

# Elder Abuse and Financial Exploitation

Elder abuse is an intentional act (or a failure to act) that causes (or creates a risk of) harm to an older adult (defined as someone over 60). In cases of older adults with physical or cognitive decline, they may be particularly vulnerable to manipulation, either because they are unaware or because they are in a position of inferiority and don't want to rock the boat. Additionally, the abused person may feel a deep sense of shame for finding themselves in this situation.

“Abuse” can mean physical or sexual aggression, or it can also involve a power differential, misuse of assets or medications, emotional or psychological abuse, or neglect. It is seen nationally - and internationally - and also right at the local level.

The perpetrator is often a trusted family member, caregiver, or friend.

Financial exploitation is particularly rampant, perhaps because in addition to the possible known perpetrators listed above, there are also unknown strangers creating scams to prey on the trust of an older person. (We have a partial list of common scams at the end of this article.)

Some older adults have a child-like capacity, sometimes due to cognitive decline, a brain injury, alcohol or drug abuse, or something that was present from birth. However, children can be easier to protect because they are physically smaller; there is a clear societal understanding about the roles of parents/guardians and children; and children typically don't own anything of value. Adults are unique in their needs as protected persons.

## **What can be done for a person who is being abused?**

1. Call the police or 9-1-1 immediately if someone you know is in immediate, life-threatening danger.
2. If you are not certain that the individual is being abused, but you are concerned about their well-being, contact Adult Protective Services. They can provide and arrange for services to protect incapacitated and dependent

adults (age 18 and over) in danger of abuse, neglect or exploitation. Visit the website for the Office of Aging and Disability Services to learn more.

<https://www.maine.gov/dhhs/oads/get-support/aps/report-abuse-neglect-exploitation>

3. Call your local Area Agency to find out what supports and services are available to help. Services include: long term care options counseling, identifying possible housing, assisting in receiving benefits, and providing family support and meals.
4. Legal Services for the Elderly has a helpline where one can talk to an attorney and receive free legal assistance. Visit [www.mainelse.org](http://www.mainelse.org) to learn more.
5. The Office of Securities (part of the Department of Professional and Financial Regulation) investigates and prosecutes violations of the securities laws. For more information, visit the website for the Maine Office of Securities at <https://www.maine.gov/pfr/securities/index.shtml>
6. If you are concerned about yourself or about someone else ending their life, call the Maine Suicide Prevention Program crisis hotline at 1-888-568-1112. If you are not in Maine, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255). Visit the website for more information on the Maine Suicide Prevention Program: <https://www.maine.gov/suicide/>

### **Some of the financial exploitation scams we have seen include:**

**IRS Imposter Scam.** Fake IRS agents - usually with a heavy foreign accent - may try to scare you into thinking you owe back taxes or there's a problem with your return and you'll be arrested immediately if you don't pay them now. If you disagree, they typically become rude and belligerent. The real IRS won't initiate contact by phone or email - instead they'll start with a postal letter. Hang up the phone. If you think you owe money to the IRS, contact a number you know to be correct or through [www.irs.gov](http://www.irs.gov).

**Computer Fix Scams.** These scams usually involve a phone call from someone claiming to work for Microsoft or another well-known company who indicate they've been looking at your computer and have noticed dangerous software popping up. Another version tries to persuade you that your computer has a serious

technological problem that needs immediate repair. In both instances the fraudsters want you to give them remote access to your computer. By doing so you give them free reign to your personal information, ability to download malware and spyware onto your computer, and they will probably lock your computer and ask for a ransom in order to get the code to unlock it. If you get this call hang up. If you are contacted via pop up or email about these things, delete them. Never give someone you don't know access to your computer.

**Caller ID Fake Outs.** Technology exists that criminals use to make any number appear on your caller ID. It's called spoofing. Sometimes the scammers use your own number. Always be on the alert that the person you think is calling could be just a way to get you to answer the phone.

**Credit Card Interest Rate Scam.** This scam usually begins with an automated phone call. A message will state that the call is coming from a company with a name like "card services," "card holder services," or "credit card services." You'll be told that you can lower your interest rate. The caller then requests your credit card number, social security number, or other personal information. Never give out your credit card or bank account information based on an automated phone call.

**Medicare scam.** Many Maine seniors have received phone calls claiming to be from Medicare or from the "health office." The callers ask for the Mainer by name and appear to be offering seniors some sort of supplemental health insurance or prescription coverage. Never give any personal information to anyone over the phone. Consumers with questions about Medicare can get more information from the Medicare offices at 1-800-MEDICARE.

**Grandparent scam.** An increasingly common scam involves a call from someone claiming to be your grandchild, or representing your grandchild. The scammer will claim that there has been a mishap and money is needed immediately. Never wire money or give out bank info based on a telephone call.

**Fake Check Scams.** Fake check scams often originate through email. Whatever the set-up, the bottom line is if someone you don't know sends you a check but wants you to wire money back, it's a scam. Be skeptical. There is no legitimate reason for you to wire money back to someone who has paid with a check. If you think you are

a victim of a scam you should: Contact the FTC 1-877-FTC-HELP; Contact your local post office; or Contact the Maine Attorney General's Office: 800-436-2131.

**Lottery/Sweepstakes.** You receive a letter in the mail saying you have won thousands of dollars in a lottery or sweepstakes. They send you a check to cover taxes or some other bogus fee. You deposit the check in your bank account and then wire the required fee. Your bank contacts you days later to alert you that the check is fraudulent and you now have to pay the bank back.

**Government Grants.** Someone calls you on the phone indicating that they are from the government and that the government wants to give you a government grant. They just need your bank account numbers to deposit the check. Don't be fooled. The government doesn't call people to give money away.

**Advance Fee Loan.** The scammers claim they can obtain a loan for you but you have to pay in advance. They may give an address in the U.S. but the address is bogus. They often want you to wire the advance fee to Canada. They tell you that once they receive the fee, they will deposit the loan proceeds into your bank account. You keep looking for the promised loan to show up in your bank account. The scammers then may tell you they need more money to insure the loan. You may end up sending more money. Again, the loan proceeds do not show up in your account. They promise you a refund within a couple of weeks once you tell them you want to cancel. Eventually, they will not accept any calls and the phone number may no longer be in use. You have been taken for hundreds of dollars. Remember, once you get on a scam list, they will call you again and again.

**Nigerian Letter Scam.** This one is also known as the "advance fee fraud" or "419 fraud." You receive a letter, email, or fax asking you to deposit checks or money orders, or asking for your bank account information. You may be asked to deposit money and then wire a percentage back to the scammer. The checks and money orders are counterfeit. You will end up paying back thousands to the bank. This scam often originates out of Nigeria. The scammers will have a seemingly good reason for asking your help, and may even try to befriend you and tell you tragic stories about their families. Do not believe them.

**Internet Phishing.** Phishing is a term that means getting your personal information

by deception and using the information to steal your identity. A common phishing scheme comes through your email and disguises itself as a bank that needs to update your personal information. No matter how legitimate the message looks, never send personal information over the internet unless you initiate the contact.

**IMPORTANT PHONE NUMBERS:**

- Elder Abuse Hotline Adult Protective Services - Office of Aging and Disability Services (Department of Health and Human Services) **1-800-624-8404**
- Maine Attorney General's Office **1-800-436-2131**
- Legal Services for the Elderly **1-800-750-5353**
- Federal Trade Commission (FTC) **1-877-382-4357 (1-877-FTC-HELP)**
- Maine Association of Area Agencies on Aging **1-877-353-3771 (1-877-ELDERS-1)**
- Eastern Area Agency on Aging **1-800-432-7812**
- Maine Long-Term Care Ombudsman Program **1-800-499-0229**
- Medicare offices **1-800-633-4227 (1-800-MEDICARE)**
- Maine Suicide Prevention Program Hotline **1-888-568-1112**
- National Suicide Prevention Lifeline **1-800-273-TALK (1-800-273-8255)**

Rev 08/22

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