

Episode 44: Lynsey's mother stole her identity

In 2018, the Federal Trade Commission processed 1.4 million reports of fraud. The total losses for all those fraud reports came to almost a billion and a half dollars. And that's for a single 12-month period.

The FTC publishes statistics, and they have said that the most common types of fraud complaints were fake debt collections, imposter scams, and the traditional identity theft. And in the category of identity theft, the most common one was credit card fraud – someone opening a new credit card account, using the identity of a different person.

One of the groups most at risk for identity theft are children.

(News Clip)

"Identity theft has become the top consumer complaint in the US with about 10 million victims every year. Kids under 19 years old are a big target of identity theft. 8% of the identity theft that happens in this country is impacting people under the age of 19. Why is that? Well, it's because they don't really have a lot of credit history under their belt, they're not going out and applying for credit cards, they're not going out and applying for mortgages. So, to know that it's happening to your child is hard to do because until the kid is going to college, you're not really thinking about putting their name out for loans."

So parents need to actually monitor the credit files of their children just as closely as they monitor their own, to prevent a scammer from stealing that child's identity and clean credit.

But what about when the parent IS the scammer?

That's what happened to Lynsey, and she told me all about it. Unfortunately, it's not an extremely rare thing, but it's something you really don't hear much about. It's just pretty sad to think that a mother can do something like this to her own child.

If you like this show and the unusual stories we hear from the people who experienced them, you can become a supporter at [WhatWasThatLike.com/support](https://www.whatwasthatlike.com/support).

And now, here's Lynsey.

Scott

Lynsey, thanks for coming on the show.

Lynsey

Thank you for having me.

Scott

As a disclaimer, we should let people who are listening to this know that we've known each other for years. This is a story from your past that I never knew about. I guess you don't meet someone and say, "Hey, guess what happened to me?" - right?

Lynsey

No, definitely not. Not with something like this.

Scott

You have recently contacted me and said, "Hey, I have a story. Maybe you want to do it on your podcast?" I think it's a pretty interesting one. I know a little bit about it, but I am looking forward to hearing exactly how this whole thing worked. So, let's go back a little bit. You were born in Kentucky. This story, kind of, started when you were 9 years old when you moved to Florida. Do you want to talk about that?

Lynsey

Right. My mom moved to Florida, probably, in about 1989 from Kentucky. I'm the oldest of three kids. The story is that we moved here on a Greyhound bus with three kids, a suitcase, and a box. That's pretty much how we ended up here.

Scott

Do you remember the bits and pieces of that trip?

Lynsey

I don't remember the details. I remember being on a bus and I was really young at that time.

Scott

What was your reasoning for coming to Florida?

Lynsey

My father and mother were having issues in their relationship, and she had seen a doctor who advised her that it would be good for her anxiety and nerves if she moved. So, we came down here.

Scott

What was the plan when you got here?

Lynsey

I don't know. I'm sure she probably had a plan. I also suspected that it was to get away from Child Support and any legalities of having a separated family.

Scott

Did you get along with your mom pretty well, then? I mean, when you were interacting with her on a day-to-day basis, were you scared of her or were you dependent on her?

Lynsey

At that age, I don't remember. I remember more of the teenage years, being the oldest, and us living with just her. I had to take a lot of responsibility. She traveled a lot for work, so I was really the adult. So, I equated my childhood to mini adulthood.

Scott

So it was your mom, you, and your two siblings?

Lynsey

Correct. I have a sister who is 2 years younger than me and a brother who is 4 years younger than me.

Scott

When she would travel, you guys were just home by yourself for a long time?

Lynsey

We stayed with babysitters. She would find people out of the newspaper. This was back in the early 90s, so we didn't have internet type of things, but she'd read an ad in the newspaper. One time, we did have a homeless woman who was a babysitter. I'm not sure how she picked that one out, but I recall taking her back to the homeless shelter after my mom got back.

Scott

I can't imagine doing that.

Lynsey

It's fun. Looking back, it's a funny story. You can see how everything shapes you. Now, you can see why I don't open with "Hi, my name is Lynsey and I had a homeless babysitter.

Scott

It's a great conversation starter, though. Yeah, that's an icebreaker. As you went through your teen years, the part that intrigued me a little bit was the fact that you and your mom shared a bank account during that time. Can you talk about that? Why was that in place?

Lynsey

My mom and I did share a bank account from a very early age since I was old enough to have a bank account. Because she traveled, she worried about us having access to money. So, if anything happened to her, we would automatically have access to funds. She and I shared a bank account.

Scott

That makes sense. I didn't understand the reasoning behind it before. But now, that does kind of make sense.

Lynsey

Because it was supposed to help me out - being the oldest.

Scott

And you were the only one that was named on the account aside from her?

Lynsey

Correct.

Scott

Okay. You got through your teen years. I want you to just take us through the story of what happened when you discovered something wasn't quite right.

Lynsey

I had just moved to Clearwater, Florida. I was living with her after college just as a way station when finding a job and all that good stuff. After college, I opened up a business. Then, I went to

get a banking account and business name, but the bank wouldn't let me. They said I had bad credit or outstanding debts. I think I had one store credit card - I only applied for it because of the free stuffed animal. The way that we set up when I was at school in an effort for her to help me, she would take my payroll funds and deposit my checks. She was supposed to be paying all of my school expenses through the checking account so that I could concentrate on school. I didn't look at my checking account a lot because, I suppose, I depended on her for that. So, when I went to get the second bank account in the business name, I wasn't allowed. Then, I started digging through drawers and looking through files, and I found an entire filing cabinet of unopened bills, letters, and things in my name. That's how it all started. It was an entire filing cabinet of unopened bills. When everything was said and done, I had \$31,000 in debt in my name.

Scott

Did you think it was a mistake? What were your thoughts at that point?

Lynsey

No, I knew it wasn't a mistake. My mom is very manipulative. There were weird things growing up. There was always a story and always a scam with her, so I knew it wasn't made up. I was angry and I wanted to prosecute because \$31,000 is a lot of money to pay back. I had plans for school, and that money just was not in the cards. At that time, the cops didn't want to prosecute and go after her because we share the bank account - I was liable. Some of the credit cards-- for example, there is a plus size women's store called the Avenue. At the time, I was not a plus size. She opened up and paid for a credit card in my name at that store. When I called that company to report the fraud, they were not concerned because the account had been paid for.

Scott

We have to remember too that this happened back before identity theft was really a commonly known thing. A lot of people may not even have been aware of what it was.

Lynsey

It really wasn't a thing. They didn't know what to do with it. People couldn't understand why we shared a bank account, how I couldn't have known what was going on, and all of the different credit cards were in my name. At one point, in the mail, you used to receive checks that you can sign over to yourself and you wind up with a loan - she had signed a couple of those in my name and gotten loans. They would not send me the paperwork because she had access to my social security number, my address, and all of that info that we take for granted. They assumed that I was complicit.

Scott

Did you confront your mom about this? What did she say?

Lynsey

I did confront her, but after I moved out. While she was out of town, I moved out secretly because I didn't want her to be able to control and find me and weasel her way in. When I asked her about all of the debt, she said she was trying to help me.

Scott

But that doesn't really make sense, though.

Lynsey

No, but in her head, I'm sure it does. It's also a manipulation tactic - trying to make you feel sorry for her and trying to make you doubt yourself.

Scott

You had mentioned that, before you guys came to Florida, she had run other types of scams. Do you remember anything like that or what she had done?

Lynsey

While she told my father that we were moving down here on the advice of her doctor, that really wasn't the case. Throughout that whole time, she was telling us that our father didn't care about us, that he wasn't paying child support, he was just a deadbeat dad, and didn't want anything to do with us. Because of the identity theft, I opened up that mode of communication again and we started talking. He told me his side of the story and some of the stuff that she did up there before we moved. She had some sort of restaurant equipment scam going on where she would take the money but wouldn't replace the equipment. The reason was always something happening outside of her control that was causing the work not to get done.

Scott

That's interesting. Well, did she own a restaurant?

Lynsey

I don't think so. I think she was a salesperson for, maybe, a restaurant supplier - that sort of thing. What's funny too is, growing up, she would take us in for doctor's appointments, but we would not even be patients there when we get there. She would always complain that it has something to do with the doctor's office or my father's insurance. She usually blamed it on my father's insurance, and that he must have cancelled the appointment.

Scott

But what's the incentive of going to the doctor if you know you're not going to be seen? What was the scam there?

Lynsey

You got me...

Scott

She sounds like an interesting character, to say the least.

Lynsey

Yeah, she's very charismatic. People would fall for her stories. I'm very convinced that, one year at Christmas, we were one of the angels on the tree, so to speak. Are you familiar with those?

Scott

No. Tell me how that works.

Lynsey

Different charity organizations and whatnot will set up a Christmas tree and they have little tags on them. The tag is of a family or a child that needs a Christmas, but they can't afford a Christmas. So, one of your parishioners will come and pick an angel off the tree, and then buy those gifts. One year, we had a Christmas that was a lot larger than normal. There were people who came over and wanted to take pictures of us getting our gifts, and I couldn't understand

why at that time because they weren't really friends, they were just neighbors, so it was just weird. Looking back on it, I've taken angels off the tree and it suddenly dawned on me that that is probably what she did. She gave somebody a sob story about the single parent and the derelict dad so that somebody else would supply our Christmas.

Scott

Do you sometimes have, like, light bulbs that go off - you recalled something that happened - and then it all kind of makes sense?

Lynsey

That's a lot of how it happens. You grow up knowing that you are different. We moved often. There was a huge story that went along with anything in our life - nothing was ever cut and dry - and it always involved my mother saying, "But it's what you're used to..." So, you can't put everything together. It doesn't make sense until later on.

Scott

So you came up with a solution and it involves changing your name. Can you tell us how that worked or what happened?

Lynsey

You go online, fill out the court paperwork, go and speak to a judge, and tell them why you want to change your name. Then, a couple of weeks later, you get a certified letter saying whether or not they are approved.

Scott

How would having a new name resolve the issue of all the debt?

Lynsey

Well, since everything was in my name - she knew my name - I figured that if I changed my name to something completely different, then there would be no mistaking that it wasn't me who started those accounts. So, I literally picked a name from the phone book that sounded good together, and I went with that. So, if she did happen to pull any more accounts, it would be easy to prosecute. There'd be no question.

Scott

Did that work?

Lynsey

She hasn't tried, but I've also been gone and she's smart and sneaky. So I think that's probably why it hasn't happened.

Scott

So your plan was to just change your name. Hopefully, she'll open another account in your old name, which proves that she did it.

Lynsey

Correct.

Scott

But she hasn't done it. So, you were still stuck with the debt then.

Lynsey

I was stuck with the debt and there was only one solution. I couldn't pay it back, I couldn't move forward, so I had to do Chapter 7 Bankruptcy. I liquidated everything. I had \$300 to my name and started over. I had a studio apartment with no couch. I have a laptop and a bed.

Scott

Well, if you're going to start from scratch, you might as well do it with a new name too, right?

Lynsey

I can only move up from there.

Scott

That was going to be one of my questions - how did you choose your new name? We should say that your legal first name is...

Lynsey

Kelly.

Scott

Which is kind of weird for me to even think about because I've always only known you as Lynsey.

Lynsey

Most people do only know me as Lynsey. It feels impersonal and separate for me to refer to myself as Kelly. The only people who call me Kelly are people who I owe money to.

Scott

When you changed your name legally, did it just feel weird knowing that now you have a different name?

Lynsey

It did. It hurt my father the most. For me, Kelly is on paper and pretty separate - she's a thing, she's a figment - but my name was important to my father for him to have to write out checks, birthday checks, and whatnot. Kelly is just a reminder of what happened because he never thought that my mom would turn on us the way that she did.

Scott

Do you talk to her now?

Lynsey

I don't. She's not the type of person that I want in my life. After I found out about the deceit and that everything she said about my dad was a lie, there's just no coming back from that.

Scott

So you and your dad have a pretty good relationship then.

Lynsey

We do now. We've talked and we've regrown as adults. So, we have a good relationship.

Scott

So you're in Florida. Is your mom still a local here?

Lynsey

She's in Florida.

Scott

And your dad still lives in Kentucky?

Lynsey

Correct.

Scott

What about your siblings?

Lynsey

My sister is up in Kentucky. My brother is here in Florida. We talk a lot. At first, my brother felt, kind of, weird having to hide my name. At this point, it's a moot point. It's just there. There's the undercurrent, but the emotional baggage of it is pretty gone.

Scott

Yeah, I can imagine the financial hardship of it of the whole ordeal. I mean, if you tell the story to people that know you - just explaining that your mom did this to you - what is that like?

Lynsey

Honestly, I try to avoid it. Using Kelly and Lynsey interchangeably has become almost second nature for me, but I avoid having that conversation with friends because it's a lot like a soap opera. It's a lot of baggage. My life is complete, calm, and ordered, and that doesn't define me. I don't want it to mar people's perceptions of my life and what I've got going on.

Scott

Are there any lingering effects or ongoing effects that you still have to deal with from this?

Lynsey

The bankruptcy finally fell off, probably, 7 to 10 years after I did it. And Kelly is 17 now - she can drive - so, I mean, she's getting her license now. That's good.

Scott

Obviously, when you change your name, we don't start from age zero also, right? Wouldn't that be nice?

Lynsey

Oh, I wish, but if you don't keep making jokes about it then it just becomes too heavy. The biggest place it interfered is-- I had plans of pursuing my education and going into a different career field. Because I was not able to secure the loan or had that foundation of a family to take care of my basic needs, I don't have a safety net to fall out on, so I couldn't take risks, and I couldn't pursue further. In grad school, you have to go to school full-time. You can't do a part-time job. If you do a part-time job, it's minimum wage, which wouldn't be paid for my housing. So, it's that big circle. You can't afford to fall.

Scott

As your mom was filling out a credit card application with your name - although it seems like a little thing at that time - that really, kind of, changed the trajectory of your life and your career.

Lynsey

It really did. Maybe not all parents are as manipulative as her and have nefarious goals in mind. But if you're looking for good clean credit and you open up a utility bill - or utilities - in your kid's name, just don't fucking do it... Just don't... Nothing good comes from that.

Scott

Do you take any extra precautions now because of your awareness of identity theft?

Lynsey

No. Identity theft has become a lot more common and a lot easier to deal with. So I really don't care. I have already gone down that road one time, so if it happened again, it would be really easy to deal with it - just call the credit card company and they will pretty much handle it. It's almost laughable how different it is. If I were to report the same crimes today, the punishment would be so different. So many people are aware of it. The prosecutors are aware of it. The climate is just completely different.

Scott

And I think creditors are probably more sympathetic when they hear-- well, maybe not. I don't know. Creditors are the way they are. I mean, they have to prove that you applied for the loan or for the credit card. I guess they would have had to prove it back then, too. I mean, from a legal contractual standpoint, I don't know why they could insist on holding you accountable when they wouldn't have had your signature on anything.

Lynsey

She actually had power and my name. She had your social security number and info. She did it over the phone - that was the power company. The Avenue - the overweight store - weren't concerned because they were paid. It's one of the few she paid on time.

Scott

Yeah, why should they care?

Lynsey

Yeah, no crime was done, but there was a crime.

Scott

And you've told your kids this whole story.

Lynsey

This is the first time that I've sat down and spoken questions and answers about it.

Scott

If they listen to podcasts, they're going to know the whole thing now.

Lynsey

They will actually. I planned on saying that, if you want to know the whole story, here you go.

Scott

Aside from your kids finding out about it, what made you want to tell this story?

Lynsey

It needs to be said. It helps get it off my chest. I'd like some closure, but I don't think that there are going to be any. There have been real, tangible problems that this has caused. On one side, I think my mom should know and maybe listen. On the other hand, it's not worth listening to her excuses and manipulation. So, I don't know. I actually did it on a whim because I know you.

Scott

Well, it's an interesting story. I mean, it's obviously a sad thing that happened. When you think of parents, they're supposed to take care of you and protect you from this kind of thing. When it turns out that your parents are actually doing it, that's quite a different story.

Lynsey

But it's my story and it's something that happened to me. That's something that I was a part of. That's the distinction that I like to make with myself. I wasn't complicit in this. I was a passenger on that ride - I wasn't driving.

Scott

I would say that you were more of a victim than a passenger.

Lynsey

True.

Scott

Lynsey, thanks for coming on. I appreciate you telling the story. Hopefully, maybe, somebody will hear this and see the signs of someone doing this to them, and maybe you prevent this from happening to someone else. But thanks for coming on.

Lynsey

Thank you for having me. And if nothing else, it's a cool story.

Scott

Before we wrap up this episode, I wanted to do a couple of things. First, I want to invite you to join our private Facebook group, if you haven't already - great discussions over there. Some of the guests I've had on some of these episodes are in that group, so you can talk about their story and ask questions if you want. So, get over there and join us at whatwasthatlike.com/facebook.

Second, I thought it would be kind of cool to read some of the recent reviews that have come in. Now, you might have heard me mention previously that I never asked for reviews on iTunes or Apple podcasts because they really don't serve any purpose. In spite of what you hear some other podcasters say on their shows, having a ton of 5-star reviews does not help a podcast get found more easily, at least not on iTunes. Now, if you really want to leave me a review, I'd say do it on Podchaser - that's Podchaser.com. That makes a little more of a difference there.

Anyway, there have been a few recent reviews on iTunes. Some people have interesting iTunes user names like this first one - the user name is called "ThisApplsAJoke". I don't know what that means. Anyway, the title is "so hooked" and this is what they wrote.

"So excited to have come across this podcast. I just started listening this morning, and I'm already loving it. I have to be honest. I was a little disappointed when I initially saw the title and description of the most recent episode, which was about the movie trailer proposal because I'm a total true-crime junkie. So, I find suspenseful shock-worthy content far more appealing than a feel-good marriage proposal. Lol. But I'm so glad I continued scrolling to find that the majority of episodes within this podcast are definitely suspenseful and highly intriguing."

Then, we had another interesting username "NickelsAndDimes". The subject of this one is...

"Awesome podcast. The WWTL podcast is great. The stories and guests are very interesting. Sometimes they make me cry, laugh or leave me in shock. Scott asks the right questions and doesn't rush the interview. The production quality is also good too. Sound quality is high on both Scott's and the guests' end, and the intro and outro aren't too long or obnoxious." I hope this outro isn't too obnoxious. "Overall, I'm glad I found this podcast. It will become a regular listen for me."

Then, finally, we have "SandyCPA" titled "Great podcast and very short." "Wow, what a great podcast. Thank you PWLT for turning me on to it. The host and stories are terrific."

You might recall that PWLT is "Podcasts We Listen To", and that podcast also has a Facebook group. I was on that podcast talking about this one not too long ago, so if you want to leave a review on podchaser.com, go ahead and then let me know. I'll read it here on the show.

Oh, I almost forgot to mention this. I'll be at Podfest Multimedia Expo in Orlando, 6-8 March, coming up real soon. Actually, I'm one of the speakers there this year. Podfest is a really awesome podcasting conference that I attend every year. There are going to be close to 2,000 people there. Most of them are people who have podcasts. Some people there are thinking and planning to have a podcast. So, it's a great time. I always meet a lot of new people. So, if you're going to be there by chance, be sure to find me and say hi. I'd love to meet you! And I'll see you back here in two weeks!