

Cybercrime

A New and Growing Problem for Older Adults

Every year, cybercriminals steal approximately \$40 billion from vulnerable older adults in the United States (Leiber, 2018). As human beings, it is our duty to care for the weak and vulnerable among us. Unfortunately, elder abuse and neglect are growing problems in the United States (Hardin & Khan-Hudson, 2005; Kratcoski, 2016).

Cybercrime can be defined as “any criminal activity in which a computer (or networked device) is targeted and/or used” (Whitfield, 2017, para. 1). Once a criminal has access to an older adult’s personal information via a computer, smartphone, or other networked device, personal exploitation becomes a great risk. *Personal exploitation* can be defined as:

an act of forcing, compelling, or exerting undue influence over a vulnerable adult causing the vulnerable adult to act in a way that is inconsistent with relevant past behavior, or causing the vulnerable adult to perform services for the benefit of another. (Washington State Legislature, 2018, para. 6)

One common tactic used by most cybercriminals is government official impersonation, such as pretending to be a representative of the Internal Revenue Service (Kirchheimer, 2012). The Federal Bureau of Investigation (FBI; 2018) reports that cybercrimes against individuals age 65 and older are rapidly increasing. The Washington State Office of the Attorney General (Washington State Legislature, n.d.) decries the same



issue relating to cybercrimes, internet fraud, and crooked telemarketers, and encourages victims to contact the Internet Crime Complaint Center’s IC3 unit at the FBI.

In speaking to fellow gerontological health professionals, many are aware of this rising problem but feel helpless in terms of shielding vulnerable older adults against such cybercrimes. This helplessness is due to the complex nature of the crimes to the extent that even governments with resources are perplexed and have no solution to offer. Cybercrimes are growing more complex, with broadening landscapes

and increasing levels of sophistication (Cisco, 2018).

The Washington State Legislature (2013) has written regulations to protect vulnerable adults against neglect and abuse. These regulations are enforced by the Department of Social and Health Services (DSHS), and they compel health care providers to identify, prevent, and report any kind of elder abuse (Washington State Legislature, 2013). Unfortunately, the DSHS cannot investigate cybercrimes, leaving unsuspecting and vulnerable older adults and their families stunned and paralyzed when attacks are launched,

as there is no real investigation or relief. What makes this issue even more complicated is the fact that perpetrators of these crimes span international and political boundaries.

adults enjoy many benefits, such as being able to read various sources of information and connect with friends and family through different digital platforms. It is unfortunate that while

- Have computers and internet checked for malware and protected frequently.
- Visit known and trustworthy websites and avoid unfamiliar websites, which may have programs that take personal information even without consent.
- Be suspicious and click with care.
- Avoid opening e-mails from unknown senders.
- Use telephones with caller identification and talk to only known individuals.
- Avoid making charitable contributions over the telephone.

Cognitive decline caused by disease and age affects older adults' ability to manage their finances (Karlavish, 2017). These changes necessitate consideration of additional measures such as having a second person on the bank account for additional oversight and also having the bank report any irregular financial activity. If an older adult is suspected of being a victim of cyberfraud or a telemarketing scam, the police should be called to make a report. Adult Protective Services should also be contacted.

Cybercrimes against older adults are matters of grave concern. Although not everyone has been a victim of this type of exploitation, no one knows who will be next. It could be your grandparents, your parents, or even yourself. Protecting older adults against this growing type of crime will require a concerted effort at every level of society and government. According to Spreng, Karlavish, and Marson (2016, p. 2), "sudden and unexpected financial losses due to exploitation can have devastating consequences."

The first step is education; the next is reporting these crimes when they occur, so that law enforcement can address the matter. Last but not least, as with any form of abuse or exploitation, there is usually more than just one negative outcome. Aside from financial loss caused by cybercrimes, victims of cybercrimes can experience

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In my role as a gerontological health care professional, I have helped several older adults and their families who experienced alleged cybercrimes. Unfortunately, all I could do was report the criminal activity to the police and offer the victims and their family a list of recommendations to prevent possible future attacks. I remember a particularly heartbreaking example that a colleague shared of an e-mail scam that a retirement community resident experienced. The resident's son had recently traveled to South America. While her son was out of the country, the resident received a desperate e-mail instructing her to send money immediately because her son had been robbed and his passport and wallet had been lost. Like any mother, she silently and urgently proceeded to send the money, certain she was responding to her own son; however, an impersonator had hacked into her son's e-mail account to stage the successful attack.

What compounds cybercrime is the fact that more and more older adults are spending time in cyberspace. Data show that older adults across America are going online in record numbers, with many older adults opening social media accounts (FBI, 2018). Computer literate older

in cyberspace, cyberbullies and scammers are waiting to pounce on their next victim. Internet activity provides valuable information to all major search engines. This information is used in targeted marketing and other data analyses, but when in the hands of criminals, it is used to commit cybercrimes, to which older adults with cognitive deficits are especially vulnerable (Hildreth, Burke, & Glass, 2009).

According to the FBI (2018), several factors play into older adults being prime candidates of cybercrime. Their credit history and the simple fact that they are part of a generation that is generally trusting and helpful fuels such crimes. To further complicate matters, and perhaps skew data, the FBI notes that older adults are less likely to report cybercrimes to law enforcement. The FBI provides the following suggestions to help reduce the risk of cybercrimes (access <https://www.fbi.gov/scams-and-safety/common-fraud-schemes/seniors>):

- Get familiar with the basics of computer and internet security and encourage family members to educate their older relatives.
- Avoid shopping online.
- Do not give away financial information over the telephone or internet.

psychological distress and fear of using technology as a result. Addressing the psychological impact and identifying mitigating measures should be part of health care professionals' focus. Nursing care professionals should work with other providers to help alleviate emotional pain and champion quality of life of older adults (Geriatric Nursing, 2018).

Delivering holistic care to older adults requires evaluation of their physical, emotional, sociological, spiritual, and financial status. Data gathered from this process are used to inform older adults' plans of care. If financial exploitation of any kind, including cybercrime, is suspected, nurses have a professional and legal duty to report such findings to relevant stakeholders. By doing so, nurses can help protect older adults targeted by cybercriminals.

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Albert Munanga, DBH, MSN, RN
 Regional Director of Quality Improvement and Compliance
 Era Living
 Affiliate Faculty, Department of Biobehavioral Nursing and Health Informatics
 University of Washington
 Seattle, Washington

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