



20651 WEST WARREN AVENUE • DEARBORN HEIGHTS, MI 48127-2698
Office 313-271-3050 • Fax 313-271-6250 • WWW.VISTAMARIA.ORG

May 11, 2016

Testimony to the Families, Seniors and Human Services Committee of the Senate
Regarding HB 4022 – Foster Child Identity Theft Protection Act

On behalf of the over 400 foster youth that we serve on an annual basis at Vista Maria, I am here to support and adoption of changes to HB 4022. Good afternoon, I am Angela Aufdemberge, President and CEO, of Vista Maria, the oldest and longest standing non-profit within the State of Michigan. For over 130 years, we have served abused and neglected women and children through our treatment, restoration and educational programs. The need for HB 4022 has been growing over the past several years. My personal knowledge and experience with identity theft crimes against foster youth has grown over the past five years as we have appropriately expanded our programming and services expecting youth in our care to: 1) cash their checks and deposit them in bank accounts and not just carry or lock up their cash in a safe, 2) learn budgeting, credit and banking skills and that “banks don’t steal your money” as our youth have been told by their parents, and 3) obtain summer employment for high school teens and year round part time employment for our college students. These are the expectations that we have as parents and our expectations should not be less for foster youth.

However, as HB 4022 was amended to only require credit background checks for foster youth on or after the age of 14, we believe that the original proposed language that required credit background checks to be conducted for foster youth when entering our system of care and then annually thereafter provides the greatest amount of protection for our youth and enables timely investigation and possible prosecution of perpetrators. Failure to protect our innocent foster youth from identity theft, which is a globally growing crime, only further victimizes our youth and can cause secondary trauma. We encourage you today to take the necessary steps to protect Michigan’s most vulnerable youth and enable the path to successful independence and self-sufficiency.

Today, many of our foster youth are not easily able to fulfill the banking, budgeting, credit and employment expectations that we have because many of them are victims of identity theft that occurred years before. Not only does identity theft impair our youth from moving forward with a bank account, a credit application, housing application, or employment, which are basic human rights, but it also reinforces that adults and the system are not here to help them. The youth didn’t default on a mortgage, write bad checks, or make purchases on a credit card yet they have been accused. The embarrassment and humiliation of being accused of these crimes is not only demoralizing but can also cause secondary trauma to a youth, which can result in a complete breakdown and inability to move forward with college, housing or employment.

Today, I am here to share the personal experiences of two of Vista Maria's clients who are unable to join me due to work and education obligations yet both are victims of identity theft. TeLesha Monroe is a 21 years old mother and student at Henry Ford Community College. TeLesha discovered that she was a victim of identity theft by her adult abuser, mom's boyfriend. She was a victim of his physical and sexual abuse before the age of 11 and the abuse continued through age 15, and he is the father of her two young boys. TeLesha entered the foster care system when she was 15, and we met when she was 17 years old. TeLesha and Vista Maria were not aware of the identity theft until she turned 18 and wanted to open a bank account to cash and deposit her checks. She was denied the ability to open a bank account because he had used her social security number and opened a checking account and proceeded to write bad checks. When she was faced with the accusations by the bank teller, she was embarrassed and wanted to tell the clerk that it was a lie. She didn't understand why they wouldn't believe and help her. The Vista Maria team was there to help intervene. We were able to request a favor of our local credit union. We provided a letter of explanation, and she was able to open an account of her own. What if we weren't there to help? Would she be cashing her checks and paying fees at the local party store, would she be keeping her money in a drawer or between her mattresses? It took over two years of Vista Maria's help and support to fight the banking system and to have the fraudulent claim removed from TeLesha credit record. Today, her credit report is cleared. However, she is unable to secure some of the necessities for her family due to an extremely low credit rating, which we have been unable to rectify.

Narjess Al-awady is a 19 year old youth who has had multiple experiences with Child Protective Services and was homeless as a minor due to her abuse and mental health challenges. She recently became aware of her identity theft. She attends Crestwood High School and is part of the Vista Maria Transitional Living Program. Her personal information was used to create a Comcast service account and as of this month the open bill is over \$1,000, and continues to rise. Also, a retailer provided credit card was also opened utilizing her personal information. The positive is that Narjess advocated for herself and was able to convince the retailer to close the account so that further credit damage would not occur. She has filed a police report and complaint regarding both incidents yet relief has not occurred.

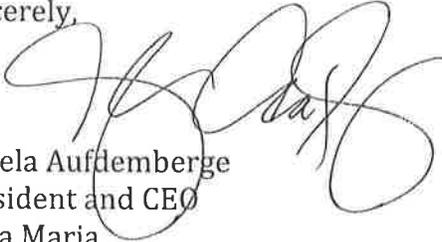
A different story was related to summer employment. One of our clients was eligible for a summer employment opportunity; and she had attended all of the preparation classes including work etiquette, how to fill out an application and how to interview. She was ready. She filled out the application and she was invited to interview for the position. She put on her best job interview outfit, and she rode the bus and arrived for her appointment on time. The interview went well, and they were interested in her but they had an additional form for her to complete. They requested that she complete a form to check her credit because she would be working the cash register. She filled out the form and wasn't worried because she never had a job before, she didn't know anything about credit and figured it couldn't be bad. Days went by and she didn't get a call back. We encouraged her to follow up. Upon following up, she was told that some one more qualified was given the job and that due to her bad credit (almost \$10,000 in defaulted credit card debt) they were not able to hire her. She never had a credit card; she had been in the foster care system for many years. She had done everything right. She really wanted that summer job. She was embarrassed and ashamed of being a foster youth, and never obtained a job that summer.

All of these young women are attempting to break the cycle of poverty, abuse and neglect. They dream of a future that includes education and supporting themselves and their family. Amending

and passing HB 4022 will bring instances of identity theft to our attention so that we can correct the youth's credit record before the physical, emotional and financial harm is caused. The cost of protecting our youth from identity theft is minimal. The greatest expense is time and the greatest reward is self-sustaining independence. Passing HB 4022 may also deter thieves as we would be required to check a child's credit annually and the crime may be more easily traced and perpetrators convicted.

Thank you for taking the time today to learn of our situations and stories. We appreciate your careful consideration of HB 4022 (Foster Child Identity Theft Protection Act). We urge your support. Please feel free to contact me if you have any questions.

Sincerely,



Angela Aufdemberge
President and CEO
Vista Maria

aaufdemberge@vistamaria.org

(313) 253-2404