

Caregiver Assistance News

“CARING FOR YOU... CARING FOR OTHERS”

Elder Abuse & Home Improvement Scams

Predators robbing seniors of their savings has been called “the fastest-growing crime in the country.” Older adults are prime targets for financial exploitation, both by people they know and trust and by strangers. Financial exploitation is believed to cost older adults over \$36 billion annually.

Most seniors never report abuse, even when they know their funds are being taken, because they’re overwhelmed at the idea of involving the police, or fear being forced to go to a nursing home or are ashamed, especially when the abuser is a family member or caregiver. Isolation of the victim by the perpetrator is a strong indicator of undue influence. Often the victim is already living alone and sometimes is removed from contact with outsiders, due either to physical limitations or a psychological fear of leaving the home.

Home Improvement Scams

Home improvement scams can jeopardize a senior's independence because they can rob the person of money, equity in their home or even a safe place to live. Older adults are most likely to have a “nest egg,” own a home with equity and have excellent credit. Seniors may need home modifications to accommodate changing needs so they are a perfect target for dishonest contractors.

Scam artists target homeowners in a variety of ways, causing them to lose



thousands of dollars and even their homes. Strategies scam artists often employ include:

- Using high-pressure tactics to sell a range of services including roof, sidewalk and driveway repairs
- Charging inflated prices
- Delivering sub-standard work
- Posing as a building inspector or other official and demanding immediate repairs
- Obtaining funds to pay for services by urging the homeowner to work with a certain lender or advising them to get a reverse mortgage
- Identifying potential victims by scouting out neighborhoods (most notably after natural disasters), then targeting vulnerable older adult homeowners

Hiring a Contractor

Become informed and prepared before hiring a contractor.

- ✓ **Get referrals** from friends, family and neighbors who have had good experiences with their contractors.

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- ✓ **Check reviews** from the Better Business Bureau or other reputable online sources.
- ✓ **Verify that contractors are licensed and bonded** for damage/theft protection and have liability/worker's compensation insurance.
- ✓ If your state requires residential contractor licensing, check to see if complaints have been filed against the contractor you are considering.
- ✓ **Get written estimates** from several contractors. The lowest bidder may not be the best choice.
- ✓ **Ask for a written contract** even if your state doesn't require a contract, insist on getting one.
- ✓ Check if you need a city or county permit.
- ✓ **Never pay by cash.** Pay by check or credit card and stagger payments based on completion of the work.

To File a Complaint

U.S. Federal Trade Commission:

www.ftc.gov or 877.FTC.HELP

Better Business Bureau: www.bbb.org

Locate your state consumer protection agency: www.usa.gov/state-consumer

Financial Fraud Enforcement Hotline: www.stopfraud.gov/report.htm

Source: For more information visit Home Improvement Scams: Tools to Reduce Your Risk (acl.gov)

Suspicious Financial Transactions

The National Center on Elder Abuse estimates that only one in four cases of financial abuse is reported.

Unscrupulous people manipulate elderly people into giving their consent for financial transactions, so be aware of:

- \$ Sudden changes in a senior's banking habits, such as frequent withdrawals being made through ATMs, especially if victim is physically frail and has not previously used an ATM; transfer of funds to new accounts at banks with which the victim has had no prior connection, and frequent transfers of funds among several accounts.
- \$ Checks written to unusual recipients or large credit card transactions.
- \$ Sudden transfer of assets to a family member or acquaintance without a reasonable explanation.
- \$ Complaints of stolen pension or Social Security checks or credit cards.
- \$ New signatories added to an elder's account.
- \$ Abrupt changes in a will or other financial documents.

Taking Care of Yourself— Good Nutrition Is Essential

Maintaining good nutrition habits is tough for anyone, but especially difficult for caregivers because they are juggling the selective appetites of a patient, other family members, and their own personal mealtime preferences. Some simple guidelines:

Drink Water: Water is an essential nutrient because about 55 percent of your body is made up of water. Begin every day with a glass of water, drink water between and at every meal, and create the habit of taking a bottle of water whenever you go out.

Eat Whole Grains: Whole grains are part of a healthy diet. Switch to whole grain breakfast cereals. Change from white to whole grain bread. Eat brown rice rather than white rice and whole grain crackers.

Close to Perfect Foods: Fruits and vegetables are easy to prepare, they taste good, and they're good for you.

Protein Variety: Most of us get more protein than we need. The average woman needs about 50-80 grams of protein daily; an average piece of chicken contains 34 grams. Make sure to eat protein from a variety of sources, not just meat. Fish, eggs, dairy foods, soy products, and beans are good alternatives.



Live Life Laughing!

Building a bird house because I heard a bird saying Brrrrrrrr



Inspiration

Surround yourself with those who bring out the best in you, not the stress in you.

Memory Care - False Hopes

Seniors are more likely to become the victim of exploitation and, if cognitively impaired, can be twice as vulnerable. Scammers make a special effort to lure trusting seniors; they will entice a senior with false lottery winnings, fake inheritances, illegitimate sweepstakes, or "special" opportunities to donate to their charity.

Caregiving in The Comfort of Home®

Our Purpose

To provide caregivers with critical information enabling them to do their job with confidence, pride, and competence.

Ordering Info

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SAFETY TIPS— *A Little Slip Can Ruin the Day*

Among older adults, *falls* are the leading cause of injury deaths, and the most common cause of nonfatal injuries and hospital admissions for trauma. In planning for home safety, follow a few simple guidelines, adapting them to your own needs:

- Transitioning from outside the home to inside, from downstairs to upstairs, and from room to room should be as smooth as possible.
- Think level thresholds, nonskid flooring, and no loose rugs or carpeting to snag feet, walkers, canes, or wheelchairs.
- Not only does ample lighting prevent falls, it deters crime. Well-lit pathways, entrances, and driveways scare off burglars.
- Keep work surfaces, frequently used drawers, tables, countertops, and storage areas at a comfortable height, to prevent the need to reach up high or bend down low to retrieve items or complete tasks.

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“ C A R I N G F O R Y O U ... C A R I N G F O R O T H E R S ”

Q U I C K Q U I Z

Some types of fraud target older adults specifically or affect them more than others. Older adults may fall for certain scams because they are in the habit of answering calls from unknown callers, open junk mail rather than tossing it in the trash, or do not understand the privacy settings on social media. Answer True or False to the questions below.

1. Isolation of the victim by the perpetrator is a strong indicator of undue influence.
T F
2. Seniors may need home modifications to accommodate changing needs so they are a perfect target for dishonest contractors.
T F
3. When doing a home improvement, get written estimates from several contractors and the lowest bidder is the best choice.
T F
4. Unscrupulous people manipulate elderly people into giving their consent for financial transactions.
T F
5. Before hiring a contractor, check reviews from the Better Business Bureau or other reputable online sources.
T F
6. Seniors are more likely to become the victim of exploitation and, if cognitively impaired, can be twice as vulnerable.
T F
7. A sign of financial abuse may be unexplained checks written to unusual recipients or large credit card transactions.
T F
8. Among older adults, *falls* are the leading cause of injury deaths, and the most common cause of nonfatal injuries and hospital admissions for trauma.
T F
9. Dishonest contractors often identify victims after natural disasters and then target the vulnerable older adult homeowner.
T F
10. Older adults are prime targets for financial exploitation, both by people they know and trust and by strangers.
T F

Name _____

Signature _____ Date _____