VISTA MARIA
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Testimony to The Committee on Families, Children and Seniors
Regarding HB 5775 – Foster Child Identification 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 encourage your passing of HB 5775. 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 5775 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 two years as we have appropriately expanded our programming and services and expect youth (young adults) 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 some of 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, foster youth are not easily able to fulfill the banking, budgeting, credit and employment expectations because many of them are victims of identity theft that occurred years before. Not only does the identity theft impair our youth from moving forward with a bank account, a credit application, housing application, or employment, 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. The accusations, 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.

I was given permission to share the personal experience of a client in our transitional living program, TeLesha, who couldn't be here today because she has classes at Henry Ford Community College. TeLesha is 19 years old, and we discovered that she is 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 through age 16, when she was placed in the foster care system. TeLesha and Vista Maria were not aware of the identity theft until she turned 18 and we 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, she was embarrassed and wanted to fight and tell them that they were lying. She didn't understand why they wouldn't believe and help her. The Vista Maria team was there to help intervene, and we were able to use our local credit union to provide 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?

A different story was related to employment. One of our clients was eligible for a summer employment opportunity, and she had attended work etiquette classes, how to fill out an application and an interviewing workshop. She was ready. She filled out the application, she put on her best job interview outfit, she got on the bus and arrived for her appointment on time. The interview went great and they were interested in her but they had an additional form for her to complete 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 and didn't know about a credit check, but 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 they were not able to hire her. She never had a credit card; she had been in the foster care system for years.

She had done everything right. She really wanted that summer job. She was embarrassed and ashamed of being a foster youth. She was devastated and demoralized.

Passing HB 5775 will bring instances of identity theft to our attention so that we can correct the youth's credit record before emotional and financial harm is caused. Passing this bill 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 5775 (Foster Child Identification Protection Act). We urge your support. Please feel free to contact me if you have any questions.

Sincerely,

Angela Aufdemberge
President and CEO
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