



Seven Generations
Center of Excellence
in Native Behavioral Health

Identity Theft Among American Indian and Alaskan Native Elders

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Background

The elder population is unquestionably seeing a major period of growth. In fact, by 2050 older adults will number an estimated 83.7 million doubling from 2012 (Ortman, Velkoff, & Hogan, 2014). This increase is due to baby boomers reaching age 65 years and over (Ortman, et al., 2014). The American Indian and Alaskan Native (AI/AN) Elder population in particular is projected to increase to 918,000 by 2050, up over three times from 235,000 in 2010 (Vincent & Velkoff, 2010).

The rise in the elder population may increase vulnerability to and rates of elder abuse. According to the National Center on Elder Abuse (NCEA), there are six types of elder abuse. They include the following: physical, emotional/psychological, sexual, neglect, self-neglect, exploitation, and abandonment (NCEA, 2015). Spiritual abuse is another category of elder abuse present in AI/AN populations, as highlighted by the National Indigenous Elder Justice Initiative (Gray, 2013). 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" (Bureau of Justice Statistics, 2013).

According to the Elder Financial Protection Network (EFPN), 19% of those who reported identity theft were over the age of 60 (EFPN, 2015). Due to the rise in elder population and the likelihood of becoming a victim of identity theft, it may be helpful to create awareness and preventative programs in AI/AN communities. The EFPN (2015) describes the different types of identity theft and fraud:

- Loan fraud: when the thief takes out new loans in the victim's name
- Utility fraud: when the thief uses the victim's personal details to pay for utilities
- Theft of services: when the victim's information is used to steal medical services, Social Security services, and food stamps
- Account dripping: when the thief takes a small amount of money from bank accounts and credit cards over an extended period causing it to go undetected
- Account hijacking: when the thief, a family member, or a caregiver takes control of the victim's bank and credit card accounts, pensions, and Social Security payments

Warning signs of identity theft include: unexplainable withdrawals from an elder's bank account, merchants refusing checks, debt collectors inquiring about mysterious debts, and mysterious medical bills, just to name a few (Federal Trade Commission, 2015).

The purpose of this poster is to highlight the reports of identity theft among AI/AN Elders as it relates to living situation, gender and age.

Methods

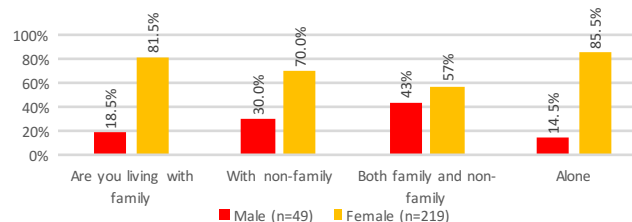
The survey was conducted at the 20th Biennial Conference of the National Indian Council on Aging, Inc. (NICOA). NICOA is a nonprofit organization advocating for AI/AN Elders. The survey assessed areas such as: general information, economic wellbeing, aspects of health, and home & community based services. NICOA members participating in the conference were given a survey form, asked to complete it and place it in a box at the registration desk to receive a ticket for a prize drawing. A total of 668 surveys were completed and returned.

The data was entered using SPSS version 22 by the Tribal Undergraduate Research Training and Learning Experiences Program (TURTLE) students of the SGCoE. The data was cleaned, checked and analyzed. The completed data set included data from 135 males and 533 females ranging in age from 23 to 89 years old. However, for this poster we only included ages 50 and over as requested by NICOA to address the needs of elders. Variables used in this analysis included: gender, age, living arrangements (with family, non-family, both family/non-family, and alone), financial security, identity theft victim, and carry social security card.

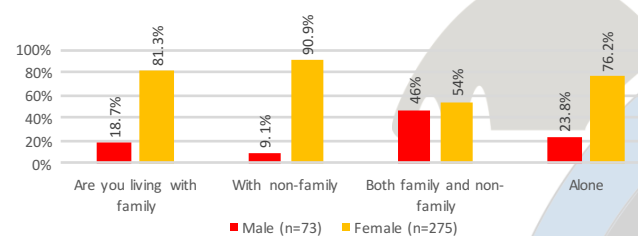
For this analysis, cross tabulations were conducted to determine interrelationships between living arrangement, financial security, identity theft and carrying Social Security cards. A chi-square analysis determined if there was a statistically significant relationship between the variables. This poster highlights significant variables that may relate to AI/AN Elders' living situation and vulnerability to financial exploitation and identity theft.

Results

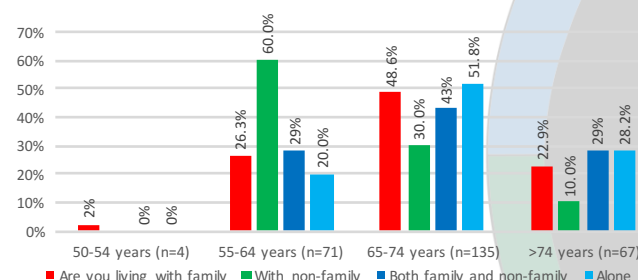
Financially Secure by Gender



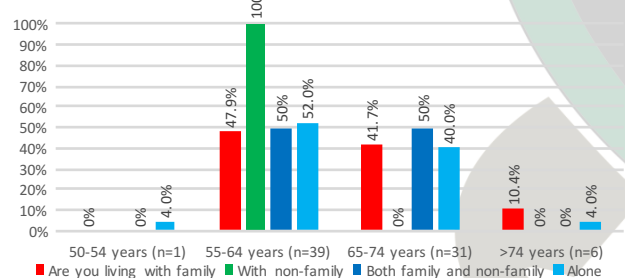
Carry social security card by Gender



Financially secure by Age Grouping



Victim of Identity Theft by Age Grouping



Key Findings

- ❖ 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
- ❖ 90.9% of the above female elders live with non-family members
- ❖ 46% of the above male elders live with both family and non-family members
- ❖ 33.2% (71) of elders 55-64 years old indicated they feel financially secure
- ❖ 60% of the above live with non-family members
- ❖ 17.9% (39) of elders 55-64 years old indicated they are victims of identity theft
- ❖ 100% of the above live with non-family members

Discussion

In 2010, about 8.6 million households had at least one member who experienced one or more types of identity theft victimization (Bureau of Justice Statistics, 2011). Although the females in this project indicated they feel financially secure, identity theft or financial exploitation remains a risk. This is observed in the 55-64 year old age group who indicated they have been victims of identity theft. These findings have direct implications for programs and services that focus on prevention of abuse in AI/AN communities.

The National Crime Prevention Council (NCPC, 2015) found that 43% 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. Spreading awareness is also an important step for protection. Tips for prevention from the NCPC (2015) 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. Carrying a Social Security card is risky and could possibly lead to identity theft. As the results stated, over half of the females indicated they carry their Social Security card with them. Although this may be a form of convenience, those who carry their card may not consider the possibility of losing it. This may lead to others using their personal information fraudulently.

According to EFPN, awareness is an efficient means of combating identity theft. If you think someone close to you is trying to take control of your finances, call your local Adult Protective Services (EFPN, 2015).

Acknowledgements

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

This project was supported in part by: Seven Generations Center of Excellence in Native Behavioral Health Grant # D34H24462 from the Health Resources and Services Administration, the Administration for Community Living contract # 90IE0001-01-00 for NIEJI, and the Administration for Community Living contract # 90H00008 for NICOA. Grantees carrying out projects under government sponsorship are encouraged to express freely their findings/conclusions. Points of view/opinions do not necessarily represent official HSA/ACL policy.

