

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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FOR IMMEDIATE RELEASE

CONSUMER AFFAIRS WARNS CHILDREN AT RISK FOR IDENTITY THEFT

Columbia, SC – Identity theft is on the rise, so naturally, identity theft protection is on the minds of many adults. Nevertheless, adults taking every measure to protect their identities may be overlooking individuals under their care and within their reach. Identity thieves, however, are not. Infant and child identity theft is one of the fastest growing segments of identity theft. Children, not old enough to be in school, are having their identities stolen and finding themselves in staggering debt years later.

Because children must have a social security number (SSN) to be claimed as dependents on tax returns, almost every parent requests a SSN for their infant at the time of birth. Social security numbers are also required to open a savings account, purchase savings bonds, start a trust fund or receive medical coverage for a child. These thousands of “new identities” represent blank credit slates and easy targets for scammers daily. Sadly, sometimes getting these valuable numbers is easier than taking candy from a baby. Family members or close friends are often the criminals in these situations. One such incident reported in another state involved an uncle stealing his infant nephew’s social security number. When the nephew began shopping for a car loan at age 18, he found himself \$22.5 million in debt. The theft took years of time and thousands of dollars in legal fees to correct.

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit www.scconsumer.gov.

Children are not alone. Teens are becoming more frequent ID theft victims as well. Increased social networking online oftentimes encourages young people to share personal information. Once personal information has been posted online, its permanent cyber-fingerprint remains for computer-savvy scammers to find. Thieves quickly learn how to harvest this information and steal identities.

What Can You Do To Protect Your Child?

- Store your child's SSN in a secure location. This includes an out-of-reach location from relatives and friends.
- Be suspicious if your child is receiving pre-approved credit offer by mail or online.
- Identify teachers, coaches, and child care workers that can view your child's personal information. Make sure these individuals have had background check. Also determine why personal information is needed before signing any school or extracurricular forms. Many times this information is not necessary.
- Check your child's earnings statement with the Social Security Administration. Reported income is a strong indication of identity theft.

South Carolinians have the best protection of all. If your child does have a credit report in his/her name, ask that all accounts be removed and place a security freeze on your child's credit. It's FREE for South Carolina residents, thanks to landmark legislation that took effect December 31, 2008 – the *Financial Identity Fraud and Identity Theft Protection Act*. For more information on identity theft or on freezing your credit, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at www.sconsumer.gov. The Department also has posted a YouTube video on the subject of freezing your credit: <http://bit.ly/KPzga>.