

Identity Theft's Young Victims: How to Protect Your Children's Identities

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When we think of identity theft, children are probably not the first victims we might imagine. Unfortunately, more and more kids are being targeted for this crime, and the culprits may not be who you think. Right now, approximately 4% of all identity theft cases involve children, which means roughly 400,000 kids a year are having their futures ruined without their knowledge. (1)

In an article on MSNBC.com, a 24-year old man explained that by the age of 10, his identity had been used to accumulate almost \$250,000 in debt and to commit a felony. Another victim, a 9-year old boy, received a collection notice for a \$2,000 debt.

Unlike most identity theft victims, however, these two individuals know exactly who was responsible for committing this crime: their fathers. According to the article, almost two-thirds of all child-related identity theft cases are committed by family members.

A child becomes a victim, in most cases, because someone else uses their social security number and name to open a credit card or to have utilities turned on. While the information can be used in other ways, those are two of the most common. And, because children aren't interested in their credit history until they turn 18 or older, most never even realize the crime has been committed until years after the theft started.

There are some ways to protect your child against potential identity theft:

Keep their social security number locked up in a secure location – If criminals don't have access to your child's social security number, they can't steal it. Never carry their card in your purse or wallet where it could easily be lost or stolen. Never share the number with another family member or anyone else who does not have a professional need to know.

Ask to not have their SSN listed on insurance cards – Many insurance companies list social security numbers on their cards. If yours does, then contact them and ask to use a different number.

Do not allow your child to know his or her SSN until its necessary – Young children have no reason to know their social security numbers or to have access to their SSN card. Keep those documents safe and private until your child needs them. Children are often tempted to reveal more than they should to friends, family members, even strangers.

Check their credit report – While a yearly check of their report may not be necessary unless you suspect a problem, it's a good idea to periodically check your child's credit reports for activity. Your child shouldn't have anything listed at all, but if anything does show up contact the credit bureau and the listed creditors immediately.

Additionally, if you are a parent you should NEVER use your child's social security number fraudulently. Not only are you committing a crime, but you are also making your child's life more difficult. Furthermore, if you know or suspect that someone is wrongly using their child's personal information, then you should contact the authorities. Don't sit idly by while they ruin that child's future.

If you want more information on preventing, detecting, or rectifying identity theft problems for children and adults, then you need to read Identity Theft: A Resource Guide from PCSecurityNews.com. The ebook is available at http://www.pcssecuritynews.com/identity_theft.html

1. Novotny, Monica. "Robbing the Cradle." Countdown with Keith Olberman. MSNBC.com

Author Howard Goff teaches you how to reduce your risk of becoming an Identity Theft victim in his e-Book "Identity Theft, A Resource Guide". This article is just part of the incredible content contained in this 50-page gold mine of information. Get your free copy of this guide today at: Identity Theft . Howard Goff has 3 years of specialized experience in the security industry and has been involved in the internet for over 15 years. He founded <http://www.PCSecurityNews.com> in early 2003 where his company has offered advice and security products to hundreds of thousands of people. Visitors to this website have access to an extensive FAQ and free <http://www.PCSecurityNews.com/spywareremover.html?ht=xaaa02>>Spyware Removal.