

HB 5196

Dear sirs/madams:

My name is Melissa Foster. I am here today to talk about my experiences with identity theft as a former foster child. I first came into DCF when I was 8 years old. Through a number of placements that didn't work out for various reasons I struggled and stumbled into adult life. I was adopted by my former foster mother and live with her today.

I have a beautiful little boy. Around the time I delivered him I found out my credit was bad. Having never had any many bills in my name I couldn't understand why this was. I tried to find out information about my credit and ran into numerous road blocks. I reached out to a former social worker for help when my mom and I couldn't get anywhere.

We learned several important facts.

1. My social security number was used to open up a bunch of accounts like David's Bridal charge card, Verizon wireless phone service, etc starting at the age of 14.
2. Someone opened up an account in my name with the credit reporting companies such as Experian, TransUnion, and Equifax. I can't even get my free credit report.
3. I had to file a police report with the local police. They weren't sure what information to report since I didn't know where the person lived.
4. The person turned out to be my birth father for at least some of the things on my credit, and I assume all of them, but I don't know for sure.
5. I can't get onto the housing voucher program because of this.
6. In trying to establish myself independently I can't open up utilities, get an apartment and other things because my credit is destroyed.
7. I am being harassed by collection agencies looking for me to pay these things off and they are not interested in my story. They claim I'm responsible no matter what.

Fixing these problems is difficult because the process is confusing and takes a long time. I can't do it on my own and no one wants to believe me. I want to be able to provide a life for my child but this situation is making it extremely difficult. I don't understand why any company would allow someone to open up an account without more background checking or personal information. My former social worker has difficulty because I'm over 18 and they won't speak to him about it.

I support the bill being proposed so that no child in the system will have to endure this hardship like I have. I would like to see something done to protect foster kids identity when they are in DCF care.

Thank-you,

Melissa Foster

