

CRIMINAL



Episode 51: Money Tree **Air date: September 23, 2016**

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Axton Betz-Hamilton: Well I think I had a fairly typical life for a farm kid who grew up in the Midwest, I lived with both of my parents. My grandpa lived next door — we all lived on a farm, we had dogs and cats and chickens and goats, and just all kinds of animals. I was a 4H kid.

Phoebe Judge: Axton Betz-Hamilton grew up an only child in the small town of Portland, Indiana. Her father was a department manager for a regional grocery store chain and her mother was an accountant, with her own business preparing people's taxes. Axton describes her childhood as pretty idyllic and laid back. But in 1993, when she was 11 years old, pieces of the family's mail gradually began to disappear.

Axton Betz-Hamilton: Utility bills would come in the mail and utility bills would never arrive. My dad's farm magazines would never arrive. Letters from friends and pen pals, back at that time that's how kids communicated, those weren't arriving. And initially, we thought that someone was driving by and just pulling our mail out of the mailbox. And to solve that problem my mom decided to get a post office box, but the problem didn't change. So, it wasn't an improvement, our mail was still being stolen. So, it was suspicioned that whomever was stealing our mail was someone from within the post office.

Phoebe Judge: And what were the consequences of someone stealing your mail? I mean, I understand if a kid's not getting their pen pal letter, it's annoying, but, you know, what's so bad about that?

Axton Betz-Hamilton: There are documents in there that have personal information, so there's a lot of information that can be gleaned from an electric bill, for example. So, if someone is stealing that information, over time they can build a composite identity of you and use that. Now, will they get everything they need from an electric bill, no. But over time if they steal enough pieces of mail, they can glean enough information to do that. And also, not getting your statements in the mail that you need, your electric bill, your health insurance statement, whatever the case maybe. You're not paying your bills on time, you're not getting information that important entities are sharing with you that you may need to make informed decisions.

Phoebe Judge: They went to the police but had a hard time trying to explain what was going and getting someone to take a police report. Remember, this started in 1993, so it wasn't like today when we're all on guard and changing our email passwords every other hour. There weren't even any federal laws designating individuals as victims of identity theft. T

he businesses like the credit card companies were considered victims because technically, they were the ones being defrauded. This remained the case until 1998. So, Axton's family just tried to manage it, calling electric companies and credit card companies one by one. Slowly, clearing up each tangle as it came. And Axton wasn't really paying attention until she had to. And then, she realized, this was just the tip of the iceberg.

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Axton Betz-Hamilton: At that time I was a sophomore in college and I found an apartment that would allow cats. And I was excited to bring my two cats from home that I had had since I was ten and twelve. And I contacted the electric company to establish service and a few days later they sent me a letter in the mail saying that due to my credit score they were requiring an additional \$100 deposit for service.

Phoebe Judge: There was a number at the bottom of the letter to call to get a copy of her credit report. Axton at that point didn't really even know what a credit score was, but out of curiosity, she called and ordered a copy of her report.

Axton Betz-Hamilton: And I remember seeing this really large manila envelope sticking out of my mailbox and it looked very official and it was one of days at school where it had been a long day and I thought to myself, I really don't wanna deal with that. Because it looks official, it's been a long day. But I got to the mailbox and I saw it was from the credit reporting agency. And it was a very thick envelope. And I naively thought credit reports must be really difficult to read, so they have to send a lot of instructions.

And I opened up the envelope and sadly realized that credit reports are not difficult to read, they don't send you a lot of instructions with them. But rather my credit report was ten pages long, full of credit card entries and associated collection agency entries that dated all the way back to the time that my parent's identities had been stolen in 1993. So, it could be presumed at that point that whomever had stolen their identities had stolen mine as well.

And the credit score was 380 and up until that point in my life, 100 meant perfect. You know, going through school, 100%, you got everything right. So, 380 must be almost four times as perfect, you know, given my schema. And there was a bell curve underneath the words, "your credit score is 380." And that bell curve showed that my credit score was in the second percentile of all credit scores in the nation.

And I drove to the Indiana state police post and an officer took my report. And it essentially said, "unknown thief opened up credit cards in victim's name." And that was it, that was the entirety of the police response from the Indiana State police at that time. So, I was given a copy of the police report, so I could have it to show to creditors as needed and basically told, 'good luck'.

And the first person I called was my mom, and I started crying, saying I will never own anything. I will never be able to own a car, I will never be able to own a home. I will never have a credit card, I will never be able to do the things that everybody else gets to do because someone did this to me.

Phoebe Judge: What did your mother say?

Axton Betz-Hamilton: She was shocked, but she told me whomever has done this to you and whomever has done this to us, it's likely not a personal vendetta it was just an opportunity for them to gain financially and you kinda gotta live with it.

Phoebe Judge: Her parents were from another generation, so for them to say, you've kinda gotta live with it, that was one thing. But Axton didn't share that feeling and the country was beginning to understand the nature of this crime. In 1999, the Identity Theft Resource Center was established to help victims all over the country resolve their cases, the first of its kind. So, Axton spent the next few years becoming intimately acquainted with the ins and outs of identity theft, and then she took it one step further.

Axton Betz-Hamilton: I decided to do my master's research project on how people perceive identity theft and how they're protecting themselves from becoming victims of identity theft. I then went on to get my doctorate at Iowa State University and I focused my dissertation on the experiences of child identity theft victims who had their identity stolen while they were under the age of 18, but they didn't learn about it until they were age 18 or older. And through my research work, what I was hoping to do from a personal selfish standpoint was, I was hoping to learn some nugget of information that would lead me to the answer of who had stolen our identities and...

Phoebe Judge: You basically made identity theft your life.

Axton Betz-Hamilton: I did, I became obsessed with it, you know, for better or for worse.

Phoebe Judge: On the exact same day that Axton got her PhD, her mother was diagnosed with a rare form of cancer. She passed away in February of 2013, and Axton remembers that very shortly after her mother's death, about ten days later, she got a phone call from her father.

Axton Betz-Hamilton: He called me because he was mad at me and he said, "What were you doing running your credit card over the limit back in 2001?" I said, "Dad, I didn't, what are you talking about?" And he said, "Don't lie to me, I have the credit card statement in my hand." And I said, "What credit card statement, what credit card company was it?" And he told me and I said, "Dad, that was one of the credit cards that was taken out in my name as part of the identity theft." And I asked him to put it aside, I said I would come home over spring break in a couple of weeks and take a look at it. But he made another very chilling statement to me and was very chilling from the perspective of someone who's spent their professional life studying identity theft, he said, "I don't know what's going on, but the credit card statement was in a file folder with your birth certificate." And that made my blood run cold because I knew instinctively that mom's identity was never stolen, she ruined her own credit and stole my identity and dad's identity.

And by the time I got home, two weeks later, he had found so many documents. There was a pile sitting on the workbench in this outbuilding on our farm and he said, "I don't know what to make of this, you will- I need you to go through all of this and piece together what has happened." And ultimately through going all of the documentation and through continuing to go through my mother's things and, you know, clean my mother's personal effects out of the house. She not only stole dad's identity and my identity, she stole my grandfather's identity which would have been her father-in-law. And there are indications that she was involved in tax evasion as well as employment fraud.

Phoebe Judge: You must have been so devastated, certainly finding this out after she had just died.

Axton Betz-Hamilton: Right, and there's... I have learned through going through this that there is a social expectation that people have, who are around you, that they expect you to be grieving and they expect you to be going through Kubler-Ross's five stages of grief. And in fact, my mother was on hospice care, the last few days of her life. And hospice would send us things that would say, well, now at this point in the grieving process, you're probably having these feelings and here's how to cope with that. And because of this experience, Dad and I were definitely grieving those first two weeks, until we discovered all of this and the grieving process stopped. And has never restarted and it's been over three years. And the best way I can explain it is how can you grieve for someone that you obviously didn't know?

Phoebe Judge: Because Axton's mother was an accountant, of course, she knew an awful lot about money, where to put it and how to hide it. It's taken Axton and her father years to get a clear picture of what was going on, but they estimate that half a million dollars in debt had accrued over 20 years.

Axton Betz-Hamilton: There are indications that she was using it to finance a double life, but I can't confirm that. Because there are bits and pieces of financial trail that seems to run cold.

Phoebe Judge: It's so odd. Where did the money go? It's so crazy.

Axton Betz-Hamilton: It is. And I hope to someday find those answers. And my mother was very well-educated in financial matters and business matters. And she could have created a shell business to hide the money, and that I just have no idea where it is or what it's called. She drove a '99 Lincoln town car with over 200,000 miles on it. And it has a salvage title. So, she wasn't spending tons of money on brand new vehicles and brand new clothes and buying high-end jewelry. She seemed to live a typical lower-middle class rural farm community life.

Phoebe Judge: Axton realized that her mother had likely been using several aliases, including her maiden name. But she wanted more information, maybe confirmation that this had actually been going on. She needed to find other people who'd known her mother.

Axton Betz-Hamilton: My mother graduated from high school in Ohio. And, where she was presumed to be living this other life was in the community where she graduated from high school. So, I just went to her 40th reunion as me.

Phoebe Judge: So, what would people say?

Axton Betz-Hamilton: So, no one... No one that I encountered knew that I existed. So, when I said, "Well, hello. I'm the daughter of Pam Elliot." They would look at me and say, "Well, that can't be true. She never had a daughter, and you don't look a thing like her." I heard that repeatedly throughout the night. So, I'm lucky in a sense that I took photographs because there were photos that I had found that had my mother in them but I didn't know who any of the other people were. So, I took photos with me to... It was kind of a way of proof that yes, I am indeed Pam Elliot's child.

Phoebe Judge: Axton says one of the most confusing things for them all is that in all those years there was never any hint, not one red flag to make them suspicious. They were completely blindsided.

Axton Betz-Hamilton: My mom was very good at convincing you, if you challenged something that she said or something that she did or might have done. She was very good at making you feel like you were the stupidest person on earth for challenging her. And after my mom had passed away when, over the summer, when my dad and I were clearing her personal effects out of the house, dad and I got to talking about back then, and the money, where did it go? And I

said, "Well, I have all this student loan debt." And dad asked me how much I had. And I told him and he said, "How did you accumulate that much student loan debt?" He said, "We paid for your college." I said, "No, dad, you paid for my tuition, you didn't pay for all of it." And dad said, "Yes, we did." And I said, "No, you didn't. Mom gave me money to cover my tuition and told me I had to take out loans to cover my housing." And dad looked at me funny. And I said, "Dad, how much money did you give mom to give to me, every semester?" And he said, "\$11,000." So, dad was giving mom \$11,000 that he thought was going to me. I was only getting roughly \$3,000 of it.

Phoebe Judge: When you were 19 and your mother was helping you dig out and correct your credit, or suggesting that you go and talk to an agency, the police, she was working against herself.

Axton Betz-Hamilton: She was. But I think, in a way, and dad, my dad and I have talked about this. I would tell my mom exactly what I was doing to try and catch the identity thief. And I think what my mom was doing with that information was using it to stay a step ahead of me the entire time.

Phoebe Judge: What about your father? I mean, also really sad for your father, right?

Axton Betz-Hamilton: It is. Because my father spent 46 years with my mother. And, you know, dating, and then engaged, and then married. And they... Had my mother lived through all of 2013, they would have been married 39 years. And my dad has said things like, you know, "Wow, I really wasted my life." And... No, no he didn't. But it's really hard for him. Because his reality and what he knew, and the life he was working hard to build was all built on lies, essentially, for all of these years. And so, at his age, that realization and having to adapt to that, I think has been more difficult for him.

Phoebe Judge: Do you think that they were in love?

Axton Betz-Hamilton: I believe my dad was head over heels in love with my mother. And even was until, through her dying day. And one of the interesting aspects of this, and this is coming from my research training, is when people pass away there's usually some sort of confession of sorts if they've done something wrong. You know, they don't wanna pass to the afterlife without confessing their sins or they feel guilt and they know that the family members are going to have to deal with some sort of mess. And we didn't get that from mom at all. There was never any indication that anything was wrong. There was never any flash of guilt. And before my mom became ill with cancer, I had received a national award for my child identity theft research and outreach at a conference in Indianapolis. And my parents came to the awards dinner so they could see me get the award. And there's a picture that was taken of the three of us, with me holding my plaque and I'm standing in the middle. And dad is to the right of me and mom is to the left. And mom is just beaming in that picture. She's smiling from ear to ear. And, a person who had guilt wouldn't be smiling from ear to ear that their daughter has just received an award for child identity theft outreach when they're the one who's caused it. So, that got me thinking

and researching what sorts of psychological disorders have lack of guilt as a core feature? And psychopaths have no guilt. Their brain wiring is as such that they cannot feel guilt. They do not feel empathy, they do not experience emotions like the rest of us do. I think cognitively, my mom loved my dad on a complete academic level. Emotionally, I think she was probably incapable of loving him. I think she was incapable emotionally of loving me.

Phoebe Judge: Had your mother not gotten sick and your father, you had come across these papers, would you have pressed charges against her?

Axton Betz-Hamilton: I would have, yes.

Phoebe Judge: Even if it meant she went to prison?

Axton Betz-Hamilton: Yes. Because of the amount of embarrassment that I had to go through in establishing myself financially between the time I was 19 and 31. And when you have poor credit and you are interacting with the financial industry in any capacity, whether is to buy a car, obtain a loan, own a home, et cetera. You are looked at like you are some sort of dead beat.

Phoebe Judge: The things that Axton's mother did just keep surfacing more and more. And Axton never really knows when the damage will end. Not to mention that she's built her career around it. She's now a professor of Consumer Studies, at Eastern Illinois University, specializing in child identity theft and financial abuse within families.

Axton Betz-Hamilton: How I have survived this whole ordeal to date, is I've become extremely analytical. And, as a professor, I get invited to do presentations on identity theft. And, when I share my story, that's an immediate reaction most people have is that they'll tell me, "You have no emotion." You know, people are waiting for me to break down and cry. And because I've become so analytical about it, I don't have any emotion. And it's weird.

Phoebe Judge: What is it like to have your mother as you know her ripped away and replaced by this person who was abusing you and your father, and not ever able to confront her about it? You know, to just... It is what it is now.

Axton Betz-Hamilton: It is. And one of my mother's final requests was to be cremated and that I take her ashes to my house, in Illinois. And at the time that she made the request, dad and I thought that it was strange. But, you know, you comply with the wishes of your loved one who is terminally ill. And one of my coping mechanisms, and it sounds crass, but one of my coping mechanisms has been to yell at my mother whenever I find out something new that she's done. And I found out different things for months. I probably will still find out things over time that she did or didn't do.

Phoebe Judge: You mean you yell at the urn?

Axton Betz-Hamilton: I do. 'Cause that's mom in there. And I didn't get the chance to hold her accountable.

[Music.]

Phoebe Judge: Criminal is produced by Lauren Spohrer and me. Audio mix by Rob Byers. Alice Wilder is our intern. Special thanks to Mary Helen Montgomery and Russ Henry. Julianne Alexander makes original illustrations for each episode of Criminal. You can see them at thisiscriminal.com.

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