

# Infants at Risk of Identity Theft:

## Protect Your Family's Privacy



You realize you're at risk of identity theft. You've accepted that your partner, parents, and siblings are also targets. You've even come to terms with the fact your teenager may be in danger. But, sadly, this is not the extent of family members who face this threat.

The biggest target of all may also be the most defenseless — your baby. That's right, cybercriminals are now stealing the identities of infants and selling their personal data on the dark web.

### Identity thieves increasingly target children and babies

"Get em before tax season."

This is what the ad read on the dark web. And, if you could navigate past the myriad misspellings, you'd realize what it was they were offering — the Social Security numbers and personal information of infants. For just a few hundred dollars, you can use the data any way you see fit: a new credit card to max out, a loan you'll never repay, or a rental car to steal. The choice is yours.

While this crime is among the most disgusting we've seen, it's also one that is growing in popularity. In fact, Carnegie Mellon University's CyLab found that the rate

of child identity theft is 51 times higher than that of adults. To understand why this is the case, let's take a look at some of the reasons why identity thieves and cybercriminals are targeting the young.

### Why cybercriminals target children

First, children and babies have clean credit. Chances are, your toddler hasn't filed for bankruptcy or defaulted on a mortgage. This means opening new lines of credit in their names is much easier than in adults.

Second, criminals can exploit children's identities for many years without being caught. Most babies who are victims of identity theft don't find out about the crime until they apply for credit when they are in their late teens. By then, identity thieves have been able to exploit their data for over 15 years.

Third, there's much more money involved in selling the personal data of babies. In 2018, the price of an infant's data set cost \$300. For adults, that same information goes for just \$10-\$25 on the dark web.

*(continued on next page)*

## Ways to protect your family

Luckily, there are steps you can take to protect your family. One of the first—and most important—actions is to sign your entire family up for a comprehensive identity protection service. Before doing this, you may want to speak with your HR department, as many companies are providing this service as a standard or voluntary benefit.

If your company does offer this service, sign up as soon as possible. If your company doesn't provide this protection, consider passing along our complimentary ebook, *Why Companies Should Care When Employees Have Their Identities Stolen*. It's loaded with helpful information and statistics that clearly illustrate the need for employers to protect their employees and their families.

Second, request a copy of your infant's credit report from each of the major credit bureaus. A little more work is involved here than if you were trying to obtain copies of your own reports. For starters, you'll need to request a manual search for the child's file, and you may be required to submit copies of your child's Social Security card, birth certificate, and proof of address, as well as a copy of a parent's or guardian's government-issued identification card.

When you receive your child's credit reports, review them for any irregularities. If you suspect your infant or child may be the victim of identity theft, check out our blog, *How to Protect Your Child's Identity*. We've outlined specific actions you must take to repair their identity. Or, if you're a member of our PrivacyArmor® family plan, simply log in to your portal and we'll handle the rest from there.