The Facts:

• 275,000 Seniors Served Annually
• 80 Employees
• $4,200,000 in Revenue
• 73% from Government Funding
• Balance from Individuals, Foundations and Corporations
Council on Aging Programs
Helping Seniors Remain Healthy, Connected & Protected

Promoting the independence, health and dignity of adults through compassion, education and advocacy.

88% OF EVERY DOLLAR SPENT DIRECTLY SUPPORTS OUR PROGRAMS & SERVICES

We are funded by individuals, businesses, grants, and government programs.
VOLUNTEER AND LEARN MORE AT WWW.COASC.ORG

Council on Aging - Southern California

2 Executive Circle, Suite 175
Irvine, CA 92614
(714) 479-0107
www.coasc.org

HICAP Inland Empire
9121 Haven Avenue, Suite 220
Rancho Cucamonga, CA 91730
(909) 256-8369

HICAP Inyo and Mono Counties
119 Mac Iver Street, Suite B
Bishop, CA 93514
(760) 872-2043

Council on Aging - Southern California is a nonprofit 501(c)(3) corporation
400+ Volunteers
### Advocacy & Protection
- **Ombudsman**
  - a Program of Council on Aging
- **HICAP**
  - a Program of Council on Aging
- **Senior Protection & FAST**
  - a Program of Council on Aging

### Socialization & Wellness
- **Friendly Visitor**
  - a Program of Council on Aging
- **ReConnect**
  - a Program of Council on Aging

### Education & Outreach
- **SmileMakers**
  - a Program of Council on Aging
- **Answers**
  - a Program of Council on Aging

---

*Promoting the independence, health and dignity of adults through compassion, education and advocacy.*

Council on Aging - Southern California is a nonprofit 501(c)(3) corporation
Orange County Seniors

397,738+
Inland Empire Seniors

519,520
Silver Tsunami – 20 Year Projection

836,000

Source: MetLife Mature Market Institute Analysis
Population Projections Program
US Census Bureau, 2000
## Changes in Our Population

<table>
<thead>
<tr>
<th>Population Category</th>
<th>2005</th>
<th>2020</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Population Aged 60+</td>
<td>49.7 M</td>
<td>76.4 M</td>
<td>53%</td>
</tr>
<tr>
<td>California Population 60+</td>
<td>5.5M</td>
<td>8.7M</td>
<td>58%</td>
</tr>
<tr>
<td>Orange County 60+</td>
<td>437K</td>
<td>719K</td>
<td>64%</td>
</tr>
<tr>
<td>Orange County 85+</td>
<td>38K</td>
<td>49K</td>
<td>28%</td>
</tr>
<tr>
<td>OC Caucasian 60+</td>
<td>305K</td>
<td>403K</td>
<td>32%</td>
</tr>
<tr>
<td>OC Asian/Pacific Islander 60+</td>
<td>64K</td>
<td>145K</td>
<td>126%</td>
</tr>
<tr>
<td>OC Hispanic 60+</td>
<td>57K</td>
<td>142K</td>
<td>149%</td>
</tr>
<tr>
<td>OC Other Ethnic Population 60+</td>
<td>11K</td>
<td>27K</td>
<td>145%</td>
</tr>
</tbody>
</table>

Source: CA Dept. of Finance, US Census Projections
2050

Population Aged 65 and Over: 1900 to 2050

83.7 million, almost 2X the estimate of 43.1 million in 2012

2050

Population Aged 85 and Over: 1900 to 2050

Projected to reach 18 million, almost 3X the 2012 estimate of 5.9 million

• Financial abuse is the **largest growing** and the **most under reported** form of abuse.

• **Seniors are particularly vulnerable** to scams and cons

• According to the National Center on Elder Abuse, **11% percent of ALL elder abuse cases occur in California.**
Annual financial loss by victims of elder financial exploitation

• $2.9 billion in 2009
• 12% increase from 2008

Growth in Population = Growth in Abuse
Elements of a FAST

• Financial/Fiduciary Abuse Specialist Team

• Membership
  • Recruitment of individuals from influential industries

• Community Partners
  • APS/Ombudsmen or other agency/organization to provide cases for review

• Meetings

• Consultation
FAST Processes and Protocols

• Education
  • PREVENTION ABOVE ALL ELSE!
    • Awareness
    • Planning
    • “The” conversation

• Assessment
  • Parties
  • Feasibility of resolution
FAST Processes and Protocols

• Resources
  • Victim assistance
  • Legal services

• Report It!
  • Who/How
    • APS
    • Ombudsmen
    • Local Police
  • Mandated reporters
    • Anyone in a fiduciary position
• 3rd parties
• Victims
Many studies show:
• Only 1 in 14 cases of elder abuse is reported to authorities.

A more recent study indicates an even larger problem:
• For every case known to programs and agencies, 24 are unknown.*

Fraud Trends

- Cell phone identity theft
  - 2016: 161,000 mobile accounts taken over
  - 2015: 84,000

- Cell Phone hacking via “Smishing:
  - Cousin of “phishing”
  - Web links sent via text
  - Allows hackers to use your phone to log onto mobile banking apps as you and steal your identity
Fraud Trends

• Scams reinvented
  • “Yes” scam
  • A call comes in
  • Caller immediately asks a question or series of questions to which the call recipient hopefully answers “yes”
    • “are you the owner of the home?”
    • “we’re just calling to confirm that your address is still….is that correct?”
    • “can you hear me?”
Fraud Trends

• “Yes” scam
  • Caller is recording the conversation
  • “yes” response used as “proof” of agreement to some service
• Other personal data allows caller to:
  • bill you for unwanted services
  • fraudulently charge bank and credit card accounts

• MANY PEOPLE ARE PAYING UP!
Fraud Trends

• Same old things
  • “Romance” scam
  • STILL GOING STRONG!
## Fraud Trends

### Table 2: Top 10 Scams by BBB Risk Index

<table>
<thead>
<tr>
<th>#</th>
<th>Scam Type</th>
<th>BBB Scam Risk Index</th>
<th>% Exposure</th>
<th>Susceptibility %</th>
<th>Median Loss $</th>
<th>Most Susceptible</th>
<th>Primary Contact &amp; Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Improvement</td>
<td>26.8</td>
<td>1.0%</td>
<td>53.4%</td>
<td>$1,400</td>
<td>Males age 55-64</td>
<td>In-Person Check</td>
</tr>
<tr>
<td>2</td>
<td>Fake Check/Money Order</td>
<td>25.9</td>
<td>3.1%</td>
<td>15.8%</td>
<td>$1,471</td>
<td>Males age 18-24</td>
<td>E-mail Check</td>
</tr>
<tr>
<td>3</td>
<td>Employment</td>
<td>25.8</td>
<td>6.3%</td>
<td>16.7%</td>
<td>$671</td>
<td>Males age 25-34</td>
<td>E-mail Check</td>
</tr>
<tr>
<td>4</td>
<td>Online Purchase</td>
<td>23.0</td>
<td>8.4%</td>
<td>74.1%</td>
<td>$101</td>
<td>Females age 18-24</td>
<td>Website Credit Card</td>
</tr>
<tr>
<td>5</td>
<td>Advance Fee Loan</td>
<td>22.4</td>
<td>3.3%</td>
<td>36.4%</td>
<td>$510</td>
<td>Males age 18-24</td>
<td>Phone Wire Transfer</td>
</tr>
<tr>
<td>6</td>
<td>Investment</td>
<td>19.8</td>
<td>0.6%</td>
<td>51.0%</td>
<td>$1,800</td>
<td>Males age 55-64</td>
<td>Phone Wire Transfer</td>
</tr>
<tr>
<td>7</td>
<td>Romance</td>
<td>13.0</td>
<td>0.3%</td>
<td>48.5%</td>
<td>$2,373</td>
<td>Males age 45-54</td>
<td>Website Wire Transfer</td>
</tr>
<tr>
<td>8</td>
<td>Tech Support</td>
<td>12.0</td>
<td>4.8%</td>
<td>22.9%</td>
<td>$299</td>
<td>Females age 18-24</td>
<td>Phone Credit Card</td>
</tr>
<tr>
<td>9</td>
<td>Family/Friend Emergency</td>
<td>11.2</td>
<td>0.8%</td>
<td>18.8%</td>
<td>$2,174</td>
<td>Males age 65+</td>
<td>Phone Wire Transfer</td>
</tr>
<tr>
<td>10</td>
<td>Sweepstakes/Lottery/Prizes</td>
<td>11.1</td>
<td>7.3%</td>
<td>8.4%</td>
<td>$500</td>
<td>Females age 18-24</td>
<td>Phone Wire Transfer</td>
</tr>
</tbody>
</table>

**NOTE**

6 Represents the demographic group most likely to lose money when exposed to the scam type. Demographic groups with fewer than 30 reports for a given scam type were excluded.
Fraud Trends

Advance Fee Loan Scams
Investment Scams
Credit Card Scams
Credit Repair and Debt Relief Scams
Debt Collection Scams
Employment Scams
Moving Scams
Foreign Money Exchange Scams
Charity Scams
Fake Check/Money Order Scams
Counterfeit Products
Malware
Phishing Scams
Rental Scams
Romance Scams
Scholarship Scams
Business E-mail Compromise
Online Purchase Scams
Fake Invoice Scams
Sweepstakes, Lottery and Prize Scams
Family & Friend Emergency Scams
Tax Collection Scams
Government Grant Scams
Tech Support Scams
Healthcare, Medicaid and Medicare Imposter Scams
Travel and Vacation Scams
Home Improvement Scams
Utility Scams
Identity Theft
Directory Scams
Tough Cases

• #1: FAMILY FEUD

• High conflict personalities

• Underlying emotional issues

• Long standing grudges

• Family conflict hard on the senior

• Relationships may be unsalvagable
Financial Abusers:

1. Family members (57.9%)

2. Friends and neighbors (16.9%)

3. Home care aides (14.9%)

Tough Cases #2

JEOPARDY!
Tough Cases

• #2: CAN STILL PLAY JEOPARY!

• Medical capacity

• Legal capacity
  • PRESUMED

• Autonomy
  • Interest in protecting
    • Not in best interest
    • Not sensible
    • May even be harmful
Questions?