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**New Research Shows Gift Card Scam Reports Rose by 50% Over the Last Year**

Today's scammers want gift cards as payment, leaving those unaware of this tactic vulnerable to schemes designed to commit fraud. Better Business Bureau (BBB) research shows fraud reports to BBB Scam Tracker involving gift cards as a form of payment spiked in the first three quarters of 2023, up 50% from the same period the year prior. Scammers have doubled down on gift cards as a method to steal money from consumers – especially online shoppers – leading retailers to implement new fraud prevention solutions in response.

A new BBB study update, "Growth of gift card scams causes retailers to innovate solutions," examines patterns of reports, dives deep into court documents, reviews financial losses, and highlights interviews with affected consumers. The goal is to educate everyone on the tactics scammers use with gift cards.

**Key findings:** Technology, like algorithms meant to detect fraudulent behavior, helps retailers stop scammers in their tracks and sometimes return money to customers.

- Fraudsters leverage international networks to convince consumers to hand over gift cards.
  - Advance fee loans, government impersonation, phishing and lottery/sweepstakes top the list of scam types used most often to obtain gift cards.
  - Scammers frequently seek gift cards from big-box, technology and online stores.
- Key statistics reported to BBB and Federal Trade Commission (FTC) since 2020 about gift card payment scams:
- 3,918 BBB Scam Tracker reports
  - 177,074 reports to the Federal Trade Commission's Consumer Sentinel Network with \$690 million in losses

In 2021, BBB's International Investigations Initiative examined gift card payment scams in an in-depth study, "Gift card payment scams: BBB reveals why scammers love gift cards." Since then, retailers have identified several methods to protect consumers, but warn that it is impossible to stop all scams as fraudsters continue to find ways around safeguards.

Richard in Tempe, Arizona, reported to Scam Tracker he received a call from someone claiming to be from Amazon. There was a suspicious charge on his account, they said, and it looked like possible identity theft. The person claiming to be from Amazon offered to connect him with someone from the government. He was asked to withdraw \$10,000 and convert it to gift cards. He sent several hundred dollars before realizing everyone involved were scammers.

In Dahlert, Texas, Blou told BBB she found a golf cart for sale on social media for \$2,000. The seller asked for payment in gift cards. She paid, only to have the scammer ask for another \$1,000 before disappearing with her money.

**BBB tips to spot a gift card scam**

- Be wary of anyone asking for payment with a gift card, including "government" agencies. No legitimate government organization will ask you to pay with a gift card.
  - If you suspect a scam, contact the gift card seller, the actual business or government organization supposedly asking for money, and BBB to ask if you are dealing with a scammer. To find contact information, go directly to the organization's website rather than search for their customer service number, which can be spoofed by scammers.
  - Keep all information related to your purchase if you are scammed, because some retailers may require that information for refunds.
  - If you suspect fraud, act immediately, contact the gift card seller or the number on the back of the card to report it.
  - Follow advice and report suspected scams to BBB Scam Tracker and the Federal Trade Commission.
- Visit [BBB.org](http://BBB.org) to check out a business or register a complaint, BBB Scam Tracker to report a scam and [bbb.org/scamstudies](http://bbb.org/scamstudies) for more on this and other scams.

**NC By Train Breaks More Records**

NC By Train's Carolinian and Piedmont passenger rail services continue to experience record-breaking ridership. In October, the two services garnered the highest ridership ever for one month, carrying 65,980 travelers.

"We're pleased that more people are riding the NC By Train service," said Jason Orthner, the Rail Division director at the N.C. Department of Transportation. "This trend shows just how important train travel is in North Carolina and supports DOT's vision of a multimodal transportation network that works for everyone."

NC By Train has served a total of 449,898 passengers during the first three quarters of 2023, which is 23% higher than the total of 366,685 passengers for the same time during 2022, which was the previous record year for the state's intercity passenger rail service. On its own, the third quarter of 2023, NC By Train served 163,623 customers making it the best quarter in its 33-year history.

With the introduction of a fifth round trip frequency between Raleigh and Charlotte in July and applications for federal funding for projects like the S-Line and the Corridor Identification and Development (CID) Program, NC By Train is poised to continue increasing and improving services while further expanding the network across North Carolina and beyond.

NCDOT encourages people to take advantage of the comfortable convenient transportation available on NC By Train with its large seats, charging outlets at each seat and free WiFi. NC By Train offers a variety of everyday discounts for children, students, active military personnel, veterans and seniors and Share Fare, which allows groups of up to eight people to save money with each additional ticket purchased. With concerts, sports and now holiday events in full swing, passengers can skip the traffic and hassles of parking and take the train to a variety of North Carolina events.

Visit NC By Train for more information, to plan a trip and to buy tickets ([ncbytrain.org](http://ncbytrain.org)).



**COVID-19 Information**

To stay up to date on COVID-19 in North Carolina, visit [covid19.ncdhhs.gov](http://covid19.ncdhhs.gov) or text COVIDNC to 898211. Call 2-1-1 (or 888-892-1162) for general questions or for help finding human services resources that are available in your community.

For a national perspective, visit the website for the Centers for Disease Control and Prevention at [www.cdc.gov](http://www.cdc.gov).

For a world-wide perspective, visit the World Health Organization website at [www.who.int](http://www.who.int).

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**Five Reasons Alzheimer's Caregiving is Challenging**

November is National Family Caregivers Month. There are more than 11 million family caregivers in the U.S and nearly half of these caregivers provide help to someone with Alzheimer's or another dementia. Here in North Carolina, there are 369,000 caregivers who provided 533 million hours valued at \$8 billion.

Caregivers for Alzheimer's and dementia face unique challenges. Here are 5 reasons why Alzheimer's caregiving is challenging:

1. Caregiving for someone with memory loss is exceptionally demanding.
  - Alzheimer's caregivers are often managing multiple conditions, not only memory loss, but:
    - Long-term physical conditions, including gradual loss of mobility
    - Emotional issues
    - Behavioral and personality changes
2. Caregiving tasks are often more intensive and burdensome
  - Caregivers of people with dementia report providing 27 hours more care per month on average (92 hours versus 65 hours) than caregivers of people without dementia.
  - Among all older adults with dementia, 77% receive assistance with at least one activity of daily living (ADL), such as bathing and dressing, in contrast to only 20% of older adults without dementia.
3. Alzheimer's caregivers often have to provide care over a longer period of time
  - Average life expectancy following a diagnosis is 4-8 years, but can be as long as 20.
  - During the course of the disease caregiving tasks escalate and become more intensive.
4. Alzheimer's caregivers report greater stress and personal health problems
  - 59 % of Alzheimer's caregivers report their emotional stress as high or very high. (Non-Alzheimer's caregivers – 41 %)
  - 35 % report declining health because of caregiving (Non-Alzheimer's caregivers – 19 %)
5. Impact on Employment
  - A recent national poll found 27 % of caregivers for people with dementia delayed or did not do things they should for their own health.
  - 57% reported sometimes needing to go in late or leave early due to care responsibilities,
  - 18% reduced their work hours
  - 9% gave up working entirely.

"Caring for someone with Alzheimer's is overwhelming for many caregivers here in North Carolina," said Katherine L. Lambert, CEO of the Alzheimer's Association – Western Carolina Chapter. "However, there is support and resources available including local support groups, education programs and our 24/7 Helpline. No one should face this disease alone and the Alzheimer's Association is here to help."

As part of National Alzheimer's Disease Awareness Month and National Family Caregivers Month, the Alzheimer's Association's Chapters in North Carolina are offering free education programs and support groups to help all North Carolina caregivers and their families. For a complete list or to register for upcoming programs, visit [act.alz.org/ncmonthlyprograms](http://act.alz.org/ncmonthlyprograms).

To learn more about Alzheimer's disease, support families and people living with the disease and information on the Alzheimer's Association - Western Carolina Chapter, visit [alz.org/northcarolina](http://alz.org/northcarolina) or call 800.272.3900.

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