



## DATCP is Your Partner in the Fight Against Senior Fraud

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*A commentary from Brad Pfaff, DATCP Secretary-designee*

MADISON – Sweepstakes scams. Tech support scams. Grandparent scams.

When we see news stories about fraudulent schemes that target seniors, we can't help but worry about our older friends and family members. We worry that we won't be there to protect them from making potentially costly decisions. We know that some seniors are easily confused. Some may be overly trusting or lonely and willing to have a chat with a caller. Others may be enticed by too-good-to-be-true offers and prize scams that promise riches that they can share with their family members.

We are right to be concerned. While recent nationwide statistics tell us that seniors actually report falling victim to scammers less often than younger consumers, seniors tend to report losing significantly more money. Seniors between the ages of 70-79 who fell for scams in 2018 had a median loss of more than \$700, and consumers aged 80 and over lost \$1,700 – four times more money than victims in their twenties (\$400 loss).<sup>1</sup>

So, what can we do to help protect the seniors in our lives? Education.

June 15<sup>th</sup> is World Elder Abuse Awareness Day. This global event gives us all a chance to consider the risks that the seniors in our lives face and to take steps to help them stay protected from fraudsters and identity thieves. Recognizing that education is the key to avoiding fraud, the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is proud to offer a number of free resources for seniors and their caregivers.

One of DATCP's best resources for the public is our Consumer Protection Hotline (800-422-7128; [datcphotline@wi.gov](mailto:datcphotline@wi.gov)). The hotline team is available during business hours to address your consumer questions and to help Wisconsinites make sense of potential scam attempts. Did you receive a threatening phone call and want to know if you are at risk? Contact our hotline team. Are you thinking about hiring a contractor for a project but want to see if there are complaints on file against the business? Give the hotline a call. They are here to provide information and help you find resources regarding your issue.

Another excellent resource for older Wisconsin residents is DATCP's Senior Guide. This 50+ page booklet addresses financial elder abuse head on by providing tips on a wide range of scams and consumer protection issues. Get a free copy of the guide for yourself or a loved one by downloading the PDF version from the DATCP website ([datcp.wi.gov](http://datcp.wi.gov)), or you can request a printed copy by contacting the Consumer Protection Hotline.



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DATCP Secretary-designee

<sup>1</sup> Federal Trade Commission. Published April 8, 2019.

<https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudReports/AgeFraudLosses>

Content for the Senior Guide is sourced from the hundreds of free consumer protection and identity theft fact sheets on the DATCP website ([datcp.wi.gov](http://datcp.wi.gov); under “Publications” in the main menu). If you have a consumer question, there is likely an answer in these documents.

With even a quick review of these resources, you and your loved ones should be able to spot the common scams that target seniors and know what actions to take to avoid being victimized. For example:

If you receive a call that claims you have won a major prize despite having never entered a sweepstakes or other contest, you will know that scammers often target seniors with phony prize winnings pitches. The scammer wants you to pay for “taxes and fees” on the nonexistent prize, and you will know to hang up and disregard the pitch.

If a caller claims to be with Microsoft, Apple, or a tech support business and tells you that your computer has a virus, you would recognize this is a standard tech support scam pitch and would know to hang up immediately. You will never get a call from a legitimate business telling you that there is a problem with your computer or web-connected device.

If a caller claims to be a relative in trouble, needs money immediately, and asks you to keep the call a secret, you would know that this request is likely part of a grandparent scam. You would know to hang up and call the relative in question (or another close relative) to check into the story.

If you continue to face a difficult consumer protection issue after reviewing a DATCP publication or speaking with our hotline staff, please file a consumer complaint with our agency so that we can help mediate the issue. You can file a complaint online on the DATCP website. If you would like to file your complaint by mail, you can download a complaint form from our website or call the Consumer Protection Hotline and request a form by mail.

We know the challenges that seniors face in warding off scam attempts, and we want every Wisconsinite to be able to recognize a fraud attempt and to take active steps to stay protected. If you or your loved ones are being targeted by scammers or identity thieves, please know that there is help available to you. Contact DATCP and let us provide our expertise. Your financial stability and peace of mind may depend on it.

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# Family Caregivers:

A wise investment for our families, communities and health and long-term care systems.

## Core Member Organizations

- Aging and Disability Professionals Association of Wisconsin (ADPAW)
- Alzheimer's Association SE Wisconsin Chapter
- Wisconsin Adult Day Services Association (WADSA)
- Wisconsin Association of Area Agencies on Aging (W4A)
- Wisconsin Association of Benefit Specialists (WABS)
- Wisconsin Association of Nutrition Directors (WAND)
- Wisconsin Association of Senior Centers (WASC)
- Wisconsin Institute for Healthy Aging (WIHA)
- Wisconsin Senior Corps Association (WISCA)
- Wisconsin Tribal Aging Unit Association

The Wisconsin Aging Advocacy Network is a collaborative group of individuals and associations working with and for Wisconsin's older adults to shape public policy to improve their quality of life.

**WAAN State Issue Brief**  
 April 2019

**WAAN's Position: Strengthen support for family caregivers by passing the CARE Act, creating a tax credit for family members spending personal resources to care for a loved one, and expanding dementia care specialist services statewide.**

**1. Passing the CARE Act.** The Caregiver Advise, Record, Enable (CARE) Act includes provisions to keep family caregivers informed about the patient's treatment and ensure caregivers receive explanation and live instruction of the medical tasks the family caregiver will perform at home.



**2. Creating a tax credit for family members spending personal resources to care for a loved one.** A Wisconsin state nonrefundable individual income tax credit for expenses—like assistive technology and adult day services—will ease some of the financial expenses of caregiving and support family caregivers who help pay for needed equipment and services for their loved ones.



**3. Expanding dementia care specialist services statewide.**

Dementia Care Specialists (DCSs) provide vital services to assist individuals with dementia to remain active and in their own homes and communities, support for caregivers of people with dementia, ongoing education to ADRC/aging staff to help them to be better prepared to serve and support individuals with dementia and their families, and act as a catalyst for the creation of dementia-friendly communities.

### Care Gap

As we live longer and healthier lives, many of us are taking steps to prevent or delay the need for long-term care services. Despite these actions, a variety of factors have led to an increasing number of older adults who need care now and an even larger number who are expected to need care in the future.

The fastest growing population of older adults are those age 80 and older, the age when we are more likely to have mental or physical impairments that require us to need help with our care. The growing population of people

“In Wisconsin, nearly 600,000 of our friends, neighbors and relatives are providing care to a loved one at home.<sup>1</sup>”



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needing care in Wisconsin (including a projected 60% increase in the number of people living with dementia between 2015 – 2023)<sup>1</sup>, coupled with shrinking family size, fewer people having children, geographically dispersed families, and an increasing number of family caregivers who are employed, has created a gap between the demand for family caregivers and the available supply<sup>2</sup>. The gap in care grows even wider when factoring in that eldercare is projected to be the fastest-growing employment sector within the health care industry, yet the number of workers in many eldercare professions is declining<sup>3</sup>.

### Caregivers Save Money for the Health Care and Long-Term Care Systems

Caring for a loved one can be very rewarding. It is also one of the most challenging and demanding jobs anyone will ever do and a job that is likely to negatively impact one's finances. Family caregivers enable our older family members and friends to stay at home, where costs are lowest and where they want to be. They perform a variety of caregiving duties—including help with bathing, dressing, feeding, medication management, wound care, and transportation. The value of this care is estimated at \$7 billion per year.<sup>4</sup> This is a cost our health and long-term care systems cannot afford to cover, making the need to support the work of family caregivers even more critical.

1. Family caregivers are also a key source of information about their loved ones' health histories, treatments, medications, and allergies. They play an important role in assisting family members to communicate with health and long-term care providers. Yet, too often, caregivers find some of these same provider organizations exclude them from critical care planning and treatment discussions, preventing them from successfully participating as valued members of the care team.

2. The availability of family caregiving cannot be assumed without adequate support services that consider both the individual and the family. Caregiving, especially when it involves an intensive commitment over the long-term, carries significant emotional, physical and financial costs. Caregivers are often faced with making life-altering decisions about where to live, whether to reduce their work hours, change jobs, and/or even leave the workforce to attend to caregiving responsibilities. In addition to lost wages and benefits, caregivers often need to spend their own personal finances to help meet the care needs of a loved one. A recent study revealed that 7 in 10 caregivers reduced their own living expenses to cover caregiving costs.<sup>5</sup>

3. Family caregivers cannot provide increasingly complex care without support. DCSs available across the state can help ensure individuals with Alzheimer's disease or other dementias are connected to appropriate diagnostic and treatment centers, while also ensuring care is safe and cost-effective and helping family members who are providing care receive the resources they need to care for their loved ones. Improved recognition and support will help family caregivers better maintain their own health, financial security, and well-being.

## Family Caregivers:

### References

1. "Dementia Care System Redesign Data: Estimated and Projected Wisconsin Dementia Population," (P-01159); Wisconsin Department of Health Services, <https://www.dhs.wisconsin.gov/publications/p01159.pdf>, Nov. 2015
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3. "From Insight to Advocacy: Addressing Family Caregiving as a National Public Health Issue," National Alliance for Caregiving, [http://www.caregiving.org/wp-content/uploads/2018/01/From-Insight-to-Advocacy\\_2017\\_FINAL.pdf](http://www.caregiving.org/wp-content/uploads/2018/01/From-Insight-to-Advocacy_2017_FINAL.pdf), Jan. 2018
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5. 2018 Northwestern Mutual C.A.R.E. Study, <http://news.northwesternmutual.com/2018-care-study>



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**AGING REPORT - 2019**

	ELDER ABUSE			ELDE+Z2:AD32R BENEFIT SPECIALIST PROC							2018	QUARTERLY REPORTS								
	FOOD PANTRY	OPEN CASES	REPORTED ELD ABUSE CASES	REPORTED VULNERABLE ADULT CASES	ADRC CONTACTS	TRNG HOURS	I&A CALLS FOR EBS	SPEAKING	OUTREACH HOURS	ADRC	NEW CASES	CLIENT \$ SAVED								
January	129	35	6	1	341	1	148	0	10.5	0	0	\$0.00								
February	142	36	7	2	289	7	142	0	15.5	0	0	\$0.00								
March	150	38	6	0	332	2	114	2	17	0	0	\$0.00								
April	147	40	4	1	323	8	118	2	23	0	0	\$0.00								
May	130	43	3	0	175	7	76	0	27.5	0		\$0.00								
June	201	45	6	0	261	19	111	0	14	0		\$0.00								
July	172	43	3	0	289	3	136	1	19	0		\$0.00								
August	151	0	6	1	280	0	0	0	0	0		0								
September	0											\$0.00								
October	0																			
November	0																			
December																				
<b>TOTAL</b>	1222	280	41	5	2290	47	845	5	126.5	0	0	\$0.00								