

## Identity Theft Takes a Bite Out of Caregivers in ‘Sandwich Generation’

The stress of being a caregiver takes a physical and emotional toll. Tending to a loved one’s finances is often part of the deal: There are bills to pay, mortgages to sort out—and the inevitable scams to avoid.

More Americans are joining the “sandwich generation” of adults raising their own children while also taking care of their aging parents. The U.S. Census Bureau estimates that more than 4 million households consist of at least three generations. That’s children, parents and grandparents—one big happy family.

With the Baby Boom generation getting older, there’s a pressing need for care that professional services can’t meet: About 33 million people provided unpaid care for an adult in the previous 12 months, according to [the 2015 Caregiving in the U.S. report](#) from the AARP and National Alliance for Caregiving.

Identity theft can give an already busy caregiver serious troubles. This fast-growing crime can take weeks or months to resolve, wreck a victim’s credit, and in some cases impact their ability to secure medical care.

Considering that nearly half—45 percent—of identity theft complaints filed with the [Federal Trade Commission](#) were from consumers 50 and older, caregivers need to be on guard.

Fortunately, there are steps caregivers can take to protect their loved ones from identity theft and fraud that can harm their good name and credit.

Follow these tips to protect seniors:

1. **Check with their providers**, such an insurer or financial institution, to see if they are already protected by LifeStages Identity Management Services from IDT911.
2. **Shred documents** with their name, address, birthday, Social Security number or account numbers to reduce identity theft risks.
3. **Opt out of direct marketing**. Go to [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688 to permanently remove their name from direct mail marketing lists. Add their name to the National Do No Call Registry by calling 1-888-382-1222 or visiting this [website](#).
4. **Promote online security**. Encourage them to use antivirus and antimalware software on their devices and to do their banking in person rather than online. Ask the bank to inform you of any purchase over a certain dollar amount.
5. **Educate them about the latest scams**. Keep up with the news using Google alerts so that you can inform them about the latest scams.

If you suspect you or a loved one is a victim of identity theft, take steps now, before the situation gets out of hand.