

Identity Theft Tip-Sheet For Child Welfare Staff

What is identity theft?

Identity theft occurs when someone uses another individual's personally identifying information, such as name, Social Security number, or credit card number, without permission, to commit fraud or other crimes. Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Why is it important to inform foster youth about identity theft?

As a youth transitions to adulthood, it is important for him/her to have a clean credit report for numerous reasons. If a youth applies for an apartment, student loans, or a car loan, she/he will need to have a good credit report. Unfortunately children in out-of-home care are at a higher risk of being a victim of identity theft.

In 2009, 11.1 million people were victims of identity theft. This equates to 1.2 victims every 3 seconds. Once someone becomes a victim it can take days, weeks, even months to clear up their credit. Currently 18-24 year olds are the most likely to be victims and children transitioning into adulthood are at greater risk.

Case Manager Role & Responsibilities:

- Assist youth age 14 and older in reviewing his/her credit report each year until he/she exits foster care.
- Provide and review the following identity theft materials with youth 14 and older:
 - Taking Charge: What To Do If Your Identity Is Stolen;
<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idtheft04.pdf>

Other Resources:

Visit the following websites for additional information:

- Obtaining a free credit report.
 - <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>
 - <https://www.annualcreditreport.com/cra/index.jsp>
- Resource materials to help you deter, detect, and defend against identity theft.
 - <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html>

Contact Office:

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