

Is Someone You Care About At Risk for Elder Abuse or Fraud?

To learn if someone you care about may be at risk for elder abuse or fraud, take the quick 7 question quiz below. Combine scores from this quiz and score from elder person's quiz to determine risk.

1. How often do you visit with or call the older person?

WEEKLY or more, 0 points; MONTHLY, 5 points; LESS OFTEN, 10 points.

** The best way to track changes in health or emotional state is to have a regular baseline to compare with. Absence aggravates vulnerability.

2. Does the older citizen have a healthy skepticism of ads, offers or solicitations?

YES, 0 points; NO, 5 points.

** Trusting attitudes, believing that some authority has prescreened advertisements for claims or reviewed scripts, means naiveté exists that can be exploited.

3. Does the older citizen know where to go for consumer protection advice or assistance? (Ask them where they would call over a home improvement, telemarketing, hearing aid, 900 telephone charge, or household moving problem. Do you know resources?)

YES, 0 points; NO, 10 points.

** Failure to report complaints by older citizens can give schemers a license to steal. Consumer protection agencies coordinate with many senior service providers to prevent victimization of older citizens.

4. Do you know where and from whom the older citizen is getting advice about financial decisions or medical decisions?

YES on both, 0 points; YES on one, 5 points; NO on both, 10 points.

**Not all financial advisors are licensed/regulated and it easy for trusting persons to be taken advantage of. Remember, physical limitations alone do not suggest that a person is unable to handle their financial affairs. Knowing the older person's doctors, can help you to be sure that their competency is being fairly evaluated.

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5. If there is a caregiver or service provider, do you know who they are and how they were referred or hired?

YES, 0 points; NO, 5 points.

** Providers who are responsible for their workers reduce the chance of exploitation. Sometimes workers convince the older person to hire them directly (usually for less money) to gain access without supervision.

6. When there is a caregiver in the home, does the at-risk adult appear more withdrawn, apprehensive, nervous or reluctant to speak openly about matters that were routine topics previously?

YES, 10 points; NO, 0 points.

** These behaviors can be indicators that the older person is intimidated or afraid to reach out for help.

7. Is there a new individual very involved in the at-risk adult's life who does not seem to have a logical reason for being there?

YES, 10 points; NO, 0 points.

** Have you tried to politely ask about the role of the new person? Remember that anyone may be as unwise or foolish as they wish, provided they are competent and not being manipulated, abused or controlled.

Scoring instructions are provided on the next page.....

QUIZ SCORING

60 points maximum; ideal score 0 - 20

Combined Score: Add points from both quizzes.

0 - 30	The older person is probably in good shape, especially if they score <u>low</u> on the individual quiz.
30 - 50	Danger signals! It's time to gather information and think about prevention strategies, as a partnership
50 +	There is a high likelihood of victimization. Begin to take steps <u>NOW</u> to implement strategies to protect the at-risk person. See resource list provided on this website.