



CDSS

WILL LIGHTBOURNE  
DIRECTOR

STATE OF CALIFORNIA—HEALTH AND HUMAN SERVICES AGENCY  
**DEPARTMENT OF SOCIAL SERVICES**  
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EDMUND G. BROWN JR.  
GOVERNOR

REASON FOR THIS TRANSMITTAL

- ☒ State Law Change
- ☒ Federal Law or Regulation Change
- ☐ Court Order
- ☐ Clarification Requested by One or More Counties
- ☒ Initiated by CDSS

December 8, 2015

ALL COUNTY LETTER (ACL) NO. 15-98

TO: ALL COUNTY WELFARE DIRECTORS  
ALL COUNTY WELFARE FISCAL OFFICERS  
ALL CHIEF PROBATION OFFICERS  
ALL INDEPENDENT LIVING PROGRAM COORDINATORS  
ALL COUNTY TRANSITIONAL HOUSING COORDINATORS  
ALL TITLE IV-E AGREEMENT TRIBES

SUBJECT: FOSTER YOUTH CREDIT REPORTS AGE LOWERED TO 14

REFERENCE: PUBLIC LAW (PL) 112-34 AND PL 113-183;  
SENATE BILL (SB) 794 (CHAPTER 425, STATUTES OF 2015);  
WELFARE AND INSTITUTIONS CODE (WIC) SECTIONS 10618.6  
AND 16501.1; ALL COUNTY LETTER (ACL) 14-23

This ACL informs counties of the change to the age provision of the foster youth credit reports requirement.

Background

In 2011, PL 112-34 was enacted, which, in part, required that each foster youth aged 16 and older receive a free copy of any credit report pertaining to the youth annually until discharged from care and assistance in interpreting and clearing any inaccuracies in the credit report. The following year, WIC sections 10618.6 and 16501.1 were amended to conform to the federal law. For detailed information on foster youth credit reports, see ACL 14-23.

New Federal and State Laws

In 2014, PL 113-183, Preventing Sex Trafficking and Strengthening Families Act, was enacted, which, in part, lowers the threshold age from 16 to 14 for the foster youth credit reports requirement. As a result, federal law requires that children in foster care placements, aged 14 and older, receive free copies of their credit reports from all three major credit reporting agencies (CRAs) (Equifax, Experian, TransUnion), as well as assistance in interpreting and clearing any inaccuracies in the credit reports.

On October 1, 2015, SB 794 was chaptered, which, in part, amends WIC sections 10618.6 and 16501.1 to conform to the new federal law. Counties are now required to request credit reports on behalf of 14- and 15-year-old youth in foster care placements, in addition to the 16- and 17-year-olds. As with youth aged 16 and older, counties must ensure that the youth aged 14 and 15 receive assistance with interpreting and clearing any inaccuracies in their credit reports. The Child Welfare Services/Case Management System documentation requirements that apply to credit report requests made on behalf of 16- and 17-year-olds will also apply to those made on behalf of 14- and 15-year-olds. Also see ACL 14-23 for details on documentation requirements.

#### Extranet Reports

Effective September 29, 2015, the California Department of Social Services (CDSS) will submit credit inquiries to all three CRAs on behalf of foster youth aged 14 through 17 in counties that participate in CDSS' electronic batch process. The 14- and 15-year-old youth will be included in the quarterly extranet reports beginning with the report for the fourth quarter of 2015 (October 2015 through December 2015), which is expected to be posted on the extranet in March 2016. For inquiries regarding the extranet reports, please contact the CDSS Child Welfare Data Analysis Bureau at [CWSData@dss.ca.gov](mailto:CWSData@dss.ca.gov).

#### Agreements/Electronic Accounts

All three CRAs have confirmed with CDSS that existing agreements between counties and the CRAs for the provision of foster youth credit reports via electronic accounts will allow for credit report requests on behalf of 14- and 15-year-olds, in addition to the 16- and 17-year-olds. Therefore, no changes are needed to existing agreements.

For additional information, please contact the Independent Living Program Policy Unit at [ILPPolicy@dss.ca.gov](mailto:ILPPolicy@dss.ca.gov) or (916) 657-1858.

Sincerely,

#### ***Original Document Signed By:***

GREGORY E. ROSE  
Deputy Director  
Children and Family Services Division