



77° F, Light rain

WEEKLY ADS

Search All content Business listings

Home > Your Health

New study, bill puts focus on senior fraud

Comments 1 | Email | Share 10 | Tweet 5 | Like | +1 0

Ads by Google

Online Master's Degree
Earn Your Master's Degree in the Media and Entertainment Industry!
www.FullSail.edu/Masters

By **Diane C. Lade, Sun Sentinel**

6:26 p.m. EDT, May 26, 2013

New efforts are underway to combat what aging experts say has become one of the top threats facing elders: losing their savings to con artists and financial predators.

Gerontologists at a Detroit university have created, for the first time, a potential victim profile that could alert professionals and families to which seniors are most psychologically vulnerable to fraud.

And a bipartisan bill filed last week by U.S. Rep. **Ted Deutch**, a Democrat from **Boca Raton**, and two other representatives would create a federal advisory office dedicated to protecting elders from fraud and ensuring victims' complaints are handled efficiently and quickly. Deutch was joined by Congressmen **Vern Buchanan**, R-Fla., and **Peter Welch**, D-Vt.

Deutch's bill mandates that the Federal Trade Commission, which would house the new office, "immediately" funnel elder fraud and exploitation reports to appropriate local law enforcement or regulatory agencies for investigation, something the FTC is not required to do now. The new office also would alert elders to new scams and educate them about investment fraud,

"I am impressed, and not in a positive way, with how much time, energy and sophistication is going into some of these scams," said Peter Lichtenberg, director of Wayne State University's Institute of Gerontology and the researcher behind the elder fraud victim profile. "We need to be thinking about who is vulnerable, and know more

Contests & Fun Stuff



Show us your HEAT!
Upload a picture for a chance to win \$200



Plan your life!
SouthFlorida.com has the in on going out



Tired of your CPAP?
FDA has approved a solution for sleep apnea and snoring that does not require a CPAP.



Sleep Apnea killing you?
New FDA approved treatments for sleep apnea & snoring.



Medicare Approves Appliance
Medicare approved coverage of an FDA approved oral appliance for sleep apnea.



Health Videos

Related



92 accused in staged S. Fla. accidents claimed \$20 million in insurance fraud, feds say

Latest scam attempts to divert Social Security checks into thieves' accounts

Local Business Search

about how older adults make their financial decisions."

Ads by Google

Oakland Co. Senior Living

Delightful Elegance and Much More! 10 Oakland County, MI Communities

AmericanHouse.com/SeniorLiving

His study of 4,400 people age 60 and older found those with high depression levels, and who scored low on tests gauging how valued and connected to others they felt, were almost 300 percent more likely to report having lost money to scams or fraud. None of Lichtenberg's subjects had **Alzheimer's** or any memory-impairing medical conditions that can leave elder patients open to fiscal predators.

The study, done in conjunction with the **Illinois Institute of Technology** and published in the current issue of *Clinical Gerontologist*, also suggested there's an additional issue for younger seniors, or those under age 74, who were fraud victims: They were more likely to report being financially dissatisfied.

"These were people looking to make more money for their retirement and didn't have many avenues available," Lichtenberg said.

Lichtenberg's next project is to develop a rating scale and checklist that could guide health-care workers, law enforcement and aging service professionals in determining when a senior might be at risk for fraud. He plans to create public education materials on fraud vulnerability for elders and their families as well.

Jacquelyn Browne, director of the Master of Arts in Gerontology program at **Nova Southeastern University**, said Lichtenberg's work shows how isolation and mental health issues affect seniors in ways many people don't realize.

"Financial vulnerability is an area that probably does not get assessed or isn't on a clinician's radar," she said. "This looks at the bigger picture of looking at an elder's quality of life."

Financial abuse of elders has become a top concern for regulators, and spurred Deutch's bill. Complaints to the FTC regarding fraud against people age 60 and older almost doubled between 2010 and last year, with 115,892 filed in 2012 — one quarter of all fraud complaints.

There were 1,264 allegations of senior financial exploitation in Broward and **Palm Beach** counties, and 8,477 statewide, filed with Florida's abuse hotline last fiscal year.

Assistant State Attorney Richard Sherman Jr., with the Broward State Attorney's Office elder exploitation unit, finds seniors in his fraud cases often are living alone, have a disability and are sad. "They latch on to people who appear to take an interest in them, but then who rob and betray them," he said.

Experts agree that senior exploitation often goes unreported, as the victims are in denial or feel ashamed and guilty about losing their money.

Robin Taylor said her father, a Hollywood retiree who died at 95 last month, wrote multiple checks totaling \$90,000 to a woman half his age who had befriended him. Taylor said her dad, a World War II veteran and former salesman, for more than a year refused to believe the woman was lying about needing cancer treatments and money for other emergencies,



[Search crime stats for Broward and Palm Beach counties](#)

Photos



[Crimes that shocked South Florida](#)

Ads by Google

Online Master's Degree

Earn Your Master's Degree in the Media and Entertainment Industry!

www.FullSail.edu/Masters

SunSentinel

- Ft Lauderdale Auto Sales
- Ft Lauderdale Banking
- Ft Lauderdale Beauty Care
- Ft Lauderdale Dentists
- Ft Lauderdale Florists
- Ft Lauderdale Insurance
- Ft Lauderdale Lawyers
- Ft Lauderdale Movers
- Ft Lauderdale Physicians
- Ft Lauderdale Restaurants
- Ft Lauderdale Real Estate

[Discover and Review More Local Businesses »](#)

DRIVE NEW CUSTOMERS TO YOUR WEBSITE

► Maximize your exposure with FREE registration on the top search engines:



► Fill out this form and get started today.

- *Full Name *required
- *Email Address
- *Phone Number
- *Website

Weekly Ads



Sports Authority
This Week Only



Target
This Week Only

[More Weekly Ads](#)

Sign Up for the Weekly Ads Newsletter



Sun Sentinel Health



You like this.509

Health Galleries



Keeping swimmers healthy in the water



Health experts share their best fitness app picks

and believed her promises to repay him.

The two had met very shortly after the elderly man's wife had died "and I think my father was very lonely, very angry about being old," said Taylor, a former deputy district attorney in Colorado, who eventually persuaded him to file a police report. "He felt good being able to help her."

Broward SAO investigator Joe Roubicek said teaching police dispatchers about fraud vulnerability might lead them to encourage senior callers who fit Lichtenberg's profile to file complaints. "We hear that sometimes seniors try to report fraud but are turned away by law enforcement telling them it's a family matter," he said.

Taylor said that's exactly what her family was told when they first asked law enforcement for help, but they kept trying. Eventually the police made a report, Sherman got the case and after a long legal fight, finally recovered about half of what Taylor's father had lost.

Scam artists have become increasingly skilled at getting personal information about their victims, Lichtenberg found in his research, and can use it to build trust within minutes. Taylor thinks that's what happened to her father, who had hit an emotional low spot after being fiscally prudent and emotionally healthy for his entire adult life.

"These poor old people, they are like ripe fruit waiting to be picked," she said.

dlade@tribune.com or 954-356-4295

Help for elder fraud

Your local police department: Theft, robbery, fraud, exploitation of vulnerable senior, local scams.

Florida Attorney General's Office: Unfair or deceptive trade practices targeting seniors. 866-966-7226 or myfloridalegal.com. For local Seniors vs. Crime offices that try to resolve complaints: 800-203-3099.

Florida Division of Consumer Services: Regulates movers, auto repair, charities, no-not call registry. 800-435-7352 or freshfromflorida.com.

Abuse Hotline: Allegations of physical abuse, neglect and financial exploitation. 800-962-2873.

Federal Trade Commission: Identity theft, broad scale telemarketing schemes, phony sweepstakes and other widespread scams. 877-382-4357 or ftccomplaintassistant.gov.

Financial Industry Regulatory Authority: Fraud by an investment broker or licensed financial professional. 301-590-6500 or finra.org (click on "complaint center" on right side of homepage).

Copyright © 2013, **South Florida Sun-Sentinel**

Show us your HEAT! Upload a picture for a chance to win \$200

Comments
1

Email

Share 10

Tweet 5

Like 5

Ads by Google

Franchise Opportunity
Home Medical Equipment Unique Franchise Structure
www.wrencare.com

Senior Citizen Housing
Get Online info, prices, & options View pictures and floor plans today
www.OurParentsPlace.com



Famous breast cancer survivors



What to consume before, during and after exercise



Top 10 high allergy cities



Top 10 U.S. cities for yoga

Health Report Newsletter



Your guide to a healthier year

- What does it take to run a 10k?
- How to deal with Alzheimer's

[Click here](#) to sign up



« [Previous Story](#) More South Florida health news and features on diet, wellness, fitness, diseases, health, medicines [Next Story](#) »



• [Dania Beach center serves up table tennis for the people](#)



• [Why I disagree with Angelina Jolie's mastectomy decision](#)

RECOMMENDED FOR YOU

[HPV-related throat cancers multiplying](#)

[Yoga teacher and Swami Juice founder killed in Alligator Alley crash](#)

[Student's sudden death stuns school community](#)

[Oregon teen school bomb suspect had 'detailed checklist:' Police](#)

[Pregnant girlfriend tricked into taking abortion pill; 'The baby was lost'](#)

FROM AROUND THE WEB

[Many Seniors Don't Know They Could Be Paying Less For Rx](#) / *Drug Store News*

[Facial Moisturizers Are More Important Than You Think](#) / *CLARINS*

[Why Those Body Aches May be an Illness](#) / *Lifescript.com*

[Americans Beware: This Disease Will Probably Kill You](#) / *Veria*

[What You Should NEVER Say To a Fibromyalgia Patient](#) / *HealthCentral.com*

[\[what's this\]](#)

Popular Stories



Yoga teacher and Swami Juice founder killed in



Boca Raton man thrown from car, killed, causing ...



Couple sought in theft of 19 pairs of shoes from...



How much does each Miami Heat player make?

[Boy, 15, drowns at beach in John U. Lloyd State ...](#)

[Man's body found floating in New River](#)

[Slash and Bash: Wade, LeBron find way to work in...](#)

[Two boys questioned in shooting of teen girl, 15](#)

[Homeless man in critical condition after shot to...](#)

[Fire aboard ship brings early end to cruise](#)

Health Tools



[Life Expectancy Calculator](#)



[Restaurant Calories](#)



[Restaurant Inspections](#)



[Fake Food](#)



[Medicare Guide](#)



[Dictionary of Cancer Terms](#)



[Bike-To-Work Calculator](#)



[Flu Map](#)



[Toy Recalls](#)



[ER Injuries](#)



[Alligator Attacks](#)

Comments (1)

[Add / View comments](#) | [Discussion FAQ](#)

jerrydonald794 at 6:38 PM May 26, 2013

my best friend's sister-in-law makes \$69 hourly on the internet. She has been fired from work for 7 months but last month her income was \$21573 just working on the internet for a few hours. Read more on this site..... [www.daz7.com](#)

Red carpet arrivals



See the stars from the Billboard Music Awards

Maxim's Hot 100



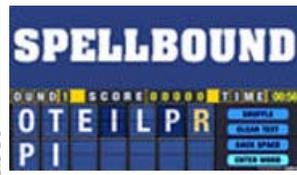
See pictures from Maxim's Hot 100 list

Chan Lowe's Cartoons



Atkins-Grad sticks it to Tamarac

Have some fun



Play Sudoku, Spellbound and more

Win \$200



Show us your Heat spirit and you could win \$200

Subscriber Services
Classified
Advertise
Contact Us

Sudoku | Archives | Articles Collection | Public Notices | Buy Back Issues | Buy Photos | Buy Tickets |
Work at Sun Sentinel | Sell Our Paper | Newspaper Boxes | Teacher Resources | About Our Ads |
Advertising Policy | Advertise With Us | Privacy Policy | Terms of Service | Questions Or Comments

Sun Sentinel, 500 E. Broward Blvd., Fort Lauderdale, FL 33394

Winner of the 2013 Pulitzer Prize Gold Medal in Public Service

A Tribune Newspaper website