



January 2022

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Recommended Citation

Johnson, Mark S. and Bonner, Mkay (2022) "COVID-19 Medication Scams, Cognitive Decline, & the Elderly," *Contemporary Southern Psychology*. Vol. 2 : Iss. 1 , Article 5.

Available at: <https://repository.ulm.edu/csp/vol2/iss1/5>

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Cover Page Footnote

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COVID-19 Medication Scams, Cognitive Decline, & the Elderly

The elderly population continues to increase around the globe. This demographic of the world's population represents some of the most vulnerable citizens due to the effects of aging, including physical and cognitive decline (Acierno et al., 2010). Many laws exist to protect these senior citizens from criminals who prey on them and take advantage of these vulnerabilities. Far too many crimes involving scams and deception against the elderly occur each year, but training, education, and caregiver awareness appear to be limiting these crimes (Schmidt, 2017). COVID-19 changed all of that.

The old saying that good fishing exists when there are troubled waters can certainly apply to the appearance of COVID-19. Scammers have attempted to profit by dangling their hooks into the seas of humanity to see what they could catch. In 2020, the world watched as a deadly virus spread across the globe with no foreseeable way to stop it (Senior Medical Patrol, 2021). Immediately, masks became a mandatory way of life but were in short supply. News networks ran 24-hour stories of at-risk citizens being denied entry into hospitals due to lack of space. Refrigerator trucks were being rented by hospitals and coroners to store the deceased because morgues were full and funeral homes could not meet the demand for their services. Businesses shut down and schools sent their children home to learn virtually (Center for Disease Control [CDC], 2021; Food and Drug Administration [FDA], 2021). Most devastating of all were the images of loved ones not being able to visit, care for, or interact with elderly family members who were quarantined inside homes or care facilities. The tragic pictures are easily recalled of families trying to communicate or touch their elderly loved ones through glass windows. As the pandemic and untested responses coursed through all levels of life, political turmoil, a contentious presidential election, and a controversial vaccine kept the waters troubled.

Unfortunately, there will always be an element within society who will work hard to take advantage of any opportunity to prey upon the weak and less protected (Cordner, 2006). Modern day thieves have never been better equipped or better educated to take advantage of dire circumstances (Trip, 2018).

The internet has provided access to all corners of the world and a vast array of information is now available at the push of a button. Ironically, the internet inadvertently provides a layer of protection for thieves and scammers by hiding their identities (Department of Justice [DOJ], 2021).

The elderly can be particularly attractive targets for criminals (Harrell, 2017). This vulnerable segment of the population may not have the cognitive ability, physical strength, or knowledge to avoid being the victim of a scam (Alzheimer's Association, 2018; Bonner & Johnson, 2018). Reviews of crime statistics indicate that the elderly are most victimized by fraud (Federal Bureau of Investigation [FBI], 2021a). The most common type of fraud includes home improvement crimes and identity theft (Better Business Bureau, 2021). The misuse of credit cards and bank accounts were the most reported form of fraud (DOJ, 2021).

Scammers prey upon the elderly and the lonely (World Health Organization, 2018). Due to quarantine restrictions, there were plenty of citizens who fell into the lonely category. While victims of scammers often suffer tremendously due to financial losses, scams related to COVID-19 presented a new twist: Victims could also lose their lives (Federal Communications Commission [FCC], 2021). By disregarding government warnings, recommendations, and approved treatments, victims often lost time by signing up for fake programs or treatments. The victims thought that they were protected or were following the rules but they were succumbing to a scam.

Scammers utilize many schemes to victimize the elderly. As online shopping becomes more prevalent, alert notifications via the internet or cell phones increase the appearance of legitimate organizations or businesses. These criminals have portrayed themselves as life-saving medical organizations or government agencies. They perpetuate this false representation to elicit personal information from victims. With this data, scammers steal insurance information which provides them with a victim's identity to access other funds such as tax returns or stimulus money (Federal Trade Commission [FTC], 2021a). Scammers have impersonated government officials pretending to be contact

tracing employees to secure and utilize personal information from the elderly and their family members for criminal acts. The top scam reported to the FTC in 2020 was impersonator scams and led to nearly 500,000 reports with a median loss of \$850 (FTC, 2021b).

These examples are only a representation of the scams that will be outlined later in this article. Before continuing with additional examples and possible remedies, an understanding of how these situations can occur is important. Specifically, scammers target the elderly more than most of the other segments of the population (Reams, 2016). These criminals may not know the scientific reason that they prey on the aging, but there is a physiological basis for the susceptibility of older adults.

Susceptibility and Cognition

As people age, they experience declines in health, physical abilities, and cognitive processing (Boyle, et al., 2019; Halber, 2018; Phillips & Sternthal, 1977). These deficits make the elderly a particularly easy target for criminals. Developing an awareness of these deficits may be the first step toward the prevention of exploitation and the protection for the aged. An exhaustive review of the mental decline in aging is beyond the scope of this article. However, a few salient issues are presented to highlight the importance of changes with age and the possible impact on gullibility.

Cognitive decline encompasses many factors including memory deficits (Yamaguchi, et al., 2019). With cognitive and memory impairment, there is a greater vulnerability to deception. As humans age, their short and long-term memory abilities change. They have more difficulties remembering recent information or events because short-term memories do not encode as well with progressing years (Halber, 2018). This memory decline makes it more difficult for the elderly to remember product-related information from advertising (Reams, 2016). In addition, cognitive processing speed declines with aging. It takes longer for elderly individuals to process the information that is presented. Consequently, the elderly are slower to process the information and remember less of the information regardless of the source.

The concept of Theory of Mind (ToM) is a component of cognition and has been researched with many groups including elderly individuals (Yamaguchi, et al., 2019). ToM is the ability to attribute different mental states to self and others and it is critical for good social interactions. ToM is also an important component in identifying deception. Logically, there is an overall negative correlation: as cognition declines and ToM declines, the susceptibility to deception increases. The elderly are more likely to correctly interpret the intentions of others if they are explicit and verbal. They do not do as well when trying to interpret implicit and non-verbal intentions. In the research by Yamaguchi, et al., gullibility in the elderly was not as pronounced if their ToM reasoning was good. This research also investigated possible relationships with mild Alzheimer's Dementia (AD) and documented those with AD had particular difficulty with identifying inaccurate communications such as sarcasm and lies. These results suggest that a training program in interpreting implicit and non-verbal intentions should be beneficial to help protect the elderly from exploitation.

Boyle, et al. (2019) specifically researched Alzheimer's Dementia, mild cognitive impairment, and scam awareness but their focus was quite different. Rather than looking at the impact of cognitive decline on awareness, they began with scam awareness and its predictive ability for impending cognitive impairments. Their goal was to research whether a decline in the ability to recognize scams and deception could be a diagnostic indicator of the initiation of mild cognitive impairment and then future AD. They were successful. They documented that for every unit of increase in their scam score (which indicated higher scam vulnerability) there was almost a 60% increase in the risk of AD. Along those lines, they also documented an increased risk for mild cognitive impairment. The researchers admitted that their scam assessment tool was preliminary and it needed further development and investigation. However, their strong results emphasize the link between cognitive decline and scam vulnerabilities in the elderly.

Many older adults live on fixed incomes. Nevertheless, as a segment of society in the U.S., older adults have the majority of the wealth and are increasing in numbers (Reams, 2016). These elderly population numbers are also high in other countries such as China, India, and Japan. Legitimate businesses do take this demographic information into consideration when investing in product development and devising marketing plans. This focus is even referred to as the “gray dollar”. Creating useful products for the aging population is not bad or inherently exploitative. The elderly need products (e.g. canes, comfortable shoes, or easy open canisters) and services (e.g. physical therapy, tax preparation, or computer repair). Therefore, ads from companies help to build awareness and fulfill many needs for older adults. The problem arises when this focus on the elderly becomes predatory – when the bad actors (criminals) are only interested in obtaining money and not in providing what they advertise.

Consumer advertising is designed to entice people to make purchases. Good advertising considers a variety of factors such as colors, endorsements, and proper positioning. Decades ago (Phillips & Sternthal, 1977), research was conducted on the aged and consumer marketing and the elderly were found to be similarly vulnerable as young children. Considering the cognitive vulnerabilities of the elderly, common tactics that may be somewhat predatory include repetition, using trusted celebrities, and manipulation through fear and insecurity. Fast forward to modern times and it is reasonable that scammers may not know why something is effective with the elderly; they just know that it works.

According to Reams (2016), repetition is one prominent tactic. Advertisers will choose older television shows and channels to market specifically to the elderly. Some common examples include Me TV, the History Channel, Turner Classic Movies, and news channels. On these channels or during specific hours, certain commercials will be replayed ad nauseum. The same advertisement may replay three times or more in a 30 minute program. Also, within the ad, the same statements will be made repeatedly. Using another tactic to attempt to establish credibility, advertisers will use older, easily

recognizable actors (e.g. Tom Selleck, Joe Namath, and Danny Glover). These famous actors are readily identifiable to the elderly and more likely to be considered trustworthy. Of note, if the FCC is truly interested in protecting the elderly, they should consider requiring a statement from the celebrity actor that this is a paid endorsement and it should be both clear and understandable.

With aging, areas of the brain decline at different rates (Halber, 2018). The prefrontal cortex is an area of the brain that is involved with wise decision-making and, even with normal aging, it may be one of the areas to decline earlier and faster than other sections of the brain. Without a strong logic center in the brain, the more basic areas begin to control decisions. In particular, the amygdala is involved with more life-sustaining functions and emotions including fear. Being appropriately fearful does contribute to life preservation, but with aging, more decisions may be relegated to the amygdala instead of the prefrontal cortex. Therefore, as people age, their brains naturally rely more heavily on the emotion-focused center of the brain instead of the logic-focused center. This physiological factor may have a strong influence in the effectiveness of advertising and scams that utilize tactics to instill fear and insecurities with the elderly.

Knowledge of aging factors and elderly susceptibility have resulted in older adults being bombarded with a variety of offers over previous decades. Many recent ads, both legitimate and scams, have been focused on Medicare advantage plans, car warranties, and tax problems. Now that COVID-19 has surfaced, the success of these promotions and ads have fueled a new focus on all things pandemic related.

Scam Examples

The FTC's annual Consumer Sentinel Network (2021) reported that criminals stole approximately 86 million dollars in 2020 as a result of scams through texts. The FTC further reported 588 million dollars in total losses for 2020 specifically related to COVID scams. While trying to profit from the pandemic, criminals use these scams to perpetrate false cures and vaccines that can cause sickness or death

instead of helping prevent illness. The scams also prevent some victims from obtaining legitimate medical treatment because of the false hope that they are immune or protected (FDA, 2021).

The following scams and schemes have direct implications upon the health and welfare of the elderly (FDA, 2021). One example portrays the “Corona Destroyer Tea” as having the same benefits as an authorized COVID-19 vaccine but states that it derives its benefit from the “all-natural” ingredients of a tea plant. Another company was found to be marketing a product that claimed to be an “anti-COVID herbal inoculation” and was part of an “ongoing clinical research on effectiveness against COVID-19” (FDA, 2021, Warning Letters section). These unproven products were never evaluated by the FDA for safety and effectiveness related to the prevention or treatment of COVID-19. Both of these companies were issued warning letters by the FDA and ceased to advertise or distribute their products.

Another scam example from the FDA (2021) involved a Georgia man who was arrested and pled guilty for selling misbranded drugs that were advertised and labeled as a treatment for COVID-19. Similar to the snake-oil salesman of days past, this man sold his “immunity shot” for \$19 a treatment and promised recipients they “could lower their risk of COVID-19 by 50% or more” (Warning Letters section). This criminal targeted victims aged 50 or above with this and other sales pitches on his company website. Other websites that have promoted their unlawful and unproven products have used the following pitches to lure unsuspecting and worried elderly victims into making purchases:

- “The Next FIVE MINUTES could save your life”
- “This immune shot could be the most important formula in the WORLD right now due to the new pandemic”
- “Immune shot is not a Luxury, It is a Necessity RIGHT NOW”
- “Point Blank, If you Leave this site, You are at Risk”
- “Is Your Life Worth \$19? Seriously, Is It?” (FDA, 2021, Warning Letters)

Unproven products purporting to prevent or treat COVID-19, made from unknown substances under unknown conditions, present significant health risks in and of themselves. They can also lead consumers to make lifestyle choices that increase their risk of infection with COVID-19. Or, they can convince the elderly to delay or stop appropriate medical treatment (CDC, 2021; FCC, 2021; FDA, 2021).

Scammers are most successful when they obtain personal information about their victims such as social security numbers or date of birth (Government and Information Services, 2021). One common way scammers have obtained this information is through internet sources and social media. Victims have posted pictures of their vaccination card online which contained personal information and allowed scammers to impersonate the victim. This method has allowed scammers to obtain COVID relief funds, tax return money, unemployment benefits, and more (FTC, 2021a).

An additional example of scams that affect the elderly focuses on fake charities. The proliferation of fake charities is making a comeback. Every disaster or time of need brings to light the pain and suffering of persons directly affected by these maladies. During times of disaster, charities, churches, and civic organizations activate to help fill the void and attempt to ease the suffering of the needy. Scammers act just as quickly to take advantage of these events (FTC, 2021a). The elderly must be wary of organizations that want donations in cash, by gift card, or by wiring money. These payment methods are nearly impossible to track and provide cover for the scammers once they have the victim's funds. If donating, individuals should only use credit cards or checks. They should keep records of all donations and review financial statements to make certain that the correct amount is charged and to confirm that unapproved recurring donations are not being made (FTC, 2021b).

Another common tactic is for scammers to rush victims into making decisions about donations. Technology now exists that allow for scammers to edit or change caller identification systems to make calls look as if they are coming from local areas (FBI, 2021b). Scammers use names that are very similar or official sounding to mimic the names of real charities. Many of these criminals lie and state that all

donations are tax deductible to further confuse victims about the credibility of an organization. Other scams have included guaranteed sweepstake winnings in exchange for a donation. These claims are illegal (FTC, 2021b).

Promises of immediate clean-up and debris removal related to storms or disasters is another familiar ploy of scammers. These criminals quote outrageous prices, demand payment up front, and often lack the skills or equipment to complete any job (DOJ, 2021). Individuals should not be pressured into utilizing these scammers even when legitimate contractors or service providers are unavailable or in short demand. Individuals should always ask for identification, business licenses, and proof of insurance. They should never make final payment until all work is completed and is satisfactory. Some victims find themselves unable to live in their homes due to storm damage. They should be wary of sending funds or security deposits before meeting with prospective landlords or signing a lease (FTC, 2021b).

Business impersonator scams are becoming more prevalent. Scammers claim to represent well-known companies such as Amazon and offer refunds for unauthorized purchases on a victim's account. The scammer purports to accidentally transfer more than promised and asks the victim to send back the difference. Through this technique, the scammer will then have access to move the victim's accounts and move their own money among accounts making it look like a refund while they are actually moving funds to unrecoverable accounts (Senior Medical Patrol, 2021). A different version of this scam includes a call from Amazon claiming that hackers have broken into the victim's account and the only way to protect their funds is to purchase gift cards and share the card number and PIN with the representative. Once this information has been passed along, there is no recovery of the funds and no way to track the scammers (Department of Treasury, 2021).

Recent social media ads offer assistance to sign up for government programs that provide free phone and internet services in exchange for money or personal information. A real program, the Emergency Broadband Benefit Program does exist, but it is completely free. Scammers on the internet

and through social media use this program to lure unsuspecting victims into providing personal information or money (FTC, 2021a).

Many communities have volunteers going door-to-door to provide information about COVID-19 and vaccines. Individuals should never give personal information during these types of contact. They should not respond to or open hyperlinks or text messages about COVID from unknown individuals (Senior Medical Patrol, 2021). Contact tracers related to COVID will never ask for Medicare numbers or financial information. They will not attempt to set up a COVID test which requires a payment for the test (Department of Treasury, 2021).

Offers to sell or purchase COVID vaccination cards are scams (Better Business Bureau, 2021). Phone contacts related to COVID surveys that ask for personal information are scams. Individuals should not provide personal information especially when offered money or gifts in exchange for taking the survey. They should always be mindful of disposing of any medical material such as syringes, vials, medicine bottles, records, or shipping packages. Scammers still resort to “dumpster diving” or searching a person’s trash to obtain personal information. (FBI, 2021a).

Medicare beneficiaries should be very cautious of unsolicited requests for updated personal, medical, or financial information. Medicare will not contact beneficiaries to offer services or reviews. Some unscrupulous medical labs are targeting retirement communities and claim to be offering COVID tests but are actually drawing blood and billing federal health care programs for medically unnecessary services (Health & Human Services, 2021).

A few brazen scammers have even attempted to impersonate the chair of the FTC, the organization tasked with stopping scammers. These criminals will send official looking emails that claim to provide access to COVID relief funds and they only require a reply with personal information such as name, address, and date of birth. Unexpected emails that ask for a reply or direct a person to a link are phishing scams (FTC, 2021).

Robocalls claiming to be Medicaid representatives ask victims to update their account to avoid late fees. Victims are asked to provide the last four digits of their social security number or they will be charged a fee and have interrupted benefits. This is a scam. Experts still find that 75% of Medicare recipients do not know the process to replace a Medicare card (Senior Medical Patrol, 2021). Scammers take advantage of this and elicit vital information while pretending to obtain new cards for victims.

Additional electronic scam examples include the following:

- Text messages requesting driver's license information in order to secure COVID funds. This occurred in the State of Florida (Skiba, 2021).
- Phone calls from imposters requesting funds from the grandparents of military personnel. The fake grandchildren claim they are in trouble and need money fast for medical or travel expenses due to medical conditions (National Center on Elder Abuse, 2018).
- Emails or phone calls related to COVID funeral assistance to bury a loved one. Scammers scan obituaries and contact surviving family members. They claim they are from the government and can provide burial assistance. The scammers purport that they can easily enroll the family if they just provide some personal information (Government Information & Services, 2021).
- Robocalls or texts from scammers claiming they can provide early COVID assistance checks from the Internal Revenue Service (IRS) if the individual provides vital information. Another version of this scam includes the promise of a fast check ahead of everyone else for a small service fee. The scammers utilize the victim's personal information to receive the real checks from the government by claiming to be the victim and they keep all of the funds (Department of Treasury, 2021).

All of these examples are common schemes that criminals use. Most of these tactics do not require a lot of money to start the process of swindling older adults. Scamming may be cheap and easy. However,

protection and prevention does not have to be particularly hard or complicated. There are several techniques that the elderly and their families can use to avoid being victimized.

Prevention and Mitigation

The FDA's dedicated COVID-19 Fraudulent Products Task Force continues to monitor the market, including online sites, for fraudulent COVID-19 products. The Operation Quack Hack Initiative utilizes agency expertise and advanced analytics that result in the removal of hundreds of unlawful products from the marketplace. As of February 2021, this agency had uncovered nearly 1,300 fraudulent products, sent more than 160 warning letters, issued more than 270 abuse complaints to domain registrars, and sent more than 290 requests to various marketplaces to remove listings for fraudulent COVID-19 products (FDA, 2021).

The FTC advocates that all scams should be reported to government agencies. New scams are uncovered every day and authorities need this information to locate suspects, warn the public, and end fraudulent practices. Victims have to recognize the importance of not taking for granted that the government is aware of these scam attempts. It is critical for victims to provide information, no matter how small. This information may be the key piece to stop these crimes (FTC, 2021).

Charities that solicit the elderly should be researched before donations are made. Each state has a charity regulator. Charities can be investigated by going to the FTC (2021) website which can place consumers in contact with organizations such as the BBB Wise Giving Alliance, Charity Navigator, and Charity Watch.

Scammers are very convincing. If individuals or their family members suspect a payment to a scammer has occurred, they need to act quickly (Bourns, 2000). Immediately, contact should be made with the bank, gift card, or credit card company that was utilized to make the payment. They should be informed of the possibly fraudulent transaction. Requests to the institution for a reverse payment should be made to get the funds returned. If a wire transfer was utilized such as Western Union or

MoneyGram, the company should be contacted, and a reverse wire transfer should be requested to recover the funds. If cash was sent, the chances of recovery are very slim. Still, authorities advise to notify the U.S. Postal Inspection Service to intercept the package. If another service was utilized, they should be contacted and assistance should be requested (FTC, 2021).

There are several additional tips that can aid in the prevention of scams. Some notable suggestions for the elderly include the following:

- They should never return the call of an unknown number.
- Based upon the request of an unknown person, they should not purchase and pay for anything with a gift card.
- They should not give remote access to their computer or financial accounts to someone who contacts them unexpectedly.
- They should only respond to their doctor or known medical professional if COVID tests or medical treatments are recommended or ordered (Senior Medical Patrol, 2021).
- They should not provide their Medicare number to unknown sources. Unneeded or expensive services can be ordered by companies and scammers to capitalize on COVID related treatments (Department of Treasury, 2021).

Utilizing any one of these tips may make the difference between preventing a scam or being victimized by a scammer.

Future Schemes

As the pandemic progresses, scammers will try to develop the “what’s next” scheme to stay ahead of enforcement actions and fraudulently profit from the elderly (Brown et al., 2014). As of October 2021, 57% of the United States population has been fully vaccinated against COVID-19 (CDC, 2021). It has taken approximately 19 months to research, develop, and achieve that percentage of completed vaccinations. There is still plenty of time for crooks to scam the other 43% of the population. Vaccine

scams are not expected to leave anytime soon. Booster shots are the next shiny object that scammers will try to exploit like they did with test kit availability in the beginning of the pandemic (Government Information & Services, 2021).

Tests kits were in short supply at the very beginning of the outbreak. The federal government was faced with finding a reliable test kit along with creating a rapid test kit that could determine illness in a timely manner. During the weeks that it took to develop these vital medical resources, scammers filled the gap relying on fears and uncertainty in a world that had not experienced a pandemic in over 100 years. When vaccines came on the market, test kit production waned. Demand for test kits have made a comeback due to vaccine resistance by large portions of the country and government regulations that require testing in lieu of vaccination. As a result, scammers have reverted back to tactics related to a limited test kit reality to lure victims into their new schemes (FDA, 2021).

Vaccine passports continue to be a highly debated topic within Congress and across state governments. In April of 2021, there were 17 versions of vaccine passports available on the internet to the American public who were vaccinated (FBI, 2021a). As the pandemic continues and less than expected vaccination rates exist, more versions can be expected over time. Many citizens are predicted to continue to resist taking the vaccine and obtaining legitimate vaccine passports due, in part, to the potential violations of their civil liberties which are guaranteed in the U.S. Constitution. Many unvaccinated citizens can be expected to use false vaccination records for personal gain. Many governors anticipate that scammers will try to exploit citizens by offering fake records. Scammers will continue to prey upon a weary and fearful public. Hopefully, the state and federal governments will take some actions that will reduce the lure of scams related to vaccine passports (Skiba, 2021).

Conclusions

The COVID-19 pandemic is not over. While vaccination rates slowly increase, many difficulties have occurred on the long road to recovery. Four different surges have been experienced during these trying

years (Skiba, 2021). Different variants have been discovered and the virus can be expected to continue to evolve over time. Political polarization has been attributed to the vaccine and COVID treatments and this non-medical complication can be expected to continue with national elections on the horizon. In totality, these different threats keep the waters troubled in the United States and the world. Scammers will not stop in their efforts to capitalize on public mistrust, fear, and inaccurate information, and unfortunately, the fishing will be good for these criminals.

It is important for the message to be clear for older adults. The elderly and their caregivers, families, and loved ones must know who to call, when to call, what to expect, and how they can help when reporting and fighting scammers (Brown et al., 2014; FBI, 2021b; FCC, 2021). It is important for the elderly to remember to practice the following scam prevention techniques:

- Do not respond to calls or texts from unknown numbers or any numbers that appear suspicious.
- Never share personal or financial information via email, text, or over the phone. Government and official agencies will never ask for this information using these methods and will never ask for money.
- Be extremely cautious if being pressured to share any information or make a payment immediately. Scammers prey on the rapid infection time of COVID that can make the elderly gravely ill.
- Always check on charities that call, text, mail, or email soliciting help. The Better Business Bureau and state agencies maintain lists of legitimate charities.
- Contact law enforcement authorities immediately if there is any question that an elderly citizen has been the victim of a scam. Complaints can also be filed online with the FTC and various government resources (FTC, 2021a).

Following these scam prevention techniques can help protect the elderly, their financial security, and their way of life.

Scammers are criminals. The elderly are particularly easy to exploit. Cognitive decline and fear make older individuals more susceptible to different schemes and victimization. COVID-19 has only provided a new avenue for scammers to fraudulently swindle unsuspecting individuals. And, the elderly are a prime target. It is important that there is a balance between protecting older individuals but also allowing them the freedom to make their own choices. Protection should not require the complete surrender of their independence and personal autonomy. With the help of many government resources, the knowledge of the problem areas, and caring individuals, the elderly may be protected from the evil that preys on them during these troubled times.

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