

Fact Sheet



Identity Theft Among American Indian and Alaskan Native Elders

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Background

The American Indian and Alaskan Native (AI/AN) elder population is projected to increase to 918,000 by 2050, up over three times from 235,000 in 2010.¹ The rise in the elder population may increase vulnerability to and rates of elder abuse.

There are six types of elder abuse, they include the following: physical, emotional/psychological, sexual, neglect/self-neglect, exploitation, and abandonment.² Financial abuse includes identity theft, which is “the unauthorized use or attempted use of existing accounts, or the unauthorized use or attempted use of personal information to open a new account or for other fraudulent purposes”.³

Due to the rise in the elder population and the recent likelihood of becoming a victim of identity theft, it may be helpful to create awareness and prevention programs in AI/AN communities. Providing information about warning signs is very helpful in order to recognize identity theft and financial exploitation.

Warning signs of identity theft include unexplainable withdrawals from elder’s bank account, merchants refusing checks, debt collectors inquiring about mysterious debts, and mysterious medical bills, just to name a few.⁴

Key Information

- 44.9% (219) female elders indicated they feel financially secure.
 - 85.5% of the above live alone.
- 55.6% (275) female elders compared to 58.9% (73) male elders indicated they carry their social security card with them.
 - The majority (90.9% of the above) of female elders live with non-family members.
 - The largest group (46% of the above) of male elders live with both family and non-family members.
- 33.2% (71) of 55-64 years old elders indicated they feel financially secure.
 - The majority (60% of the above) live with non-family members.
- 17.9% (39) of 55-64 years old elders indicated they are victims of identity theft.
 - All (100% of the above) live with non-family members.

The collaborative partners wish to thank the NICOA Elders for being an inspiration to us and for their contribution to the life of our people.



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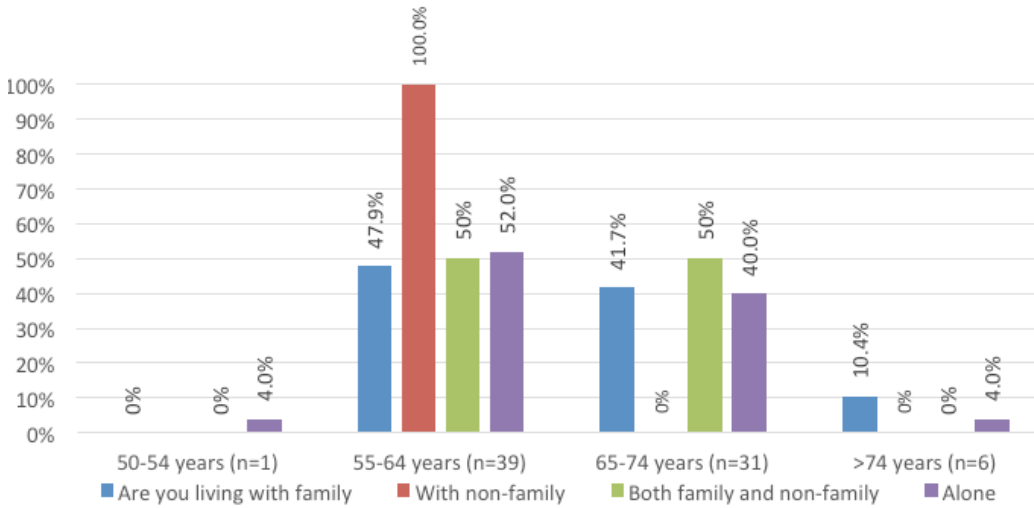
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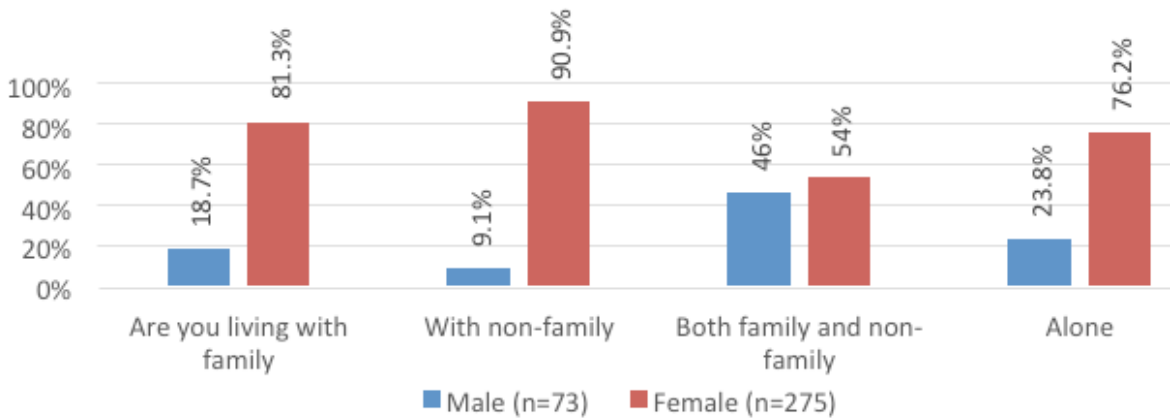
Although the females in this project indicated they feel financially secure, identity theft or financial exploitation remains a risk. This is observed in age group 55-64 year olds who indicated they have been victims of identity theft. (Figure 1)

Figure 1. Victims of Identity Theft by Age



As the results indicated, over half of the females stated they carry their Social Security card with them. Although this may be a form of protection, those who carry it with them may not consider the possibility of losing their belongings and/or having them stolen, leading to identity theft. (Figure 2)

Figure 2. Carry Social Security Card by Gender



Conclusions/Implications

These findings have direct implications for programs and services that focus on prevention of abuse in AI/AN communities. Forty-three percent of all identity thefts are committed by someone the victim knows. Not only do persons have to take preventative steps in order to protect themselves from the outside world, but also from their own family, neighbors, and/or acquaintances. Tips for prevention include adopting an attitude of healthy skepticism toward others and websites, committing all passwords to memory, being cautious when using an ATM, never giving out your Social Security (SS) number and/or taking steps to not misplace it.⁵

The loss of their possessions can result in someone using their personal information without their knowledge and consent. Awareness is an efficient means of combatting identity theft. Trusting personal instincts can also be an effective way to protect oneself. It is imperative to contact your local Adult Protective Services if you feel you need assistance with protecting the finances of the elderly.

References

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