



## Stay Safe! How to Spot and Stop Elder Abuse

**R**espect your elders!” How often have you heard that phrase? Most children hear it time and again as they’re growing up, and many take the lesson to heart. So too does JCA, the Jewish Council for the Aging. For more than four decades, JCA has been working to help older adults in the Greater Washington, D.C. area maintain independence, dignity, vitality and self-respect. Yet in today’s world there are more and more examples of disrespect. Sometimes, that disrespect is so severe that it becomes elder abuse.

It’s not clear why so much mistreatment occurs, but we can take an educated guess. As people live longer with chronic conditions, their care needs often put a strain on family finances and take an emotional toll on family caregivers and family dynamics. Caregiver burnout is common and that, in turn, may

result in inadequate care or even intentional harm.

This guide provides an overview of elder abuse, offering some explanations of the many different kinds of abuse while focusing significantly on financial exploitation, the kind of abuse that is growing the fastest in our nation. If knowledge is power, as it is often purported to be, then JCA hopes that you will be empowered by this guide and become better able to protect yourself and your loved ones from becoming victims...or perpetrators.

Think for a moment about these possible situations:

**George** is 87. He and his wife have lived in the same home for the past 45 years. George suffers from severe arthritis and Alzheimer’s

disease. At this point, his physical condition is so compromised that he can barely walk. His cognitive impairment has rendered him without much ability to speak anymore. His wife, who is 85, is his caregiver. She must help him walk, help him bathe, prepare his food and help him eat, make sure he takes his medications, and prevent him from wandering into the neighborhood. These tasks have become completely overwhelming to her. As a result, George is unkempt and dirty, suffering from malnutrition and there are reports that she locks his bedroom door to keep him from wandering.

**Nancy** is 78. She has a paid, live-in caregiver because she has advanced-stage Parkinson's disease and is unable to provide for her daily needs. Despite the fact that she has a good pension and substantial savings, the bank notified her that her account is depleted and recent checks have bounced. This makes no sense to her or to her family, which just found out about it. It appears that her signature has been forged on multiple checks from her account.

**Douglas** has been a nursing home resident for the past two years. Ever since a new nursing assistant started working at the home about six months ago, Doug's family has noticed some changes in him. Before, when they visited, Doug would tell them all about his activities of the past week and would engage in a friendly banter with the staff members who provide his direct care. Lately, however, he seems depressed. He hardly talks when they visit, and he became agitated whenever the new nursing assistant enters the room. His family noticed a couple of bruises on his arm and they asked the charge nurse

about them. She said that Doug often seems confused, but she did not have a good explanation for how his arm was bruised. She promised that she and her colleagues would see that the bruises healed properly.

Each of these cases represents a different aspect of elder abuse, and each form seems to be on the rise. Nonetheless, we don't know a precise number of cases, and there are many reasons for that. A lack of professional training may result in abuse going unrecognized. Victims may be reluctant to report their plight, fearing retaliation. Families fearing embarrassment may decide to keep the circumstance secret. The chart below on the following page what we do know about persons age 60 and older.

As sobering as these data are, some experts estimate that the authorities learn about only 1 in 14 cases. The good news is that groups across the country are addressing the issue. The National Center on Elder Abuse is one of them, and it offers the following "things that anyone can do to prevent elder abuse":

1. Learn the signs of elder abuse and neglect.
2. Call or visit an elderly loved one and ask how she or he is doing.
3. Provide a respite break to a caregiver.
4. Ask your doctor to ask all senior patients about possible family violence in their lives.
5. Contact your local Adult Protective Services or Long-Term Care Ombudsman to learn how to support ongoing and planned efforts to help at-risk elders and adults with disabilities.
6. Ask your house of worship to host a talk about elder abuse.

Source: National Center on Elder Abuse, Bureau of Justice Statistics, June 18, 2013	
Elderly Abuse Statistics	Data
Number of elderly abuse cases in 2010	5,961,568
Percent of elderly population abused in 2010	10
Demographics of Elderly Abuse Victims	
Percent of female elder abuse victims	67
Median age of elder abuse victims	78
Percent of White victims	66
Percent of Black victims	19
Percent of Hispanic victims	10
Breakdown of Reported Elder Abuse Cases	Percent
Neglect	59
Physical Abuse	16
Financial Exploitation	12
Emotional Abuse	7
Sexual Abuse	Less than 1
All other types	5
Unknown	Less than 1
Family Perpetrated Elderly Abuse	Percent
Adult Protective Service cases that involve elderly abuse	68
Elderly abuse perpetrated by adult children or spouses	66
Murder victims over 60 who were killed by their own offspring	42
Murder victims over 60 who were killed by their spouses	24
Nursing Home Abuse	
Nursing homes that lack adequate staff to properly care for patients	91
Nursing homes that have been in violation of elderly abuse laws	36

7. Volunteer to be a friendly visitor to a nursing home resident or a senior in your neighborhood.
8. Support World Elder Abuse Awareness Day annually.
9. Dedicate an event such as a bike ride or a run to raise awareness of elder mistreatment.

For more information on elder abuse prevention, see [www.ncea.aoa.gov](http://www.ncea.aoa.gov) and [www.centeronelderabuse.org](http://www.centeronelderabuse.org).

## Q&A'S ABOUT ELDER ABUSE

### *Q. What is elder abuse?*

**A.** Although every state defines elder abuse differently, there are some general guidelines that most states use. First, there is a general distinction between “domestic abuse” and “institutional abuse.” Mistreatment that takes place in residential facilities such as a nursing home or an assisted living residence is often referred to as “institutional abuse.” Mistreatment by a family member, friend or neighbor that occurs in the home is called “domestic abuse.”

In some ways, however, it really doesn't matter where the abuse occurs. It is a travesty when older people aren't treated with respect and dignity. Mistreatment, however, is not limited to any one social group or demographic. It can impact men and women as well as people of all ethnic backgrounds and economic levels. It can impact people in the city, suburbs and rural areas.

There are six major categories of elder mistreatment. Here are some basic terms and definitions:

1. Physical abuse – the physical injury of a vulnerable adult as a result of cruel or inhumane treatment or as a result of any person's malicious act
2. Emotional abuse – an older person's mental pain, anguish or distress inflicted by words or nonverbal behavior
3. Sexual abuse – coercing an older person into non-consensual sexual conduct
4. Financial exploitation – misusing a vulnerable adult's funds, assets or property
5. Neglect – the willful deprivation of a vulnerable adult's adequate food, clothing, medical treatment, habilitation, therapy, shelter or supervision
6. Self-Neglect – a vulnerable adult's inability to provide for his or her own physical or mental health and well-being

***Q. What exactly is Adult Protective Services?***

**A.** Many people are familiar with Child Protective Services. Most states have similar programs to protect adults. In Maryland, Virginia and D.C., those programs are called "Adult Protective Services" (APS). Each APS investigates complaints and works to prevent or remedy adult abuse, neglect, self-neglect or exploitation.

***Q. What are some warning signs of elder abuse?***

**A.** Indicators can include:

- Bruises, burns or broken bones (physical abuse);
- Changes in normal behavior, such as no longer participating in activities or appearing depressed (emotional abuse);
- Bedsores, poor hygiene, unexplained weight loss (neglect);
- Observed threatening behavior or frequent yelling at the older person (emotional abuse); and
- Unexplained changes in finances, including depleted bank accounts (financial exploitation).

*Learn the warning signs  
of elder abuse.*

***Q. How does “self-neglect” differ from elder abuse?***

**A.** Cognitive or physical impairment, often coupled with denial or embarrassment about asking for help, may render an older person unable to care properly for him or herself. Unclean and unsafe living conditions, lack of exercise, malnutrition, untreated ailments and other issues can take quite a toll on one’s health and well-being, especially when such continues for weeks or months. Some signs of self-neglect include:

- Significant weight loss;
- Inability to take medicines properly (prescription medicine being used too frequently or not frequently enough);
- Noticeably poor hygiene;
- Improper attire, such as wearing clothes that are inappropriate for the weather or the occasion; and
- An unclean home environment that might include trash piling up or spoiled food in the kitchen.

Self neglect is often one of the most frequently reported types of referrals to APS. In Montgomery County, Maryland, for example, self-neglect cases account for 45 percent of the referrals.

***Q. The term “vulnerable adult” is often used when discussing elder abuse. What does it mean?***

**A.** In D.C. and Maryland, “vulnerable adult” refers to someone dealing with mental or physical challenges. In Maryland, the law stipulates that adults 18 years of age or older

who do not have the physical or mental capacity to care for their daily needs are considered vulnerable. In D.C., the term “mental or physical impairment” is used. And in Virginia, APS covers adults 18 years old or older who are incapacitated as well as anyone 60 years of age or older.

***Q. What makes someone vulnerable?***

**A.** There can many factors that could contribute to an older adult becoming incapable of caring for his or her own daily needs or protecting himself or herself from abuse. Here are some of them:

- Dementia/cognitive impairment – Seniors suffering from dementia are at greater risk not only because they may be unable to care for themselves and advocate for themselves but also because caregiver burnout is more likely.
- Domestic violence – Sometimes, a decades-old case of domestic violence becomes an elder abuse case as the victim ages. In such cases, the victim is likely to become increasingly vulnerable because of age or disability. The Jewish Coalition Against Domestic Abuse (JCADA) can be an important resource. JCADA’s mission is to
  - Support victims of domestic abuse, helping them to become empowered and obtain safe environments;
  - Educate community professionals and others about domestic abuse and appropriate responses to it; and

- Prevent future generations from suffering domestic abuse by raising awareness.

Contact JCADA toll-free at 1-877-88-JCADA (52232) or by email at [jcada@jcada.org](mailto:jcada@jcada.org). Their confidential client lines are 703-349-2540 in Virginia, 202-904-2040 in D.C., and 301-315-8041 in Maryland.

- Social isolation – Unfortunately, many seniors live isolated lives with few social connections. As their health deteriorates and care needs increase, this isolation can become a cornerstone for neglect, exploitation or abuse.

***Q. Are some professionals required to report suspected cases?***

**A.** Yes. In Maryland, these include health practitioners, police officers and human service workers. Anyone who files a report is protected under the law from civil liability, and reports to APS should include the name, age and address of the alleged vulnerable adult; the name and address of the adults who is responsible for the care of the vulnerable adults; the nature and extent of the suspected abuse, neglect or exploitation.

In Virginia, there is an extensive list of mandated reporters. They include:

- Mental health service providers;
- Emergency medical services personnel certified by the Board of Health;
- Guardians or conservators of an adult;

- People employed by or contracted with a public or private agency or facility and working with adults in an administrative, supportive, or direct care capacity;
- People providing care to an adult for pay such as companion, chore, homemaker and personal care workers;
- Law-enforcement officers;
- People licensed, certified, or registered by the following Commonwealth of Virginia boards:
  - Board of Audiology and Speech Pathology: audiologists; speech-language pathologists; and school speech-language pathologists;
  - Board of Counseling: licensed professional counselors; certified substance abuse counselors; counseling assistants; certified rehabilitation providers; marriage and family therapists; and licensed substance abuse treatment practitioners;
  - Board of Dentistry: dentists and dental hygienists;
  - Board of Funeral Directors and Embalmers: funeral establishments, services providers, directors, and embalmers; resident trainees; crematories; surface transportation and removal services; and courtesy card holders;
  - Board of Long-Term Care Administrators: nursing home administrators;
  - Board of Medicine: doctors of medicine, surgery, osteopathic medicine, podiatry, and chiropractic; interns and

residents; university limited licensees; physician assistants; respiratory and occupational therapists; radiological technologists and technologists limited; licensed acupuncturists; and certified athletic trainers;

- Board of Nursing: registered nurses; licensed nurse practitioners; licensed practical nurses; clinical nurse specialists; certified massage therapists; and certified nurse aides;
- Board of Optometry: optometrists;
- Board of Pharmacy: pharmacists, pharmacy interns and technicians; permitted physicians; medical equipment suppliers; restricted manufacturers; humane societies; physicians selling drugs; wholesale distributors; and warehouse;
- Board of Physical Therapy: physical therapists and physical therapist assistants;
- Board of Psychology: school, clinical, and applied psychologists; sex offender treatment providers; and school psychologists – limited;
- Board of Social Work: registered social workers; associate social workers; licensed social workers; and licensed clinical social workers.

In D.C., mandated reporters include conservators, court-appointed mental retardation advocates, guardians, health care administrators, licensed health professionals, police of-

ficers, bank managers, financial managers, insurance producers and social workers.

***Q. I have a friend in a nursing home and I think the staff persons there are mistreating her. What can I do?***

**A.** Report suspected nursing home abuse to the long term care ombudsman that serves the nursing home's location. Long-term care ombudsmen are advocates for residents of nursing homes, board and care homes, and assisted living facilities. Under the federal Older Americans Act, every state is required to have an Ombudsman Program that addresses complaints and advocates for improvements in the long-term care system. In

addition, many local jurisdictions have staff assigned to this role, and

those staff work with dedicated volunteers to help protect the rights of the residents of long term care residences.

Ombudsmen provide information about how to find a facility and how to get quality care. They are trained to resolve problems. On request, the ombudsman can also assist with filing complaints. However, unless you give the ombudsman permission to share your concerns, matters are kept confidential.

Ombudsmen are busy! National program data for the fiscal year ending on September 30, 2011 indicate that long-term care ombudsman services to residents were provided by 1,186 full-time equivalent staff and 9,065 volunteers trained and certified to investigate and resolve complaints. These men and women:

*Report suspected abuse.*

- Worked to resolve 204,044 complaints, opening 134,775 new cases (a case contains one or more complaints originating from the same person(s));
- Resolved or partially resolved 73 percent of all complaints to the satisfaction of the resident or complainant;
- Provided 289,668 consultations to individuals;
- Visited 70 percent of all nursing homes and 33 percent of all board and care, assisted living and similar homes at least quarterly;
- Conducted 5,144 training sessions in facilities on such topics as residents' rights; and
- Provided 114,033 consultations to long-term care facility managers and staff and participated in 20,958 resident council and 3,321 family council meetings.

*Women are twice as likely as men to be victims of elder financial abuse.*

are committed by strangers---in person, through the mail, over the telephone or

on the Internet.

- Women are twice as likely to be victims of elder financial abuse as men.
- Fifty three is the age at which the ability to make sound financial decisions begins to decline. This alone makes older adults more vulnerable.

For more information or to locate the long term care ombudsman for your state or community, visit the website of the National Long Term Care Ombudsman Resource Center at [www.ltcombudsman.org](http://www.ltcombudsman.org).

## ELDER FINANCIAL ABUSE

Financial elder abuse is the illegal or improper use of an older adult's funds, property or assets. It is becoming one of the most common crimes of the 21<sup>st</sup> century, as these statistics demonstrate:

The precise amount of annual loss is unknown but it could be even higher than the \$6 billion reported above. That's because of underreporting by victims and their families. Victims who feel embarrassed or who fear a loss of independence tend to keep quiet about these crimes. Moreover, a growing number of older adults are unaware that they were victimized. In any event, it's not only the victims who may be embarrassed into silence. Many adult children and other family members who know or suspect the abuse are hesitant to



report these crimes for fear of embarrassing or alienating their relatives.

## OLDER ADULTS ARE MORE LIKELY TO BECOME VICTIMS OF FINANCIAL ABUSE

Recent research shows that the brain's ability to manage and detect fraud, scams and con artists begins to diminish after the age of 53, and such changes can be subtle...or dramatic and immediate. Either way, declines are likely to continue over time.

Put another way, changes in the brain may make older adults more trusting and more likely to believe in people including con artists. And con artists know this. Women over 70 are prime targets as are those living alone, less familiar with financial investing, and less social. It's not happenstance that lottery winners who then lose all or a good part of their winnings consistently show evidence of impaired cognitive function.

Con artists are especially skilled at market research. Once an individual agrees to chat or otherwise engage with them as they go about "selling" lotteries, home alarm systems, money-wiring services and other frauds, the mark's name is likely to become a part of a "lead" or "sucker" list, annotated with any personal information that the mark shares in conversation. The assembled data could include children's and grandchildren's names, health issues and favorite activities. This information is so valuable that it's sometimes sold to other scammers to help them find prime targets, too. Just how valuable are those data? The murder rate in Jamaica spiked during a Jamaican phone scam as individuals became desperate to acquire various sucker lists.

## PROTECT YOURSELF WITH THESE SMART TIPS

Here are a dozen simple actions that could help to keep your assets safe.

**Smart Tip #1: Invest in caller ID.** Most telephone services offer this service, which allows you to see the number of the caller before you pick up the phone. If you don't recognize the number of the caller, don't pick up. (Friends and relatives will leave a message if you miss their call.) Think of a stranger on the other end of your telephone line in the same way that you would a stranger at the door. If you pick-up the telephone and find a stranger on the other end, simply hang up.

**Smart Tip #2: Reduce the number of telemarketing calls** by adding all of your telephone numbers to the National Do Not Call Registry. Visit [www.donotcall.org](http://www.donotcall.org) or call 1-888-382-1222 to register your phone numbers.

**Smart Tip #3: Arrange a secret password** that only family members know. If you receive a call or email that's reportedly from stranded relatives in a faraway place but you're not 100 percent sure who's really there, ask for a confirmation of identity via your password.

**Smart Tip #4: Never send money by wire, cash or debit card without independent verification from a law enforcement entity.** Con artists and phone scammers count on you not knowing the latest scheme and they certainly don't want you to contact a second source.

**Smart Tip #5: Create or update your estate plan now.** Properly done, estate planning is more than making your last will, which is important in its own right. It also enables you to choose who will manage and protect your assets when you are no longer able to do so.

**Smart Tip #6: Get involved in a group activity** -- things you like to do...and then stay involved! Isolation increases vulnerability to abuse, so the National Center on Elder Abuse recommends the following:

- Interact regularly with family, friends, neighbors and social groups.
- Be active by volunteering or by participating in social groups (bridge, bird watching, exercise, etc.). Or visit your local senior center, Y or JCC for classes and forums.
- Identify a “buddy” to call each day, and visit often.

**Smart Tip #7: Shred sales receipts, bank statements and all documents that contain your personal information.**

**Smart Tip #8: Never give your social security number or personal account information to anyone unless there is a legitimate need for it,** such as when opening a bank account at a bank you trust.

**Smart Tip #9: Never pay fees so that you can claim lottery or other prizes.** If you are contacted about such matters, report the matter immediately to your local police or to your county or city attorney's office.

**Smart Tip #10: Subscribe to credit card and identity protection services** from reputable providers. These services will alert you to changes in your credit.

**Smart Tip #11: Get an independent opinion from a trusted source before entering into a financial deal.** If the person presenting the deal cannot wait a few days for you to do your research, the deal is likely one that you should leave on the table. Serious agreements require serious counsel from an attorney as well as an accountant. Arm yourself with information from *Consumer Reports*, *Washington Consumers Checkbook*, the Better Business Bureau or your local Consumer Protection Agency.

**Smart Tip #12: Get to know the tellers at your bank and the bank manager.** They may help spot suspicious changes in your accounts or other suspicious activity.

## FINANCIAL SCAMS TARGETING SENIORS

The National Council on Aging (NCOA) lists the top 10 senior scams. You would be wise to know them!

### 1. Health Care/Medicare/Health Insurance Fraud

Every U.S. citizen or permanent resident age 65 or over qualifies for Medicare, so there is rarely a need for a scam artist to research the provider of an older person's health insurance. Perpetrators may pose as Medicare representatives to get seniors' personal information or they may provide bogus services at makeshift mobile clinics and then use the personal information they obtain to bill Medicare and pocket the money.

## 2. Counterfeit Prescription Drugs

Counterfeit drug scams most commonly operate on the Internet, where seniors increasingly go to find better prices on specialized medications, and this area of scamming is growing in popularity. Since 2000, the U.S. Food and Drug Administration has investigated an average of 20 such cases per year, up from five a year in the 1990s. Besides paying money for something that will not help their medical conditions, victims may wind-up buying unsafe substances that can do them harm. Thus, this is one scam can be as hard on the body as it is on the wallet.

## 3. Funeral & Cemetery Scams

The FBI warns about two kinds of funeral and cemetery fraud perpetrated on seniors.

In one approach, scammers read death notices or obituaries and then call the grieving widow or widower to claim that the deceased had an outstanding debt with them. Some brazen scammers attend the funeral service or *shiva*, seeing these as good venues at which to extort money from relatives who want to settle their loved one's debts.

The other approach is perpetrated by disreputable funeral homes to capitalize on family members' unfamiliarity with the considerable cost of funeral services. To add unnecessary charges to the bill, unscrupulous funeral directors will insist on various "must haves" that aren't must-haves at all. One common ruse is requiring the bereaved to purchase an expensive display or burial casket, usually one of the most expensive parts of a funeral service, even if the deceased will have a direct cremation that requires only an inexpensive cardboard casket.

## 4. Fraudulent Anti-Aging Products

In a society bombarded with images of the young and beautiful, it's not surprising that some older people believe that they must conceal their age to be accepted in various social circles or at work. After all, 60 is the new 40, right? Whether it's fake Botox or completely bogus homeopathic remedies that do nothing, there is money to be made in the anti-aging business!

One Botox scam in Arizona netted its distributors \$1.5 million in barely a year. Such scams are particularly unsettling because renegade labs tend to work with the real root ingredient -- botulism neurotoxin -- one of the most toxic substances known. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

## 5. Telemarketing Fraud

Perhaps the most common scamming scheme is when con artists use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. Although the image of the lonely senior citizen may have something to do with this, it is likely, too, that older people, especially those with mobility impairments, are simply more familiar and relaxed with shopping by phone and therefore less wary of potential risks. With no face-to-face interaction and no paper trail, these scams are often hard to trace. And once a successful deal has been made, the buyer's name may be shared with similar schemers looking for easy targets. That sometimes results in the same person being defrauded repeatedly.

Scams like the ones below may employ

contacting marks face-to-face as well as by phone, Internet or mail.

- In “The Pigeon Drop,” the con artist tells the mark that he or she has found a large sum of money and is willing to split it if the person will make a “good faith” payment by withdrawing funds from his or her bank account. Often, a second con artist is involved, posing as a lawyer, banker or some other trustworthy stranger.
- In “The Fake Accident Ploy,” the con artist gets the victim to wire or send money on the pretext that the person’s child or another relative is in the hospital and needs the money.
- In “Charity Scams,” money is solicited for fake charities. This often occurs after natural disasters, though one variation involves “real charities” with names that sound confusingly similar to such well-regarded institutions as the American Cancer Society, the Alzheimer’s Association or others. These mockingbirds, however, do little for the cause, but instead use most contributions to line their leaders’ pockets.

## 6. Internet Fraud

Using the Internet well is a great skill at any age and it’s an easy way to access information and discounts, stay in touch with family and friends, and accomplish other tasks that might otherwise be difficult or time-consuming. Yet when compared to their younger counterparts, many older adults are relative newcomers to the Net. They may be unaware of safeguards and thus be easier tar-

gets for automated Internet scams that are ubiquitous on the Web and email programs.

Pop-up browser windows simulating virus-scanning software fool many victims into either downloading a fake anti-virus program (at substantial cost) or once open transmit an actual virus that reveals to scammers all or much of the information on the user’s computer. When using the Net, it’s important to use firewalls and virus protection from credible sources.

In addition, one must always be wary! In email phishing scams, for example, computer users receive email messages that appear to be from a legitimate company, charity or government agency – even the IRS -- asking them to “update” or “verify” their personal information. With a click of button, the con artist may send this message to thousands of individuals. If only one or two provide personal data, the enterprise reaps valuable rewards.

## 7. Illegal Investment Schemes

Because many older adults find themselves planning for retirement and managing their savings once they finish working, many investment schemes target seniors who are looking to safeguard their assets. There are pyramid schemes like Bernie Madoff’s (which counted many seniors among its victims), fables of Nigerian princes looking for partners to claim inheritance money, and complex financial products that many economists couldn’t understand.

The simple truth of the matter is this: If it sounds too good to be true, it probably is.

## 8. Homeowner/Reverse Mortgage Scams

Scammers like to take advantage of the fact that many older adults own their homes.

The value of that asset increases the potential dollar value of a successful scam.

San Diego was home to a particularly elaborate property tax scam. It involved fraudsters sending personalized letters to different property owners. The letters appears to be from the County Assessor’s Office, although the Office didn’t produce them. Although the letter looked official, it contained only readily available public information. It stated the property’s assessed value and then promised the owner a reassessment...for a fee, of course. The reassessment, said the offer, might lower a property’s assessed value, thereby reducing the owner’s tax burden.

Homeowners are also suffering a growing number of reverse mortgage scams, in part because the number of legitimate reverse mortgages increased more than 1,300 percent between 1999 and 2008. Rather than offering refinancing schemes, as real reverse mortgages typically do, these scams are designed to quickly separate homeowners from their properties as they sign away the property titles in return for a free house somewhere (but not necessarily one that anyone would want), a relatively small amount of cash, or other “deals.”

### 9. Sweepstakes & Lottery Scams

In this kind of rip-off, scammers inform their marks that they have won a lottery or sweepstakes but need to make a payment to cover service fees or taxes or what have you – a small outlay to unlock Ali Baba’s cave. By the time the mark receives notice that the check that he or she received is made of air (or by the time that the mark realizes that no

check will ever come), the trickster has made off the fee.

### 10. The Grandparent Scam

The Grandparent Scam is especially devious because it uses one of older adults’ most reliable assets, their good hearts. Scammers will place a call to an older person, and when the mark picks up will say something along these lines: “Hi Grandma, do you know who this is?” When unsuspecting grandma guesses the name of the grandchild that the scammer sounds most like, the scammer has established a fake identity without having done a lick of

background research. Once “in,” the fake grandchild will usually ask for money to solve some unexpected

financial problem -- overdue rent, payment for car repairs, etc. – that must be paid via Western Union, MoneyGram or another service that doesn’t always require identification to collect. At the same time, the scam artist will beg the grandparent, “Please don’t tell my parents; they would kill me!”

While the sums from such a scam are likely to be in the hundreds, not thousands, of dollars, the fact that no research or investment is needed makes this an enterprise well worth repeating with other seniors.

You will find more information about these scams and others at [www.ncoa.org](http://www.ncoa.org). Type-in the word “scams” in the search field at on the upper right-hand corner of the page.

*Con artists often take advantage of older adults most reliable assets: their good hearts.*

## SCAMS HAVE HAPPENED NEARBY!

Pick a community: Chantilly, Leesburg, Arlington, Wheaton, D.C. – pretty much anywhere! -- and you're likely to find a long list of scams that seniors have suffered there. Here are two examples:

On August 6, 2013, two men approached a 77-year-old man near the Bank of America on Rockville Pike. They showed him what looked like a large amount of cash, spoke with a Jamaican accent, and said they did not trust American banks. They convinced the older man to drive them to SunTrust Bank in Bethesda, where the older man had his account. There, he withdrew \$10,000. His newfound friends then took the cash, saying they would return, but never did.

The month before, a 68-year-old woman was approached by a couple in the parking lot of the Giant grocery on Rockville Pike. They told the woman that if she gave them \$1,700, they would invest her money and return \$400,000. She fell for it, withdrew the money from her account and gave it to the couple who left. They too never returned.

## GOOD NEWS

In spite of all this “bad news”, there is some good news, too. In 2012, Maryland enacted a law -- Financial Institutions Article §1-306 -- intended to halt financial abuse of the elderly. It requires that banks and credit unions train their employees to recognize the signs of financial exploitation among their customers and, if they suspect something is amiss, take action. Employees must report suspected financial exploitation of persons 65 and older

to Adult Protective Services, local law enforcement or the State's Attorney's Office within 24 hours, and to encourage compliance with the law, there are penalties for failure to report. If a bank fails to report an abuse concern as required, it could be fined as much as \$1,000. If an investigation reveals the bank willfully failed to file a report, the fine is increased to \$5,000.

In the District of Columbia, the Adult Protective Services Act of 1984 was updated effective November 16, 2011, to expand the list of mandated reporters to include insurance producers. This expansion makes sense, since insurance producers are uniquely positioned to detect and prevent financial exploitation and abuse.

All told, the more professionals pay attention to the financial circumstances of potential victims, the more likely it is that we will prevent victimization or reduce the extent of the exploitation.

## IDENTIFY THEFT

Although identify theft is a relatively new term, we are hearing more and more about it. In some ways, it constitutes a whole new area of vulnerability for all consumers, especially older adults.

Identify theft is a crime. It happens when someone steals one's personal information and then uses it without the person's knowledge or permission, potentially wreaking havoc on his or her finances, credit history and wellbeing.

If you are the victim of identity theft, thieves could have:

- Gone through your trash to steal bills and documents with your personal information;
- Illegally gained access to your personal information from an employer, business, medical office, or even a government agency;
- Tricked you into giving them information by posing as a legitimate business or government entity;
- Pretended to offer you a loan, a job or housing to obtain personal information from you;
- Stolen your wallet, purse or mail to obtain bills, bank account information, credit cards, driver's license and other keys to your personal information;
- Accessed private files on your computer; or
- Otherwise invaded your privacy.

Prevention is the best approach to take, so here are some important tips from the Federal Trade Commission (FTC):

- Keep all your records, including your Social Security and Medicare documents, in a safe place.
- Read the statements that you receive from your bank and credit cards. If you see mistakes on them, contact the bank or credit card company immediately, and be sure to use only contact information that you know not to be correct. That may

not be the information on the statement you received because that statement could be bogus.

- Make it a habit to shred papers with personal information before you discard them.
- Don't leave your mail in the mailbox for an extended period of time.
- Never respond to requests for personal information in emails or on the phone. Legitimate companies do not conduct business this way.
- If you use a computer
  - Be sure your password is hard to guess. Mix up letters and numbers and characters. Use different passwords for different accounts.
  - If you shop online or do banking online, be sure that the website you are using is protected. Encrypted sites (those that have "https" at the beginning of the web address) will protect you because the "s" in "https" stands for secure.
  - When you use a public wireless network, do not send any information to a website that is unencrypted.
  - Be sure to install anti-virus and anti-spyware software.
  - Confirm that your computer's operating system, web browser and security system are set to update automatically.

Be on the lookout for signs that might indicate identity theft. These include:

- Mistakes on your bank account or credit card statements, including withdrawals that you did not make;
- Mistakes on the explanation of medical benefits that you received from your health insurance plan;
- Bills and account statements that are late arriving to you or stop coming all together;
- Bills for products or services that you did not purchase or ever receive;
- Calls from debt collectors about debts that are not yours;
- Notice from the IRS that your Social Security number has been used by someone else;
- Collection notices on your credit report that are inaccurate;
- Having your personal check turned down by a payee;
- Being turned down for a loan even though you know you qualify;
- Unauthorized names on your accounts; and
- Notification of a change of your address when you haven't moved.

A growing number of credit card companies will alert you to questionable transactions if you ask them to do so. Some will flag charges over a certain amount or hyperactivity in a single day. Other will block foreign transactions. All will cancel cards immediately if you tell them to do.

ID theft usually applies to finances, but medical identify theft is possible, too. The latter is when your name or insurance information is used by someone else to get medical treatment or prescription drugs.

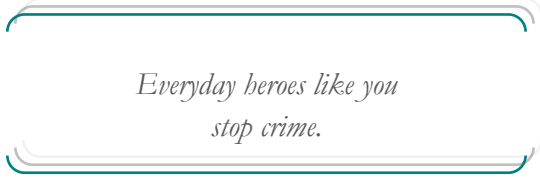
How would you even know if you are a victim of such a theft? The FTC suggests that you be on the lookout for these signs:

- You receive a bill for a medical service that you did not receive;
- A debt collector contacts you about a debt that you do not owe;
- Medical collection notices appear on your credit report yet you don't recognize them;
- Your Explanation of Medical Benefits (EOB) from Medicare has an inaccurate listing of doctor visits or treatments;
- Your health plan says you have reached your limit on benefits although you know that is untrue; or
- Your insurance company denies you coverage based on medical records that are incorrect.

If you are concerned, contact your health care provider, your insurance company or Medicare to quickly determine if ID theft has occurred. Again, however, be certain that you have accurate contact information. The proper information may not appear on the statement or report you receive if the statement itself is a fraud.



You can also report identity theft to the Federal Trade Commission at 1-877-438-4338 (1-866-653-4261 TTY) or go online at [ftc.gov/complaint](http://ftc.gov/complaint). In addition, you could file a police report, using the FTC Identity Theft Affidavit that you receive when you contact the FTC.



please write to 50 Maryland Avenue, 5th Floor, Rockville, MD 20850, or call 240-777-7300.

## BE A HERO!

Everyday heroes stop crime, and you could be among them! Report financial and other elder abuse wherever and whenever it occurs. Not only is it the right thing to do, but it also is a great way to protect others and strengthen all that we value in our communities.

When you suspect or know of a crime, call the local police department. If the crime is immediate or you are in danger, call 911 without delay. Otherwise, call the nonemergency number to speak with an officer or detective. There are many agencies available to help, but they need you to be a hero and make the first call.

## COMMUNITY RESOURCE LIST

- The Montgomery County State’s Attorney’s Office investigates and prosecutes cases involving abuse, neglect, and financial exploitation of seniors and vulnerable adults. If you think you or someone you know has been a victim of such a crime,

- The U.S. Attorney’s Office for the District of Columbia has developed two important and distinctly different senior seminars, “Financial Crimes Against Seniors” and “Elder Abuse and Exploitation of the Elderly.” The first is presented in partnership with the D.C. Department of Insurance, Securities and Banking and the D.C. Office of the Inspector General. It is designed to educate and increase awareness of financial scams, such as advance fee loan scams, telephone scams, home lending and foreclosure rescue scams and how- to-get-rich-fast scams. The “Elder Abuse and Exploitation of the Elderly and Vulnerable Adults” seminar is designed to empower seniors and vulnerable adults to recognize, prevent and report physical, psychological and financial abuse and neglect. The U.S. Attorney’s Office’s Victim Witness Assistance Unit and Community Prosecution staff partner with D.C. Adult Protective Services and D.C. Medicaid Fraud Control Unit to conduct this presentation. Participants are provided with resources as to where they can find help in the event they become victims of abuse. For more information, call 202-252-6930 or email [dc.outreach@usdoj.gov](mailto:dc.outreach@usdoj.gov).

- Adult Protective Services
  - Maryland Department of Human Resources Abuse Hotline, 1-800-91PREVENT (1-800-917-7383)
  - Montgomery County Department of Health and Human Services, Division of Aging and Disability Services, 240-777-3000
  - Prince George’s County Department of Social Services, 301-909-2450 (after hours 301-864-7130)
  - Virginia Department of Social Services – Adult Protective Services, 1-888-832-3858
  - Fairfax County Department of Family Services, 703-324-7450
  - Arlington County Department of Social Services, 703-228-1550
  - Alexandria Community & Human Services, Center for Adult Services, 1-800-552-7096 or 703-746-5778
  - Loudoun County Department of Family Services, Adult & Child Services, 703-777-0353, (after hours, 703-777-0445)
  - Prince William County Department of Social Services, 703-792-4200 (after hours or on weekends, 703-792-6500 County Police)
  - District of Columbia Report of Abuse of Seniors or Adults with Disabilities, 202-541-3950
- District Of Columbia Report of Institutional Abuse, 202-434-2140 or 202-442-5833
- Long Term Care Ombudsman
  - Maryland Long Term Care Ombudsman, Department of Aging, 410-767-1108
  - Montgomery County Department of Health & Human Services Long-Term Care Ombudsman Program, 240-777-3369
  - Prince George’s County Aging Services Division, Department of Family Services, 301-265-8450
  - Virginia Office of the State Long-Term Care Ombudsman, Department for Aging and Rehabilitative Services, 804-726-6624
  - Northern Virginia LTC Ombudsman Program, 703-324-5415
- The Jewish Coalition Against Domestic Abuse. See pages 6 and 7 for information.

## CONCLUSION

There is much that can be done to turn the tide of elder abuse. Public awareness is an important first step.

The U.S. Administration on Aging's Center on Elder Abuse stated that public awareness increases the ability to identify and report cases, helps older victims feel that it is okay to speak out about what's happening to them, and moves us toward the long-term goal of preventing abuse from taking place. So spread the word! The Center also noted that aging Baby Boomers are a cohort of activists, perfectly poised to create the social change necessary to eradicate this "social disease".

The Center's slogan is, "Together, we have the power to prevent elder abuse." That's a great way to think about how to work towards a solution.

We hope that you are now better informed and ready to join the effort. Doing so will help realize the promise of the Jewish Council for the Aging's mission of "Helping All Seniors Thrive" as we work together to make the National Capital Area a great place to age.

*Together, we have the power  
to prevent elder abuse.*



## *Helping All Seniors Thrive<sup>®</sup>*

**JEWISH COUNCIL FOR THE AGING<sup>®</sup>**

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