

More than Ten Percent of Children Victims of Identity Theft

May 20, 2011 - A new study by Carnegie Mellon University has found that 10.2% of children are victims of identity theft. The study sampled more than 42,000 children and found that 4,311 had their Social Security Numbers used to make purchases. These included purchases of homes and cars, as well as credit card purchases. Additionally among the victims, their SSNs had been used to open bank accounts and obtain government issued identification documents including driver's licenses.

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s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
s1.parentNode.insertBefore(s, s1);  
})();
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The youngest child among the victims was only five months old. Another victim, a 16 year old child, had her SSN used to obtain \$725,000 in fraudulent debt.

The numbers paint a bleak story for our nation's young. As of 2008, there were 73.1 million people under the age of 18 living in the United States. If the data from the study holds, that would mean more than 7 million children could currently be being victimized by ID thieves.

Child ID theft is an especially difficult crime to prevent. Anyone under the age of 18 is ineligible to take out credit in their own name. They are not supposed to have individual credit reports and parents rarely if ever try to obtain copies of credit reports in their children's name. The crime is usually discovered once the child turns 18 and tries to establish their own credit. By that time, it is too late. If they have already become victims of ID theft, they could be facing a lifetime of hardship.

Victims of ID theft can find it nearly impossible to get credit. They can also find it difficult to get a job. In some circumstances, they may find themselves accused of the frauds committed using their SSN and have even been known to be arrested for those crimes.

Parents should try to get copies of credit reports in their children's names. They can do this for free by calling 877-322-8228. This is the only government authorized service for free credit reporting. Every US resident is now entitled by law to an annual free copy of their credit report from each of the credit reporting agencies.

In the event you find credit activity on your child's credit report, there are several things you should do. First, file a police report. Once you have done that, your child is entitled to have their credit report frozen free of charge. You can do this by contacting each of the credit reporting agencies (Experian, Equifax and TransUnion). You should also contact your state attorney general's office and the FTC. You may also want to consider enrolling your child in some form of identity theft protection service. There are a variety of companies that provide such services. Among them, LifeLock is the best know. Services such as this can assist you with repair your child's credit history. Some companies may also try to sell you on

the idea of subscribing to a credit monitoring service. Our recommendation here would be to save your money as credit monitoring will do nothing to protect your child from further identity theft. You can obtain a copy of the Carnegie Mellon report [here](#).

by Jim Malmberg

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