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## ***Stolen Innocence: Child Identity Theft***

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*Identity theft doesn't just strike adults – kids and teens are prime targets for identity thieves. The Federal Trade Commission [reported](#) that victims age 19 and under accounted for 8 percent of the identity theft complaints that it received in 2010. And a Carnegie Mellon University [report](#) issued earlier this year provided disturbing evidence that children are deliberately being targeted for identity theft. Why are children vulnerable and how can they be protected?*

*Child identity predators are drawn to the fact that their victims' Social Security numbers are unused – they're like blank slates. Since children can't legally apply for credit, thieves know that their Social Security numbers are unlikely to be associated with fraud or bad credit. That makes them attractive to fraudsters who have credit problems or who can't legally use Social Security numbers of their own to apply for jobs, government benefits, or other services. Child identity theft often goes undetected until the victims are older and run into difficulty trying to get driver's licenses, credit cards, college loans, apartment rentals, or jobs. What's more, resolving these identity theft problems can be difficult and time-consuming.*

### ***Take these steps to reduce children's risks of identity theft:***

- 1. Only carry a child's Social Security card or other documents containing that information when needed for a specific purpose. If you lose them, they may fall into the hands of identity thieves. Don't leave the materials lying around the house, office or school where others can see them.*
- 2. If a child's Social Security number is requested, ask why. It may not be necessary to provide it, or perhaps other information can be used as an alternative. If you must provide a child's Social Security number, ask how it will be used, who will have access to it, and how it will be secured from fraudulent use. If the information is not going to be kept, ask how it will be destroyed or returned to you.*
- 3. Cross-shred documents containing children's Social Security numbers and other personal information before disposing of them.*
- 4. Don't post children's pictures online. Most digital cameras have geocoding features that embed the location where the pictures were taken within the images. This can help identity thieves to link children's names to their addresses.*
- 5. Don't give children their Social Security numbers until they understand how and why to protect them.*

- 6. As your children get older, make sure they understand the risks of social networking and the need to keep sensitive personal information private. Teach them to create strong passwords, avoid accepting friend requests from strangers and be careful when clicking on links or taking quizzes. The Federal Trade Commission offers excellent information about protecting [children's privacy](#).*

*It's also important to watch for signs that children's Social Security numbers may have been compromised. Preapproved offers of credit, bills, and debt collection notices in a child's name may indicate possible identity theft.*

*Children shouldn't have credit reports associated with their names and Social Security numbers. Experts generally advise not to check for credit reports related to children unless you have reason to suspect that identity theft has occurred, since you may actually end up creating credit reports that could be exploited by identity thieves. If you think your child's identity has been stolen, contact your insurance company or bank, which may provide services to resolve identity theft issues. You'll also want to contact the major credit reporting agencies bureaus at that point to check for a credit report related to the child and clear up any information that has resulted from the fraud. The California Office of Privacy Protection provides [advice](#) on what to do. These materials and more are available on the Consumer Federation of America's [www.IDTheftInfo.org](http://www.IDTheftInfo.org) website.*