

Caregivers can help protect older adults from scams during social distancing

It is common for scammers take advantage of people in times of crisis. With coronavirus updates coming daily, criminals prey upon people's fears and weaknesses. Older adults are a particular target because they have less direct interaction with family members, friends, and service providers now because of social distancing. As a result, scammers look for opportunities to show people what they want to see and turn them into victims. These can be anything from fraudulent COVID-19 products that claim cures, to bogus medical masks, to phony fundraising campaigns, to clicking on links in emails that expose personal information.

During the coronavirus pandemic, family caregivers can help protect older adults from scams. As a caregiver, learning about common scams is a first step toward helping to prevent them (Scheithe, 2020). The following are a few of the more common corona-specific scams that target everyone, including seniors.

- **Errand and delivery service scams.** Use only trusted people and services to help with errands, prescription pick-ups, fix-its, supplies, and food (Greisman & Herndon, 2020; Scheithe, 2020). Scammers may offer to do this but never return with your purchases or money. Only use a trusted family member, friend, or well-known delivery service. If you order online, know your seller. Ordering directly from a store is best.
- **People posing as CDC officials.** Never open your door to a stranger, especially in times of social distancing. No government worker will be asking to come in (TodayShow.com, 2020).
- **COVID-19 vaccines, cures, treatments, air filters, testing, magic disinfectants, etc., scams.** There are no vaccines. No cures. No air filter can remove the virus from your home. At this time, no testing is being done in people's homes; the ONLY testing for COVID-19 is through state and local government (Scheithe, 2020).
- **"Person in need" scams.** Some scammers pretend to be a grandchild, relative, or friend who needs help. Either because of illness, being stranded or being in some sort of trouble. They will ask for money or gift cards. In these cases, tell your loved one NOT to send money, but to get the facts, hang-up, and call their friend or grandchild's numbers to check the story (Scheithe, 2020).
- **Fake COVID-19 fundraising and charity scams.** In these cases, the scam artist may use a real or made-up charity or foundation to ask for money. They may claim their phone call is a follow-up about a pledge you never made. Do your research, and make sure the charity is real to be sure money is going where you think it is (Scheithe, 2020; TodayShow.com, 2020).
- **Phishing scams.** You may get a "real-looking" email from a friend or government organization. But when you click on links, open attachments, or download information, hackers can access personal information. Government agencies will not ask you for money or personal information (Scheithe, 2020; TodayShow.com, 2020).

Caregivers' roles and routines to provide physical, emotional, and social support are much harder during social distancing. It is harder for caregivers to protect their loved ones from scammers. To help you and your loved one stay on top of scams, the Consumer Financial Protection Bureau recommends that you check in regularly and ask questions. Staying connected through telephone and video chat not only lets your loved one know that you are thinking about them, but it also gives you an opportunity to check in and ask questions so that you know what they are up to and how they are handling things. This way, you can

tell your loved one what to look for and what to do when it comes to scams. It is important to talk to your loved one about NOT responding or giving any personal information or money to people calling, emailing, texting, or writing letters.

If you need additional support, the Eldercare Locator, a public service of the U.S. Administration on Aging, can connect you to services for older adults (1-800-677-1116). Fakespot.com can help you identify fake reviews and counterfeit products. You can learn more about scams and how to avoid them from the Federal Trade Commission at <https://www.consumer.ftc.gov/features/feature-0030-pass-it> or from the Federal Deposit Insurance Corporation at https://catalog.fdic.gov/system/files/MSOA_RG_180828.pdf (Greisman & Herndon, 2020). If you think you have been exposed to a scam, you can report it to the FTC at ftc.gov/complaint.

References:

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- Scheithe, E. (2020). Beware of scams related to the coronavirus. <https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams>
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Sources:

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