

Child Identity Theft:

What to Know, What to Do

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IdentityTheft.gov



Definition of Identity Theft

- Identity theft is the misuse of another's personal information to:
 - fraudulently obtain goods or services
 - hide from government, law enforcement, or others who perform background checks



Types of Personal Information

In this age of the internet, mobile devices, cloud computing, and social media, it's vital for everyone to protect their personal information, including:

- Email addresses
- Passwords
- Date of birth
- **Social Security Number**
- Driver's license number
- Mother's maiden name
- Credit card account number
- Bank account number
- Medical information



17.6 million

identity theft victims in 2014 (7% of US population)*

Nearly 400,000 complaints to the FTC in 2016.

*U.S. Dept. of Justice, Bureau of Justice Statistics, Victims of Identity Theft, 2014 (September 2015)



Identity Theft Complaint Trends

	2013	2014	2015	2016
Total Number of Identity Theft Complaints	290,102	332,647	490,220	399,225



Credit Reports

What is a credit report?

- A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. This information affects whether you can get a loan — and how much you will have to pay to borrow money.
- Nationwide credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.
- You want a copy of your credit report to:
 - make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
 - **help guard against identity theft.**



Child Identity Theft

Kids turning 16? It's time to check their credit report.

- Are your students searching for scholarships and financial aid for college?
- Or maybe they're interviewing for their first job or buying their first car.
- In the middle of preparing the paperwork, they might get a nasty surprise: their credit report shows unpaid bills and a loan default. **What?**



Child Identity Theft

The value of a child's Social Security Number — to identity thieves

- A child's Social Security Number can be used by identity thieves to apply for tax refunds and government benefits, open bank and credit card accounts, apply for loans or utility services, or rent a place to live.



What Is Tax Identity Theft?

- Filing a fraudulent tax return using another person's Social Security Number
- Claiming someone else's children as dependents
- Claiming a tax refund using a deceased taxpayer's information
- Earning wages under another person's Social Security Number
- FTC statistics:
 - 2016: 33.5% of all identity theft complaints pertained to taxes or wages
 - 2015: 45.3% of all identity theft complaints pertained to taxes or wages
 - 2014: 32.8% of all identity theft complaints pertained to taxes or wages



Child Identity Theft

When a family member uses a child's identity

- **Here's the good news:** For child identity theft, reporting to the police is not as important as it is for adults.
- **Here's the bad news:** When a parent is involved, the parent would usually be the person who would help the child clear up the identity theft. They are not going to do that if they are the thief.
- **Another thing to keep in mind, especially in low-income families:** Sometimes a family member steals a child's identity in order to get the heat turned on or in order to get housing. Clearing up the id theft may cause greater problems for the child than leaving it be.



Child Identity Theft

A special word about children in foster care

- Every year, more than 26,000 young people age out of foster care.
- In 2011, Congress passed legislation to help youth in foster care better protect their credit.
- When foster youth turn 16, child welfare agencies are **required** to get their annual credit reports. Then, the agencies must help the youths' clear up their credit, in case of identity theft, so they can better launch their lives as independent young adults.
- The FTC worked with ChildFocus, Inc., and the Annie E. Casey Foundation to help them produce the free guide, *Youth and Credit: Protecting the Credit of Youth in Foster Care*.



Child Identity Theft

To find out if a child has a credit report

- Contact the three major credit bureaus:
 - Experian.com/fraudalert ; 1-888-397-3742
 - TransUnion.com/fraud ; childidtheft@transunion.com
 - Equifax.com/CreditReportAssistance ; 1-888-766-0008
- Ask them to conduct a manual search for the child's Social Security Number. Each bureau has its own process for this.
- If a credit bureau has a credit report for your child, they will send you a copy.



Child Identity Theft

If a child is a victim of identity theft

Step One:

- Call the company where the fraud occurred. Explain that someone stole your child's identity and opened a fraudulent account. Explain that your child is a minor, and cannot enter into legal contracts.
- Ask the company to close the fraudulent account and send you a letter confirming that your child isn't liable for the account.
- Send a follow-up letter. Include the [Minor's Status Declaration](#) and a copy of your child's birth certificate.
- Make a note of who you contacted and when, and keep copies of all correspondence.



Child Identity Theft

If a child is a victim of identity theft

Step Two:

- To remove fraudulent accounts, send a letter to each credit bureau indicating that the child is a minor who can't enter into contracts. Include a copy of the child's birth certificate.

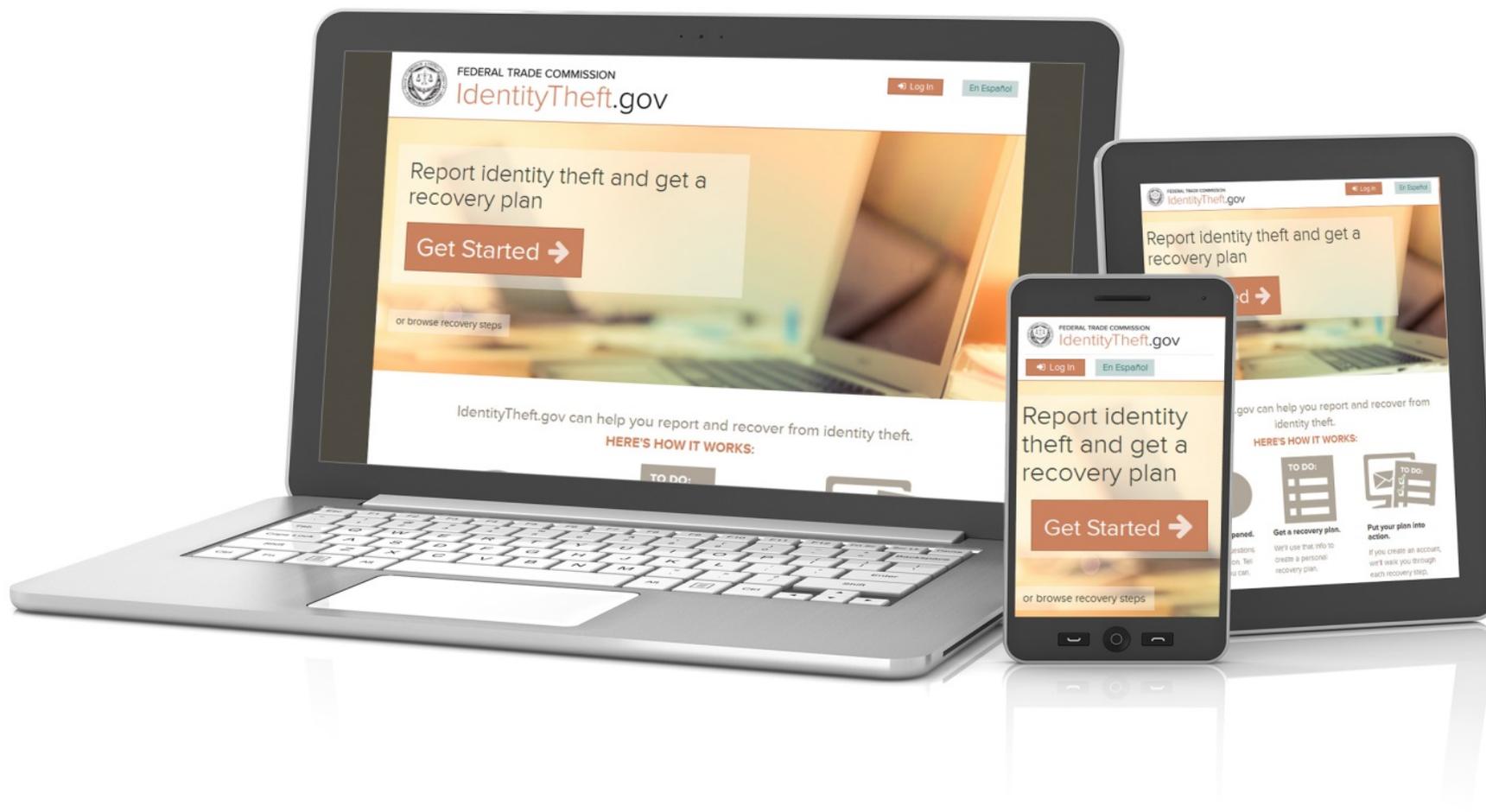
Step Three:

- Request a credit freeze to make it more difficult for someone to use the child's Social Security Number to open accounts. To place a freeze, follow the specific instructions for each credit bureau.

Step Four:

- Report identity theft to the FTC. Go to [IdentityTheft.gov](https://www.ftc.gov/identity-theft).





- personal recovery plans
- step-by-step advice
- prefilled forms & letters
- free and secure access
- chat & phone support
- Spanish language site





FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

[Get started now.](#) Or you can [browse a complete list of possible recovery steps](#) .

Identity Theft

Tips to keep personal information secure

Protecting your personal information can help reduce your risk of identity theft. There are four main ways to do it:

- know who you share information with;
- store and dispose of your personal information securely, especially your Social Security Number;
- ask questions before deciding to share your personal information; and
- maintain appropriate security on your computers and other electronic devices.

For details, read [How to Keep Your Personal Information Secure](#)



Identity Theft

FREE Resources

- [IdentityTheft.gov](https://www.identitytheft.gov) is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.
- Visit [ftc.gov/idtheft](https://www.ftc.gov/idtheft) for prevention tips and free resources to share in your community.
- Visit [ftc.gov/taxidtheft](https://www.ftc.gov/taxidtheft) for information about Tax Identity Theft Awareness Week
- Order Free FTC Resources at [bulkorder.ftc.gov](https://www.bulkorder.ftc.gov)
- Watch/embed Videos at www.consumer.ftc.gov/media
- Stay Connected at [ftc.gov/subscribe](https://www.ftc.gov/subscribe) for FTC consumer & business blogs, press releases, & more.
- The Annie E. Casey Foundation — *Youth and Credit: Protecting the Credit of Youth in Foster Care* — [aecf.org/resources/youth-and-credit](https://www.aecf.org/resources/youth-and-credit)



Child Identity Theft

Suggestions for classroom activities

- Incorporate *Privacy & Identity Theft* fact sheets from the FTC's [You Are Here](#) campaign into your lesson plans. Titles include:
 - *Identify Yourself*
 - *Mind Your Own Beeswax*

- Have students look for newspaper articles or other stories about people who have been victimized by identity theft. Invite a guest speaker to talk about the problems associated with identity theft.

- Show the FTC video, [Why Care About Identity Theft?](#) Then start a discussion with your students. Include questions like:
 - What do you consider your personal information?
 - Why is it important to protect your personal information?
 - What can you do to protect your identity from being stolen?
 - How can you tell if you're a victim of identity theft?
 - What should you do if you're a victim of identity theft?

- Consider using identity theft lesson plans from other organizations, like [Common Sense Education](#)



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Questions?

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