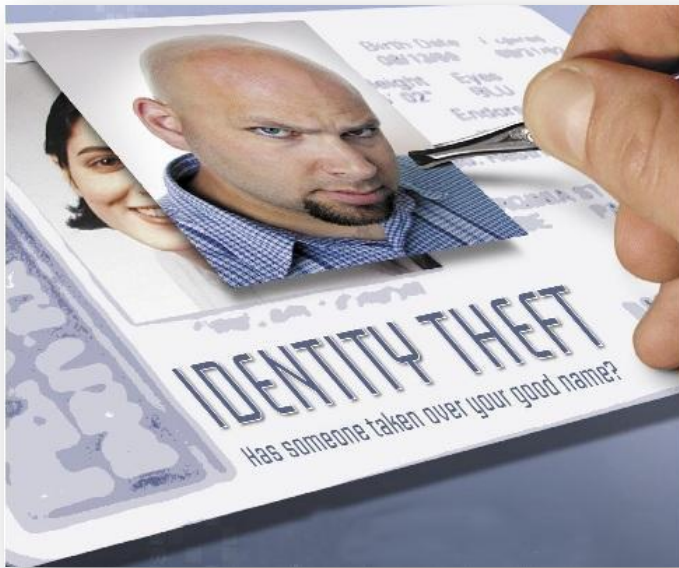

Identity Theft and Vital Documents: Protecting Foster Youth From Fraud



March 16, 2010

Webinar of the California College Pathways



Web Seminar Technical Details

- Click on unique link forwarded in email invitation
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Agenda

- Why foster youth are vulnerable to fraud and identity theft.
- Tips foster youth need to know to prevent identity theft.
- Models/best practices and resources that can assist foster youth who have had their identity stolen.
- Vital documents foster youth will need during their transition into college and how to protect those documents.
- Answer your questions!



Panel Participants



Laura Fraer, Attorney
Public Counsel



Joanne McNabb, Chief
California Office of Privacy Protection (COPP)



COUNTY OF LOS ANGELES
DEPARTMENT OF CONSUMER AFFAIRS

Rigoberto Reyes, Acting Director
L. A. County Department of Consumer Affairs (DCA)



Rachel Sanders, Attorney
Alliance for Children's Rights

Moderator: Jenny Vinopal, CSU Office of the Chancellor &
California College Pathways

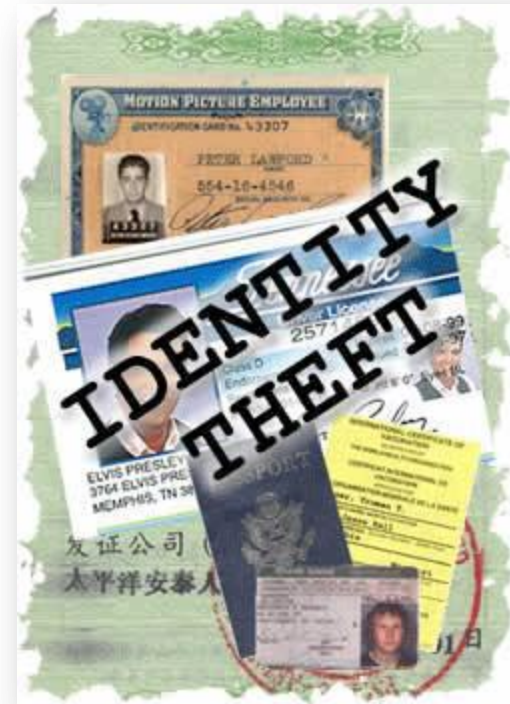


What is Identity Theft?

Identity theft is taking someone's personal information

- Credit card number
- Bank account number
- Driver's license number
- Social Security number
- Medical information

Without permission...



What is Identity Theft

... and using it for an unlawful purpose.



- Opening credit accounts
- Making charges on an existing account
- Getting medical care
- Providing identity on arrest



Did you know...



How Often Does It Happen?

- 11.1 million in 2009 –1.2 victims every 3 seconds
- Ages 18-24 most likely to be victims

Consequences of ID Theft

- Clearing up identity theft is a pain.
- It can take 40 hours or more for an identity theft victim to clear up his or her situation.
- Not clearing it up can prevent renting apartment, getting student loan, getting a job, getting credit...



Why foster youth?

- Youth in Foster Care are particularly vulnerable to crimes of identity theft.
- We don't yet know how many foster youth are victims of identity theft.
 - Some think that as many as half of the 84,000 kids in California's system may have been victimized.
- In LA County, these cases are often referred to The Alliance for Children's Rights



Laws & The Role of Child Welfare

California Penal Code Section 530.5

- It is a crime to willfully obtain personal identifying information of another person and to use that information for an unlawful purpose (i.e. to obtain credit).

California Welfare & Institutions Code Section 10618.6

- Requires county welfare departments to request credit reports on behalf of children in foster care at the age of 16 to determine whether any identity theft has occurred.
- The department must refer the youth to an approved counseling organization that provides services to identity theft victims.



How to Detect Identity Theft:

- Early detection dramatically improves your chances of surviving an ID theft attack
- Calls from creditors or collectors
- Credit denial for no reason (credit, housing, employment)
- Monitor statements, accounts closely
- Lost financial docs, wallet
- Breaches: Social networks, websites
- Check your credit report (free all year round):
 - AnnualCreditReport.com, 1-877-322-8228
- Stay away from credit monitoring services
- New paradigm: Financial information is as good as cash



Check Your Credit Report – Adults

- Free annual copy from each credit reporting agency
 - Experian, Equifax, TransUnion
 - Online: Report available right away
 - You'll get a password so you can keep checking, disputing
 - Check for accounts that aren't yours
 - Dispute incorrect information
 - You can file disputes online
- Can also get free credit report if:
 - Denied credit, employment, housing based on information on credit report
 - Placing a fraud alert
 - Victim of ID theft



Check Your Credit Report – Minors

- Children under 18 years old can't do this
- CRAs should not have credit files on minors
- Parents, legal guardians, legal representatives would need to request the credit report
- More difficult to get report:
 - Information on the report is a high indication there is ID theft
 - The minor won't know the information on the report
 - Automated credit report systems won't provide credit report if the identifying information provided doesn't match what's on the report
 - The result: File not found, even if there is one



How to Remediate (Financial) Identity Theft

For Adults:

- Call CRAs, place fraud alert, order credit reports.
- Take documents to police, get police report.
- Send police report to creditors to close account and to CRAs to clear records.
- File a complaint with a consumer protection agency if problem persists

For Minors:

- Can't place fraud alert if CRA can't find or match credit file
- Requires submitting written requests and documentation of identity
- Creditors may request a police report to close account.
- Minor will have trouble filling a police report



Remember the Law?

California Welfare & Institutions Code Section 10618.6

- ❑ Requires county welfare departments to request credit reports, “pursuant to the free annual disclosure provision of the federal Fair Credit Reporting Act,” on behalf of children in foster care at the age of 16 to determine whether any identity theft has occurred.
- ❑ The department must refer the youth to an approved “counseling organization” that provides services to identity theft victims.
- ❑ NOTE: This law does NOT address clearing up types of identity theft that do not show up on credit report (criminal, medical, employment).



Finding Another Way for Foster Youth

- Working with CRAs
 - Alternative to current automated credit report procedures
 - Check under name and also under SSN with other identity elements.
 - Submit quarterly “bulk” requests for check on 16 year olds in foster care or on probation
- Remediation by “counseling agencies”
 - L.A. County DCA & COPP to work with CRAs & creditors on behalf of youth to clear records.



LA County “Fostering Success” Initiative:

Detect, Prevent, Remediate Identity Theft Against Foster Youth

- Working on this project for over one year
- Involves DCFS, DCA, COPP, Credit Reporting Agencies
- Custom system to run credit reports of foster youth when they turn 16 years old
- If credit report is clear or doesn't exist, file it away
- If credit report shows ID theft, DCA and COPP will remediate the problems
- Once the credit reports are fixed, freeze files to prevent future theft
- Pilot: 100-Foster Youth Files launches by the end of March, 2010



What We Expect to Learn from the Pilot Project

- Document extent of ID theft on foster youth
 - Current data are incomplete or inconclusive
- Find out most common types of ID theft on foster youth so we can develop effective ways to remediate problems
- Document the time and resources it takes to fix problems
- Create systems to exchange data safely, efficiently, and in a cost effective way
- Identify who the key stakeholders are and ensure they become active partners
- Create performance measures



Prevention and Helpful Tips

- Protect Social Security number.
- Check bills right away.
- Use a shredder.
- Keep bills and other records in safe place.
- Install protective software on computers.
- Beware of spyware when browsing online.
- Beware of “phishing” emails.



Prevention and Helpful Tips



Credit Card Fraud

- Only carry the cards you need
- Use only one card for internet purchases
- Liability only up to \$50
- Review statements carefully
- Dispute in writing unauthorized charges within 60 days from date you get bill listing charges and change credit card #
 - Other: Request fraud alerts, file a police report, file an ID Theft complaint with FTC, alert/send letters to creditors (if necessary)
- Merchants may print only last 5 numbers on receipts



Vital Documents

BEFORE YOUR CASE CLOSES, YOUR CSW OR PO MUST ALSO GIVE YOU ALL OF THE FOLLOWING DOCUMENTS:

- A certified copy of your Birth Certificate
- A Death Certificate for any deceased parent(s)
- Original Social Security Card
- Official California Identification Card (or Driver's License)
- Your CSW or PO must provide you with form DL 937, Verification for Reduced Fee Identification Card.
 - \$6 for your ID instead of \$20.
- Proof of Citizenship or Residence
- If you were not born in the United States, your CSW should have referred you to the Special Immigrant Status Unit ("SIS") for help in getting a "green card" to work and live in the United States without fear of being deported.
 - In Los Angeles, if you did not receive a green card, contact Cecilia Saco at (323) 725-4464 for help in getting one immediately.
 - If you are a probation youth (former foster youth or in a group home), call Public Counsel at (213) 385-2977 x500.



More Vital Documents

- Proof of County Dependency Status (proof that you were a foster youth)
 - Your CSW or PO can certify your Dependency status via a Ward of the Court Verification Letter. See sample in Public Counsel Manual, A,B, Cs of Transition and the Independent Living Program at www.publiccounsel.org/publications.
- Your Health and Education Summary
 - Including the name(s) of all of the medication(s) prescribed to you, instructions on how to properly use your medication(s) and where to get refills, and your education and medical records.
- Original Medi-Cal Card
- A free Consumer Credit Report, discussing your credit history
 - Places to obtain a credit report: www.annualcreditreport.com, www.experian.com, www.equifax.com
- Written information about your Family History, Placement History, Sibling Whereabouts, and how to access documents in your DCFS file



Protecting Vital Documents:

Tips

- Start the conversation about prevention early.
- Do not give personal information over the phone or internet or in response to “give aways” that seem to good to be true.
- Keep your documents in a secure or locked place (tip: rent a security deposit box or buy a small safe)
- Do not let others (including relatives) borrow your SS card, ATM pin or credit cards or any of your personal documents.
 - Even if they have good intentions, if they fail to pay, you could lose your driver’s license or be stuck with a big debt.
- “Shred” documents with personal information
- Do not post personal info on social network sites



Contact Information

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Resources and Announcements

- COPP: Materials for educating youth leaving care
 - Fact Sheet: *If You Are Me, Then Who Am I?*
 - PowerPoint presentation with speaker notes
 - On Identity Theft page at www.privacy.ca.gov
 - Public Counsel's A, B, Cs of Transition and the Independent Living Program Manual at www.publiccounsel.org/publications/childrensrighs



Questions or Comments?

Enter questions on your screen now by clicking the “Question and Answer” arrow, typing your question, and clicking “Send.”

Or direct later questions or comments to:

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