

Preventing Identity Theft After the Death of a Loved One

Identity thieves can strike even after death. An identity thief's use of a deceased person's Social Security number may create financial and other problems for family members, and also victimizes merchants, banks, and other businesses.

The Social Security Administration (SSA) maintains a national file of reported deaths for the purpose of paying appropriate benefits. The file contains the following information: Social Security number, name, date of birth, date of death, state of last known residence, and zip code of last lump sum payment. The SSA generally receives reports of death from a family member or a funeral home. Sometimes delays in reporting can provide time for identity thieves to collect enough personal information to open credit accounts or take other fraudulent actions using the deceased's information.

To prevent this from happening, a surviving spouse or other authorized individual, such as an executor, can notify the credit bureaus. This will ensure that the deceased's files are flagged with a "deceased" notation.

Notifying the Social Security Administration

In most cases, a funeral director will report the person's death to SSA. To ensure the death is reported promptly, a family member can make a report directly to an SSA representative by calling SSA toll-free, 1-800-772-1213 (TTY 1-800-325-0778), between the hours of 7:00 a.m. and 7:00 p.m. Monday through Friday. For more information, visit www.ssa.gov.

Notifying Credit Bureaus, Creditors And Other Entities

To flag the credit files of a person who is deceased, the surviving spouse or executor needs to notify the three national credit bureaus in writing. The surviving spouse or executor must include the following specific information along with the alert request: 1) a copy of death certificate, and 2) proof of executorship or marriage. Immediately notifying the creditors listed on the credit reports and other entities that have access to the deceased's SSN (such as insurance companies, motor vehicle administration, and utilities) can provide added protection.

What To Do If The Deceased's Identity Has Been Stolen

Notify the police in the decedent's jurisdiction with any evidence of the theft and request a Police ID Theft Report. Provide all affected entities with a copy of the death certificate and police report and request an immediate investigation.

For more information on identity theft and other consumer topics, visit www.howardcountymd.gov/consumer. To ask questions, file a complaint or obtain a copy of these tips in an alternative format, contact the Office of Consumer Protection at: 410-313-6420 or consumer@howardcountymd.gov.