

# TWC Warns Texans About ID Theft

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Reporting Fraud to TWC is Just the First Step  
To Protecting Yourself Online

Austin – The Texas Workforce Commission (TWC) is warning Texans to protect their identities online amid a wave of unemployment insurance fraud applications. While TWC systems have not been breached or hacked, Texas, like all states, is seeing large numbers of fraudulent applications due to identity theft that occurs outside the system.

Identities are being stolen at record rates, some in breaches of health insurance companies, hotels and in one of the largest cases, a consumer credit reporting agency. The [Insurance Information Institute](#) (III) reported that the number of identity theft complaints in America doubled in 2020. A growing cybercrime community known as the Dark Web traffics in these stolen identities, passing them from hackers to fraudsters seeking to monetize your information. Even the hackers are being [hacked](#). The III reports that government benefits programs are now the largest single target for these thieves, above even credit cards. With the high-profile increase in unemployment claims due to COVID-19, fraudsters are seeking to capitalize.

If you receive a letter stating that you have applied for benefits, which you have not applied for, it is very likely you are the victim of identity theft. You should report it immediately on the TWC [fraud portal](#). You should also take the following steps:

1. Contact the police department in the city in which you reside and get an incident report and number.
2. Consult the [Federal Trade Commission](#) website to report the ID theft and for prevention tips and resources.
3. Contact one of the three credit reporting agencies listed below and ask that a free fraud alert be placed on your credit report. If needed, ask to have your credit account frozen. Also request a free credit report. You only need to contact one of the three agencies because the law requires the agency you call to contact the other two.
  - Equifax - 800-349-9960
  - Experian - 888-397-3742
  - TransUnion - 888-909-8872
1. If your bank or credit union account was compromised, contact the fraud department of each institution. Report the identity theft and, if needed, ask them to close or freeze the compromised account. If your ATM card was compromised, contact your financial institution and request a new card.

2. If unauthorized charges appear on your legitimate credit cards, cancel the cards and request replacement cards with new account numbers. If an authorized card was opened using your ID, cancel the cards and close the accounts.
3. Contact the Social Security Administration office in one of the following ways:
  - Visit [www.ssa.gov](http://www.ssa.gov) and type "identity theft" in the search box
  - Call: 800-269-0271
  - Fax: 410-597-0118
  - Social Security Fraud Hotline  
PO Box 17785  
Baltimore, MD 21235

All Texans should take steps to secure their identity online by practicing Internet security best practices. Treat your TWC account and all accounts like you would your bank account. The Texas Workforce Commission will investigate every unemployment benefit claim to confirm identity and to lock accounts that are fraudulent.

#### Additional Resources

- [U.S. Department of Labor information on reporting unemployment insurance fraud](#)
- [IRS Identity Theft and Unemployment Benefits webpage](#)
- [Federal Trade Commission Identity Theft and Unemployment Benefits webpage](#)
- [Texas Office of Attorney General, ID Theft](#)
- [Texas Department of Public Safety ID Theft Information Guide](#)