

BBB Tip: Protecting older adults from scams, abuse

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Like many of us, older adults are often targeted by con artists. Many older victims don't ask for help until it is too late! Help your friends, family, clients, or patients avoid fraud by knowing the signs of current or impending fraud.

Warning signs that fraud may occur:

- **Frequent junk mail and spam calls.** Incoming junk mail (illegitimate sweepstakes offers, etc.) or receiving frequent calls from people offering valuable rewards or asking for charitable donations are signs that fraud could easily occur or may have already occurred.
- **Unfamiliar payments are being made.** Checks written or payments made to unfamiliar or out-of-state companies should be a red flag.
- **Acting secretly about phone calls or messages.** When someone hides or acts secretly about phone calls and messages, it could signify that they have engaged a scammer.
- **Sudden problems paying bills or buying food and other necessities.** A sudden lack of funds could mean an individual's money is being drained in some form of scam activity. The cause should be investigated to rule out fraud.

Tips for helping your loved one avoid fraud:

- **Become familiar with [common scams targeting older adults](#).** Knowing the most common tactics used to target older adults can help you more quickly identify when scams occur.
- **Emphasize the criminal nature of [telemarketing and email fraud](#).** Help your loved one learn how to identify it and help them understand that these tactics are illegal. In participating, it is possible they could be pulled into criminal activity unknowingly.
- **Encourage the person to ignore phone calls and messages that appear suspicious.** Don't reply to or click links within emails or text messages they are unfamiliar with.
- **Have a calm discussion about securing accounts and monitoring finances.** Helping older adults monitor their finances can be a great way to prevent scam activity and identify if it has occurred.
- **Help the person change their phone number.** If constant calls continue, changing the person's phone number may be worth changing. Registering the number with the [Do Not Call list](#) is a great first step, although scammers won't necessarily follow the Do-Not-Call list laws. If unsafe calls continue, it may be best to change the phone number.

The most common types of abuse are physical, emotional, financial, and verbal. The [National Council on Aging](#) says up to five million older Americans are abused yearly, and the annual loss by victims of financial abuse is estimated to be at least \$36.5 billion.

BBB recommends that family, friends, and caregivers learn the signs of abuse or neglect in older adults. Business owners dealing in the industry can share these signs with employees.

Signs of financial abuse or exploitation

- **Lack of amenities the person could typically afford.** A sudden problem with affording the basics, especially if the person was able to in the past (with no change in income), is a sign of financial abuse or exploitation. This could be from a family member, caregiver, or con artist.

- **Giving excessive financial reimbursement or gifts for care and companionship.** Care and companionship are necessary and can take a financial toll occasionally. But if care costs drain an individual's bank account, it's time to investigate and re-assess.
- **The caregiver controls the person's money but fails to provide for their needs.** A sure sign of financial exploitation is when a caregiver fails to provide an older person with adequate supplies, food, clothing, or other necessities.
- **The caregiver is overly concerned about the person spending money.** Caregivers should be concerned with an individual's spending habits if it is damaging to their health or well-being. Still, average daily spending should not be of concern to a caregiver.
- **Unexpected or unexplainable property transfers such as a power of attorney or a new will.** These can be especially concerning when the person in care cannot comprehend the transaction or what it means. When in doubt, family and friends should look into these transactions carefully.
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For additional resources for older adults and their loved ones, visit BBB's resources for older adults at BBB.org/all/older-adult-resources.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, South-west Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.