

Four Steps to Protect Yourself and Your Children from Identity Theft

For more information or help on any of the following, please e-mail protectfamilies@gmail.com

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1. Stop the State of Utah from Selling Your Voter Registration Information.

If you are registered to vote in Utah, the state [sells](#) your personal information unless you make your voter record private. Information sold includes your full name, address, phone number, party affiliation, and in some cases your month and year of birth. Once this information is sold, it is posted on voterrecords.com for anyone, anywhere in the world to access.

The state of Utah automatically updates the address on your voter record whenever you change the address on your driver's license. It then sells your new address if you haven't made your record private. This puts individuals who need to keep their personal information private, such as victims of domestic violence, stalking, potential victims of telephone and mail scams, etc., at risk.

In order to stop the state from selling your voter information, click on or type in the following URL: <https://tinyurl.com/y88lpd26>. The article that comes up provides additional information and walks you through the process of protecting your Utah voter registration record and of removing your information from voterrecords.com.

2. Lock up Your Own Credit and Your Children's Credit.

You should freeze both your own and your children's credit with each of the three credit reporting agencies: [Equifax](#) — 800-349-9960, [Experian](#) — 888-397-3742, [TransUnion](#) — 888-909-8872. There is no cost to freeze or unfreeze your credit. You can further protect your children by enrolling them with TransUnion through the Utah Attorney General's *Child Protection Program* (CIP). <https://cip.utah.gov/cip/SessionInit.action>

3. Find Out if Someone is Using Your Children's identities.

What if someone is using your three year olds Social Security number to get a job? What if your five year old has a home mortgage? What if your eight year old is denied Medicaid coverage because she is earning too much money to qualify? What if your college student is denied Internet service because he has bad credit? Unfortunately, these are real life issues that the parents of Utah children have had to deal with.

According to a recent report, over one million American children were the victims of identity theft in 2017. Another survey found that in 82 percent of cases, the theft centered on a stolen Social Security number. In Utah, the Department of Workforce Services (DWS) sent letters to the parents of [20,000](#) children informing them that their kids' identities may have been stolen. It is now estimated that [80,000](#) Utah kids are the victims of job-related identity theft. Experian and the Utah Department of Workforce Services provide a means for you to find out if your children are victims of identity theft. Parents should take advantage of both methods. Here's how.

Experian.

Child identity theft is so prevalent and does so much damage to children that Experian designated September 1 as [Child Identity Theft Awareness Day](#). According to a [study](#) cited by Experian, "In 2017, more than 1 million kids were affected, resulting in \$2.6 billion in losses."

Experian offers a service that allows parents to find out if their young children are the victims of identity theft. It is a free, one-time service that will check to see if your child's social security number is associated with an Experian credit file. If so, the company's fraud resolution team will work with you on next steps to help protect your child. Use this link to access this service: www.experian.com/childscan

Utah Workforce Services.

You can submit a request to Workforce Services to find out if wages are being attributed to your children's Social Security numbers or if their Social Security numbers are being used to obtain government benefits.

The most secure way to request this information is to go to: <https://openrecords.utah.gov>. Once there, click on "State Agencies" then scroll down to Department of Workforce Services and click on "Request Records." You will then have to create an account. Once into the site, fill out the form. You can also call **801-526-9693**.

Here is some help in completing the form:

Title: (Enter this): *Are Wages being attributed to my children's Social Security numbers?*

Description of the records (enter the following):

Please advise me by e-mail (Enter your E-mail address here) if wages are being attributed to the Social Security numbers of my minor children or if these Social Security numbers are being used for any other purposes that you may identify. The names of my children and their Social Security numbers are listed below. I certify that I am the parent/legal guardian of these children. I understand that there is no fee for this service.

Child 1 XXX-XX-XXXX

Child 2, 3, 4, etc. XXX-XX-XXXX

Check: "I am the authorized representative of the subject of the record."

Check: "View or inspect records only."

Workforce Services will respond and, if any of the kids' numbers are being used, they will tell you how to file a police report.

4. Support businesses that use E-Verify in order to protect your children and yourself from ID theft.

E-Verify is an awesome child identity theft prevention program. It stops virtually all employment-related, child identity theft perpetrated by dead-beat parents who are trying to avoid wage garnishments for child support payments, by pedophiles trying to get jobs close to children and by individuals who cannot legally obtain a Social Security number in order to work. E-Verify does this by requiring that the name, Social Security number and date of birth all match. Since an adult cannot use a child's birth date, a child's Social Security number is of no use to them and if someone is unlawfully using another adult's Social Security number with their own name, E-Verify will reject that as well.

Unfortunately, many businesses don't use E-Verify. Therefore, you should always ask anyone you are dealing with if they are using E-Verify to help stop child identity theft. If they aren't, take your business to an entity that does use E-Verify.

You can find the employers who are protecting your children by going here: <https://www.e-verify.gov/about-e-verify/e-verify-data/participating-employers>. If someone you do business with is not using E-Verify, ask them to do so—for the sake of our children.