



National Consumer Protection Week: Make Use of New Tools in the Fight Against ID Theft

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It's National Consumer Protection Week! The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) recognizes this annual campaign as a way to teach people about their consumer rights and to give them the tools they need to protect themselves from scams.

This week, DATCP will look at the top five consumer complaints from 2016, providing insight into the nature of the complaints and safety tips to follow throughout 2017.

Consumer Protection Week, Day Four: Identity Theft

For a conscientious, law-abiding citizen, there are few things more frightening than having your personal information stolen and misused by a criminal. And the theft of the information can be silent and invisible, going unnoticed for months or even years. For many identity theft victims, the first indication that their information has gotten away from them is when they file their taxes and get word back from the IRS or a state tax department that a return has already been submitted in their name.

This type of **tax-related identity theft** was a factor in 75% of all of the identity theft complaints filed with the Wisconsin Department of Agriculture, Trade and Consumer Protection in 2016. The ID theft category received the fourth-most complaints of any type of consumer issue last year.

Thankfully, while the tax ID theft number was staggering, the overall count of identity theft complaints was actually down significantly from 2015 (down 48%). While we cannot be certain of the cause of the drop, it may be attributable to a combination of new protective measures put in place by tax authorities and increased education and awareness of the risks of identity theft.

While identity theft comes in many shapes and sizes, the most well-known form is **financial identity theft**. Financial ID theft refers to anything affecting your financial status or credit score such as unexpected purchases on your existing accounts or new loans or lines of credit opened in your name.

Child identity theft, where the identity of a minor is stolen and misused, is the fastest growing *type* of identity theft. It also creates the most sustained damage because it often goes undetected until the minor is old enough to attempt to take out loans or apply for jobs using their Social Security number.

Medical identity theft is the misuse of insurance information to obtain medical services. It could involve alterations to treatment services and medical records.

Finally, **criminal identity theft** is committed by individuals who are hiding from law enforcement.

Most general identity theft guidance is consistent from year to year and protects against the majority of the types noted above:

- shred unnecessary documents that contain sensitive personal information
- file important documents in a lockbox
- use long, complex passwords on online accounts
- be cautious with how you share your information
- be careful what you access or send when you are working on a public WiFi network.

One recent protective measure for digital accounts deserves consideration from all web users: “**two-factor authentication.**”

Two-factor authentication requires a web user to enter an additional piece of information along with their password in order access a site or toolset. This second piece of data is sent directly to the user through a text message or via email upon the first login to a site on a particular device. Someone with your username and password alone could not open your account – they would need this second line of access.

If the web services you use offer this option, take it. The inconvenience of needing to receive a secondary key for a web service pales in comparison to the time and money spent repairing the damage that could be caused by an identity thief who accesses your accounts.

Another great identity theft protection tool is the Wisconsin [Child Credit Protection Act](#) which allows parents and guardians of minors up to 16 years of age, to create a credit report for their child and immediately freeze it to protect the child's credit record from unlawful access. The request must be made by mail due to documentation requirements and costs \$30 (\$10 to each of the three major credit bureaus). This is a small price to pay for protecting a child from identity theft and for a parent or guardian's peace of mind.

For additional information on identity theft risks and protective measures, visit the Consumer Protection Bureau at <http://datcp.wisconsin.gov>, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Protection Hotline at 1-800-422-7128.

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