



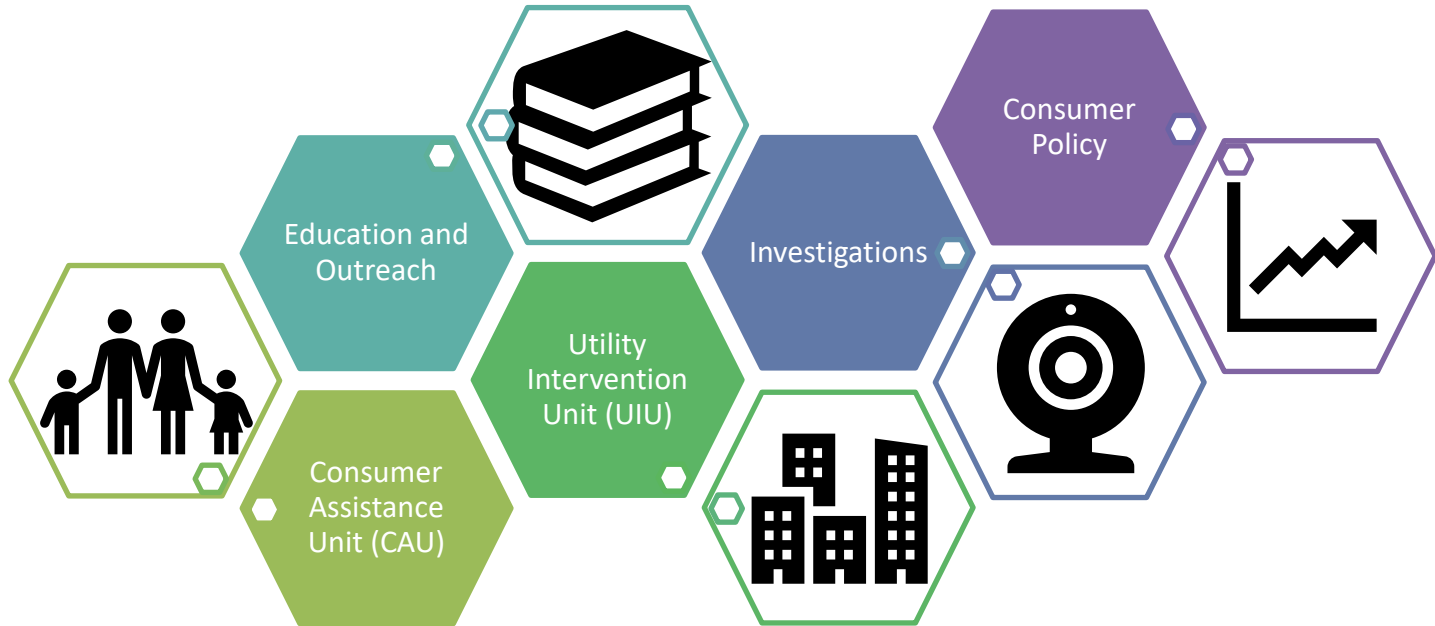
**Division of
Consumer Protection**

Preventing & Responding to Child Identity Theft

A Division of New York Department of State

January 3, 2024

Division of Consumer Protection (DCP)



Agenda



What is Child Identity Theft?

Child identity theft is when someone takes a child's personal information and uses it to get benefits or to falsely apply for a loan.

Thieves might use your child's Social Security number, name and address, or date of birth to apply for a credit card.



Why Are Children Targeted?

- There is no way for companies to verify the name and birthdate attached to a child's unused social security number.
- Thieves can attach a clean social security number to any name and birthdate they desire.
- Children are **35x more likely** to become victims of identity theft than adults.



The Impact of Child ID Theft:

Child ID fraud is expensive and detrimental

- Fixing takes longer to resolve than fraud against adults and costs more
- Long term implications:
 - Can damage a child's credit history and reputation
 - Financial losses and missed opportunities

Warning Signs To Look For:

- Pre-approved credit offers in your child's name
- Any communication addressed to your child from the IRS
- Collection calls or past-due notices in your child's name
- Your child already has a credit file in their name



How Does Child Identity Theft Happen?

- Phishing scams on email or social media
 - Unsupervised children are at a higher risk of identity theft
 - Scams target children and trick them into giving personal data
- Data breaches from companies with your child's SSN
- Account hacking of your child's devices

Who are the thieves?

- Parents
- Guardians
- Family members



To overcome hardships or just extend their credit options.

Prevent, Detect and Resolve it!



Prevent:

- **Always ask why and how** your child's social security number will be used – only give it out when absolutely necessary!
- Keep birth certificates, social security numbers and other sensitive information locked away.
- Shred paper with sensitive information instead of just throwing it in the trash.

Prevent, Detect and Resolve it!



Prevent:

- **Set reasonable boundaries around technology and monitor online activities**
- Make sure that kids are registered as under 13 on the sites and applications they use
- Secure your child's cell phone: adjust settings for location, screentime, passcodes and more
- Online games: ensure kids play in disguise – don't share personal information on gaming accounts
- Internet connected toys: be present when toys are being set up.
- Social media: make sure account is set to "private"

Prevent, Detect and Resolve It!



Detect:

- Ask for a credit report under your child's name and social security number through www.annualcreditreport.com
- If no report exists – ask for a manual search of your child's credit report under just their social security number.

NOTE: Checking for a credit report alone under your child's name, social security number and birthdate is not always enough since thieves can use a different name under your child's social security number.

Prevent, Detect and Resolve It!



Resolve it!

- File an identity theft victim report with the FTC.
- If you notice fraudulent activities on your child's credit report, don't waste time, contact the 3 credit bureaus immediately.
- Contact every business where your child's information was misused and ask to close the fraudulent account and flag it to show it is a result of identity theft.

Prevent, Detect and Resolve It!

If your child is a victim of identity theft:



Step 1:
Complete the Identity
Theft Victims Report at
www.identitytheft.gov



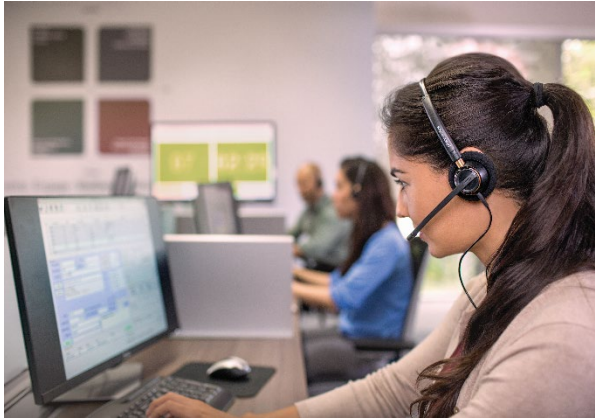
Step 2:
Notify the 3 Credit
Bureaus
Equifax, Experian,
Transunion about the
theft



Step 3:
Notify any affected
accounts at bank(s), credit
card companies, and
online payment companies,
etc. about the theft

Consumer Protection Resources

New York State's Identity Theft Resource



The Division of Consumer Protection's consumer advisors can act as liaisons to intervene and troubleshoot for consumers to help victims recover from the damages of identity theft.

Go to our website and file a consumer complaint
www.dos.ny.gov/consumer-protection
or call our Helpline at **1-800-697-1220**.

Outreach & Education Program



www.dos.ny.gov/consumerprotection



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Questions?



Division of Consumer Protection

[E-mail: DCPOutreach@dos.ny.gov](mailto:DCPOutreach@dos.ny.gov)

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