

NEUROSCIENCE

Explains why Seniors are more Vulnerable to Predators



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It's a fact that crooks and swindlers have known for years: Seniors are often easier targets for financial predators.

Modern science now tells us why.

A new neurological study from the Georgia Institute of Technology indicates that older people have weaker “clutter control” in their brains. Brain EEG studies indicate that the brain space where seniors go to recall memories becomes very cluttered over time, containing both relevant and irrelevant information. Seniors have more trouble than younger people with brain “clutter control,” or sorting out what is important in their brains from what is not important. This clutter leads to a loss of confidence about memories, which is a significant reason why older people are more susceptible to manipulation by predators.

Other scientific studies reported by the National Institutes of Health tell us that as brains age, they undergo physiological changes that diminish older people’s ability to assess the trustworthiness of potential predators.

Older people are also more susceptible to dementias, such as Alzheimer’s disease, which impair judgment, making them more vulnerable to the predators who may either be strangers to them, or who can lurk within their own close network of family and caregivers.

In my practice, I have senior clients who have been taken by swindlers who target their sometimes unreliable memories. The telephone cold call provides one of the easiest ways to reach the aging population, and

once a telephone number is connected to a gullible adult, the criminal cold calls keep coming (crooks sell their “sucker” lists to each other). Crooks often call seniors at a busy time, such as during the dinner hour, when they know that seniors will be even more distracted.

“Betty”, my 84-year-old client, was embarrassed and reluctant to tell me what happened to her. In spring 2015, she received a call one day while she was busy making dinner, from someone who sounded like a relative of hers who purported to be in trouble and in jail. In no time at all, someone claiming to be a police officer talked her into going to her grocery store (the caller knew the name of her store!), and convinced her to purchase \$5,000 worth of prepaid Visa cards, and then to call in the numbers on the bottom of the Visa cards into a telephone number which the swindler gave her, in order to get her “relative” out of jail. Before Betty realized it, her \$5,000 was gone and could not be recovered.

Frequently younger adult children recognize that decision-making ability may change as their parents age. When problems arise, I commonly hear comments like “Dad would not have given his money to a crook like that when he was younger.”

The new scientific information about how memories age should help inform professionals, policymakers, and families that senior vulnerability represents an inevitable scientific fact. Many of our seniors need aggressive, consistent, and effective help protecting them from the in-person, telephone, and computer crooks, swindlers, and predators who target them daily.

Sadly, the crime of elder financial abuse has grown to a multibillion dollar industry in our country, and will only grow worse without everyone’s focused action.

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