

People living with Dementia-High Risk for Scams!

By Debbie Selsavage, CDP

Although scams of any kind can happen to anyone, there will be a higher risk for people living alone, and now living with cognitive change. AARP states that about 30% of people answer the phone and do not know the caller.

It is becoming more and more common that I hear from care partners or families that are in a situation with their person living with dementia who has been scammed. This can be very devastating in many ways, a loss of large sums of money, private information, large purchases, valuables, and safety. More than likely your loved one will not remember what happened, or that they did anything wrong, possibly not even report it to anyone. There may not be a chance of any recovery.

This is just one more reason to be aware of our loved ones with cognitive change that are living alone. We all too often call and say, "They are doing fine".

Dementia is far more than what you hear on the phone, they are in danger!

As their memory and other thinking skills decline, people with dementia may struggle to make good decisions, have sound judgement, and rational thinking skills in what they are doing. They are unable to spot risks!

They may provide the caller with important information; they may not understand that someone is taking advantage of them and even being scammed. So often we find out and it is too late.

Many people with dementia require routine to be able to live alone and function longer. Watch for things that are not normal for them, out of their routine, out of character for them, research before it gets worse. Be aware!

You can help protect your loved ones by learning to recognize common signs of change, before it can get too bad. Here are a few things to look for:

- Unopened bills/mail may lead to utilities being shut off, credits on other accounts. Second or Final notices.
- Unusual large purchases, this may happen from TV commercials, obtaining credit card information over the phone.
- Giving money to telemarketers or soliciting companies and non-profits.
- New people in their life.
- Unexplained withdrawals from the person's bank account.
- Trouble managing everyday expenses.

- Duplicates purchases.

Some options include:

- Spending limits on credit cards, or pre-loaded debit cards.
- Signing up for the "Do Not Call" list at [DoNotCall.gov](https://do-not-call.gov).
- Setting up auto-pay for bills or overseeing the bill paying with them.
- Signing up to receive automatic notifications for withdrawals from bank accounts or large charges to credit cards, watching for unusual purchases, what is out of character for them.
- Adding a second name to bank accounts.
- Sometimes these calls come on a landline, and this can be disconnected/unplugged, so the person does not answer, if they have a cell phone.
- Possibly setting up a PO Box so mail is not going to the house to get lost or not paid.
- Asking credit card companies to stop sending balance transfer checks and opting out of future solicitations.
- Creating a separate account where you can keep a small, agreed-upon amount of money that the person can use for recreational activities, meals with friends, etc.
- Removing important items from wallets like social security cards.
- Make sure legal paperwork is updated-Durable Power of Attorney
- Not answering the phone if they do not know the caller, let it go to voice mail.
- There are agencies you can call when you think something has happened. There are Senior VS Crimes, Victims' Advocates agencies through your local Sheriff's office, and many government agencies to report this type of action.

To avoid some of these situations please try to be proactive, have a conversation earlier rather than later. This may avoid having to be reactive to the devastation of your loved ones being scammed.

Please always remember our slogan: "*We All Deserve The Best*".

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