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How Does Identity Theft Impact Older People?

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By: Administrator

That's the question the Federal Trade Commission (FTC) is asking as it plans its law enforcement agenda, policy work, and public education efforts for the coming months. Seniors may be particularly vulnerable to identity theft. For one thing, they tend to be trusting, which could make them more susceptible to "[phishing](#)" scams in which identity thieves, pretending to represent familiar companies, organizations or government agencies, ask to confirm their personal information. Many seniors grant "powers of attorney" to other people to act on their behalf if necessary, which gives those people wide access to their personal information. Caregivers who work in older people's homes or in nursing home and other health care facilities may also have access to seniors' personal information. And most seniors' Medicare cards display their Social Security numbers – information that is like gold for identity thieves.

It's hard to know how many older people are victims of identity theft and how it affects them, however, since complaints to the FTC and other agencies only tell part of the story. So the FTC is looking for original research and other information about identity theft and seniors. It is particularly interested in learning how many older people are victimized, how their personal information is stolen and used, what precautions seniors can take to protect themselves, and what the government and the private sector could do to address the problem.

The FTC's [announcement](#) provides more details and instructions for providing information to the agency. It's easy to do electronically and anyone who can shed more light on identity theft against seniors is welcome to file comments. The deadline is July 15, 2012.