

Children and Identity Theft

By Denise Richardson

It is no surprise that identity theft continues to be the fastest growing type of fraud: it requires little overhead, can be accomplished from almost anywhere, and is hard to detect and prosecute. But what may surprise parents is that according to the FTC, an estimated 140,000 identity theft crimes are committed against children each year.

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})();
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Social Security numbers of children can be stolen in a variety of ways and then sold to multiple thieves for an array of purposes, including obtaining employment, housing, medical services, government benefits, drivers licenses, passports, and of course, credit and cold hard cash. As you can imagine, this can leave some children with some serious negative consequences and damaging credit histories that stretch back several years and in some cases for the entire length of a child's life. There have even been cases reported where a child's Social Security number has been compromised before the child was born, either as a result of credit accounts illegally being opened using an unassigned SSN or errors in the transcription of identifying information causing accounts to be created using an altered version of a real person's SSN.

Unlike identity theft that happens to adults, childhood identity theft can take years to detect. Often it isn't discovered until the victim applies for a job, credit or a driver's license as a young adult. Nobody is immune to the threat of this happening, either; Michelle Denny, the chief privacy officer for the antivirus and Internet security firm McAfee Inc., discovered

that her 8-year-old daughter's identity had been compromised by someone who had generated or stolen the girl's Social Security number while it was still unassigned. By the time she was born, Dennedy's daughter already had a credit history over 10 years old complete with collections and late payments.

The Social Security Administration changed the way that Social Security numbers are issued in 2011 to make it harder for potential identity thieves to generate active numbers based on known information. Unfortunately, that change isn't likely to deter identity thieves any more than network security changes deter hackers and cyber-criminals. Any child born before June 2011 will still have the old style of SSN, and even children born afterward can fall victim to determined identity thieves. Because childhood identity theft can go much longer without detection, it's even more important to stay vigilant and make sure that your child's identity hasn't been compromised.

Unlike adults who can check their credit history once per year from a single website, you must contact each of the three credit bureaus individually to check and see whether your child's Social Security number has been used to establish credit lines for an identity thief. With TransUnion you can request this online, while Experian and Equifax require that requests be made in writing. Any such requests must include identifying information for both you and your child to prove that you have the authority to make the request and also to prove that the SSN in question really does belong to your child. You will also need to provide the exact reason that you're making the request such as checking to see if your child has been the victim of identity theft.

Some experts say that you don't need to check a child's credit as often as you would check your own unless you have reason to believe that your child has had his or her identity stolen. Even so it's important to stay on top of potential violations of your child's credit history so that you can get them resolved as quickly as possible. If your child suddenly begins receiving credit card offers or other solicitations in his or her own name, consider that a red flag.

Talk to your teens and tweens about identity theft and what can happen when they divulge too much information, or participate in risky online behavior.

They say knowledge is power, and the more we know the better we can do. Today, it's important to recognize that even though our children may not be using their SSN's to obtain credit or employment; someone else might be...

For more info see: [Targeting children; the young victims of identity theft](#)

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