

Consumer Credit Reports for Youth 16+ in Foster Care

SSIS Worker Mentor Meeting

May 10, 2013



Consumer Credit Reports - Background

- PL 112-34, Child and Family Services Improvement and Innovation Act
- Amends Social Security Act, Titles IV-B and IV-E
- Adds section 475 (5) (I) to clarify case review system definition

- Minnesota Statutes of 2012:
 - Section 260C.203 (f)
 - Section 260C.212 subd. 1(11)(iv)
- See DHS Bulletin #12-68-01 of January 19, 2012

Consumer Credit Reports - Federal Requirements

- Each youth 16 or older in foster care shall:
 - receive a copy,
 - without cost,
 - of all credit reports [with any findings],
 - each year until discharged from care; and
- Youth must be assisted in
 - interpreting the credit reports and
 - resolving any credit report inconsistencies

Consumer Credit Reports – Credit Reporting Agencies

- Equifax
- Experian
- TransUnion

Consumer Credit Reports – SSIS Planned Activities

- Batch file submissions to credit reporting agencies
- Automatically run on a periodic (quarterly?) basis
- Send for all **16** and **17** year olds in care for 30+ days
(Local county and tribal agencies help youth 18 -20)
- Use secure or encrypted transmission method
- Send name, birthdate, SSN

Consumer Credit Reports – Adolescent Services Staff

- State Staff:
 - Review response from credit reporting agency
 - Expected # records: 5% of youth in care (other states)
 - Notify county or tribal placing agency
 - **Send new bulletin when batch processing available**
- County and Tribal Placing Agency Staff:
 - Review credit report with youth – immediately if any results;
 - Assist youth to resolve any errors
 - Coach youth in understanding credit and establishing good credit habits, as part of the money management domain for the Independent Living Plan

Consumer Credit Reports - Questions

- Contact:

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