

Transcript for Seniors and Scams

Vivian Miller (VM) (0:12): Hi, everyone! Welcome, to our latest panel discussion on 'Seniors and Scams.' My name is Vivian Miller, I'm Assistant Professor in Social Work and Director of the Optimal Aging Institute at Bowling Green State University. Thanks so much for joining us today.

Cynthia Spitler (CS) (0:28): I'm Dr. Cynthia Spitler and I am an Associate Teaching Professor in Gerontology at Bowling Green State University, and I've been at BGSU for 8 years. I have a lot of background working with older adults and nursing homes.

Lisa Myers (LM) (0:47): Hi, I'm Lisa Myers. I am the Director of Social Services for the Wood County Committee on Aging and I have been with senior centers in Wood County and I've been here for going on 14 years. I'm also a Social Worker by trade.

Maureen Veit (MV) (01:08): Hi, I'm Maureen Veit and I am with Wood County Adult Protective Services, which is housed in Wood County Job and Family Services. I've been doing adult protective for Wood County for 23 and a half years.

CS (01:26): What is a scam?

LM (01:29): So essentially a scam is used to describe any fraudulent business scheme, an operation that is intentionally trying to take money or possibly other goods from an unsuspecting person. It's usually intentional, it's deceptive, and the person is, they are intending to seek out some sort of financial gain from this person. There are many, many scams out there, so I'm sure we'll talk about that today.

VM (02:10): Thanks for sharing that -- that's really interesting that it's deceptive and really intentional of whoever is trying to scam an individual. Are there any common types of scams to look out for, particularly with older adults and this population?

LM (02:27): Yes, there are and some of the ones that we've seen over the years are some of the popular ones are the 'sweepstakes scams' or the 'lottery scams' where someone's contacted that they've won this prize or the contest but you know in order to obtain the reward they have to send some sort of payment first, so that's a big red flag but oftentimes people do feel like they've actually won these prizes and so they're willing to put some money forward to get a big reward in the end but, unfortunately, that cycle can just continue and then you know they're spending multiple you know hundreds or thousands of dollars and not winning anything in the long run so the sweepstakes scams are a common one.

Another one is the overpayment scams or like the banking scams – so a scammer might send them a counterfeit check and say, 'Hey, you know, deposit this into your bank account and then send me you know half of the amount and then you get to keep the other half.' But ultimately, these checks are bogus, they're fake,

so now not only are you out the money to the banks but you're also out the money that you have sent to the scam artist, so that can be a common type of scam. With the coronavirus pandemic, a lot of scams came about as well surrounded around that with particularly access to maybe like early vaccine or testing or things like that so, of course, they were contacting older adults and stating you know for some sort of a payment or if you give me your personal information, I can make sure that you're on a list or that you get early access to those types of medical services – so, that was a scam that was common recently with the pandemic. As well as scams around kind of similar with the stimulus checks, as well. You know people contacting saying they're calling from the IRS and they need their personal information maybe for a fake fee, you can get your stimulus checks early. So those were also common schemes and scams throughout the pandemic.

One we saw here a lot of, I think I worked with three individuals that were scammed regarding the unemployment benefits, so their Social Security numbers were stolen essentially, and people legitimately were drawing on unemployment benefits under their Social Security number without any of their knowledge. Sometimes they did not even understand or know that it was happening to them until they received an IRS form, like a 1099, in the mail at the end of the year saying like you received this much money and unemployment benefits and they were like, 'I didn't. I've never even applied for unemployment benefits.' So that was a big scam that's recent and common with the COVID-19 pandemic. Other common ones are the 'grandparent scams' with the senior citizens – we also see that where someone contacts an older adult and pretends to be a granddaughter or a grandson, is in some sort of crisis and they need money immediately. And they're very tricky; they can either, you know, research people on social media now and find out who what their actual grandparents or grandchildren's names are or they just call and say, 'grandma and grandpa!' and the first thing that you know the older adult does is you know, 'Johnny is that you?' and, 'Yeah, it's me Johnny!' Then they just kind of take it from there and then you know we, unfortunately, the older adult feels like they're they want to help you know their loved one so they go and they wire the money and now they're out that money.

As well as other dating scams are also with older adults. Some older adults might be lonely, live alone, so they might contact them and pretend to be their boyfriend or their girlfriend, but now you're in this relationship, so now you have to send me some money to help me out because you know they're in love or because they're in this legitimate relationship which really is not... it's only a one-sided relationship, unfortunately and they're just constantly wanting money from the older adults so that is another type of scam. That kind of just probably scratches the surface of what's out there but those are some of the common ones that we see here at The Wood County Team.

CS (06:48): To expound on what Lisa said with regard to the dating scams – I know that the number of older adults that are looking for someone on dating sites has

increased exponentially, like 50 percent or more, since the beginning of the pandemic because older adults are isolated or that they're living alone. Over a third of older adult women are living alone or they're widowed and those women that are widowed are especially vulnerable and lonely and they're used to having a man around to help with instrumental activities of daily living around the house, so they may join a dating site like 'Plenty of Fish' or 'Bumble' and there are special dating sites for widows as well and for other interest groups like for farmers or people that love cats or dogs and, unfortunately, this can happen. I've seen more men that are preying on females but certainly you'll see females that are preying on males. I would say more males are preying on females because of the high percentage of women that are widowed.

And as far as some of these scams go, the men or women will message the individual on a dating site like 'Plenty of Fish' and they will say that they're 'beautiful' they'll say, 'Hey, beautiful' and they'll come on really strong and they'll use a technique I've read about called 'love bombing' and start basically showering them with all types of affection and they're beautiful and they want to meet them and they want to get to know them there are other stories that some of these scammers will use that are very common like they're on an oil rig and they're far away - they're in Denmark, they're in Oman, they're in Saudi Arabia, Persian Gulf - so they're on this oil rig and they're deployed. Or, they're in the military they're deployed and they're not coming back home for six months and they'll just keep inundating the individual with 'I love you's' and then maybe in a few days to a week then it increases to 'I need some money and I need you to send me some money to my account.' It can be complicated how this works; I don't have experience personally, but they might use like Cash Apps. It could involve like sending the money via check or gift cards or something else they're asking for something like a steam card and I don't have personal experience with this and I'm not extremely knowledgeable because I know a lot of the younger cohorts are using Cash Apps and these steam cards where I guess they can purchase credits to buy music like through Apple -- they can load music on their phones and things like that, so they'll want various kinds of gift cards and it's up to the person that is being scammed what they might want to give into and they might submit to mailing cash if they're giving an address or mailing a check or buying some things for them on a credit card or they might have a Cash App perhaps or they'll send them gift cards or they'll transfer money like on Apple Pay or Google Pay or something of that effect.

So again, like what Lisa had said at the beginning, it's fraudulent and a lot of times it's involving money and a lot of these scams are often power plays as well if we're talking about women and men and men that might exert some type of power over the women when it comes to dating and we'll get the women to submit to them by saying how much they love them and showering them with that love and affection is going to make the woman feel really good she feels needed, she feels wanted after being widowed, isolated, alone, especially during the last almost year and a half of the coronavirus pandemic, so they're communicating through the

dating app and then maybe it'll involve exchange of phone numbers - they make exchange phone numbers and something else that can happen, exchange bank account information as well so perhaps the person being scammed might transfer the money right into the person that's asking for the money's account, so that's something that comes up later here in our panel discussion, but you definitely don't want to provide a lot of personal information as far as your bank account information or credit card numbers and certainly, you don't want to give a lot of personal information as to maybe children's names, pets names, because a lot of people use that information for passwords that could give the scammer license to try to guess the passwords or maybe try to hack into the account so those are some of the dating scams that I have seen and researched in addition to what Lisa discussed earlier.

VM (11:39): Thanks for sharing that, Cynthia and Lisa. It sounds a lot like these scams can begin what appears to be innocently and particularly targeting you know vulnerable whether it's somebody who's lonely or somebody who wants attention from someone. It may begin and appear just really innocently or like a grandkid or a potential partner. Maureen, are there any particular warning signs to pay attention for or things to look out for?

MV (12:14): And the unfortunate part with Adult Protective is we see these scams after a lot of damage has been done, but the warning signs I think families can look for is your older adult being more secretive - are they not wanting to attend social events when they were able to attend social events because they need to stay home to either connected to their phone waiting for that phone call from their scammer because they've now become friends with their scammer? Are they connected to their computer because they're waiting on that call either because they don't want to lose the money that they think they're going to win or their new romance that they're in love with they don't want to miss that phone call? So, they become more secretive, start actually isolating themselves more from family and friends and then what we see then in the later stages is they don't have enough money to pay for their utilities, for food, for medicine, because they've given their money away.

And, I want to add that older adults have become more savvy with social media and computers and such, but I have actually sat with an older adult and listened to their scammer who was on the phone actually talking to them and they didn't know I was there I had on speakerphone and that scammer was instructing them how to do things like how do you get an iTunes card and then get that card for five hundred dollars come back and give me that number so older adults who might not be real savvy these scammers are talking them through the process on how to get the money, so they don't necessarily know how to use some of these apps to transfer money but the scammers will walk them through that process until they're able to access the money, so it's really, it's very difficult to keep up with the scammers. So, I think more isolation for the older adults is a definite warning sign and then later stages they just don't have money for their own needs.

CS (14:29): That's really astounding, so these scammers are coming up with new ways every day to defraud people basically.

MV (14:38): You can't keep up with it...

CS (14:40): And I know I'm sure not any of this I'm not up on like using cash apps or like buying these iTunes cards online - I'm a person that likes to go to the store and shop and do my own transactions I don't order online because I suppose somebody could hack into your account; I suppose if you're ordering through the internet and I'm pretty cynical about things so, I'm always trying to be on the lookout and keep my attention peaked for what someone going to do to possibly exploit me or steal my money or get into my account or hack into my account or whatever so it's just really scary thinking about all the different ways that they can defraud people using social media on the internet - that they're going to walk an unknowing, trusting person that's lonely and they're following, like I said, to the prey basically, they're succumbing to it. So what are some ways that someone can protect themselves?

MV (15:38): Boy and I, I wish I had that answer. Family and friends are key to doing all they can to look for the warning signs keep an eye on their older adult make visits. If you suspect something, sometimes if an outsider comes in to talk with the older adult it makes a difference. Sometimes family members will talk to their senior and the senior will blow them off because the senior wants to have a life outside of their family, hence they're talking to these scammers so sometimes even with Adult Protective Services coming in, the older adult might listen to what we have to say rather than a family member.

CS (16:23): That's really interesting...

MV (16:27): It's difficult because these scammers are having, they'll bombard these seniors 10 calls a day, 20 calls a day, they are their new best friend and when we walk in, you're trying to take my new best friend away from me and I've invested all this money into this friend that I'm going to have a big return and you're trying to take that away from me so it's rather scary. My job, at the point when I come in, my goal is to stop the communication between the scammer. The damage has been done by the time we get it the damage is done. My job is to stop that communication, so no more money is gone.

CS (17:12): What are some ways to report senior scams?

MV (17:21): Well, I would say if you want to - if a family member wants to do it on their own the unfortunate thing is if you report it like the Federal Trade Commission, you can go online. Federal Trade Commission report scams, you can call and report scams. Are they going to investigate and do something? They're basically collecting information for the larger picture, but that information has to

get to them, so I'm always telling my older adults once I get out there and get called, I'm saying we need to do a report to the Federal Trade Commission because they need this information. On a larger level, that's where you see these large police raids on these scammers because these scammers are not typically just one person, they're an organization of scammers. You can call your local law enforcement - their hands are tied if that scammer is not something they can track. If someone has gotten into your bank account clearly call law enforcement, but many of the scams we see are not a tangible person that we can actually track. They're using bogus email addresses, they're using disposable phones they can't track... they're not even in the United States, so I would say call Adult Protective Services and we'll help the person to make those calls to the Attorney General's Office, to the Federal Trade Commission, a larger entity that's collecting this information so they can put together - okay is this something we can go after in the large picture? Is that helpful?

CS (19:01): That's helpful. I think that would be helpful for anyone that's being scammed no matter their age whether they're an older adult or younger individual. Calling the Better Business Bureau, the Federal Trade Commission, and certainly Adult Protective Services can help intervene if people are really unknowing or really stuck on what to do to report it and a lot of times the people are so vulnerable they're not understanding that they're being scammed so it sounds like you have to intervene in that case and kind of convince them and they might be more believing of you than their family member if you come in as an impartial individual as an expert and counsel them on what to do.

MV (19:40): Yes, and sometimes not. Sometimes it continues even though we're working with them. The scammers become such a large part of the older person's life or even a younger person's life they become a part of your life and it's very, it's very difficult to do to tell this older person - especially if they've invested \$20... \$30,000 already in this person they fear walking away because they still think they're going to get something on their investment they're going to get a return. So if I've it and I've seen it I've seen people invest \$36,000 in a scammer and why I can't stop communicating with them because I'm going to lose my return; they're not going to come and marry me, they're not going to give me the prize, they're not going to give me the return on my investment, I wasted all this money, I've got to stay in this.

LM (20:39): I also think, too, with people that are victims of scams maybe even if they do finally realize that they're being scammed there's a lot of shame and a lot of embarrassment around it but then they keep it keep it secretive and hide it from their family. They don't want to know that they've been a victim you know but anybody could really be a victim these scammers are very, very good at what they do and that convincing people of using intimidation is possible to get people to do what they want so there is you know as far as the victims of the scammers go,

there's a lot of shame and embarrassment around it you know once they realize that they've kind of been taken for their money

VM (21:21): Are there any resources out there available for older adults? I know you mentioned you know reaching out to the FTC or to APS. Are there any other resources available to older adults if they do you know come to terms with 'oh my gosh, I have been involved in this.' Any local or national resources on tips to look out for look out for this protect yourself from this anything like that?

LM (21:54): Well I know here at the senior center we try to provide a lot of education so oftentimes people will contact us and let us know like what is going on in the area or like if a senior received a call locally um you know they'll call and tell us so that we can at least get that information out you know maybe make announcements at our senior centers, put it on our Facebook page you know, so they pay just a heads up that this scams going around you know because I think education is key. But yeah, as Maureen said the Federal Trade Commission is a resource also the Ohio Attorney General's Office you can report scams as well. There is another resource just to kind of protect yourself and make sure that no one's fraudulently using your information -- there's the free annual credit report that you can obtain just make sure it's from the legitimate source and you know because again people have tried to scam that. So make sure you do your research on that and then you know lastly there's like the 'Do Not Call' registry which some clients say works and some say that it doesn't but at least you know it's worth a try to put your number out there so that people don't hopefully call you to get your information but also I wanted to add just some red flags to look out for to know if it's a scam or not.

It's the number one thing is though the people have contacted you, you have not contacted the entity. So, like if someone's calling you saying they're calling for Medicare, they're calling you from Social Security, typically those places aren't going to be calling you, so we always recommend hang up the phone and say, 'I will call you back on the number that I have for Medicare or on the number I have for social security.' So that's a big red flag. Also like we've mentioned anytime you have to pay a fee first to get your reward or your prize and then also like you've mentioned too the gift cards any kind of payment and gift cards is not going to be legitimate payment and then also you know they do use this intimidation they you know anytime someone says 'you're gonna be arrested if you don't spend the money or if you're you know you're we're gonna show up at your house if you don't do what we say' you know any kind of that use of intimidation or also that push to act immediately so like you need to ask now to get this offer or to take advantage of this you know that those types of things are all big red flags that we try to educate our seniors on.

MV (24:22): And Lisa, I want to add education *is* working because and I think you probably had seniors calling you saying, 'I got this call they wanted my Social

Security number but I remember hearing you know Lisa at the Senior Center saying don't do it' so, education, however we can get it out there I think does work

CS (24:44): It's horrendous to hear how many people have been scammed and when you tell the stories about people that are providing \$30,000 to a scammer, Maureen. So if our presentation here will prevent one person from even giving them one dime I'll be pleased and that's a good form of education right here with our discussion.

VM (25:02): Thanks everyone for all this information. This has been really informative and really educational just like you said, Cynthia. I'll have the resource or contact information below for both Adult Protective Services and Wood County Committee on Aging, and also some other links and resources available below so thanks everyone for tuning in.

LM (25:25): Thank you.