

Are You At Risk For Elder Abuse or Fraud?

To learn if you may be at risk for elder abuse or fraud, take the quick 8 question quiz below. Scoring information is included at the end of the quiz.

1. How many persons can you count as local friends, whom you see at least once a month and speak with often?

If fewer than 5, count as 10 points; if greater than 5, count as 0 points.

** Isolation aggravates vulnerability; a network of persons who are involved in your daily life can act like a shield of protection.

2. Have your outside activities increased or stayed the same over the past three years?

NO, count as 5 points; YES, count as 0 points.

** Loneliness is often a prerequisite for overreacting to offers by those who do not have your best interests at heart. Confidence criminals use loneliness as a pathway to your bank account.

3. Do you have immediate family members who are in the area? If yes, do you keep in touch with them often?

NO, count as 5 points; YES, but no regular contact, count as 3 points; YES to both, count as 0 points.

** With our mobile society, more older people live far away from their kin who are often at a loss to know when and how to help.

4. Do you have "trusted others" who are concerned with your welfare?

NO, 5 points; YES, 0 points.

** Having a "surrogate family" is a new approach to having someone with sincere concern, when family is not available or willing to assist.

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5. Who routinely oversees the actions of a person holding a power of attorney?

_____ courts _____ your bank _____ Social Services
_____ police department _____ no one

Any answer except the last one, count as 0 points; NO ONE, 5 points.

** Many people do not realize that these powers can be limited, changed, or revoked and that there is no official watchdog. You must be able to trust the person to whom you give your power of attorney.

6. Have you responded in the last year to a prize, sweepstakes, contest or award offer that required a purchase or fee of any amount?

YES, count 5 points; NO, no points.

** Getting on a list of gullible targets can set you up for illegal telemarketers. Two women were recently bilked out of 10's of thousands of dollars.

7. Do you have information about housing options, caregiving choices and support groups?

_____ lots _____ some
_____ none, I don't need any information now.

LOTS, no points; SOME, 3 points; NONE, 10 points.

** Knowledge about choices gives you power to decide what you wish to do, when and if the need arises. Waiting for a crisis is an invitation for trouble.

8. Do you regularly check the status of your accounts, charge or credit statements and investment reports?

NO, 10 points; AT LEAST EVERY OTHER MONTH, 5 points;
EVERY MONTH, 0 points.

** Lack of attention to what is going on with your money gives opportunity to those you may have given access, or who may have gained access without your knowledge.

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

QUIZ SCORING

Add up your points for your total score.

0 - 10	You have low vulnerability. Congratulations!
11 - 30	Be Aware! See what you can do to reduce those factors which tend to make you vulnerable.
30 +	You may fit the profile of a "likely to be victimized" adult. Speak with your family, minister, doctor or trusted others to plan NOW for a safer environment. See the resource list featured on this website. Refuse to be a potential victim!