

Governor Signs Bill Requiring Credit Check to Protect Children Aging Out of Foster Care from Identity Theft

Helping Children Aging out of foster care prepare for adulthood



WILMINGTON – With two young people who aged out of foster care and experienced identity theft and credit report issues at his side, Governor Markell signed into law today a measure that helps protect them and others like them from moving into adulthood with no

knowledge of their credit report information. Effective January 1, 2013, children preparing to age out of foster care will, by law, receive a credit history report to protect them from identity theft.

Each year, millions of Americans become victims of identity theft and have billions of dollars stolen. While everyone is vulnerable to this horrible crime, foster children are among those who can be taken advantage of most easily.

“This is one more step in our efforts to help young people who age out of foster care establish their independent lives,” said Governor Jack Markell. “We want young people who have been in state care to be able to start their young lives without problems lurking in their credit reports. This is one way we can help support their transition to adulthood.”

A former foster mother herself, Rep. Stephanie T. Bolden championed House Bill 269, which authorizes and requires that

the Department of Services for Children, Youth and Their Families (DSCYF) run a credit report for each child in its care within 30 days of the child's 16th and 17th birthdays. The department will then review the credit report for any possible identity theft.

"I have been blessed to be a foster mother to two teenage girls, both of whom I later adopted. While my children remained with me, many other foster children live with multiple families while growing up, which



makes them more vulnerable to identity theft," said Rep. Bolden, D-Wilmington Central. "Providing the teens with their actual credit report will only help them be better prepared as they transition to adulthood. A good credit history will enable foster teens entering adulthood to apply for financial loans, housing, and to apply for employment in those disciplines requiring credit checks, such as financial services and banking."

At today's bill signing, Lakeisha White, who recently aged out of foster care, said "I was on the bus and lost my wallet and a copy of my social security card was inside. Someone stole it and opened an account in my name. It was hard and I didn't know what to do about it. So, I thank you for passing this bill so that other foster children don't have to go through what I had to go through."

Elizabeth Martinez, who also aged out of foster care, said " I thank you for passing this bill and for caring about us because it gives us the attention that we normally don't get."

The Children's Department had been running the credit checks for children aging out of foster care during the past year at Rep. Bolden's request, but the new law formalizes the practice.



“Over the last two years we have been taking action to dramatically improve services for youth aging out of foster care,” said Secretary of Services for Children, Youth and Their Families Vivian Rapposelli. “Helping youth attain financial stability is critical to our efforts, and understanding credit, and the value of protecting it, is a piece that we know youth desperately need. In addition to identifying problems that might already exist on their credit, this initiative helps youth aim that critical understanding and appreciation of good credit.”