The three hypothetical examples above illustrate various types of child identity theft. Simply put, this crime occurs when an individual uses the identifying information of a child for personal gain. That information can include Social Security numbers, mother’s maiden name, date of birth, location of birth, and even just the name and address of the child.

Who’s at Risk?

Consider an incoming college student. She has a savings account and is looking to establish a checking account. Much to her surprise, when she goes into the bank to get set up, the bank shows that she already has two credit cards opened in her name.

Another individual is wanted for forgery as well as failure to pay child support for two children, has a suspended driving license, and has two misdemeanor charges for fighting – but he is only 10 years old. His parents’ IRS tax statement states they cannot claim their son as a dependent due to his full-time employment.

After working hard in college, a young man is ready to start his career as a computer security specialist. However, he can’t find his Social Security card so he applies for a replacement card. He then learns that someone is not only using his Social Security number for employment, but is also collecting unemployment in another state. After checking his credit reports, the young man finds this person also has a car loan as well as a credit card in good standing.
Child identity theft can be discovered when children are still young or after they reach 18 years old (or are emancipated) and start to use their own information and build a credit history.

In the case of young children, the parents are usually the first to realize there might be a problem. They might receive calls from collection agencies, get a rejected federal or state tax form, or receive pre-approved credit card offers directed to their child. Their teen may be denied the right to a driver’s license due to accumulated tickets or even receive notice of a valid driver’s license in their state or another state.

Almost all adult-child identity theft victims find out in a negative manner. They are denied credit, loans, tenancy, and even a job. They aren’t able to sign up for utilities like cable or phone service, are terminated from employment without cause, receive bills for credit cards they never requested or received, and may even be arrested for the crimes of another person.

Who Typically Steals a Child’s Identity?

Currently there are two categories of people who are stealing and using children’s identifying information.

- **Unknown perpetrator:** These thieves have either stolen or purchased the Social Security number and sometimes other identifying information of a child. Some people create Social Security numbers that just happen to belong to a child.

- **Family members:** A reality of child identity theft is the fact that parents or family members of a child have been found to use the child’s identifying information, often in times of desperation. Be it job loss or mounting debt, they are compelled to take advantage of their child’s “clean” credit history. They may open new lines of credit using the child’s SSN to help pay off bills, and perhaps have never learned to live within their means and are unable to pay off current credit cards.
How Do Imposters Use Stolen Information

The primary use of stolen identifying information is for financial purposes. It can also be used for many other purposes. Here are some examples of both:

• Open a bank account or checking account
• Apply for credit/debit cards and loans, including tuition/student and car loans
• Apply for utilities, such as cellular phone, cable and Internet services
• Rent an apartment
• Get a job
• Use the child’s SSN as the family SSN due to the inability of a parent to get a SSN
• Avoid a criminal record on the perpetrator’s file
• Avoid a medical record with the perpetrator’s file information (perhaps for insurance purposes or to hide a medical condition)
• Fraudulently receive welfare, unemployment or medical benefits
Safeguarding Your Child Starts at Home

It is important to protect your child’s Social Security number and birth certificate. Hold your children’s personal information as closely as you hold them. The suggestions below can help protect your child’s identity:

• Carry your child’s Social Security card, birth certificate or passport with you only when absolutely necessary.

• Unless you initiate contact, do not provide your child’s Social Security number (or any part of it) over the phone, over the Internet, or in person.

• If you are asked for your child’s Social Security number ask these three questions: Why is it needed? Isn’t there another way to identify my child? How will my child’s information be protected?

• Lock birth certificates and documents with your child’s Social Security number in a safe place.

• Purchase and use a cross-cut shredder.

• It is important that you talk with your children about identity theft. Create a safe environment with open dialogue. Explain it in terms they can understand, using examples such as “defensive driving” or “expensive jewelry”. Leave the door open for them to ask questions or express concerns.


• Most schools ask for personal identifying information. Ask if this is optional or if another form of identification such as a utility bill is sufficient.

• Never use your child’s Social Security number to open accounts for your benefit. This may be tempting if you have bad credit, but not paying bills on time could keep your child from getting credit cards, student loans, an apartment, or even a job when they turn 18.
Internet Safety and Your Child

• It's important to teach your child not to give out personal information over the phone, as well as not to post any information on the Internet. Children and teenagers are likely to post personal identifying information on social networking sites.

• Know the web sites your child visits. Find out what type of information is being requested to register or to create a profile. Talk to your child about the risks of posting personal information in a public forum.

• Protect computers from viruses, malware, and spyware. Always update firewall and virus protection software.

• Teach your child to password-protect their log-in information. Teach your child about creating safe passwords.

• Talk with your child about scams they might encounter over the phone, on social sites and over the Internet/smartphones via ads or emails.
Resolving Child Identity Theft Cases

First Steps to Take:

- Contact the local police and report the crime with any evidence you have: credit cards, bills, collection notices, and letters from the IRS or any other governmental or law enforcement agency.

- Get a report from the police, not just an investigation number.

For Financial Identity Theft:

- It is the parents’ right to request a copy of any information known by the three credit reporting agencies for any credit report that might exist in their minor child’s name (in most cases there will not be a report). If there is a fraudulent report in their child’s name, provide a police report to assist with corrections or otherwise dispute the fraudulent items.

- Contact any credit issuers or collection agencies listed on the credit report or that have been in contact with the victim. Explain that this is a case of child identity theft.

- Ask to have all accounts, application inquiries and collection notices removed immediately from your child’s credit report. You can do this via the credit issuer or through a dispute process with the credit reporting agencies. In the end, the credit issuer is the final decision maker as to whether to accept the claim of fraud or not.