

## Family Fraud: Protecting Your Loved Ones from Unexpected Threats



Families are meant to be a source of love and support, but unfortunately, there are times when some family members (or close friends) may take advantage of the trust they're given. Family Fraud includes things like stealing money, emotional manipulation, neglect, and other forms of abuse. **According to the National Council on Aging, approximately one in ten Americans over the age of 60 have experienced some form of elder abuse, and more than 79% of elder abuse cases go unreported.** Family Fraud can be a very distressing issue, but by recognizing warning signs and having open communication, you can protect vulnerable family members from these close and unexpected threats.

- **What are the warning signs?** Identifying family fraud can be difficult as victims may not want to talk about it out of fear, shame, or even feelings of loyalty. In some cases, victims may not even be aware that they're being taken advantage of. Here are some warning signs you can watch for:

- **Sudden financial problems:** If a loved one faces unexpected money trouble or starts giving away large sums of money to a specific family member, it may raise concerns.
- **Unexplained changes in estate planning:** Drastic changes to wills, trusts, or power of attorney documents without a clear reason could be suspicious.
- **Isolation and control:** If an elderly family member is being kept away from other family members or their friends, it could be a sign of family fraud.
- **Emotional manipulation:** Pay attention if someone in the family uses emotions to control the vulnerable person. Signs could include making the victim feel guilty, afraid, or obligated to "help" with a problem.
- **Neglect and mistreatment:** Signs of physical neglect, lack of proper care, or even verbal abuse could all be indicators of family fraud.

- **What should you do?** If you suspect family fraud, it's important to talk to your loved one about it. Here are some steps that could help victims feel more at ease during these difficult conversations:

- **Choose the right time and place:** Find a private, quiet, and comfortable space where they feel safe to talk.
- **Be understanding and patient:** Show that you care and listen to what they have to say. Ask how the situation makes them feel. Avoid accusations. Instead, express your love and concern for their well-being.
- **Work together to report it:** Reporting abuse is an important step in acknowledging that it happened. It will also help keep it from happening again.
- **Offer help and support:** As their advocate, you'll need to be ready to help them find the right resources. Spend time together learning about various types of fraud and make sure your loved one understands how to protect themselves moving forward.

- **Seek professional help.** If family fraud is confirmed or you fear immediate danger, seek professional assistance right away to ensure your loved one has the support they need during this difficult time.

- **Legal advice:** Consult an attorney who specializes in elder law to understand your options and to protect your loved one legally.
- **Adult Protective Services (APS):** If there's an urgent situation, contacting APS can help ensure your loved one's safety.
- **Support groups:** Look for groups that can offer guidance and emotional support for victims of elder abuse or family fraud.