



STOP ABUSE TODAY INC.
Education. Awareness. Outreach. Support.

June 14, 2021

Subject: Statement Concerning World Elder Abuse Awareness Day.

Stop Abuse Today, Inc is a Massachusetts-based nonprofit whose purpose is to support abuse victims and their families. Our primary objective is to provide education, awareness, outreach, and support concerning domestic abuse, elder abuse, and bullying among our youth.

Tomorrow we join communities and organizations all over the world in highlighting the ongoing dilemma of elder abuse to raise awareness and engage in support for our older adults. In Massachusetts, elder abuse includes physical, emotional, & sexual abuse, as well as exploitation, neglect, and abandonment of a person 60 yrs of age or over.

According to the National Council on Aging, [NCOA], approximately 1 in 10 Americans aged 60+ have experienced some form of elder abuse. Some estimates range as high as 5 million elders who are abused each year. One study estimated that only 1 in 14 cases of abuse are reported to authorities.

On June 15, 2018, our organization partnered with the Holland Police Department and senior services personnel to host an elder abuse awareness and prevention seminar which was held at the Senior Center in Holland Massachusetts. This seminar was open to the public and our audience consisted of senior citizens and their families as well as those who provide services and assistance for our older adults. Unfortunately, in 2020 we were unable to host any in-person events due to the COVID-19 pandemic.

Elder abuse in Massachusetts is growing at an alarming rate. The Massachusetts Executive Office of Elder Affairs, [EOEA], reported 9,799 confirmed abuse and neglect cases in 2017, and nearly 1,300 of those cases involved financial abuse or exploitation. Financial exploitation is an act or omission by another person, which causes a substantial monetary or property loss to an elderly person or causes a substantial monetary or property gain to the other person.

Financial scams targeting seniors have become so prevalent that they are now considered the crime of the 21st century. They are devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses. Many scams go unreported and can be difficult to prosecute so they are considered a “low-risk” crime. Seniors are targeted because they are thought to have a significant amount of money sitting in their accounts; however, it’s not just wealthy seniors who are targeted. Lower-income older adults are also at risk of financial abuse. It’s not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person’s family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

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Below we have included a description of some common scams targeting our seniors. The information contained has been gathered from a combination of resources, including NCOA, EOEA, and the Holland Police Department's elder abuse awareness and prevention seminar.

Know the signs of potential elder financial abuse:

- Unusual account activity, such as large cash withdrawals or an increase in ATM transactions.
- Inability to explain the unusual account activity.
- Increased confusion about banking and financial issues.
- Adding a co-signer to the elder's account.
- Unexpected interest from a third party in the elder's financial affairs.
- Attempts by a third party to access the elder's account(s) or make withdrawals.
- Request to notarize forms the elder does not understand when asked.
- Explanation of a deal that sounds "too good to be true," or online solicitation.

Medicare/Health Insurance Scam: Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there is rarely any need for a scam artist to research what private health insurance company older people have in order to scam them out of some money. In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

Counterfeit Prescription Scam: Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. This scam is growing in popularity—since 2000. The FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

Funeral & Cemetery Scam: The FBI indicates there are 2 types of funeral & cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them; scammers will try to extort money from relatives to settle the fake debts. Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

Fraudulent Anti-Aging Products Scam: Many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake Botox like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year or completely bogus homeopathic remedies that do absolutely nothing, there is money in the anti-aging business. Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most

toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles.

Telemarketing/Phone Scam: Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone and therefore might not be fully aware of the risk. With no face-to-face interaction and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly.

The Pigeon Drop: The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.

The Fake Accident Ploy: The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.

The Charity Scam: Money is solicited for fake charities. This often occurs after natural disasters.

Homeowner Scam: Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam. A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor's Office. The letter, made to look official but displaying only public information, would identify the property's assessed value and offer the homeowner, for a fee, of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it.

Reverse Mortgage Scam: Closely related to the homeowner scam, there is the potential for a reverse mortgage borrower to be scammed. Scammers can take advantage of older adults who have recently unlocked equity in their homes. Those considering reverse mortgages should be cognizant of people in their lives pressuring them to obtain a reverse mortgage or those that stand to benefit from the borrower accessing equity, such as home repair companies who approach the older adult directly.

Sweepstakes & Lottery Scam: This simple scam is one that many are familiar with, and it capitalizes on the notion that "there's no such thing as a free lunch." Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.

The Grandparent Scam: The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers will place a call to an older person and when the mark picks up; they will say something along the lines of: "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity without having done a lick of background research.

Once "in," the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or MoneyGram, which don't always require identification to collect. At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me." While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.

Investment Schemes: Because many seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for their later years. From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

Internet Fraud: While using the Internet is a great skill at any age, the slower speed of adoption among some older people makes them easier targets for automated Internet scams that are ubiquitous on the web and email programs. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers. Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) makes seniors especially susceptible to such traps.

Email/Phishing Scam: A senior receives email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information. A senior receives emails that appear to be from the IRS about a tax refund.

IRS Scam:

The IRS does not:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card, or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Demand that you pay taxes without the opportunity to question or appeal the amount they say you owe. You should also be advised of your rights as a taxpayer.
- Threaten to bring in local police, immigration officers, or other law enforcement to have you arrested for not paying.
- The IRS also cannot revoke your driver's license, business license, or immigration status. Threats like these are common tactics scam artists use to trick victims into buying into their schemes.

Remember, not everything is a scam and common sense should be utilized if faced with a situation like this. The Commonwealth of Massachusetts Executive Office of Health and Human Services provide some important questions to ask:

1. Is the salesperson using high-pressure sales tactics? Scams often say things like, act now; time is running out, this is a one-time offer.
2. Are you being asked to pay upfront fees? Lottery and sweepstakes scams often employ this tactic. If you really won something the fees can be taken out of your winnings.
3. Are you being told that you won a contest that you didn't enter? Lottery and sweepstakes scams almost always start this way. You can't win a contest that you didn't enter.
4. Have you been scammed in the past? Often scam victims have their personal contact information sold to other con artists. You may get unsolicited calls from people promising to get your money back or provide other remedies or offers. These 'offers' can be scams too. Beware!
5. Did you receive unsolicited mail, emails, or phone calls for services that you were not seeking? Research the companies that you want to employ. Many scams begin with someone knocking on your door offering services or sending out promotional materials. This often happens in the case of home repair scams.
6. Are you being contacted by the police over the phone? Verify that they are who they say they are. Some scams begin with a person pretending to be a police officer who tells you that they are concerned that you have been a victim of a crime. They then proceed to solicit your personal information.

How to Protect Yourself:

- Sign up for the Do Not Call Registry at [donotcall.gov](https://www.donotcall.gov).
- When no longer needed, shred junk mail, old bills, bank statements, and any other documents that have personal identifying information.
- Don't give out personal information over the phone unless you originated the call and you know with whom you are talking. Particularly safeguard your social security number.
- It is ok to be rude. If a salesperson calls you or comes to your door who does not seem to be taking no for an answer, it is ok to terminate the conversation. Hang up the phone or close the door. You don't have to let yourself be pressured into anything.
- Never sign something that you don't understand. Have a trusted and unbiased professional assist you when entering into contracts or signing legal documents.
- If you hire someone for personal assistance services, in-home care services, etc. ensure that they have been properly screened with criminal background checks completed.

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Learn and Stay Informed:

- Sign up for AARP's [Fraud Watch](#).
- Consumer Financial Protection Bureau offers information and [tools for older Americans](#).
- [The Financial Fraud Enforcement Task Force](#) offers resources and reports to help protect against common types of frauds and scams.
- Stay alert to common frauds and scams by checking consumer protection sites such as [Fraud.org](#).
- The FBI provides a link to [Common Scams and Crimes](#).

Reporting Identity Theft:

Contact your local financial institution immediately.

File a report with the [Federal Trade Commission](#).

Reporting Elder Abuse:

Abuse reports can be filed 24 hours a day with EOEI either [online](#) or by phone at (800) 922-2275.

Remember that elder abuse includes physical, sexual, and emotional abuse, as well as caretaker neglect, self-neglect, and financial exploitation. Elder Protective Services can only investigate cases of abuse where the person is age 60 and over and lives in the community.

As always please remember to call 911 if you have an emergency or life-threatening situation.

Please feel free to share this information as we firmly believe that we must all work together to promote healthy relationships in order to help prevent the abuse that afflicts our communities, families, and our senior citizens.