### Individuals' Awareness, Perception, and Responses to Data Breaches that Affected Them

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A data breach leaks private, sensitive, or confidential personal information to unauthorized third-parties.

# Identity thieves raked in billions with your data, even as breaches fell in

2020

On Data Privacy Day, here's long after your data is stolen

INDIGNITY: REDEFINING THE HARM CAUSED BY DATA BREACHES

George Ashenmacher\*

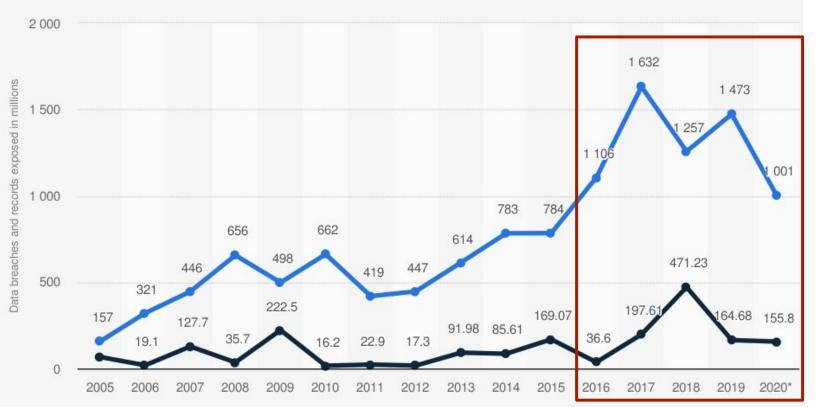
What we have been examining is one facet of man's struggle for a human dimension in a highly structured society, for dignity notwithstanding dependence.

Science has vastly complicated this elemental contest.1

Image sources:

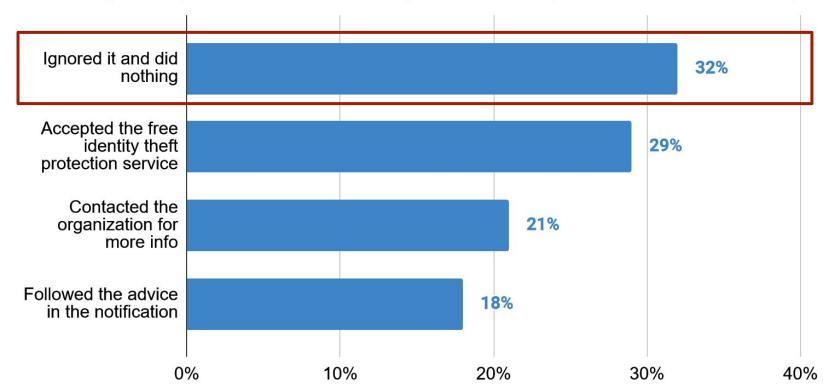
CNET (left), heinonline (right)

### Annual number of data breaches and exposed records in the United States from 2005 to 2020 (in millions)



Data source: Identity Theft Resource Center

Image source: Statista How did you respond to the notification you received? (Ponemon Institute, 2014)



Prior work asked about breaches in general or intended reactions in hypothetical scenarios.

We examined individuals' reactions to real-world breaches that have exposed their personal data.

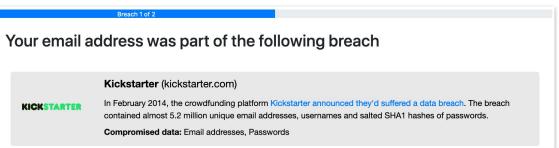




Mitigate potential recall bias

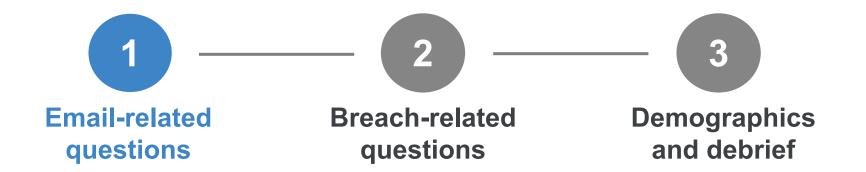
# We built our own survey platform that could query the API of Have I Been Pwned.





#### **Research Questions**

- RQ 1 Factors influencing the likelihood of exposure to data breaches?
- RQ 2 Perceptions of causes and impacts when affected by data breaches?
- RQ 3 Participants' awareness of data breaches?
- RQ 4 Participants' emotional reactions to data breaches?
- RQ 5 Participants' behavioral responses to data breaches?



We asked participants to provide their most commonly used email address for querying HIBP.



2

3

### Email-related questions

Breach-related questions

Demographics and debrief

We asked participants to provide their most commonly used email address for querying HIBP.

#### For up to 3 breaches:

- Awareness
- Perception
- Emotional reaction
- Behavioral reaction

1

2

3

### Email-related questions

Breach-related questions

Demographics and debrief

We asked participants to provide their most commonly used email address for querying HIBP.

For up to 3 breaches:

- Awareness
- Perception
- Emotional reaction
- Behavioral reaction

We showed a **complete list** of breaches and
provided **resources** to
help participants with the
coping process.

### What did we find?

# Factors influencing the likelihood of exposure to data breaches?

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**73%** 

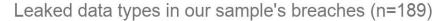
participants had one or more data breaches.

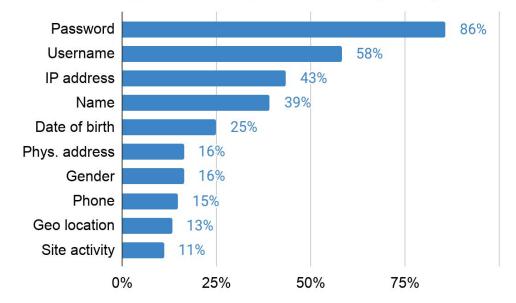
**5.4** 

as the average number of breaches per participant.

189

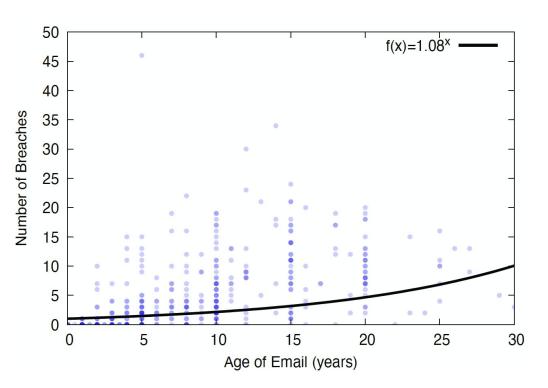
unique breaches across all provided email addresses.





### Factors influencing the likelihood of exposure to data breaches

The number of breaches associated with an email address increases 8% per year of use.



# Factors influencing the likelihood of exposure to data breaches?

Exposure to breaches was **common**. The **longer** the email was used, the more likely it was exposed.

# Perceptions of causes and impacts when affected by data breaches?



#### Perceptions of causes and impacts when affected by data breaches

#### **Email practices** (159; 53%)

Insecure behaviors : External factors (31;10%)

It's on the website of every business I have an online relationship with.

Because I was not careful with what emails I clicked.

## (42; 14%)

These companies did not try hard enough to keep my info private.

Self-Blame

External Blame 17



### Perceptions of **causes** and **impacts** when affected by data breaches

More than half of responses assessed the breach's impact as none (343; 43%) or very little (85; 11%).

#### **Experienced impacts**

I receive phone calls constantly from scam artists...It has caused me to rarely ever answer my phone.

#### **Anticipated impacts**

Not at all, just scammers occasionally attempt to access some of my older accounts that hold no sensitive information.



Perceptions of causes and impacts when affected by data breaches?

Most participants blamed themselves for being affected, and thought the breach would not impact them.

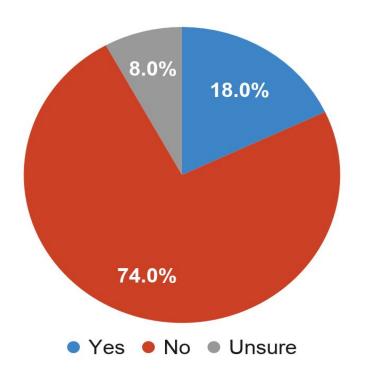
Participants' awareness of data breaches?



#### Participants' awareness of data breaches

"Prior to this study, were you aware that you are affected by this breach?"

(n=792)

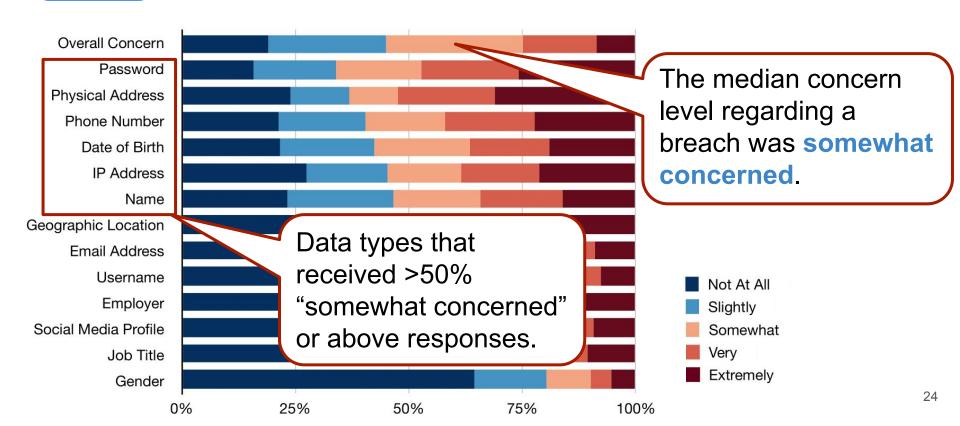


Participants' awareness of data breaches?

Participants were unaware of most breaches displayed to them.

# Participants' emotional reactions to data breaches?

### Participants' emotional reactions to data breaches



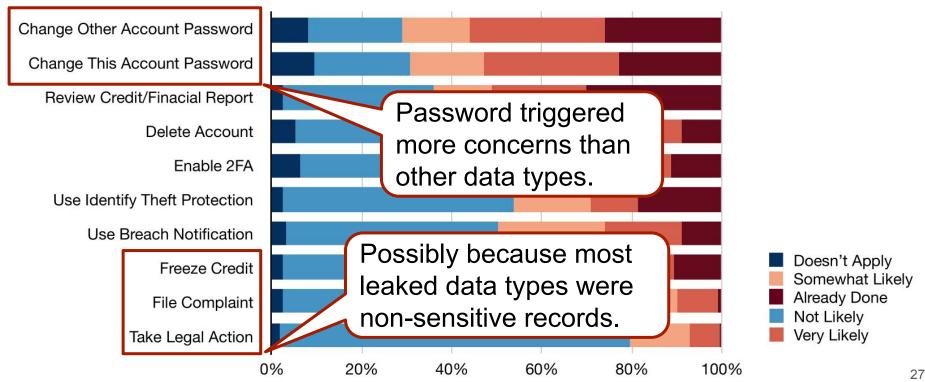


# Participants' emotional reactions to data breaches?

Overall concern level remained low; more concern about exposed password, physical address, and phone number.

# Participants' behavioral responses to data breaches?

#### Participants' behavioral responses to data breaches





### Participants' behavioral responses to data breaches

For a one-unit increase on a 5-point scale, the odds of having taken action increased by 2.2.

	Est.	OR	95% CI	p-value
(Intercept)	-3.27	0.04	[0.002, 0.61]	.02
Awareness yes (vs. no)	5.97	390.48	[45.72,3334.79]	< 0.001
Breach age years	-0.03	0.97	[0.77, 1.21]	.77
Num. of types numeric	.12	1.13	[0.85, 1.50]	.39
Password yes (vs. no)	-0.18	0.84	[0.18, 3.79]	.82
Physical Addr. yes (vs. no)	-0.26	0.77	[0.16, 3.71]	.75
Phone Num. yes (vs. no)	-0.29	0.75	[0.19, 3.02]	.69
Date of birth yes (vs. no)	-0.24	0.79	[0.17, 3.62]	.76
IP Addr. yes (vs. no)	-0.20	0.82	[0.26, 2.64]	.74
Name yes (vs. no)	-0.19	0.83	[0.21, 3.22]	.79
Concern numeric	0.80	2.22	[1.28, 3.86]	.005

To react to a data breach, one need to be aware of the breach.

Logistic regression on having taken any of the ten provided actions (yes vs. no).



# Participants' behavioral responses to data breaches?

Changing passwords was more popular than other actions. Prior awareness and higher concern were key motivators.

#### **Summary of Results**

We surveyed (n=413) individuals' **awareness**, **perception**, and **responses** to specific breaches that affected them.

- Exposure to breaches increases as an email address gets used for a longer time.
- Participants were unaware of most breaches displayed to them.
- Most participants blamed themselves for being affected, and thought the breach would not impact them.
- Participants' overall concern level remained low, yet awareness and concern were key motivators of taking action.

# What are the implications?

#### Tools to help consumers react to breaches

As an email gets used longer, the email address becomes more likely to appear in data breaches.



Promote tools that automate the creation of unique email aliases.



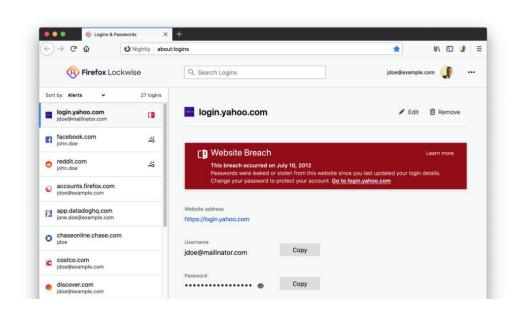


#### Tools to help consumers react to breaches

of shown breaches 74% were new to participants.



Use in-situ methods to notify consumers of breaches.



#### Increase responsibility of breached companies

Set stricter requirements for notifying affected consumers.

#### GDPR Art. 34:

When the personal data breach is likely to result in a high risk to the rights and freedoms of natural persons, the controller shall communicate the personal data breach to the data subject without undue delay.

Mandate notifications for all breaches considering harms in legal terms.



Deliver notifications via multiple channels.



Make sure notifications are understandable and usable.

#### Increase responsibility of breached companies

Require companies to be more involved in helping consumers recover from breaches.

#### WHAT YOU CAN DO

We are offering a complimentary one-year membership of Experian's® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides identity protection services focused on identification and resolution of identity theft. IdentityWorksSM Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorksSM Credit 3B, including instructions on how to activate the complimentary one-year membership, please see the additional information provided with this letter.



How about providing tools such as email alias generators or password managers?

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