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House Ways and Means Subcommittee on Social Security
Hearing on Social Security Administration's Role in Combatting Identity Fraud
May 24, 2023

Chairman Ferguson, Ranking Member Larson, and Members of the Subcommittee, thank you so much for the opportunity to share our family's story with you. Through no fault of her own, our infant daughter's identity was put at risk when she was just a few weeks old. This experience has been stressful for our family during an already vulnerable time and is something that I hope other families won't have to experience.

At the beginning of August 2022, my husband and I welcomed our third child shortly after relocating to Pennsylvania. Like we had for our first two children, we submitted the paperwork for a birth certificate and Social Security card while we were still in the hospital after her birth. I breathed a sigh of relief as I always do when the birth certificate arrived. It wasn't until she was seven weeks old that I realized we had never received her Social Security card. I checked the Social Security Administration's (SSA) website and saw that it was taking about three weeks to issue them and became concerned.

First I assumed we must have received it and overlooked filing it – life with a brand new baby and two other young children is chaotic. I reviewed every piece of mail we had received since our daughter was born. I went back and reviewed our daily USPS informed delivery emails several times as well. Each time, I saw only the birth certificate's arrival.

I immediately called the SSA 1-800 number listed on the website. When I reached an SSA representative, he listened to my concerns and then encouraged me to be patient and give it a few more weeks to arrive. I pressed for more help, reiterating my concerns about the safety of her identity. He then searched for how long it should take us to receive the card in the mail. He informed me what I already knew, that for Pennsylvanians it was taking about three weeks. I reminded him that our child was seven weeks old, so it should have arrived a month ago. I told him that I first needed to know if the form had been lost in transit to the SSA, or if our request had been received and a card had been issued but not made it to us. He told me it didn't matter if she had been assigned a number or not, because either way I could just complete the form requesting a new card. I told him from an identity standpoint it did matter; if she had been issued a card already, her identity could be at risk because someone else could have her card.

The SSA representative then agreed to see if she had a record and had been assigned a number, so I provided our daughter's information to him. He confirmed that the card had been created and was mailed to us approximately a month prior. At that point, he admitted that it probably should have arrived already and told me if I didn't want to continue to wait, I could go online and submit the form for the request of a new Social Security card. I asked if she could be assigned a fresh Social Security number for her

protection since we had obviously not used it yet, and was informed that that was not possible.

Without the opportunity to get a new number, I asked if I could be told her Social Security number so that I could take immediate steps to secure her identity since someone could have intercepted her card and already be using the number. Without knowing the number, we were powerless to do anything to protect her like set up fraud alerts or freeze her credit. He informed me that he could not provide me with that information, but I could go in person to a Social Security office and they would tell me. He also informed me that we would need to go to the local SSA office to show documents as part of the online application for the replacement Social Security card. I asked somewhat desperately what I could and should do to protect her identity in the meantime, and he referred me back to the SSA website, told me I could contact the Social Security Inspector General and provided me their number, and referred me to the FTC if I suspected her identity had been compromised- though without knowing her Social Security number, none of these resources were actually available to us.

Every parent can appreciate that going to an in-person appointment with an infant can be difficult, but for us it turned out to be extra challenging. I intended to go to the Social Security office right away, however just hours after I telephoned the SSA, our daughter became acutely ill and was admitted to the hospital the next day with RSV. Upon her discharge from the hospital, it took more than a week for her to recover, and another couple weeks for us to be willing to bring a fragile infant to an indoor space to wait around other people. So, approximately three weeks later, our child was healthy and durable enough to visit our local Social Security office in person. I had hoped that once we visited our local office, we would then have all the information we needed to expeditiously put this experience behind us.

Prior to our in-person visit, I completed the online portion of the application for a new card as advised by the representative over the phone. Armed with everything the telephone representative and the SSA application instructed me to bring, we went to our local SSA office. When our number was called, I explained our situation and told the woman at the desk that we were there to provide verification documents and complete the in-person interview for my daughter's new Social Security card application. The SSA employee looked at me, glanced at my baby, and suggested that I be patient and give it more time for her card to arrive.

This employee then looked up the issuance timeline provided online and verified it was three weeks, then looked up our daughter and again confirmed to me that a card was mailed out close to 2 months prior and admitted I probably should have gotten it by then. She then asked me each of the questions I had already submitted as part of the online application, seemingly never pulling up the application I had submitted prior to coming in. I asked her if we could be assigned a new number and she said no one can get a new number unless they have years of proof their identity was stolen.

After verifying my identity, she then asked to see my supporting documentation for our child which I provided. She immediately handed back some of the documents I

provided- all of which I'd been told over the phone or online I would need to bring- stating that she didn't know why everyone brought those because they weren't needed. She did not like that the medical records for our daughter were printed from our home but that was all I had because her pediatrician uses an online patient portal. I showed her hospital wristbands, but everything from her birth did not have her name on them as she was "Baby Girl Hayward" for her birth hospitalization. The only reason I had medical records with her legal name to provide was because of her subsequent hospitalization, which most children are lucky enough not to have had at 11 weeks old.

After we completed the new request for a card, I asked if I could please be informed of my child's Social Security number as I needed to take immediate steps to protect her identity. The SSA employee told me that would not be possible. I told her that I had been informed over the phone by someone at SSA that I would be able to find out the number our daughter had been assigned when I arrived in person and verified our identities. The employee told me that was incorrect, they do not do that at SSA offices and that's never possible. I pleaded with her to help me promptly protect my child's identity and she told me I'd have to wait for the new card. I expressed concern that the entity that failed to deliver our first card (USPS) would deliver a second one in a timely manner. She suggested that I "contact my postmaster" or "go to the post office" to ask them to help me, and that maybe they could locate the lost mail for me.

I was not willing to wait another three weeks to take steps to protect our daughter's identity. I contacted our Senator and asked for case management help. They were sympathetic but they too were unable to connect me with a prompt resource to learn the number our daughter had been assigned outside of facilitating the request of a new card which I had already done.

When our child's Social Security card finally arrived, I verified that it was the new one we requested, as the issue date is printed on the card. At the time of this testimony, our daughter is nine months old and her original card never arrived and could be in anyone's hands.

For those who have not done it, the process of monitoring a minor child's credit, setting up fraud alerts, and freezing their credit is incredibly time consuming. Not only does it involve putting trust in third party credit agencies- which have historically had security breaches- it is a nauseating experience to provide every kind of invasive identity-supporting documentation for one parent and the minor child to a non-government entity. Previously, we've balked at freezing the credit of our first two children because it required providing so much of the very information we wish to protect to a company that could also be subject to a breach. Further, the information also has to be sent by mail, the same system that's original failure started this ordeal.

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. This would be a

quick, logical, and permanent fix from a lifetime of vulnerability and yet it is not an option.

As it currently stands, I'm told she's unable to be issued a new number until she's both incurred harm and there is substantial proof of this harm. As a medical professional, I have a hard time grasping an approach that completely eschews prevention. As a mother, I have an immediate uphill battle to proactively protect my daughter and, ironically, if successful she won't meet the SSA's threshold for a new number. Our daughter had the good fortune to be born to parents who understand the importance of identity privacy and protection and were applying for a passport for her. Otherwise, this process of protecting her would have been further delayed and likely proceeded very differently. I shudder to think what families not in our situation will continue to experience without a change in policy.

What's more, the Social Security Administration made what was already an unfortunate and stressful circumstance even more difficult. Every step of the way I was encouraged by SSA to be patient and allow more time for her identity to be potentially compromised. I had to remind every person I spoke with at the SSA of my concerns of identity theft, and push to be connected to resources to help. It was frustrating and confusing to receive inconsistent information when I was on the phone and on the SSA website versus when I was at the field office. I've been able to act quickly because of luck and privilege, and that will not be the case for many families that find themselves in this situation.

I have the benefit of extensive education and significant experience navigating complex systems. I was also home with our young children and wasn't balancing the expectations of a working mother like I was with our first two children. Simply not being a first-time parent was a significant advantage in our situation. I knew when to generally expect to receive my daughter's Social Security card and knew early in the process there was a problem. I was able to take the time and make the effort to advocate for our child and to find out what I needed despite the obstructions provided by the SSA, an amount of time so many parents do not have.

I was never told the steps I should take once I learned our daughter's Social Security number or given any indication that identity fraud is something that I should reasonably be concerned about. If it hadn't already been on my radar, I wouldn't have known there was a potential risk for our child. May our child be so lucky to have the worst effects of this be to have to unfreeze her credit whenever she needs to open an account, and not learn of a wrecked credit history due to identity fraud when she reaches adulthood.

It would have been so helpful for us to have a singular, knowledgeable point of contact within the SSA who was familiar with our case and could help us navigate this difficult process. A new Social Security number for our daughter would prevent us -and someday her -from spending a lifetime monitoring her credit and identity, saving hours of time and years of stress and attention.

Identity theft is not abating. Our children will face constant attacks on their privacy, much more than we did when we were growing up. It is unacceptable that our current system can put their privacy – and potentially, future economic well-being – at risk long before they take their first steps. I do not pretend to be a policy expert on such matters, but I know the current system is insufficient to meet modern and future challenges.

Prior to our daughter's birth, for years I worked as a family nurse practitioner and when it comes to one's health, prevention is so much more valuable than treatment. I'd like to see the SSA apply the same philosophy to identity protection. Even the threat of identity compromise is time consuming and exhausting for multiple individuals. I am heartened by the Subcommittee's focus on this important issue and implore you to continue your work to ultimately pass legislation that will give my family and many others readily attainable peace of mind.

Thank you so much for allowing me to share our family's story with you today.