

Division of Aging and Adult Services

Issue Brief – Vulnerable Adult and Elder Abuse Awareness

Building a Livable and Senior-Friendly North Carolina

“Living Wise and Aging Well”

Exploitation and Identity Theft

Everyone wants to believe that as a society we respect and protect those who are elderly or have disabilities. Unfortunately, many times we do not live up to these expectations. There are people we meet, work with, and may even live with who will take an opportunity to misuse and abuse our trust. Exploitation is defined as “*the illegal or improper use of a disabled adult, or the disabled adult’s resources for another’s profit or advantage.*” It can occur in very subtle ways such as a telemarketer who calls and asks for your donation to a worthy charity but insists that you make your donation via credit card or debit card. It can also occur when an older or person with disabilities is approached by a scam artist offering goods or services such as driveway repairs or unclogging gutters.

These are just a few of the examples of how dishonest people prey on older adults and persons with disabilities. They use deception to gain their confidence and then build on that relationship to get them to do things that they would not ordinarily do. It is always a good idea to get another trusted individual’s opinion or to seek out reliable organizations such as the Attorney General’s Office or the Better Business Bureau for additional guidance and information.

Here are a few tips that will help you stay safe from Identity Thieves:

- Don’t carry your Social Security card in your wallet.
- Don’t print your Social Security or driver’s license number on your checks.
- Shred old bank statements, insurance forms, credit applications, etc.
- Destroy receipts that show your credit card number. It’s illegal in North Carolina for a business to print the full credit card number on a customer’s electronically generated receipt.
- Use automatic deposit for payroll, Social Security or other federal benefits checks.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.
- You are entitled to one free credit report each year from each nationwide credit bureau. To get your free report, go to www.annualcreditreport.com or call 1-877-322-8228.
- To track your credit during the year, request a free report from a different credit bureau every four months.
- All North Carolina consumers can now get free security freezes online. Identity theft victims and seniors can also get free security freezes by mail or phone. 1(888) 5-OPT-OUT or visit www.optoutprescreen.com to stop pre-approved credit card applications that a thief could steal and use to get credit in your name.

We must be on guard against those who would do us harm. We accumulate valuable possessions throughout our lives so we don’t want them to be taken away by a forged signature, a swipe of a credit card or a few keystrokes on a computer.