

CHILDREN AND FAMILY  
SERVICES HANDBOOK

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ISSUED/REVISED: 4/23/18

CREDIT REPORTS  
FOR YOUTH  
IN FOSTER CARE and  
NON-MINOR DEPENDENTS

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## I. POLICY

Public Laws 112-34 (2011) and 113-183 (2014) were enacted, in part, to monitor for possible identity theft of youth in foster care. Counties are now required to request credit reports on behalf of youth, ages 14-17 years old, who are in a foster care. Each quarter, the California Dept. of Social Services (CDSS) runs a data extract, which lists the youth in placement whose birthdate falls within a specific timeframe. The law also includes providing assistance to support Non-Minor Dependents (NMDs) in interpreting and clearing any inaccuracies in the youth's credit reports. All activities must be documented in CWS/CMS.

## II. CONFIDENTIALITY OF CREDIT REPORTS

A credit report is a confidential document. It **must not** be attached to the court report, any other court filing, nor otherwise be distributed. The social worker must take necessary steps to prevent improper disclosure or misuse of information contained in a youth's credit report. The original credit reports from the credit reporting agencies (CRAs) must be delivered in-person to the youth. No copies are kept in the Children & Family Services (CFS) case files. **A request for or utilization of a youth's credit report other than for purposes cited in this policy is strictly forbidden.**

## III. PROCEDURES

### 1. CREDIT REPORTS FOR YOUTH IN FOSTER CARE AGES 14 – 17

- 1) Point-of-Contact (POC) Responsibilities:
  - a. Receives the quarterly data extract from CDSS and requests a data match for those individual youth that have an indication of "yes" or "\*" under any of the three CRAs: Equifax, Experian, TransUnion.
  - b. Requests an individual credit report for each identified youth from each specified CRA.
  - c. Provides the credit reports from the CRA(s) to the assigned social worker, and informs the social worker of any potential credit discrepancy(ies).
  - d. Ensures that the appropriate information is documented in CWS/CMS in the Credit Report Notebook:
    1. Date the credit report(s) was *requested* from CRA;
    2. Date the credit report(s) was *received* from the CRA;
    3. Date the credit report(s) was *provided* to the youth;
    4. Any other pertinent information regarding the credit report or

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assistance provided to the youth.

- 2) Assigned Social Worker Responsibilities  
**Upon notification by the POC**, the assigned Social Worker or designee:
  - a. Provides the youth's credit reports directly (in person) to the youth.
  - b. Discusses results of the credit report.
  - c. Refers youth to a local credit counseling agency as appropriate.  
**Youth must be accompanied to all credit counseling appointments and trainings by social worker or designee.**
  - d. Informs the POC about the status/progress of each credit discrepancy resolution, who ensures that CWS/CMS is documented.

2. **CREDIT REPORTS FOR NON-MINOR DEPENDENTS (NMD)**

The assigned social worker is only required to provide credit report assistance when requested by the NMD. However, ongoing communication regarding the importance of credit integrity is important. Brochure FC 01 will help to communicate information to Non-Minor Dependents and to youth ages 14-17.

3. **OUT OF COUNTY YOUTH**

Regardless of where the youth resides, the responsibilities outlined in this policy falls under the county of jurisdiction. Counties should decide on the proper course of action by following county policy and/or transfer agreements.

**IV. REFERENCES**

ACL 15-98 Foster Youth Credit Reports Age Lowered to 14, dated 12/8/2015

ACL 14-23 Foster Youth Credit Reports, dated 2/28/14

ACL 13-31, Foster Youth Credit Reports, dated 4/19/2013

**V. FORMS/LINKS**

FC CR 01 – Brochure: Annual Credit Reports for Youth in Foster Care & Non-Minor Dependents

**CONTACT PERSON:** Persons with questions concerning this department manual section may contact the Program Analyst.