

Understanding Child Identity Theft

Child identity theft happens when someone uses a minor's personal information to commit fraud.¹ Personal identifying information can include, but is not limited to a child's name, date of birth (DOB), address or Social Security Number (SSN).

Once this personal information is obtained, a thief can use a child's information to:

- Apply for government benefits and tax refunds
- Establish wireless services or utility service
- Make expensive purchases such as a home or car
- Open credit card or bank accounts
- Acquire driver's licenses
- Obtain medical benefits
- Secure employment

According to an ID Analytics Study, an estimated 1.9 million children's identities are misused each year.² The reason children are such lucrative targets for identity theft is because they have clean records, meaning no established credit history, accounts, etc., and it can usually take years before the theft is realized.

Because a child's identity is not always actively monitored by a parent/guardian, the misuse and abuse of a child's information may go undetected for many years, well into adulthood. Identity theft can have long term damage and may impact a child's future and create difficulties in:

- Applying for continuing education financial aid and scholarships
- Establishing credit
- Gaining employment
- Obtaining a driver's license or passport
- Securing rental housing

Protect A Child's Personal Identifying Information

SSN: Ask questions and know why a child's SSN is requested. Know how the SSN will be used, protected and disposed of. Organizations, extracurricular activities, etc. do not always require a child's SSN for participation.

Personal Information: Do not over share personal information online such as address, phone numbers, complete DOB, schools or extracurricular associations (e.g., sports teams or clubs).

Password Protection: Create a strong password. Do not use DOB, phone numbers, family names, school, etc. It is important to update or change passwords every month.

Safeguard Personal Documents: Protect birth certificates, medical records and passports that reveal a child's identity (name, age, address, school, phone number, etc.) by keeping in a secure location. When disposing of their personal documents use a cross-cut shredder.

Credit Report: Monitor a child's credit by ordering an annual credit report at www.annualcreditreport.com. Visit each credit reporting agency to view instructions on how to request a child's credit report.

“Children's Social Security numbers are particularly valuable due to their clean histories. They can be paired with any name and birthdate and are a 'hot ticket' on the underground market.”

Carnegie Mellon University's Richard Power, 2012

Computer and Electronic Devices

- ➔ Use proper privacy settings, especially on social media sites and with online shopping activities.
- ➔ Learn how the geo-tagging feature on mobile devices work and know how to disable this feature.
- ➔ Install anti-virus protection on all personal electronic devices.
- ➔ Do not open email or pop-up messages from unknown sources.
- ➔ In a public setting, never leave electronic devices unattended/unsecured or accounts logged in.



Did You Know?

1. Children are 51% more likely than adults to have their identity stolen.¹
2. One in 10 children will become a victim of child identity theft.¹
3. The largest fraud against children (\$725,000), reported in a recent study, was committed against a 16-year-old girl.¹
4. Youth in foster care are vulnerable to identity theft because of their mobility while in care and the frequency with which they must give out important identifying information.²

Steps To Take When A Child's Identity Has Been Stolen

1. File a police report.
2. Flag a child's credit report-place a fraud alert and consider requesting a credit freeze if available in your state.
3. Contact each of the three nationwide credit reporting agencies. Complete the *Uniform Minor's Status Declaration* along with a letter requesting removal of all accounts, inquiries and collection notices associated with the child's name or personal information if the child's information was misused.
4. Report a child's identity theft crime to the FTC at www.FTC.gov.
5. Visit your state Attorney General's website to obtain resources regarding remediation and victim assistance.
6. If you learn that an identity thief used a child's SSN on a tax return, call the *IRS Specialized Identity Theft Protection Unit* at 1-800-908-4490.

Resources

Federal Trade Commission (FTC)
1-877-IDTHEFT
www.ftc.gov

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

**National Organization
for Victim Assistance (NOVA)**
1-800-TRY-NOVA
www.trynova.org

Stay Safe Online
www.StaySafeOnline.org

**Order a free credit report
every 12 months by visiting:**
www.annualcreditreport.com

**For more information
and resources, please visit:**
[www.LifeLock.com/about/
lifelock-in-the-community](http://www.LifeLock.com/about/lifelock-in-the-community)



LifeLock

60 East Rio Salado Parkway
Suite 400
Tempe, AZ 85281

1-800-543-3562 | LifeLock.com

Child Identity Theft Protection Information



¹ Power, Richard. "Child Identity Theft." Carnegie Mellon CyLab. 2012.

² The Annie E. Casey Foundation. Youth and Credit: Protecting the Credit of Youth in Foster Care. 2013.