Nearly one in two Internet users say privacy and security concerns have now stopped them from doing basic things online — such as posting to social networks, expressing opinions in forums or even buying things from websites, according to a new government survey released Friday.

This chilling effect, pulled out of a survey of 41,000 U.S. households who use the Internet, show the insecurity of the Web is beginning to have consequences that stretch beyond the direct fall-out of an individual losing personal data in breach. The research suggests some consumers are reaching a tipping point where they feel they can no longer trust using the Internet for everyday activities.

"Every day, billions of people around the world use the Internet to share ideas, conduct financial transactions, and keep in touch with family, friends, and colleagues," wrote Rafi Goldberg, a policy analyst at the Department of Commerce's National Telecommunications and Information Administration, in a blog post introducing the data. "But for the Internet to grow and thrive, users must continue to trust that their personal information will be secure and their privacy protected."

The survey showed that nearly 20 percent of the survey's respondents had personally experienced some form of identity theft, an online security breach, or another similar problem over the year before the survey was taken last July. Overall, 45 percent said their concerns about online privacy and security stopped them from using the Web in very practical ways.

Here's the data broken down for each individual category:
When asked to list their biggest concerns, nearly two out of three respondents cited identity theft, while nearly half brought up credit card or banking fraud. About one in five listed data collection by the government.

The NTIA survey also showed that the more connected devices people owned, the more they experienced a breach of data. For those with only one laptop or computer or smartphone, 9 percent reported a security incident. That number more than tripled for those with at least five devices.

Other surveys have shown that privacy concerns have become more common. A Pew Research study last year found that people overwhelmingly want to control their digital data, but had little confidence that information could stay protected.

Pew also found that a significant number of Americans tried a number of different ways to protect their privacy online. Almost 60 percent said they had cleared their cookies or browser history, and nearly one in three said they had deleted or edited something they previously posted online.

But very few said they had considered using more advanced methods to protect their privacy, such as encrypting their emails. And other Pew research has shown that the majority of Americans find it difficult to figure out the right tools and strategies to meaningfully enhance their privacy.

The new NTIA data suggests a significant number of Americans have embraced at least one strategy: Opting out of online activities.

That trend could have major consequences for banks, online retailers, and the broader Internet economy.

"NTIA’s initial analysis only scratches the surface of this important area, but it is clear that policymakers need to develop a better understanding of mistrust in the privacy and security of the Internet and the resulting chilling effects," wrote Goldberg, the NTIA analyst. "In addition to being a problem of great concern to many Americans, privacy and security issues may reduce economic activity and hamper the free exchange of ideas online."