

STATE OF KANSAS

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HOUSE OF  
REPRESENTATIVES

**Committees:**  
**Ranking Minority Member:**  
Agriculture and Natural Resources Budget  
**Member:**  
Appropriations  
Agriculture and Natural Resources  
Joint Committee on Special Claims

House Financial Committee

Presented by Representative Sydney Carlin

TESTIMONY IN FAVOR OF HB 2134  
FEBRUARY 5, 2015

Thank you Chairperson DeGraaf, Vice Chairperson Kelly, Ranking Minority Member Frownfelter and members of the committee for granting me the opportunity to testify on HB 2134, an act that would establish safeguards to prevent the theft of a minors' identity.

When we think about identity theft, we would never imagine that someone as young as my grandson Sean who is 3 years could be a victim. But new research from Carnegie Mellon University reveals that it is not only happening, but that it is happening at an alarmingly high frequency. According to the report, 10% of children in the study, or one out of every ten, had experienced identity theft<sup>i</sup>. That number is 51 times the number of adults (0.2%) who had been affected<sup>ii</sup>.

Minors present a low risk opportunity and a large window of time before needing credit. A victim could literally go years before knowing their identity had been stolen, and their credit score ruined. Russell Butler, the executive director of the Maryland Crime Victims' Resource Center described the situation as being "As easy as taking candy from a baby, because they don't even want the candy. They don't even know they have credit."<sup>iii</sup> Often time's victims of child identity theft learn they have bad credit when they apply for student loans or a mortgage, and are denied because someone else has ruined their credit.

House Bill 2134 gives parents and guardians the power to protect their children's identity and future credit by authorizing security freezes for minors under the age of eighteen. The security freeze will prohibit a consumer reporting agency from releasing the child's credit information, making it impossible for someone to borrow money under their name. If the minor in question does not have a record, the credit agency would create one for them and would then freeze it. HB 2134 establishes proactive steps to prevent the theft of a child's identity. In the coming years, this legislation will become even more imperative as technology and the exchange of information in the digital age continues to advance. Simply put: ***this is a good policy that safeguards our children's future economic security.***

In statehouses across the country like those in Texas<sup>iv</sup>, Delaware<sup>v</sup>, Wisconsin<sup>vi</sup>, and Hawaii<sup>vii</sup> both Republicans and Democrats have realized it is good policy and have passed measures similar to the one before the committee today. This isn't a partisan issue; it isn't an

issue that is divisive or political. It is simply an issue that as legislators, elected to serve our constituents, we have the opportunity to address. If we adopt HB 2134, it will protect the financial security of Kansas' next generation.

I appreciate the opportunity to testify before you today and would be happy to stand for questions.

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<sup>i</sup> *Child Identity Theft*, Carnegie Mellon University. Electronic link:  
<https://www.cylab.cmu.edu/files/pdfs/reports/2011/child-identity-theft.pdf>

<sup>ii</sup> *Child Identity Theft*, Carnegie Mellon University. Electronic link:  
<https://www.cylab.cmu.edu/files/pdfs/reports/2011/child-identity-theft.pdf>

<sup>iii</sup> *Family Secrets: Parents Prey On Children's Identities As Victims Stay Silent*, November 11, 2011, Huffington Post. Electronic Link: [http://www.huffingtonpost.com/2011/11/11/child-identity-theft-parents-credit-fraud-debt\\_n\\_1010093.html](http://www.huffingtonpost.com/2011/11/11/child-identity-theft-parents-credit-fraud-debt_n_1010093.html)

<sup>iv</sup> Texas SB 60, *Consumer Report Security Freeze 2013*. September 23, 201 National Conference on State Legislatures. Electronic link: <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-2013-legislation.aspx>

<sup>v</sup> Delaware HB 64, *Consumer Report Security Freeze 2013*. September 23, 201 National Conference on State Legislatures. Electronic link: <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-2013-legislation.aspx>

<sup>vi</sup> Wisconsin Act 78, *Consumer Report Security Freeze 2013*. September 23, 201 National Conference on State Legislatures. Electronic link: <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-2013-legislation.aspx>

<sup>vii</sup> Hawaii HB 712, *Consumer Report Security Freeze 2013*. September 23, 201 National Conference on State Legislatures. Electronic link: <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-2013-legislation.aspx>