Safeguarding Your Child's Identity In Today's World

Child identity theft isn't something we often think about. However, it occurs more often than you might expect. According to Javelin's Child Identity Fraud Report, child identity theft affects 1.25 million kids every year, which translates to about one in 50 children in America. When you see those numbers, it becomes apparent that we must act now to protect the children in our lives.

What Is Child Identity Theft?

According to the Federal Trade Commission, "Child identity theft happens when someone takes a child's sensitive personal information and uses it to get services or benefits or to commit fraud. They might use your child's Social Security number, name and address, or date of birth."

Child identity theft happens for a multitude of reasons. The perpetrator could use this information to open a bank or credit card account, apply for government benefits, or even sign up for a utility service or rent a place to live. Much like other types of identity theft, it can be easy for this type of identity theft to remain undetected for months or even years.

How It Happens

As with adults, identity theft against children can be perpetrated through a variety of sources. Below we have listed some ways that children's personally identifiable information (PII) could be exposed and then potentially used for fraudulent purposes.

- **Data Breaches.** Kids' personal identifying information is in so many places, and nothing is completely secure. Schools, doctors' offices, and your home can all experience security breaches. After a child's confidential information or PII is exposed, whether the data breach incident is accidental or with malicious intent, the security breach cannot be undone. Often, criminals will wait to utilize the confiscated information for their own purposes.
- **Familial Fraud.** Three out of four cases of child identity theft come from those close to the victim, in what is known as familial fraud, and often occur in correlation with other forms of abuse, according to Javelin's Child Identity Fraud Report. Kids are often more trusting than adults, especially when they know the person who is asking for their information. Unscrupulous individuals at times utilize the PII of their own children, or children they know through family or friends, for their own benefit.
- **Phishing.** These scams don't just target adults. Children that use the internet without parental supervision have a higher chance of giving their sensitive information to a scammer, not realizing that they are being tricked. Kids don't always know not to share their birth date, place of birth, and passwords with strangers or online "friends."
- **Hacking.** As more children have their own devices, and often multiple devices (computers, tablets, and phones), hacking becomes more common. Hackers can gain access to the information stored on these devices and can also log in to social media accounts, which they could use to attempt to defraud friends and family, acting as your child.

Warning Signs Of Child Identity Theft

Regardless of the way the information makes it into the hands of identity thieves, below are some warning signs that your child's identity may have been stolen:

- **Unexpected Mail.** Your child begins receiving credit card offers, collection notices, or bills under their name.
- **Collection Calls.** You or your family members begin to receive calls from collection agencies for unpaid bills in your child's name.
- **Government Benefits Denials.** Your child is denied government benefits because they are already being claimed, when this is not the case.
- **IRS Notifications.** The IRS contacts you or your child about your child owing taxes or indicates that their SSN was used on another tax return.

How You Can Help Protect Your Children

The best way to help protect your family from identity theft is to be proactive in helping to prevent it. The most effective preventative measure is education. This type of education will not only help protect them now, but it is information that will benefit them as adults.

Keep Important Documents in a Secure Location. Keep your family's personal identifying information in a secure place in your home, be selective about what services you sign up for, and don't give your information out unless it is absolutely necessary. Make sure that any important documents in your home, such as Social Security cards, birth certificates, or other legal documents, are stored securely to avoid compromise.

Share Personal Information with Caution. Assess the need before listing your child's Social Security number (SSN) on forms. Schools and school break camps shouldn't be using it as the only unique ID for each child. If an SSN is required, don't be afraid to ask if it's ok to share only the last 4 digits of your child's SSN.

Educate Your Child. Talk to your child about the importance of privacy and the dangers of sharing personal information online and offline. Ensure that your child isn't sharing personal information like their birthdate, address, or school on social media, other online platforms, or with other individuals without your permission.

Secure Your Mail. If you're sending or receiving mail with personal details, especially if those personal details pertain to your children, consider using a mailbox that locks or opt for electronic delivery. Retrieve your mail daily as soon after delivery as possible. Consider opting into the U.S. Postal Service's "Informed Delivery" service. It's free to sign up, and it will provide a Daily Digest email that will preview your mail and packages scheduled to arrive soon, along with an image of each of your incoming letter-sized mail pieces. This will help you stay vigilant if any missing mail never arrives.

Discard Unnecessary Documents with Care. If you have postal mail or other important documents that you no longer need to keep on file, make sure that you use a cross-cut shredder to securely destroy the paperwork. Criminals can engage in "dumpster diving" to retrieve discarded paperwork with personal information, potentially compromising you and your family.