

AARP Wisconsin: Wisconsin consumers putting their digital IDs at risk, says AARP survey

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MADISON, WISCONSIN – As data breach incidents proliferate, a new AARP survey finds that an alarming number of Wisconsin residents have failed to take the basic precautions against identity fraud.

In response, AARP and the [AARP Fraud Watch Network](#) launched a campaign to raise awareness of identity theft risks and educate consumers on how to enhance the safety of their personal information.

Reports of data breaches have become commonplace – from Equifax to Target, Uber and Home Depot. According to the Privacy Rights Clearinghouse, there have been more than 2,000 data breaches since 2015, impacting over 7 billion records. An eye-opening cover story in the September edition of the AARP Bulletin explains how some of this hacked personal information can end up for sale on the Dark Web.

While some security experts say almost all consumers have likely been affected in some manner by a data breach, AARP's [survey](#) shows that many put themselves in even higher jeopardy due to their risky online behavior:

- Password Re-use – Half (51%) of adults have used the same password for more than one online account.
- Bank Account Access – Only 4 in 10 (44%) respondents reported having online access to all of their bank accounts.
- Credit Report – Half of adults (50%) reported that they have experienced fraudulent charges on their credit or debit card, yet very few (17%) have ordered a

security freeze on their credit report.

- Digital ID Know-How – 6 of 10 adults (68%) failed a quiz testing their “digital identity IQ”.

“Our survey results indicate that a lot of people may feel overwhelmed, and have just given up,” said AARP Wisconsin State Director Sam Wilson. “Two-thirds of those surveyed said that given the number of data breaches that have occurred, they think it is inevitable that criminals will be able to exploit their credit at some point. But we are emphasizing that there are powerful things you can do to make sure that stolen data can’t be used against you.”

The AARP Fraud Watch Network campaign recommends people take these three steps to protect their digital identity:

- Order a Freeze – Put a security freeze in place with the three credit reporting bureaus so that no one can access your credit file or open a new credit account with your information. For a guide to the process, visit www.aarp.org/CreditFreeze. Traditionally there has been a fee for placing a freeze on your credit report, but beginning later this month the process is free thanks to legislation passed by Congress in May.
- Set up Digital Access – Set up online access to all of your financial accounts – bank accounts, credit cards, 401(k)s, etc. — and regularly monitor the accounts so you can stay up-to-date on all transactions and recognize any fraudulent activity that may occur.
- Use Separate Passwords – Make sure you use unique passwords for each of your online accounts. That way, if one account is hacked, it does not put your other accounts at risk. A good way to manage all of those unique passwords is to use a digital password manager. These services keep all your passwords secure and help you create different, strong passwords for each of your online accounts.

The AARP Fraud Watch Network launched in 2013 as a free resource for people of all ages. Consumers may sign up for “Watchdog Alert” emails that deliver information about scams, or call a free helpline at 877-908-3360 to speak with volunteers trained in fraud counseling.

The Fraud Watch Network website provides information about fraud and scams,

prevention tips from experts, an interactive scam-tracking map, fun educational quizzes, and video presentations.