

- Equifax hack

This was one of the biggest cybercrimes related to identity theft. A big company was hacked and attackers exfiltrated hundreds of millions of customer records from the credit reporting agency. The company spent 1.4 billion on cleanup costs. A whole 40 percent of Americans had their data stolen, which could have impacted their daily life in a number of ways.

- Cambridge Analytica

In the 2010's, personal data of facebook users was collected by a british consulting firm and the data was used for political advertisements. There was a lawsuit done, and laws installed in place to keep things like this legal and consented.

- Banjo (software)

It was a Utah based surveillance company that claimed to use AI for events for public safety agencies. Basically it lied, and after a scandal it was exposed for not using AI at all. This would affect people by putting their privacy data at risk for being leaked

- dataminr/palantir/endeca

Dataminr's real time AI detects earliest signs of emerging risks with publicly available data. It affects customers by protecting them and their data.

- Credit ratings

A credit score is an assessment of how trustworthy a person is based on their previous history with banks, where they lived, and their family's. Essentially, it is a three digit number that can determine the course of one's life. Someone might not have a good credit score because they didn't open an account early enough, and be denied an opportunity for housing or a car.

- Redlining

Redlining is refusing a loan to someone because they live in an area deemed to be a poor financial risk. It can really hurt a person's life, because they didn't choose where they were born, and have to stay there forever because they are unable to take out a loan for better housing. It's a never ending circle.

- Congressional Districts creation

They are divisions of a larger administrative region that represents the population of a region. There are rules that limit where district lines may or not be drawn. And the location of district lines decides which voters for which representative. So someone in a better location could essentially have an upper hand in quality of life.