

IDENTITY THEFT: THE IMPACT ON CHILDREN AND FOSTER YOUTH



Children and foster youth are uniquely vulnerable to identity theft, particularly when exploitation comes from adults in caregiving roles. This one-pager explores those risks and outlines trauma-informed strategies to support recovery and resilience.

Why Children and Foster Youth Are Uniquely Vulnerable:



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- They have clean credit histories that go unused for years.
- Their personal information is widely shared across systems (child welfare, schools, healthcare, etc.).
- They are often unaware of their credit records until they apply for their first job, bank account, or college loan.
- They may lack a consistent, protective adult presence.



In many tragic cases, the perpetrator is a trusted adult, a parent, guardian, foster parent, or even a staff member in the system, making the violation deeply personal and traumatic.



The Trauma of Identity Theft by a Caregiver:

When identity theft is committed by someone a child or youth depends on for care, it becomes a **betrayal trauma**, a type of trauma that occurs when someone you rely on for safety causes harm.

Emotional and Psychological Impacts:

- Loss of trust in adults or institutions
- Confusion and betrayal, especially when they're too young to fully understand the crime
- Internalized shame or guilt
- Barriers to independence (e.g., blocked access to jobs, housing, or education due to damaged credit)
- Legal and emotional limbo if the youth still lives with or depends on the caregiver

ITRC offers free, expert support for identity theft victims via call center, live chat, and online resources



www.idtheftcenter.org

COPING AND SUPPORT STRATEGIES:



Restoring a Sense of Safety and Autonomy

- **Empower youth** to take small steps toward understanding and managing their own information.
- **Offer developmentally appropriate education** about identity protection and financial literacy.
- **Connect youth with a trauma-informed advocate** or mentor who can walk through recovery with them.



Credit Recovery and Legal Help

- **Help youth access their credit reports** (under age 18, this should be a blank file—if not, that's a red flag).
- **Support legal action** to correct false records and dispute fraudulent accounts.
- For youth in care, **ensure that child welfare agencies are monitoring and protecting their identities** as required by federal law.



Healing from Betrayal Trauma

- **Connect with therapists** trained in childhood and betrayal trauma who can help youth process feelings of confusion, anger, and mistrust.
- **Normalize their emotional reactions** and reassure them that it's not their fault.
- **Use storytelling, art, or peer groups** as expressive outlets to process betrayal and rebuild confidence.



Building Financial & Emotional Independence

- **Teach self-advocacy skills** and provide scripts or coaching for communicating with credit bureaus, schools, or social service agencies.
- **Help establish secure contact info, passwords, and future protection plans** (e.g., credit freeze, fraud alerts).
- **Celebrate small wins**—every letter sent or step taken helps restore a sense of control.