

U.S. House of Representatives
Committee on Ways and Means
Subcommittee on Social Security
Statement for the Record
Field Hearing on Social Security Numbers and Child Identity Theft
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Chairman Johnson and members of the subcommittee, thank you for inviting me to testify today about my personal experience with identity theft.

During 1986, I was a sophomore at the University of Texas at Austin. At that time I was using my maiden name: Stacey Rogers. An organization on campus was doing a fundraiser that involved credit card applications. There were groups of five applications and the organization made money off of each group of cards an individual applied for. The cards were: Mastercard, Neiman Marcus, Sears, Zales Jewelry Store and Dillards.

I asked my parents if I could apply for the cards to help my classmate with her fundraising project. My parents thought this was a good idea so that I could start building credit. Of course they cautioned me about overusing the cards.

I completed the five applications but never heard anything back. I was not worried. I assumed that because I was a full-time student with limited income the companies had denied my application.

Two years later, I made a purchase in Dillards and tried to pay by check. The clerk denied my check and told me that I had to go to Customer Service. At Customer Service I was told that I had exceeded my limit on my Dillards credit card and was behind on my payments. I told the clerk that I did not have a Dillards credit card and asked to see the transactions on this account. There were numerous transactions on the account spanning two years. I was able to obtain copies of the receipts for the purchases, and on one of the receipts was a driver's license number.

My father (an F.B.I. Agent) ran the license number for me and we discovered that a woman who shared my name, Stacey Rogers, had made the purchases. At the time, there was no internet, so I drove to the credit bureaus and requested a copy of my credit report. This woman had somehow intercepted the five credit card applications for which I had applied two years before. She changed the address on the accounts so that when the cards were issued they went straight to her. I never knew I had been approved for the cards. Our best guess at the time was that she worked at the business that processed the applications, saw that we shared a name, and altered the applications. She also kept my Social Security number for future use.

On my credit report those five accounts were charged to the max and were delinquent. Additionally, she had used my Social Security number to apply for more credit and financing. There were thousands of dollars in charges and numerous delinquent accounts on my credit history due to this theft of my identity.

In 1988 I graduated and went to work for KPMG. My poor credit history followed me for years, when I tried to get my first apartment lease, when I tried to purchase my first car, when I tried to actually apply for a credit card, and so on. The other Stacey Rogers continued to use my Social Security number to finance everything from televisions to surgeries. Each time I would go to a vendor to explain the problem, or go to the credit bureaus to get the fraudulent purchases off my credit report, I was told that I needed to prove that I had not made the purchases. How does one go about proving a negative?

I diligently visited every credit bureau, circling the accounts that I claimed were fraudulent. The accounts stayed on my record, but a note was added that there was a claim of fraud on the account. In 1991, I married and my legal name changed. Several years later, I finally noticed a decrease in the fraudulent activity.

I now have an excellent credit rating, have successfully financed the purchase of two homes and am free of the effects of the identity theft. However, the stress the theft caused was tremendous; occurring at a point in my life when I was just getting started as an adult. I now guard my Social Security number very carefully and try to check my credit on an annual basis.

Mr. Chairman, thank you again for this opportunity to share my story. I would be happy to answer any questions you or the other members may have.