



## It Takes a Village to Fight Identity Theft

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*A commentary from Brad Pfaff, DATCP Secretary-designee*

MADISON – Too many Wisconsin consumers fell victim to identity theft in 2018, according to a report by the Federal Trade Commission (FTC). Credit card fraud was the most commonly reported type of theft for consumers age 20 and over, and those under 19 reported mostly employment or tax-related fraud.

Particularly concerning about these reports is a sharp increase in identity theft incidents among college- and middle-aged consumers. Reports from the 20-29 age group were up more than 25% from 2017, the 30-39 group was up more than 33%, and the 40-49 group was up nearly 20%. The 30-39 age group reported more than 107,000 identity theft incidents to the FTC in 2018 – 27% more incidents than were reported by the next highest group: 40-49 year olds. Reports were fairly stable among consumers age 19 and under and those over 50.

Since identity theft can go undetected, we need to stay vigilant and do our part to protect ourselves. There are a number of resources available to help consumers learn about identity theft and take preventative measures. The Wisconsin Department of Agriculture, Trade and Consumer Protection's (DATCP) Bureau of Consumer Protection also has staff to help victims mitigate any damage that may have occurred if they are victims of identity theft.

Here are some ways federal and state partners can help you protect your identity:

- At the federal level, the U.S. Postal Service will hold your mail when you travel and uses confirmation letters and other identity verification tools to prevent false change of address requests from being processed. The Postal Service also offers Informed Delivery in some areas, which is a way to digitally monitor and manage your mail and packages. The Internal Revenue Service offers the ability for a taxpayer to check the status of their account before they begin filing their taxes. The Social Security Administration makes statements available online so that consumers can monitor their earnings to ensure that the records are accurate.
- Federal laws also require the three major credit bureaus to provide one free credit report each year to consumers and to offer free fraud alerts and credit report freezes. Freezes are a powerful tool to prevent an identity thief from using your information to obtain extensions of credit in your name.
- In Wisconsin, additional monitoring and assistance services are available from multiple state agencies. The Wisconsin Department of Transportation (WisDOT) can provide a copy of your driving record, allowing you to see if there have been incidents reported against your driver's license without your knowledge. WisDOT also offers



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e-notification services that will alert you when there is activity on your account. The Wisconsin Department of Revenue (DOR) protects taxpayers by verifying their identities when they file their taxes; by ensuring that the wage and withholding information match between your records and your employer's records; and by reviewing returns or credit claims for common mistakes. DATCP has a dedicated team of consumer protection staff that focuses on identity theft-related issues. DATCP works closely with the federal and state agencies to ensure that victims receive the resources that they need to mitigate any damage to their credit histories and their good names.

While identity theft is not a completely unavoidable risk, the many protections and educational offerings from state and federal agencies provide consumers with a set of tools to help protect themselves against this crime. But to be effective, consumers should take advantage of these resources and protect their sensitive personal information day in and day out. This includes simple tasks like shredding documents that contain personal information, cleaning out your wallet, and securing your electronic devices.

Clearing your name in the aftermath of an identity theft incident can be a time consuming, financially taxing, and emotionally draining experience. Remember that help is out there. If you need additional information or believe you may have been a victim of identity theft, visit the DATCP website at [datcp.wi.gov](http://datcp.wi.gov) or contact DATCP's Consumer Protection Hotline at 800-422-7128 or by email: [datcph hotline@wi.gov](mailto:datcph hotline@wi.gov).

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