



**INVESTIGATIVE
PLANNING:**

**WHAT IT IS AND WHY
YOU SHOULD DO IT**

**ARE YOU
CONFLICTED?**

**THE THREE ELEMENTS OF
EXECUTIVE PROTECTION**

**HOW TO BECOME AN
EXPERT WITNESS**

TAKING A BIG BITE OUT OF SENIOR SCAMS

Taking a Big Bite Out of Senior Scams

BY **ANTHONY J. LUIZZO** AND **ROBERT 'BUD' MURPHY**

Criminologists and investigative sleuths instinctively know that crime is not only a young person's game. With the aging of the population in the U.S., according an excellent article by Hannah Bows featured in a June 15, 2018 edition of the academic rigor flier "The Conversation," global studies show at least one in six older adults experience some form of physical, emotional, sexual, or financial abuse each year.¹

A study by the U.S. Department of Justice: Office of Justice Programs "Financial Crimes Against the Elderly" mentions that the preponderance of financial scams is committed either by relatives and caregivers or by strangers.² In many cases, strangers are corporate entities deliberately deceiving the victim with the promise of goods, services, or other benefits that were grossly misrepresented.





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According to a 2021 study by the Internet Crime Center, a division of the FBI, 92,000 elders were scam victims, costing seniors over \$1.7 billion dollars. Looking even deeper into the financial crime abyss, according to National Conference of State Legislators, financial crimes and exploitation dilemma exceeds \$2.9 billion annually.³

In 1989, the Florida legislature formed a task force which found that seniors were increasingly becoming the victims of scams committed by less than ethical contractors and others using high-pressure sales tactics and assorted scam schemes. As a result, the Attorney General's office launched a volunteer-staffed anti-crime project "SENIORS vs CRIME" (SVC) to help seniors take a bite out of scam-related crimes. The program covers all 67 Florida counties and is staffed with clerical and investigative volunteers.

PROGRAM GOAL

The primary goal of the SENIORS vs CRIME program is for investigative sleuths to work shoulder-to-shoulder with Florida seniors to try to resolve their scam-related complaints.

PROGRAM MISSION

The two missions of the SVC are:

1. To educate seniors about scams and fraud
2. To negotiate solutions to fraud-related complaints

PROGRAM MECHANICS

John Q Senior calls the Attorney General's office to complain that they have been scammed. The information is recorded and referred to a county SVC office. Once the case is received, it is logged and given a project number and routed for investigative follow up.

WHO IS AN INVESTIGATIVE SLEUTH?

An investigative sleuth is a person trained in investigating fraud-related incidents.

HOW ARE SCAMS HANDLED?

As a matter of course, investigative sleuths are *not* active law enforcement officials, so all investigative work with both the scammed and scammer is done exclusively via phone. Typical scams often include, but are not limited to:

- A roofing contractor installing a deficient roof on a senior's home and failing to rectify it
- A car dealer selling a defective car to a senior
- A building contractor failing to fulfill its contractual agreement

Once the case is assigned to a sleuth and the background research is completed (checking Better Business Bureau records, contractor licensing, etc.), it's time to begin negotiations between the affected parties. The first step begins with the sleuth reaching out to the scammed to ascertain the sum and substance of the issue at hand. Step two involves reaching out to the potential scammer to ascertain the facts and only the facts. Step three involves determining how to best resolve the issue.

HOW CASES ARE HANDLED:

- Criminal cases are referred to the proper agency for further investigation
- Disputed cases with contractors or vendors are handled by seasoned sleuths at SVC offices
- If the sleuth determines that legal action is required, complainants are asked to seek legal representation
- If the sleuth cannot resolve the issue, the case is closed. The complainant then has the option to take his or her case to a small claims court or other governmental agency for further action

TOP SCAMS AFFECTING SENIORS

According to the American Association of Retired Persons (AARP), the top three scams of 2021 involved:

1. Zoom Phishing Email Dissemination – a victim receives an email, or social media message or text with the Zoom Logo – the missive advises the recipient that his or her account has been suspended, asks the recipient click on a link that is "malware" infected. Once clicked, the recipient's computer is infected with search software.

2. Selfie Covid 19 Photos – seniors posing for selfie photos of their Covid 19 Vaccination Cards for all to see.

3. Phony Online Shopping Websites – offering bogus merchandise deals for seniors

According to The National Council on the Aging (<http://www.ncoa.org>), financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." The reasoning behind this frightful distinction:

- Seniors are thought to have significant bank balances
- Financial scams often go unreported, are difficult to prosecute so they are often considered low-risk crimes
- Over 90% of all reported elder abuse crimes are committed by family members

The top scams listed by National Council on the Aging (NCOA) are:

- Healthcare/Medicare/Health Insurance Fraud
- Counterfeit Prescription Drug Fraud
- Funeral & Cemetery Scams
- Anti-Aging Product Fraud
- Telemarketing Fraud
- The Pigeon Drop Scam (sharing found \$)
- Fake Accident Scam (asking for wired \$ for family member accidents)
- Charity Scams (\$ solicited for fake charities)
- Internet Scams (phishing scams)
- Investment Scams (mortgage scams, sweepstakes, and lottery scams)
- The Grandparents Scam (soliciting \$ for grandchildren)

SENIOR SCAM PROTECTION TIPS

Oftentimes, scammers and con artists prey on the elderly because they assume they are more trusting and less likely to report being duped. According to an excellent article "How to Protect Your Aging Parents Against Scams & Fraud" by Cameron Huddleston, scammers see older adults as prime targets because they think they're sitting on a pile of retirement cash.⁴ According to the Consumer Financial Protection Bureau, older adults reported \$1.7 billion in losses to financial exploitation in 2017, with an average loss among victims of \$34,200. The report further stipulates that outside experts estimate that the actual annual scam-related losses of older adults ranges from \$2.9 billion to \$36.6 billion.

Family members can play an active role in keeping gullible seniors shielded from trolling scammers looking to hook and fleece their prey. The following proactive scam prevention tips can help to keep scammers at bay:

- Teach parents about how to block scam calls
- Put parent phones on the National Do Not Call Registry
- Cut down on the junk mail solicitations – and register at DMAchoice.org to opt out
- Help parents monitor their financial accounts
- Warn your parents about investment fraud schemes – the Securities & Exchange Commission furnishes a wealth of detailed information about investments earmarked to seniors and how to avoid them at www.investment.gov.

- Warn parents about exploitation by family members, friends, or caregivers – one step to consider is to name a power of attorney advocate

CONCLUSION

Most criminologists instinctively know that the senior scam problem is growing and strategic initiatives like the SVC project are helping to take a super bite out of this crime epidemic.

The building blocks of success begin and end with finding investigative sleuths to join the program. Sometimes effective solutions are hiding in plain sight.

A quick search of the world wide web reveals that there are approximately 800,000 law enforcement officers and some 33,000 private investigative firms in the United States. The best and easiest way to find talented volunteer sleuths is to tap into this treasure-trove of talent. Knowing both the law enforcement and private security sectors, if they were contacted by SVC and asked to help, they would most likely step up and volunteer their services.

Further information about the Seniors vs Crime Project can be found at www.seniorsvscrime.com **PI**

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