ROAD MAP

• Presenter Programs and Services
• Older Adult Population and Growth Data
• Financial Abuse:
  – Demographics: Incidence
• Anatomy of a Scam:
  – Common Elements of Scams
• COVID-19 cyber scams
• Common Scams
• Imposter Scams
• Cybercrime
  – Demographics: Incidence, age, geography, loss, and likelihood
• Older Adult Vulnerabilities
  – General Susceptibilities
  – Capacity
  – Caregiver Red Flags
• What Can You Do?
  – Prevention
  – Reporting
  – Recovery
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  – Reporting
  – Recovery
  – What Can You Do?
• Questions

ANATOMY OF A SCAM
The Facts:

• 290,000 Seniors Served Annually

• 80 Employees

• $4,600,000 in Revenue

• 77% from Government Funding

• Balance from Individuals, Foundations and Corporations
Orange County Population (Aged 65 and Over)

2010: 496,404
2040: 699,351
65 and Over: 83.7 MILLION
2X the 2012 estimate of 43 MILLION

85 and Over: 18 MILLION
3X the 2012 estimate of 5.9 MILLION

Growth in Population = More Opportunity
Financial Abuse

- FASTEST growing
- LEAST reported
- CALIFORNIA: 11% of nationally reported cases
ANATOMY OF A SCAM
General Anatomy:

- Unsolicited contact from a stranger or trusted source
- Offering something that is valuable to you
- Request for personal and/or financial information
- Pressure to “act quickly” or lose out on an opportunity
MOST ARE IMPOSTER SCAMS
The Stories Scammers Tell . . .

“Your Social Security account has been frozen!”
-- Social Security Administration Imposter

“I’ve fallen in love, now send me money for a plane ticket so I can visit you”
-- Romantic interest imposter

“There’s a lawsuit against you for unpaid taxes!”
-- IRS Imposter

“There’s a warrant for your arrest for failing to appear for jury duty!”
-- Police, Sheriff, or FBI Imposter
COVID-19
$74.77M TOTAL FRAUD LOSS
Data from January 1, 2020 to June 30, 2020
The Stories COVID Scammers Told . . .

“We’re having trouble depositing your stimulus check. We just need to confirm your bank account information.”
-- IRS Imposter

“You’ve been exposed to COVID. We need to confirm your identity with your personal data and we need to have contact information for everyone you’ve been in contact with in the last 14 days”
-- CDC Imposter

“You can get real time COVID data for your region. We just need your personal information to provide the best data”
-- World Health Organization Imposter

“We’re asking for donations to make vaccines available to homeless veterans. We can take your credit card information over the phone now.”
-- Charity Imposter
WHAT WE HEAR.....

The elderly most at risk from cyber-crime, report warns
<table>
<thead>
<tr>
<th>Age Range</th>
<th>Total Count</th>
<th>Total Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 20</td>
<td>9,129</td>
<td>$12,553,082</td>
</tr>
<tr>
<td>20 - 29</td>
<td>40,924</td>
<td>$134,485,965</td>
</tr>
<tr>
<td>30 - 39</td>
<td>46,342</td>
<td>$305,699,977</td>
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<tr>
<td>40 - 49</td>
<td>50,545</td>
<td>$405,612,455</td>
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<tr>
<td>50 - 59</td>
<td>48,642</td>
<td>$494,926,300</td>
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<tr>
<td>Over 60</td>
<td>62,085</td>
<td>$649,227,724</td>
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</table>
### IC3 – 2019 Cyber Crime Report: California

#### 2018 Overall Statistics

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Victims</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>California</td>
<td>49,031</td>
</tr>
<tr>
<td>2</td>
<td>Texas</td>
<td>25,589</td>
</tr>
<tr>
<td>3</td>
<td>Florida</td>
<td>23,984</td>
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<tr>
<td>4</td>
<td>New York</td>
<td>18,124</td>
</tr>
<tr>
<td>5</td>
<td>Virginia</td>
<td>14,800</td>
</tr>
<tr>
<td>6</td>
<td>Washington</td>
<td>10,775</td>
</tr>
<tr>
<td>7</td>
<td>Pennsylvania</td>
<td>10,554</td>
</tr>
<tr>
<td>8</td>
<td>Illinois</td>
<td>10,087</td>
</tr>
<tr>
<td>9</td>
<td>Colorado</td>
<td>9,328</td>
</tr>
<tr>
<td>10</td>
<td>Georgia</td>
<td>9,095</td>
</tr>
</tbody>
</table>

#### Total Losses by Victim per State

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>California</td>
<td>$450,482,128</td>
</tr>
<tr>
<td>2</td>
<td>New York</td>
<td>$201,090,065</td>
</tr>
<tr>
<td>3</td>
<td>Texas</td>
<td>$195,611,047</td>
</tr>
<tr>
<td>4</td>
<td>Florida</td>
<td>$178,141,470</td>
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<tr>
<td>5</td>
<td>North Carolina</td>
<td>$137,230,988</td>
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<tr>
<td>6</td>
<td>Ohio</td>
<td>$97,730,046</td>
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<td>7</td>
<td>Illinois</td>
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<td>8</td>
<td>Michigan</td>
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<td>9</td>
<td>New Jersey</td>
<td>$79,711,752</td>
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<tr>
<td>10</td>
<td>Massachusetts</td>
<td>$68,242,216</td>
</tr>
</tbody>
</table>

[Continued...]

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[Council on Aging Southern California]
Truth: Older adults are most at risk for ALL types of fraud and exploitation
Older Adult Vulnerability
General Susceptibilities

- Depression, Anxiety, Trauma
- Memory Loss / Dementia
- Health / Medical Problems
- Grief/Loss
- Loneliness
- Financial Dependence
- Impaired ADLs
CAPACITY

Determined by a court of law

California State Law:

– COMPLICATED
– PRESUMED
In California, capacity is based on a spectrum much like Autism

– An individual may have the capacity to do one thing but lack capacity to do another
CAPACITY

Purpose:

Ensuring the protection of an individual’s autonomy right to self determination

Vulnerability:

Because capacity is **PRESUMED** until a court of law says otherwise, an individual can make decisions that are:

– Not in their best interest
– Not sensible
– Actually harmful
CAREGIVER RED FLAGS

OBVIOUS:

- Knowledge of new friend/love interest
- Increase in computer or phone use
- Missing jewelry or jewelry no longer worn
- Secretive Behavior
  - Hiding/hoarding mail
  - Taking calls in private
  - Whispering
- Unusual purchases
CAREGIVER RED FLAGS

NOT SO OBVIOUS:

• Change in appearance/hygiene habits
  • Improvement – romantic interest
  • Decline – financial issue

• Change in mood or behavior
  • Giddiness
  • Anger
  • Depression

• Unmet basic needs
  • Could signal a change in finances
WHAT CAN YOU DO?

• PREVENTION, PREVENTION, PREVENTION
  • Watch for 4 Anatomy RED FLAGS
  • Talk About Scams/Scam Attempts
    • Family
    • Friend Group
    • Clubs

• REPORT
  • APS OC
  • Ombudsmen OC and Riverside

• RECOVER
  • Enlist an advocate
  • Seek legal advice/counsel
  • Understand available resources
Questions?