

## **Scamin' the dead - ID theft**

Death makes you an even more irresistible target to identity thieves.

"Criminals have known for years that assuming the identity of a deceased person buys them some time," said Diane Terry, director of the Fraud Victim Assistance Department at TransUnion, one of the three major credit reporting agencies.

These scam artists comb the obituaries, steal death certificates and even glean additional personal information from genealogy Web sites. Then they exploit gaps in the way deaths are reported to financial institutions to open new credit or run up charges on existing accounts. Sometimes, they manage to drain funds from deposit accounts.

It's a murky corner of the booming identity theft arena, but relatives can take steps to reduce the chance that the identity of a deceased loved one will be stolen, said Linda Foley, co-executive director of the nonprofit Identity Theft Resource Center.

### **The effects**

Figures for identity crimes involving the deceased aren't tracked separately in the United States -- although there has been at least one well-publicized case, involving a victim of the Sept. 11, 2001, World Trade Center attacks. In the United Kingdom, where a national fraud-prevention service does track cases of "impersonation of the dead," the numbers are on the rise -- from 15,000 reported cases in 2001 to more than 70,000 in 2004.

Foley says her group, which assists the victims of identity thefts, gets a steady stream of reports of incidents involving the deceased. She has been trying to push for some legislative fixes for years with little luck.

The dead, of course, don't have to worry about maintaining a sterling credit rating, and if a fraudulent account is opened, relatives can usually clear up any obligations by presenting a copy of the death certificate.

But having to untangle an identity crime involving a loved one can present an emotional burden at a time already fraught with stress and grief. And a spouse of a deceased victim can be open to serious financial repercussions if the scam affects joint accounts.

"Think about it. What if you start getting collection notices and credit card bills" after the death of a loved one, Foley asked. "How much pain do people have to go through?"

ID thieves are not always looking to make a fast buck. Some steal the identity of someone who died to escape legal or immigration problems.

Loretta, a Virginia resident who asked to be identified by first name only, lost her 6-year-old daughter, Mary, in a traffic accident in 1982. In 2001, someone called Loretta's mother to report that someone was using Mary's birth certificate for identification.

Loretta later learned that the person had used the identity to enter the military reserves. She reported the incident to military authorities, to

Social Security and to law enforcement. But she still does not know if the person continues to use the identity -- or why they did it in the first place.

"It was very upsetting. ... It was like somebody unburied my child," she said. "When you lose a child, you never believe they're dead anyway. ... It was like I had to do it all over again."