

Book Review

The Less People Know about Us

Tiyani Rodrigo, B.B.A.
University of Kentucky

Betz-Hamilton, A. (2019). *The Less People Know About Us*. Hachette Book Group, Inc.

The Less People Know about Us is an autobiographical book written by Axton Betz-Hamilton. The book focuses on her own experiences of child identity theft and the elder financial exploitation perpetrated by a loved one. Inspired by this experience, Dr. Betz-Hamilton went on to receive a Ph.D. in Human Development and Family Studies and has since dedicated her research to the area of child identity theft. This book review evaluates the organization of the book exploring the usability of the book for practitioners in the field of financial therapy. *The Less People Know about Us* was enjoyable to read due to the use of simple language and short chapters which allows the readers to viscerally experience the emotions and experiences of a victim of identity theft perpetrated by a family member.

The book is based in Jay County, Indiana, where the author lived as a child with her parents Pam and John Betz. It is systematically organized into three parts segmented based on the major life transition of the author. The first part of the book narrates the author's childhood. This part of the book explores both Axton's personal experiences (e.g., with family, friends, and elementary school) while simultaneously exploring the financial health of her family and the larger context of Jay County. The second part of the book effectively presents how the author's childhood experiences influenced the choices she made as an adult. The third part of the book reveals the identification of the perpetrator of identity theft and how the family reacted to the discovery.

The author successfully narrates her experiences around identity theft by giving a detailed account of the economic, social, and cultural context of the events. This creates a mental representation in the reader keeping the reader engaged in the storyline. Secondly, by creating a clear comparison of how each one in her family responded to the consequences of being victims of identity theft, the author demonstrates the different emotional impacts it creates on each member of the family. Finally, the author explains her experiences around identity theft by demonstrating how early experiences of being a victim of identity theft shaped later choices not only in herself but also in her father. In a way, this book is truly written through the lens of systems theory highlighting the ways family systems shift and reorganize in light of stressors and crises.

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The Less People Know about Us was written with the purpose of helping anyone who had experienced a similar identity theft crime. However, the book's usefulness is much greater for those involved in financial therapy. It is a resource to aid practitioners in better understanding the impact of financial stress and financial anxiety on the family. For the Betz household, the impact of financial stress creates a strain on the marriage between Pam and John Betz and impacts the emotional well-being of Axton. It also would help financial therapists working with clients who are victims of financial infidelity as it explores the precursors and consequences of financial infidelity. Additionally, it will be helpful to therapists of clients who may be experiencing multiple forms of abuse as one of the themes in the book is emotional and financial abuse. In addition, this book illustrates the behaviors of three generations, which will be helpful to therapists as well as researchers interested in the research area of intergenerational transmission of behaviors, attitudes, and values influencing one's financial decisions. Finally, this book is a great resource for financial professionals, mental health professionals, and financial therapists who are aiding clients navigate the emotional trauma experienced with credit collection agencies as it visualizes the emotional struggles the author encounters and gives an explanation on laws related to consumer protection about dealing with collection agencies and identity theft. In conclusion, *The Less People Know about Us* is a great way for practitioners and trainee practitioners to understand the emotional struggles of those experiencing a variety of financial issues.