

Safe Practices for Seniors on Social Media

My mother-in-law lives on a farm in rural Oklahoma. Living out in the country was a dream of my in-laws for a long time, and after retiring, they made it a reality over 19 years ago. They bought 43 acres of land, and the goal was to enjoy gardening, bird watching, fishing, and eating fresh eggs each morning during brunch (not breakfast because people who are retired don't have to get up early and can have brunch every day if they want!). They longed to enjoy having no schedule, being able to do what they wanted when they wanted. This was something they desired for so long, and it was all they could think about in those years leading up to retirement. They had planned and plotted to make this a reality — each detail contemplated, or so they thought.

What they did not anticipate was my father-in-law's rapid medical decline, his inability to breathe, and an untimely death only a few short years after moving out to the farm. This was not the way their country retirement was supposed to be. They were supposed to have the time to enjoy retirement together. Instead, my mother-in-law has spent almost 12 years living by herself on the farm. She would be the first to tell you that she still loves everything about her farm, but she misses her husband every single day. Her feelings of loss have become particularly evident over the last year during the pandemic. She reports experiencing extreme loneliness. It was during one of these moments that she found Facebook. My husband and I are surprised by her dependence on the social media platform and have learned that this is a growing reality for many elders who are living alone.

One of the first things she does in the morning is check her Facebook feed and then over and over again multiple times a day. She follows all of her children, grandchildren, nieces, nephews, friends, friends of friends, friends of ours, and some people we don't even know. She is particularly interested in people who take pictures of birds, beautiful flowers, and anything having to do with chickens. In fact, one of my friends sent me a message just this morning saying that she responds to every post he makes. He jokingly said if we are ever worried about her, we should check with him since he is connected to her every emotion...or should we say emoji!

She has found old friends and long lost family members on Facebook. These things all seem harmless, but we have learned that navigating Facebook can be filled with risks and unintended consequences, particularly for seniors. Their susceptibility could be attributed to a lack of knowledge of how social media sites work or because there are people out there who are particularly good at targeting seniors for scams.

So for those of you and your loved ones on social media, we compiled some best practices for Facebook that are important to know:

Make Sure You Have Your Privacy Settings Activated

On Facebook, take advantage of the <u>Privacy Check-up tool</u> to be guided through your current privacy settings. These can change so check them often to make sure you know who can see your information.

Avoid Scams and Spam

It is important to be conscious of the information you are giving out on social media, even if it seems harmless. Posting information related to your birthdate, favorite singers, street you grew up on, etc. can be a sly way scammers are collecting your information and try to guess your passwords. Also remember, if you see strange messages or

posts from friends that seem out of character, it may be because they've been hacked. Do NOT click any links they may have sent, and block the account immediately.

Don't Reveal Your Location

There are many ways to tag where you are, but by doing this, you are also letting people know where you are NOT. This can give criminals an opportunity to know that you are not at your home or when you may be alone. If you are on vacation, wait until you are back home to post pictures of past trips.

Beware of Advertisements

Many advertisers are specifically targeting seniors, and they collect demographic and purchasing behaviors from these clicks. Watch for impulse spending, and be able to distinguish between an advertisement and an article.

Beware of Fake News and Information Bubbles

It is not uncommon to come across "fake news" articles that portray false or misleading information. With so many outlets continuously publishing new information, it can sometimes be difficult to distinguish which sources are credible. Snopes.com is a fact-checking website that can be used to tell if a headline or article is true. MediaWise for Seniors, a Poynter Institute project, is also a good option to consider as they are offering free online courses to help older Americans identify false information online.

Beware of Hackers

Make sure that you have strong passwords, and do not share them with others. If you notice irregular behavior on your account, change your password immediately.

While it is important to be aware of what you read and post on social media, you can also apply the tips above to everyday circumstances. Red flags to look for include scams related to Medicare/Medicaid, COVID-19 vaccines and stimulus checks, and bank account information.

If you have any questions or would like to learn more about how to better spot this type of activity, reach out to a member of our <u>Estate Planning team</u> for more resources.