



Support Keeping I.D. Safe (KIDS) Act

In 2012, identity theft was the number one complaint at the Federal Trade Commission (FTC). Nearly 370,000 Americans filed complaints related to identity theft. Floridians are at greatest risk for identity theft in the United States. Floridians filed approximately 20% of the identity theft complaints received by the FTC. According to the Florida Department of Agriculture and Consumer Services, nearly 50,000 children are victimized by identity theft each year in Florida, which represents more than \$100 million in financial fraud.

Children are at greater risk than adults of having their identities stolen. Children are easy targets for identity theft because they have no existing credit application. Offenders can open lines of credit using a child's Social Security number with a fictitious name, address and date of birth. A child's personal identification information can go undetected for a longer period of time than that of an adult as credit scores for children are not typically monitored.

While adults are able to protect themselves from identity theft, children have no line of defense. Adults can prevent identity theft by monitoring their credit or ordering a fraud alert or freeze on their credit. Only when you have a credit history, can you monitor or freeze it. Most children, however, do not have a legitimate credit history. Identity theft can have devastating consequences on a child's financial position.

Real-life stories of children in Florida whose identities have been stolen demonstrate how devastating identity theft can be for children and their families. Shelbi, a 15-year old girl in Zephyrhills, was only five when she got a call from creditors. When her dad pulled Shelbi's credit report, he found eight credit cards under her name. It took three years to remove the fraud from her credit report. Olivia, a 19-year old Floridian, applied for her first credit card when she went off to college. She learned an identity thief had been using her Social Security number for 10 years and opened up 40 accounts, including credit cards, auto loans and mortgages. The suspect had committed fraud worth more than \$1.5 million.

HB 151 and SB 242, The Keeping I.D. Safe (KIDS) Act, enable parents or guardians to create and freeze credit files for their children, effectively blocking thieves from using it and establishing a line of defense in the fight against identity theft. The KIDS Act requires consumer reporting agencies to establish a record for a minor upon request in order to institute a security freeze.

**Support HB 151 by Representative Fitzenhagen and
SB 242 by Senator Detert**

