

Scams, Schemes & Frauds Impacting Older Adults and How to Avoid Being a Victim

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Identity Theft



**AS A YOUNG CHILD MY
MOTHER TOLD ME I CAN
BE ANYONE I WANT TO BE**

**TURNS OUT THIS IS
CALLED IDENTITY THEFT**

What is Identity Theft?



Identity Theft occurs when someone uses your personal information without your permission or knowledge to obtain credit or goods

What is personal identifying information (PII)



YOUR PII CHART™

Take time to inventory the identity relationships you have with the companies, organizations, and individuals you entrust with your personally identifiable information or PII. See how your identity is a PII Chart™, a picture of relationships you've created. Once you visualize the slices of your PII, managing your identity assets becomes easier.

LEGEND

- SSN** SOCIAL SECURITY NUMBER
- CONTACT INFORMATION** (email address, physical address, telephone and mobile numbers)
- GOVERNMENT-ISSUED IDENTIFICATION** (driver's license, passport, birth certificate, library card)
- BIRTH DATE, BIRTH PLACE**
- WWW** ONLINE INFORMATION (Facebook, social media, passwords, PINs)
- GEOLOCATION** (smartphone, GPS, camera)
- VERIFICATION DATA** (mother's maiden name, pets' and kids' names, high school, passwords)
- MEDICAL RECORDS INFORMATION** (prescriptions, medical records, exams, images)
- ACCOUNT NUMBERS** (bank, insurance, investments, credit cards)



HOW is your information obtained?



From businesses and other institutions

- Access to on the job records or information
- Computer hacking
- “Dumpster Diving”
- Skimming/Shimming Devices
- The “Dark Web”

From your home

- Mail theft
- Residential burglary
- “Dumpster Diving”
- Pre-Approved Credit Cards



How do I prevent this from happening to me?



- Shred anything that has personal information
- Be “mail conscious”
- Check your credit report, bank and credit card statements regularly
- Use contactless payments like Google or Apple Pay
- If you didn't initiate the call - don't give out personal information
- Don't respond to e-mails asking for personal information
- If you didn't play the Nigerian or Canadian lotto- **YOU DID NOT WIN!!!!**



Too late! I'm a victim. What do I do now?



- File a report with the effected financial institution
- Place fraud alert on credit reports/freeze account
- Review your credit reports – annualcreditreport.com
- Close the accounts that are at risk
- File a report with law enforcement
- Report Identity Theft to the Federal Trade Commission (FTC) at ftc.gov



Who pays for the loss?



If you are a victim of identity theft, you are **not** responsible for paying the money back.

The institution suffering the financial loss
will become the victim.
(If protocol followed)

Current Frauds and Scams



Latest Scams



Pyramid Schemes

Jury Duty

Warrant for Arrest

Service Provider Impersonation (Southern California Edison)

Equifax Data Breach websites

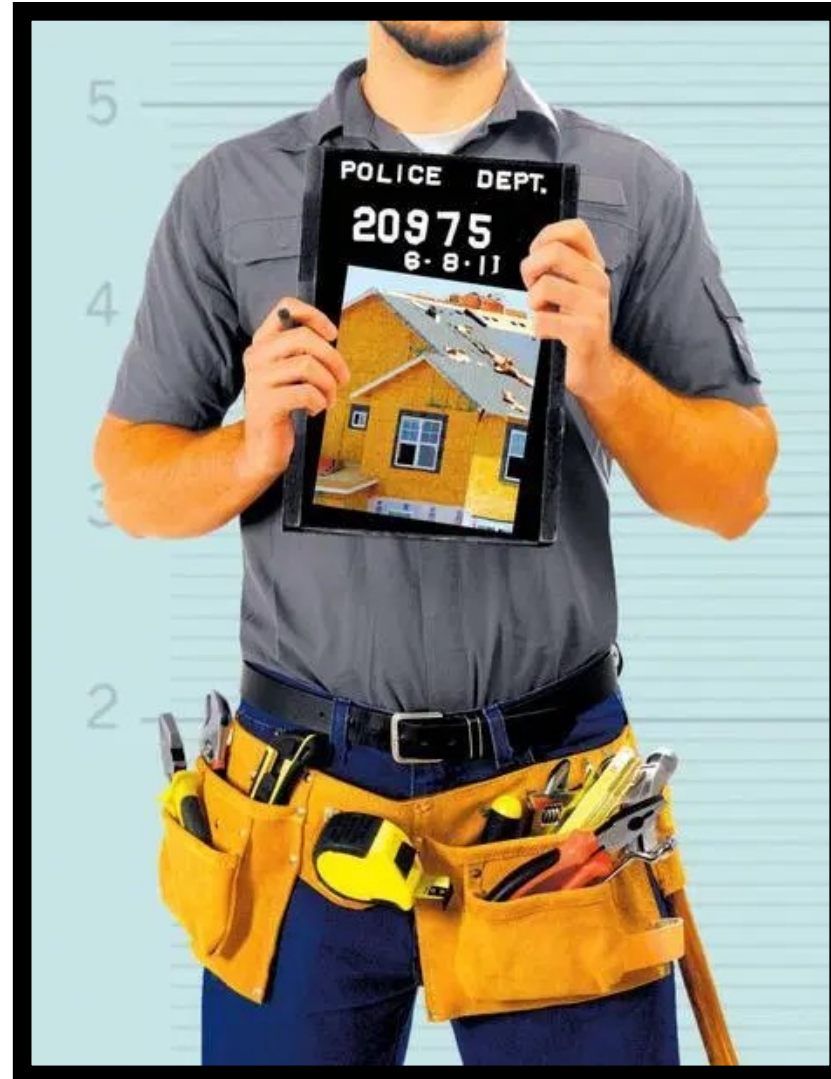
One Ring Scam

Home Repairs

Fake Fundraising

Covid-19

Home Improvement Fraud



Home Improvement Fraud



- Obtain more than one bid for the job
- Insist that the contract be in writing
- Don't pay contractor before you read and sign a contract
- Don't pay contractor more than 1/3 of the contract price to begin work
- Sign contract before the work begins and keep a copy for your records
- Contract must state the exact work to be done and include start and completion dates along with the total cost of the project (Be Specific)
- Obtain name, address (not POBox) and phone number of contractor.
- Get license number and name license is under on the contract
- Check to see if contractor registered with the State of California. Go to: [cslb.ca.gov/online_services/checklicensell/checklicense.aspx](https://www.cslb.ca.gov/online_services/checklicensell/checklicense.aspx) or "google" **check contractor**.
- Check for complaints with the Better Business Bureau
- Never make final payment until you are completely satisfied with the work

Romance Scams



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Romance Scams



Losses- 2015= \$33 million vs 2019=
\$201 million (FTC)

2019-40% increase from 2018 from
\$143 million to **\$201million**

Never send money or gifts to someone
you have not met in person

Take it slow, ask questions. Look for
inconsistent answers, look for spelling
errors.

Signs of a Scam



Professes love quickly.
Claims to be overseas for
business or military service.



Asks for money, and lures
you off the dating site.



Claims to need money
— for emergencies,
hospital bills, or travel.
Plans to visit, but can't
because of an emergency.

Phone Scams



Grandma/Grandpa Scams
Fake Charity
Utility Company
Phony Government (IRS)
Lotteries and Sweepstakes



Grandma/Grandpa Scams



Grandparent Scams



“Grandchild” tells the victim that he or she desperately needs him to wire money

“Grandchild” begs victim not to tell his parents or any family members about it

"Grandchild" may ask for money to pay for car trouble, bail money, overdue rent, tuition or other "emergency" expenses

Imposter doctor informs grandparent that grandchild has been in a horrible accident and requests that money be wired immediately

Imposter law enforcement agent tells grandparent that grandchild has been arrested and requests that money be wired immediately

Lottery and Sweepstakes Fraud



About Lottery and Sweepstakes Scams



Sweepstakes are the most common form of fraud according to the FTC

Seniors lose about \$35 million annually in prizes or sweepstakes

It is against federal law to play a foreign lottery on the telephone or through the mail

Legitimate lotteries do not notify winners by phone, mail or e-mail

Legitimate lotteries **do not charge fees or upfront charges** and do not collect credit card information

How does it work



- Fraudulent foreign scam artists telephone or send mail to people in the U.S. telling them they've won a sweepstakes or foreign lottery
- Victim is told he or she must first pay "fees" for shipping, handling, taxes, customs or other supposed expenses by wiring money, sending a personal check, providing credit card information, sending a money order by overnight delivery or courier or purchasing gift cards

Top 6 Covid-19(CV-19) schemes



Home Test Kits for Covid-19

Bogus CV-19 related products and services

Impersonating a government agency

Insurance scams

Stimulus-related scams



Financial Elder Abuse



What is Financial Elder Abuse



“The fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual, including a caregiver or fiduciary, that uses the resources of an older individual for monetary or personal benefit, profit, or gain, or that results in depriving an older individual of rightful access to, or use of, benefits, resources, belongings, or assets.”

Persons of Trust



Relatives (children, grandchildren, long-lost)
Care givers (professional or hired)
Friends & Neighbors
Professionals



Two-thirds of all elder abuse perpetrators are family members serving in a care-giving role

Common Crimes Committed by Relatives and Caregivers



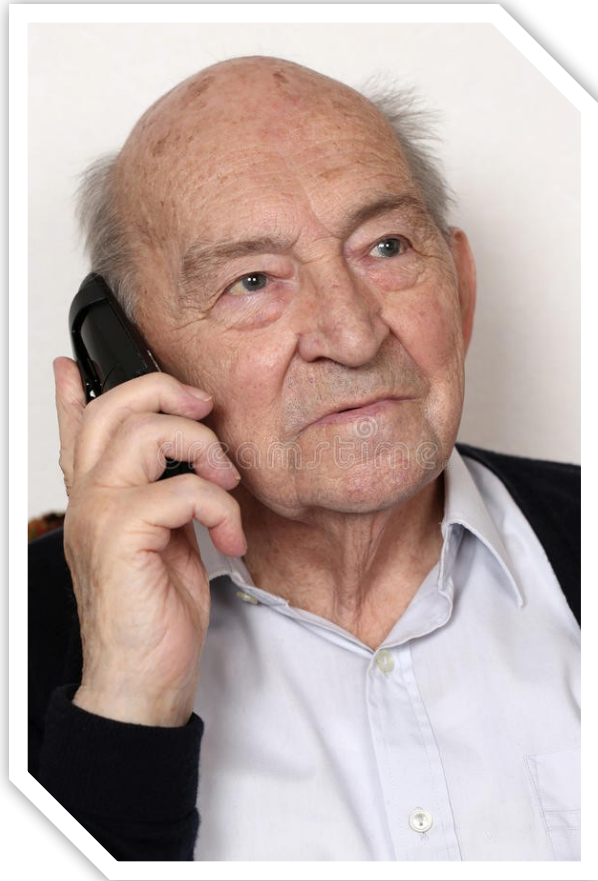
- Taking elder's money, property, or valuables
- Cashing pension or social security checks
- Using credit cards or credit lines
- Changing Trusts/Power of Attorney/Title to home
- Adding their name onto financial accounts

Bottom line



- **Do not send money to someone you do not know.**
- **You do not have to pay money to win a prize/sweepstakes.**
- Don't deposit checks sent by someone and told to wire them money. This makes you a "money mule".
- Don't purchase gift cards or wire money.
- The IRS, utility companies and law enforcement, will not call you on the phone and demand money from you.
- Law Enforcement will not arrest you for not attending jury duty.
- If you find yourself at a store buying gift cards to make a payment or send money after receiving a phone call, stop, think and go home.

Who can I contact for help?



**O.C. Adult Protective Services
800-451-5155 (24 hour hot line)**

**Orange County Sheriff's Department
949-770-6011 | 714-647-7000**

***911 for Emergencies**

**Federal Trade Commission (FTC)
1-877-FTC-HELP (1-877-382-4357).
The three major credit bureaus-
Equifax, Experian & TransUnion**

Questions





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