



H.R. 5348, the *Social Security Child Protection Act of 2025*

Rep. Smucker (R-PA)

Background:

- In 2022, roughly **1.7 million children were the victims of identity fraud**.¹
- Children are particularly vulnerable because they do not work, drive, or establish credit—thereby extending the time an identity thief can misuse a child's Social Security Number (SSN) before being noticed.
 - The time between theft of an SSN and its misuse can be **many years**, and child victims of identity theft often learn of the theft—or are harmed from misuse—years after.
- Current law does not prohibit the Social Security Administration (SSA) from issuing a new, different SSN to an existing numberholder. However, before the SSA will issue a new SSN, a numberholder is required to not only show that their SSN has been misused by a third party, but also that this **misuse caused actual harm or disadvantaged the numberholder**.
- As a witness at a Social Security Subcommittee hearing last Congress testified, the SSA's policies present an ongoing risk particularly to children, like her newborn daughter, whose original SSN was compromised:

"A vital piece of our daughter's identity, that she has **no choice but to use for her whole life**, was compromised before she was a month old. It's taken hours of effort over months for us to protect her from identity theft and the threat will never completely go away unless she's assigned a new Social Security Number."

The Social Security Child Protection Act of 2025:

- Requires the SSA to issue a new SSN to a child under the age of 14 in certain circumstances when that child's Social Security card has been compromised due to loss or theft.

¹ <https://javelinstrategy.com/press-release/17-million-us-children-fell-victim-data-breaches-according-javelins-2022-child>