

Do not isolate yourself—stay involved!

Isolation is a huge risk factor for elder abuse. Some older people self-isolate by withdrawing from the larger community. Others are isolated because they lose the ability to drive, see, or walk about on their own. Some seniors fear being victimized if they venture out alone. Contact your local Elder Services or Senior center to find activities nearby that can help you stay connected.

Be aware that you are at risk from strangers – and family members.

The older person's own family members, most often their adult children, commit a significant amount of all reported cases of Elder abuse. Common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, theft, and other forms of abuse, including physical abuse, and neglect of basic care needs. Do not share confidential information with any strangers. Everyone is at risk of financial abuse regardless of your amount of assets.

Always tell solicitors: “I never buy from (or donate to) anyone who calls or visits me unannounced. Please send me something in writing.”

Do not make purchases from an unfamiliar company and always ask for and wait until you receive written material about any offer or charity. Neighborhood children you know who are selling Girl Scout cookies or school fundraising items may be an exception, but a good practice is to never donate if it requires you to write your credit card information on any forms. It is also good practice to obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. In addition, always take your time when deciding; do not concede to a pressured sale.

Sign up for the “Do Not Call” list and take yourself off mailing lists.

Visit donotcall.gov to stop telemarketers from contacting you. Do not let incoming mail sit in your mailbox for a long time. When sending out sensitive mail, consider dropping it off directly at the post office. You also can regularly monitor your credit ratings and check on any unusual or incorrect information. To get more tips on protecting yourself from fraud, visit fraud.org/fraud_older_adults which provides information to help you be a smarter consumer.

Be skeptical of all unsolicited offers and thoroughly do your research.

Be an informed consumer, carefully read all contracts and purchasing agreements before signing and make certain that all your requirements have been put in writing. Understand all contract cancellation and refund terms. Do not allow yourself to be forced into making purchases, signing contracts, or committing funds.

Never give your credit card, banking, Social Security, Medicare, or personal information over the phone unless you initiated the call.

Monitor your bank and credit card statements and never give out personal information over the phone to someone who initiates the contact with you. Common Medicare schemes include billing for services never delivered and selling unneeded devices or services. Protect your Medicare number as you do your credit card, banking, and Social Security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare. Review your Medicare statements to be sure you have in fact received the services billed and report suspicious activities to 1-800-MEDICARE.

Use direct deposit for benefit checks to prevent checks from being stolen from the mailbox.

Using direct deposit ensures that checks go right into your accounts and are protected. Clever scammers or even family members have been known to steal benefits checks right out of mailboxes or from seniors' homes if they are laying around.