

# ABUSE, NEGLECT, EXPLOITATION

**ALMOST  
1 IN 10**

of Americans aged 60+ have experienced some form of elder abuse. Some estimates range as high as 5 million elders who are abused each year<sup>†</sup>.

**1 IN 14**

cases of abuse are reported to authorities<sup>†</sup>.



**60%**

of elder abuse incidents are perpetrated by a family member; two-thirds are children or spouses<sup>†</sup>.

The perpetrators of elder financial abuse are\*:

**50%**

STRANGERS

**34%**

FAMILY, FRIENDS & NEIGHBORS

**12%**

THE BUSINESS SECTOR

**4%**

MEDICARE & MEDICAID FRAUD

**60%**

MEN, MOSTLY BETWEEN THE AGES OF 30 AND 59



**Division of  
Aging**

402 W. Washington St.  
Indianapolis, IN 46204  
Adult Protective Services  
State Hotline: **800-992-6978**

*\*The National Association of Adult Protective Services (NAPSA) through an initiative funded by the National Center on Elder Abuse.*

*†NCOA National Council on Aging.*

# SYMPTOMS OF ABUSE, NEGLECT OR EXPLOITATION

**Absence of necessities** including food, water and heat

Being **unclothed or improperly clothed** for the weather

**Untreated or unexplained worsening** of medical or mental conditions

**Dehydration or malnutrition**, often evidenced by loss of weight or extreme thirst, low urinary output, dry, fragile skin, dry, sore mouth, apathy, lack of energy and mental confusion

**Inadequate living environment** evidenced by a lack of utilities, sufficient space and ventilation

Extreme **withdrawal or agitation**

Animal or insect **infestations**

**Absence of needed** dentures, eyeglasses, hearing aids, walkers, wheelchairs, braces or commodes

**Signs of medication mismanagement**, including empty or unmarked bottles or outdated prescriptions

**Confusion**

**Unsafe housing** as a result of disrepair, faulty wiring, inadequate sanitation, substandard cleanliness or architectural barriers

**Depression**

**Unexplained injuries** or unlikely explanations for injuries

**Nightmares** or difficulty sleeping

Poor **personal hygiene**

**Regressive or self-destructive** behavior

Untreated **bedsores**

Exhibiting **emotional distress**

**Ambivalent feelings** toward caregivers or family members



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# CAREGIVER STRESS



Caregiver stress is a factor that can trigger elder neglect. Caregiving is widely recognized to be a highly stressful activity. Sources of caregiver stress can include:



Lack of support from other potential caregivers



The perception that caregiving is burdensome or without psychological reward



No financial resources for providing health care other than those belonging to their aging parents



Isolation from other relatives and friends; being cut off from the support needed to cope with caregiving



Isolation also makes it harder for other people to intervene when a senior is being abused or neglected



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# FRAUD TACTICS USED ON SENIORS

Con artists employ a wide variety of tactics to get older people to fall for their schemes. Below are some to be cautious of:



Being friendly, approachable, and sympathetic so that the victim feels like the solicitor is on his or her side



Instilling fear or giving a sense of urgency so people don't have much time to think or act rationally



Appearing to be helpful to gain someone's trust and make that person feel inclined to return a favor later on



Using emotional arousal to skew proper judgment



Pretending to be associated with a credible company, government agency or charity to fake legitimacy



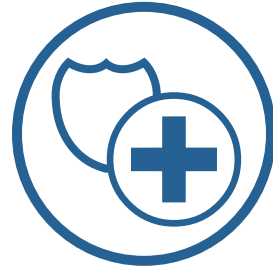
Being ambiguous about the subject or changing it throughout a conversation to distract the victim



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# HEALTH INSURANCE SCAMS



Con artists employ a wide variety of tactics to get older people to fall for their schemes. Below are some to be cautious of:



Tell a senior that he or she needs a new Medicare card in order to obtain their Social Security number



Tell an older adult that he or she needs new supplemental policies when unnecessary



Gather personal information provided to bill Medicare and take the money for themselves



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# TELEMARKETING SWINDLES

Scammers can hook seniors by pretending to offer great deals or by misrepresenting themselves.



Scammers can pretend to offer:

- » Free trials
- » Extended warranties
- » Can't-miss investment opportunities
- » The chance to travel for cheap or free
- » Incredible prizes
- » Advance loans



Scammers may also get seniors' money by representing themselves as:

- » IRS agents
- » Investors
- » Bank officials
- » Family members



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# TELEMARKETING SWINDLES



If a telemarketing scam is successful, the victim's name will be likely passed on to other con artists as an easy target.

## The pigeon drop

This is when a suspect offers a larger sum of money to the victim in exchange for a smaller sum of money.

## The fake accident scenario

Scammers will claim that someone known by the victim has been injured and requires money to be sent immediately. Another con artist is often involved to act as the police officer, doctor or lawyer at the scene of the "accident."

## Charity scams

Scammers either call or approach an elderly individual in person, falsely claiming they are looking for donations to a worthy cause. Perpetrators are looking to take the victim's money or identity. Charity scams tend to happen most after natural disasters or on a local level like helping to fund local firefighters.

## Counterfeit prescription medications

Criminals use the internet to operate these scams, offering "better prices" on prescription medications which are counterfeit and often detrimental to one's health. Older adults should consult with their loved ones before buying any medication online.

## The "grandparent scam"

The perpetrator pretends to be a family member in trouble or an authoritative person representing the relative (a lawyer, for example). The "relative" then asks for money to be wired to him or her to pay rent, lawyer fees or some other fake expense. The older adult never hears from this "relative" again.



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# SUMMER SCAMS THAT TARGET SENIORS

## Home maintenance and repairs

Working in teams, scammers target neighborhoods predominantly occupied by older adults. They often claim to be working on another house in the neighborhood and can offer the senior better prices for home repairs and maintenance chores. Once the older adult gives them a deposit, they either start the project and never complete it or never start the project at all.

## Fake fundraising

These scams often use teenagers who are usually unaware they are perpetuating a scam. They pay junior and senior high school students to sell magazines, candy, gift wrap and other items door-to-door, but the older adult never receives the product.

## Political surveys

Seniors' interest in politics makes them more likely to engage with someone who knocks on their door pretending to be collecting answers for a political survey. This scam allows thieves to assess the senior's home for an opportunity to rob them later.

## Energy audit scams

Thieves pose as utility workers offering to conduct free energy audits to identify ways the senior can save on utility bills. Once they gain access to the home, they rob the older adult or come back later to steal valuables they identified while inside the home.

## Home alarm companies

Thieves pose as workers from a home alarm company that is in the neighborhood promoting a special. The senior will receive free alarm installation if they pre-pay for several months of monitoring service. Once the older adult hands over their money, they never hear from the alarm company again.

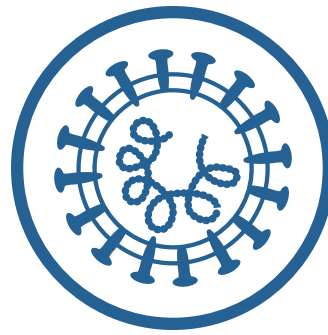


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# COVID-19



The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about fraud schemes related to the novel coronavirus (COVID-19).

These scammers use the coronavirus pandemic to benefit themselves, and beneficiaries face potential harms.



## Fake COVID-19 tests

Scammers are offering COVID-19 tests to Medicare beneficiaries in exchange for personal details, including medicare information. However, the services are unapproved and illegitimate. If Medicare or Medicaid denies the claim for an unapproved test, the beneficiary could be responsible for the cost.



## Medicare fraud

Fraudsters are targeting beneficiaries in a number of ways, including telemarketing calls, text messages, social media platforms and door-to-door visits. The personal information collected can be used to fraudulently bill federal health care programs and commit medical identity theft.



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