

# Credit Repair Expert Bill Lewis on Child Identity Theft: Growing Risks and Solutions

*According to the 2023 Child Identity Fraud Study by Javelin Strategy & Research, more than 915,000 children in the U.S. were victims of identity fraud last year*

VERO BEACH, FL, UNITED STATES, February 6, 2025 /EINPresswire.com/ -- Identity theft is often considered an adult issue, but children are increasingly becoming prime targets for financial fraud. With more than 915,000 cases reported in the United States last year, [child identity theft](#) remains a growing concern, according to the 2023 Child Identity Fraud Study by Javelin Strategy & Research. Experts urge parents and guardians to take immediate action to safeguard their children's financial futures.

## Escalating Cases of Child Identity Theft

Recent research highlights the alarming rise in child identity fraud:

□□ Families suffered an estimated \$1.4 billion in financial losses, including \$737 million in out-of-pocket expenses.

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With over 915,000 children being victimized last year alone, it's time to be proactive in the fight against child identity theft.”

*William Lewis*

□□ 67% of cases involved a perpetrator known to the victim, often a family member or trusted acquaintance.

□□ Children experiencing cyberbullying were found to be six times more likely to become victims of identity theft.

Comparatively, the [Federal Trade Commission](#) (FTC) reported only 6,500 cases of child identity theft in 2003, demonstrating a sharp increase in incidents over the past



Bill Lewis of William E. Lewis, Jr. & Associates

two decades.

## Why Children Are Prime Targets

Children's Social Security numbers (SSNs) and personal identifiers are attractive to criminals due to their clean credit histories and lack of financial activity. Thieves can exploit a child's identity for years before detection, typically discovered when the victim applies for a credit card, student loan, job, or apartment lease.

Warning signs of child identity theft include:

- ☐☐ Receiving pre-approved credit card offers in a child's name.
- ☐☐ Denial of bank accounts, student loans, or government benefits due to bad credit.
- ☐☐ Unexpected collection notices or bills for unfamiliar accounts.
- ☐☐ Discovery of an existing credit report under a minor's name.

## Who is Behind Child Identity Theft?

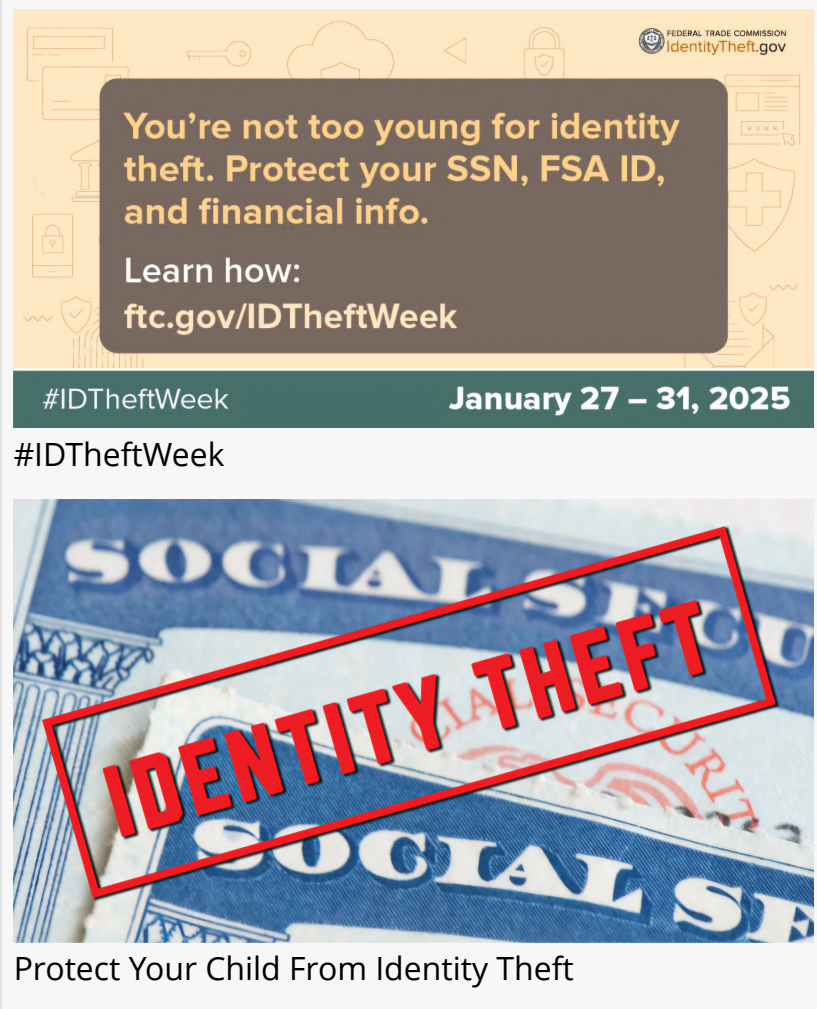
Surprisingly, research indicates that many child identity theft cases involve individuals within the victim's social circle. According to Javelin's 2023 study:

- ☐☐ 27% of cases involve a parent or stepparent misusing their child's identity.
- ☐☐ 11% involve other relatives, such as siblings, aunts, uncles, or cousins.
- ☐☐ Family friends, babysitters, or others with access to personal documents may also be responsible.

## New Legal Protections for Minors

To combat rising child identity theft cases, federal laws have been strengthened. The Economic Growth, Regulatory Relief, and Consumer Protection Act requires major credit bureaus to provide free credit freezes for minors.

A credit freeze helps prevent identity fraud by:



**You're not too young for identity theft. Protect your SSN, FSA ID, and financial info.**

Learn how:  
[ftc.gov/IDTheftWeek](https://ftc.gov/IDTheftWeek)

#IDTheftWeek **January 27 – 31, 2025**

#IDTheftWeek

**IDENTITY THEFT**

Protect Your Child From Identity Theft

- ☐☐ Blocking unauthorized access to a child's credit report.
- ☐☐ Preventing fraudulent accounts from being opened.
- ☐☐ Remaining in place until lifted by a parent or guardian.

Parents and legal guardians can request a free credit freeze for their children through the following credit bureaus:

- ☐☐ Equifax: [www.equifax.com](http://www.equifax.com) | (800) 685-1111
- ☐☐ Experian: [www.experian.com](http://www.experian.com) | (888) 397-3742
- ☐☐ TransUnion: [www.transunion.com](http://www.transunion.com) | (800) 916-8800
- ☐☐ Innovis: [www.innovis.com](http://www.innovis.com) | (800) 540-2505

### Additional Steps to Protect Your Child's Identity

To further safeguard a child's personal information, experts recommend:

- ☐☐ Securing personal documents like birth certificates and SSNs in a safe location.
- ☐☐ Monitoring online activity and educating children on privacy risks.
- ☐☐ Checking annually with credit bureaus to ensure no credit report exists.
- ☐☐ Investigating pre-approved credit offers or unexpected financial notices.

### What to Do If Your Child Is a Victim

If child identity theft is suspected, immediate action is necessary:

- ☐☐ File a police report with local authorities.
- ☐☐ Report fraud to the FTC at [www.IdentityTheft.gov](http://www.IdentityTheft.gov).
- ☐☐ Dispute fraudulent accounts with Equifax, Experian, TransUnion, and Innovis.
- ☐☐ Request a fraud alert with the Social Security Administration.
- ☐☐ Complete an FTC Identity Theft Affidavit to strengthen the case against creditors.

### Conclusion

Child identity theft is a rapidly growing issue, but proactive measures can significantly mitigate risks. Freezing a child's credit, securing their personal information, and monitoring their digital footprint are critical steps in protecting their future financial security.

For more information on preventing child identity theft and financial fraud, visit [www.IdentityTheft.gov](http://www.IdentityTheft.gov).

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