FACT SHEET: Identity Theft and Foster Care Youth

Identity theft is taking someone's personal information (e.g. credit card number, bank account number, driver's license number, social security number, medical information, etc.) without permission and using it for an unlawful purpose such as opening credit accounts, making charges on an existing account, and providing identity upon arrest.

1) Identity theft is a growing problem among foster youth — a problem that many do not discover until they "age out" of the foster care system, usually between the ages of 18 and 21, and unsuccessfully try to obtain student loans, rent an apartment, purchase a car, or acquire a credit card, but find out that their credit has been destroyed instead.

2) In 2009, there were 11.1 million incidents of identity theft in the United States (or 1.2 victims every 3 seconds), and persons who are 18 to 24 years of age are most likely to be victims.

3) A failure to clear up identity theft can result in impediments to renting an apartment, securing a student loan, getting a job, or obtaining credit.

4) Foster care youth are particularly vulnerable to crimes of identity theft: Parents, grandparents, family members, foster parents, social workers, group home personnel and many others regularly have access to a foster youth's Social Security number, birth date, birth certificate and other personal, identifying information.

5) Former foster youth may face problems finding safe and adequate housing; they may be denied loans for cars and other larger necessities, and they may be denied financial aid and the opportunity to attend college, all as a result of identity theft that went undetected and unaddressed while they were in the foster care system.

6) Victims of identity theft spend an average of 330 hours, $3,300 in lost wages and over $850 in expenses to repair the damage to their credit.