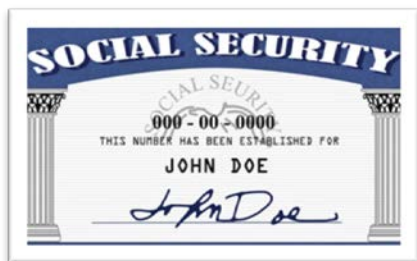




# Frequently Asked Questions (FAQs)

## Appropriate Use of and Safeguards for Social Security Numbers for Children in Foster Care: What Social Workers and Resource Parents Need to Know

Stealing children's identity is a growing issue. A child's personal information is protected by law but the adults who have access to this personal information must use caution in sharing it to minimize the risk of identity theft. A child's Social Security number (SSN) can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. These Frequently Asked Questions outline some key practice requirements to safeguard the SSN for children in foster care.



### ***Does every child in the CFSA foster care system have a Social Security number?***

No, there are instances in which the child does not have one. The SSN may have been lost or if the child is an immigrant, they may not be eligible for one. When needed, CFSA takes responsibility for applying for the child's SSN, requesting a duplicate Social Security card, or obtaining the appropriate identification such as a permanent resident card from the U.S. Citizenship and Immigration Services (USCIS) or an Individual Tax Identification Number (ITIN) from the Internal Revenue Service. For additional information or assistance, contact the child's social worker.

### ***As the child's social worker, I typically include the child's SSN on the Ward Letter. Should I keep doing that?***

No. These letters are important for children to enroll in school or gain access to certain services or supports, but there is no need to include SSNs on them. These letters are often circulated widely and including the SSN puts the child at risk of identity theft.

### ***I am a social worker, and resource parents often ask me for a child's SSN. Should I give it to them?***

Yes, you should give it to them. You should not give the foster parent the actual Social Security card, but foster parents should have the child's SSN, so be sure to provide the number or include a copy of the card in the child's placement packet.

### ***As a resource parent, with whom may I share a foster child's SSN?***

A foster child's SSN should be very closely guarded. There are, however, times when it is appropriate to share it. It is more likely that the SSN will be needed for older youth. For example, the child's SSN is necessary in the following instances: to open a bank account, to obtain certain medical services, to apply for government services, for employment, to file taxes, for post-secondary enrollment and financial aid, or department of motor vehicle services.

### ***As a resource parent, can I claim my foster child on my federal income taxes?***

Yes, under certain circumstances, the IRS allows you to claim the child on your taxes. The rules around this are complex, so be sure to consult a tax professional and review the IRS guidance published annually in [IRS Form 501](#). Visit <https://cfsa.dc.gov/publication/ai-protecting-children-care-identity-theft> for information about foster children and tax returns.

### ***How can I tell whether a request for the child's SSN is legitimate?***

Unfortunately, criminals and cheaters are always coming up with new ways to trick people into providing their personal information so that they can commit financial fraud and/or identity theft. They use mobile devices, email and the internet to fool unsuspecting people. There are ways for you to protect yourself and the children in your care from this criminal activity:

1. Do not respond to emails or phone calls asking to confirm the child's SSN. No matter how real or official an email or phone call appears, remember that a bank or credit card company will **never** call or send an email requesting personal data.
2. If someone requests the child's SSN, ask why? There are various legitimate reasons why you might need to provide it, but if you do not feel comfortable with the explanation, do not give out the number. This rule also applies to family and friends who may ask for the child's SSN. Ultimately, the decision as to whether or not to disclose this information should be made after consultation with the child's social worker.
3. It does not matter how careful you are with the child's SSN, there is always the risk of the information falling into the wrong hands. For that reason, it is a good idea to request a credit report from all three credit-reporting agencies at least once a year through the child's social worker. Social workers should consult the Office of Policy, Planning, and Program Support's ("OPPPS") credit specialist.

### ***As a social worker, how do I check a foster child's credit report?***

Federal law requires that child welfare agencies in every state and the District of Columbia pull credit reports from the three credit companies annually for all youth in foster care ages 14 and up and review them with the youth. The OPPPS credit specialist pulls credit reports annually on the youth's birthday and shares the results with the assigned worker. For children younger than 14, you can pull their individual credit reports for free from one of the services such as [annualcreditreport.com](http://annualcreditreport.com) and [creditkarma.com](http://creditkarma.com).

### ***What should a social worker or resource parent do if either suspects that identity theft may have occurred?***

Take immediate action. You should contact the OPPPS credit specialist at 724-7100, and request a credit check from all three credit-reporting agencies. You may also request the credit reporting agencies to have a fraud alert and security freeze placed on the child's credit report.

### ***Where can I find more information about identity theft, fraud alert, and security freezes?***

In addition to the OPPPS credit specialist, visit <https://cfsa.dc.gov/publication/ai-protecting-children-care-identity-theft> for more information. The following credit reporting agencies are also available to address any questions you may have:

1. Equifax at [www.equifax.com](http://www.equifax.com)
2. TransUnion at [www.transunion.com](http://www.transunion.com)
3. Experian at [www.experian.com](http://www.experian.com)

If you have any additional questions about safeguards for Social Security numbers or identity theft **in general**, then contact the OPPPS credit specialist at (202) 724-7100. If you have questions about **consent specifically**, then email CFSA's General Counsel at [cfsa.ogc@dc.gov](mailto:cfsa.ogc@dc.gov) or call (202) 727-2646.