



AGING INTERNET INFORMATION NOTES
empowering users to explore internet resources

Consumer Protection & the Elderly

(See also [Marketing to Seniors](#), [ElderLaw](#), [Nutrition and Food Safety](#) and [Prescription Drugs and the Elderly](#))

The advent of telecommunications has increased public interest in government intervention and protection against unscrupulous business practices. Older adults are thought to be particularly vulnerable to solicitation schemes through the mail and telephone, as they were in previous decades to door-to-door salesmen and are feared to be in the near future to the Internet. Aging advocacy organizations are urging Federal agencies and Congress to support greater public awareness of popular scams and greater enforcement of existing laws restricting prohibited practices. Sites on this page represent both broad-based consumer groups and consumer protection agencies and those focused primarily on aging issues such as Medicare fraud and abuse.

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Consumer Information for Older Adults

Fraud (General) See also Consumer Advocacy Organizations

Consumer Information for Seniors

(National Consumer Law Center)

http://www.consumerlaw.org/initiatives/seniors_initiative/information.shtml

Fighting Fraud Against Older Consumers

(National Fraud Information Center)

<http://fraud.org/elderfraud/eldset.htm>

Tips for Seniors

(National Fraud Information Center)

<http://fraud.org/elderfraud/seniortips.htm>

Consumer Action Website

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/crh/respref.htm>

Scams and Frauds

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/scamsdesc.htm>

Consumer Protection

(AARP)

<http://www.aarp.org/consumerprotect/>

The Elder Fraud Project

(National Consumers League)

<http://www.fraud.org/elderfraud/eldproj.htm>

FraudWatch International

<http://www.fraudwatchinternational.com/>

Credit and Debt

Knee Deep in Debt

(Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/credit/kneedeep.htm>

The Three Major Credit Bureaus

(Consumer.Gov)

<http://www.consumer.gov/military/creditbureaus.htm>

Consumer Credit File Privacy: The Real Deal

(Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/alerts/optalrt.pdf>

Predatory Lending Practices

(ACORN)

<http://www.acorn.org/acorn10/predatorylending/practices.htm>

Health

Buying Medicines and Medical Products On-line

(U.S. Federal Drug Administration)

<http://www.fda.gov/oc/buyonline/default.htm>

Medicare Fraud and Abuse
(U.S. Administration on Aging)

Consumer Protection Tips

http://www.aoa.gov/smp/consprof/consprof_resources_tips.asp

Fraud and Abuse Detection and Prevention Tips

http://www.aoa.gov/smp/consprof/consprof_resources_fraud.asp

How to Report Potential Error, Fraud, and Abuse

http://www.aoa.gov/smp/consprof/consprof_resources_report.asp

Internet

Internet Fraud Complaint Center

<http://www1.ifccfbi.gov/index.asp>

Top Ten "Dot Coms"

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/online/edcams/dotcon/index.html>

Mail

Wise Consumer: AARP Guide for Reducing Unwanted Calls and Mail

(AARP)

<http://www.aarp.org/consumerprotect-wise/Articles/a2003-01-30-unwantedcallsmail.html>

How to Get Off Mail Lists

(U.S. Postal Service)

<http://www.usps.com/postalinspectors/fraud/GetOffMailingLists.htm>

Telephone

National Do Not Call Registry

(Federal Trade Commission)

<http://www.ftc.gov/bcp/online/edcams/donotcall/index.html>

Consumer Facts for Older Americans: What To Do If You Have Become a Victim of a Telemarketing Fraud

(National Consumer Law Center)

http://www.consumerlaw.org/initiatives/seniors_initiative/telemarketing_fraud.shtml

Getting Off Telephone Lists

(Direct Marketing Association)

<http://www.dmaconsumers.org/cgi/offtelephonedave>

When to Ditch the Cold Pitch

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/alerts/ditchalrt.htm>

Safety

Older Consumer Safety Publications

(U.S. Consumer Product Safety Commission)

<http://www.cpsc.gov/cpsc/pub/pubs/older.html>

Corporate Consumer Contacts

(Consumer Information Center, U.S. General Services Administration)

<http://www.pueblo.gsa.gov/crh/corpora.htm>

Senior Issues

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/menu-seniors.htm>

Federal Government Programs

U.S. Consumer Gateway

<http://www.consumer.gov/>

U.S. Administration on Aging – Senior Medicare Patrols

<http://www.aoa.gov/smp/index.asp>

Federal Bureau of Investigation – Internet Fraud Complaint Center

<http://www1.ifccfbi.gov/index.asp>

Federal Citizen Information Center

<http://www.pueblo.gsa.gov/>

Federal Deposit Insurance Commission (Banks)

<http://www.fdic.gov/consumers/>

U.S. Department of Justice – Fraud Division

<http://www.usdoj.gov/criminal/fraud.html>

U.S. Federal Communications Commission - Consumer Information Bureau

<http://www.fcc.gov/cib/>

U.S. Federal Trade Commission - Consumer Protection

<http://www.ftc.gov/ftc/consumer.htm>

U.S. Consumer Product Safety Commission - Consumer Information

<http://www.cpsc.gov/consumer.html>

U.S. Department of Health and Human Services

Office of the Inspector General – Hotline

<http://oig.hhs.gov/hotline.html>

U.S. Postal Inspection Service

<http://www.usps.com/postalinspectors/>

State and Local Agencies

State, County, and City Government Consumer Protection Offices

(Consumer Information Center, U.S. General Services Administration)

<http://www.pueblo.gsa.gov/crh/state.htm>

State Insurance Department Web Sites

(National Association of Insurance Commissions)

http://www.naic.org/state_contacts/sid_websites.htm

Consumer Expenditures for Older Adults

Consumer units with reference person age 65 and over by income before taxes:

Average annual expenditures and characteristics, Consumer Expenditure Survey,

(U.S. Bureau of Labor Statistics)

2000/2001:

<ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0001/AGEbyINC/x65orup.txt>

1999/2000

<ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y9900/AGEbyINC/x65orup.txt>

Consumer Advocacy Organizations

Directory of Consumer Organizations

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/crh/resprt2.htm>

American Bar Association – Safe Shopping

<http://www.safeshopping.org/>

Annuity Truths

<http://www.annuitytruth.org/index.htm>

Call for Action, Inc

<http://www.callforaction.org/>

Consumer Law Center – Senior Initiative

http://www.consumerlaw.org/initiatives/seniors_initiative/index.shtml

Consumers Union

<http://www.consumersunion.org/>

Consumer Reports Online

(Consumers Union)

<http://www.consumerreports.org/>

Consumer's World

<http://www.consumerworld.org/>

Co-op America

<http://www.coopamerica.org/>

CyberCops.org

<http://www.cybercops.org/>

Hoaxbusters

(Computer Incident Advisory Capability (CIAC), Department of Energy)

<http://hoaxbusters.ciac.org/>

Internet Scam Busters

<http://www.scambusters.org/index.html>

National Consumer Law Center

<http://www.consumerlaw.org/>

National Federation for Credit Counseling

<http://www.nfcc.org/index.html>

National Fraud Information Center

(National Consumers League)

<http://fraud.org/welcome.htm>

Responsible Lending Organization

<http://predatorylending.org/>

SpamCop.net

<http://spamcop.net/>

Congressional Reports and Hearings

Ensuring the integrity of Social Security Programs: Protecting Seniors from Representative Payee Fraud – Hearing (September 2003)

(U.S. Senate Special Committee on Aging)

<http://www.senate.gov/~aging/index.cfm?Fuseaction=Hearings.Detail&HearingID=32>

Identity Theft: The Nation's Fastest Growing Crime Wave Hits Seniors- Hearing (July 2002)

(U.S. Senate Special Committee on Aging)

Text: http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_senate_hearings&docid=f:82327.wais

html: <http://aging.senate.gov/events/071802.html>

Schemers, Scammers and Sweetheart Deals: Financial Predators of the Elderly Hearing May 2002

(U.S. Senate Special Committee on Aging)

http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_senate_hearings&docid=f:80873.wais

html: <http://aging.senate.gov/events/052002.html>

Health Products for Seniors: 'Anti-Aging' Products Pose Potential for Physical and Economic Harm (September 2001)

(U.S. General Accounting Office)

<http://www.gao.gov/new.items/d011129.pdf>

Consumer Protection: Federal Actions to Oversee the Household Goods Moving Industry Are Unlikely to Have Immediate Impact (July 2001)

(U.S. General Accounting Office)

<http://www.gao.gov/new.items/d01819t.pdf>

Swindlers, Hucksters and Snake Oil Salesman: The Hype and Hope of Marketing Anti-Aging Products to Seniors - Hearing (September 2001)

(U.S. Senate Special Committee on Aging)

http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_senate_hearings&docid=f:76011.wais

html: <http://aging.senate.gov/events/091001.html>

Buyer Beware: Public Health Concerns About Counterfeit Medicine – Hearing (July 2001)

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/070902.html>

Medicare Enforcement Actions: The Federal Government's Anti-Fraud Efforts – Hearing (July 2001)

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/072601.html>

Long-Term Care Insurance: Protecting Consumers from Hidden Rate Hikes – Hearing (September 2000)

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/hr58.htm>

Protecting Seniors from Fraud – Hearing (August 2000)

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/hr56.htm>

Death Planning Made Difficult: The Danger of Living Trust Scams- Hearing (July 2000)

(U.S. Senate Committee on Aging)

<http://aging.senate.gov/events/hr53.htm>

Inviting Fraud: Has the Social Security Administration Allowed Some Payees to Deceive the Elderly and Disabled? – Hearing (May 2000)

(U.S. Senate Committee on Aging)

<http://aging.senate.gov/events/hr50.htm>

Funerals and Burials: Protecting Consumers from Bad Practice (Day Two) – Hearing (April 2000)

(U.S. Senate Committee on Aging)

<http://aging.senate.gov/events/hr49.htm>

Funerals and Burials: Protecting Consumers from Bad Practices (Day One) – Hearing (April 2000)

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/hr48.htm>

Business Consumer and Trade Associations

Better Business Bureau

<http://www.bbb.org/>

Consumer Credit Counseling Services (Money Management International)

<http://www.ccsintl.org/index.asp>

Direct Marketing Association

<http://www.the-dma.org/>

Consumer's Guide (Direct Marketing Association)

<http://www.the-dma.org/consumers/index.html>

Consumer Opt-Out Services (Direct Marketing Association)

<http://www.dmaconsumers.org/dmasponsorship.html>

U.S. Chamber of Commerce

<http://www.uschamber.org/default.htm>

National Consumer Complaint Center

(Alexander, Hawes and Audet, LLP)

<http://www.alexanderlaw.com/nccc/>

Research and Practice Articles

Identity Theft: Experience of Older Complaints (2003)

(Public Policy Institute, AARP)

http://research.aarp.org/consume/dd85_idtheft.pdf

AARP Research Consumer Issues

(Public Policy Institute, AARP)

<http://research.aarp.org/consume/index.html>

Consumer Behavior, Experiences and Attitudes: A Comparison by Age Groups

(Public Policy Institute, AARP)

http://research.aarp.org/consume/d16907_behavior.html

Force-placed automobile insurance: consumer protection problems and potential solutions

(Public Policy Institute, AARP)

http://research.aarp.org/consume/9613_automobile.html

AARP National Survey on Consumer Preparedness and E-Commerce: A Survey of Computer Users Age 45 and Older

(Public Policy Institute, AARP)

<http://research.aarp.org/consume/ecommerce.html>

In Brief: Are Consumers Well Informed About Prescription Drugs? The Impact of Printed Direct-to-Consumer Advertising

(Public Policy Institute, AARP)

http://research.aarp.org/health/inb15_drugs.html

Understanding Consumer Use of Wireless Telephone Service

(Public Policy Institute, AARP)

http://research.aarp.org/consume/d17328_wireless.html

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