a customized telephone number and website landing page, and the option for a dedicated advisor to handle all contacts from an organization.

### *Custom Research*

The ITRC conducts specific research and analysis on identity-related topics that can be used for education, training and policy development. Previous topics include:

- + Consumer actions following data breach notices
- + Consumer awareness of credit freezes
- + Impact of pandemic benefit fraud on victims
- + Consumer preferences for identity verification
- + Changes in social media use before and after an account takeover
- + Financial impact on small businesses of cyberattacks and data breaches

### *Custom Employee Education Series*

A customized identity protection education series to assist consumers and businesses to improve their understanding of identity risks and how to protect against them.

## *Turn-Key Conference Administration*

The ITRC hosts co-branded identity-related conferences, ensuring a positive customer and attendee event experience. The ITRC provides planning, coordination, implementation and overall event management.

## *Certificate in Identity Crime Victim Support*

Designed for organizations that operate customer support centers where identity theft victims go for help, the ITRC has developed a multi-module certificate training program for contact center representatives. This self-guided, online training program is based on the ITRC's 25 years of experience supporting victims whose identities have been stolen. Small group or enterprise licenses are available.



# About the ITRC

Founded in 1999, the 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](https://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.

- + *Executives, Board of Directors & Directors Emeritus*
- + *Alliance for Identity Resilience (AIR) Advisory Board*
- + *Supporters & Partners*

# Executives, Board of Directors & Directors Emeritus

## Executive Team

### Eva Velasquez

President & Chief Executive Officer – ITRC

### James Everett Lee

Chief Operating Officer – ITRC

### Mona Terry

Chief Victims Officer – ITRC

## Board of Directors

### Ralph Linares

Board Chair

CIO & Founder – Goldfish Consulting, Inc.

### Kim Allman

Vice-Chair

Head of Corporate Responsibility & Government Affairs – NortonLifeLock

### Brooke Fortson

Treasurer

Sr. Director, Product Marketing & Sales Enablement – SAS

### Jim Van Dyke

Secretary

Senior Principal, Innovation – TransUnion

### Paul Bond

Board Director

Privacy Litigator and Strategist – Holland & Knight LLP

### John Breyault

Board Director

Vice President, Public Policy, Telecommunications, & Fraud – National Consumers League

### Jordan Burris

Board Director

Vice President & Head of Public Sector Security – Socure

### Clarissa Carnero

Board Director

Director in Fraud Risk Management – American Express

### Blair Cohen

Board Director

Founder, President & Chief Evangelist – AuthenticID

### Kevin Everhart

Board Director

Chief Growth Officer – Experian

### Michele Johnson

Board Director

SVP Government Affairs – Synchrony Financial

### Jason Kratovil

Board Director

Head of Public Policy & External Affairs – SentiLink

### Mark Pribish

Board Director

VP & Practice Leader – Aura

### James D. Ruotolo

Board Director

Senior Director, Financial Services – SAS

### Crystal Sargent

Board Director

Former Owner – Invested Advisors

### Kimberly Sutherland

Board Director

Vice President, Market Strategy – LexisNexis Risk Solutions

## Directors Emeritus

### Mike Cook

VP, Commercialization/Fraud Solutions – Socure

### Matt Cullina

Head of Global Cyber Insurance Business – Cyberscout, A TransUnion Brand

### Ron Davis

Retired, Senior Director, Brand Protection – Qualcomm

### Matthew Donahue

Partner – Government Performance Solutions, LLC

### Julie Ferguson

CEO – Merchant Risk Council

### Susan Grant

Retired, Senior Fellow – Consumer Federation of America

### Dr. Charles E. Nelson, Ph.D.

Psychologist – Crime and Trauma Recovery Program, San Diego

### Stewart Roberts

VP Global Security – Qualcomm

### Eric Trapp

Retired, VP, Security & Technology – Sempra Energy



READ MORE: [ITRC Leadership](#)



# Alliance for Identity Resilience (AIR) Advisory Board

Formed in late 2023, the Alliance for Identity Resilience (AIR) was established by the ITRC as an advisory board. AIR operates within the framework of the ITRC's mission to empower individuals and businesses through education, support and innovative strategies. The primary purpose of AIR is to advise the ITRC on matters related to identity crime. The board serves as a consultative body to foster collaborative discussions, advance thought leadership and advocacy, identify emerging challenges, offer guidance on projects and initiatives, facilitate industry collaboration, and propose holistic solutions to enhance identity protection and victim recovery services.

## Advisory Board

### Shawn Holtzclaw

*Advisory Board Chair*  
Founder/Strategic Consultant – Matrix Ventures, LLC

### Jay Meier

*Biometric Cohort Chair*  
SVP of North American Operations – FaceTec, Inc.

### Meghan Land

*Advisor*  
Executive Director – Privacy Rights Clearinghouse

### Lynette Owens

*Advisor*  
VP, Global Consumer Education & Product Marketing – TrendMicro

### Michael Scheumack

*Advisor*  
Chief Innovation & Marketing Officer – IDIQ

### Stephen Smith

*Advisor*  
SVP, Business & Strategy – Intellectual Technology, Inc.

### Arun Vemury

*Advisor*  
Biometric & Digital Identity Technologist



READ MORE: [Advisory Board](#)

# Supporters & Partners

## Supporters



## Partners

We take great pride in collaborating with numerous organizations from a wide variety of industries in business, government, nonprofits and academia, all of which are dedicated to helping prevent people from becoming victims of identity crimes and recover from them when they happen.

» FOR FULL LIST: [Supporters & Partners](#)



## ***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 Miller](mailto:Dorinda.Miller@idtheftcenter.org)** or contact the ITRC by email at **[communications@idtheftcenter.org](mailto:communications@idtheftcenter.org)**.

## ***For Media***

For any media-related inquiries, please email **[media@idtheftcenter.org](mailto:media@idtheftcenter.org)**.

# Appendix

The Better Business Bureau requires nonprofit organizations, including the ITRC, to publish certain financial information in their annual reports in order to be listed as an accredited charity. This information is also contained in the ITRC's annual tax return (Form 990) that is available on our website, from the Internal Revenue Service and the Attorney General of California.

This data reflects the most recent audited financial information available as of September 30, 2024.

- + **Total Income** – \$2,519,746
- + **Program Expenses** – \$1,965,700
- + **Administrative Expenses** – \$286,555
- + **Fundraising Expenses** – \$190,195
- + **Total Expenses** – \$2,442,450
- + **Ending Net Assets** – \$814,465

Figure 9

Figure 9 | ITRC's Audited Financial Information

<b>Total Income</b>	<b>\$2,519,746</b>
Program Expenses	\$1,965,700
Administrative Expenses	\$286,555
Fundraising Expenses	\$190,195
<b>Total Expenses</b>	<b>\$2,442,450</b>
<b>Ending Net Assets</b>	<b>\$814,465</b>