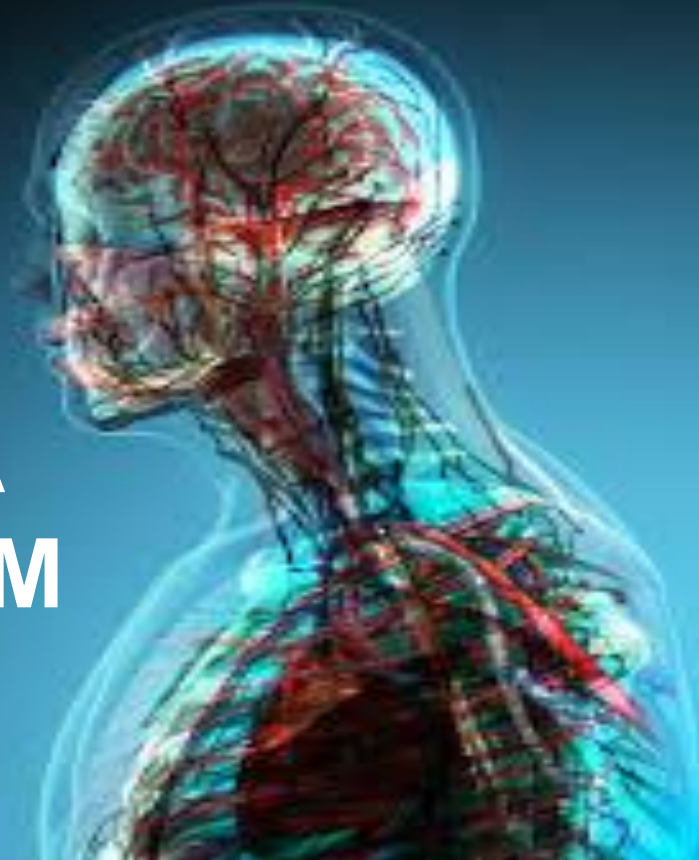


A N A T O M Y

OF A SCAM



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
- Anatomy Recap
- What You Can Do
- Questions

The Facts:

- 290,000 Seniors Served Annually
- 80 Employees
- \$4,600,000 in Revenue
- 77% from Government Funding
- Balance from Individuals, Foundations and Corporations



Council on Aging
Southern California



Council on Aging

Southern California

Helping Seniors Remain Healthy, Connected & Protected

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



Concierge Care Navigators

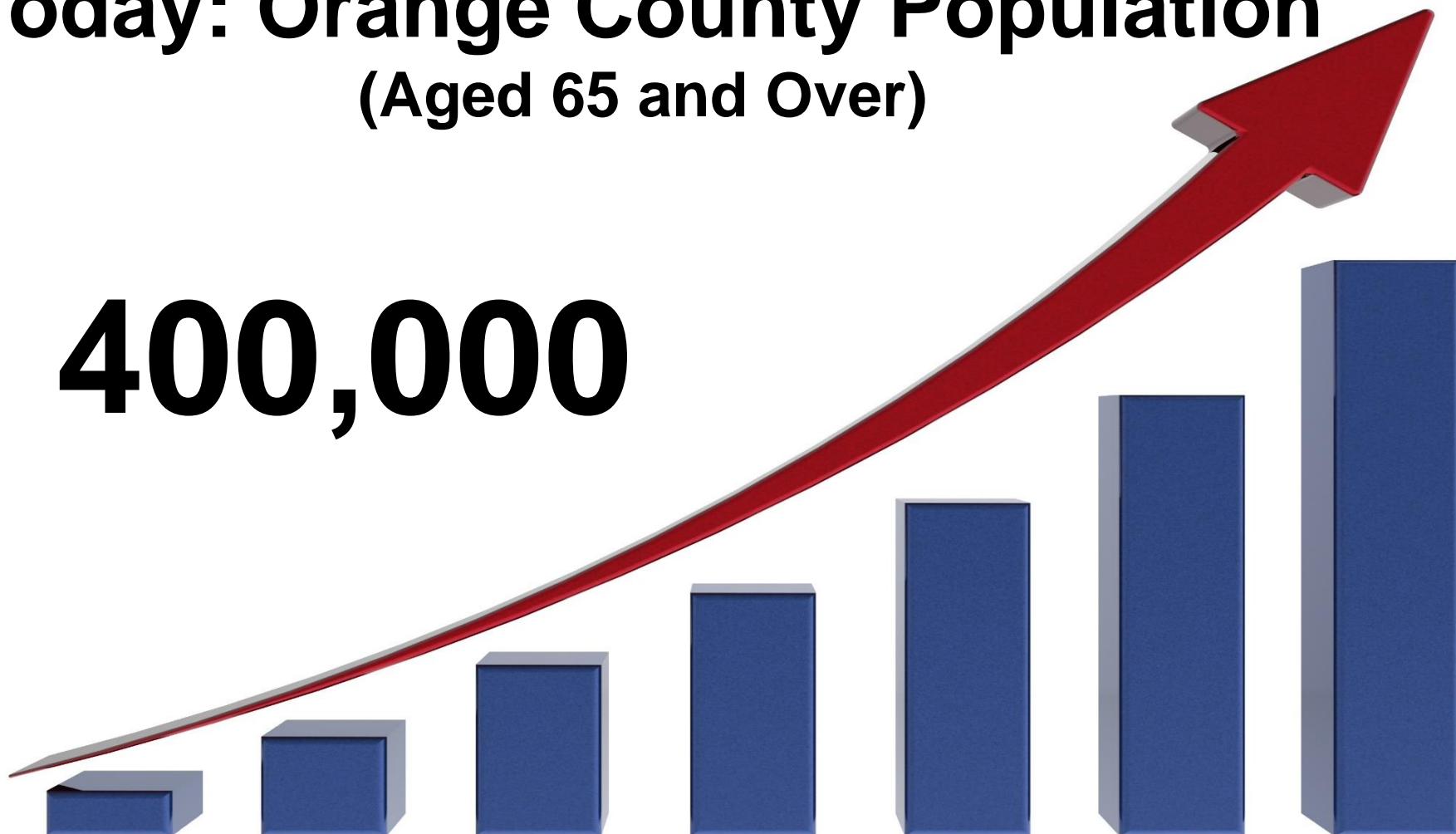
a Program of Council on Aging

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

Today: Orange County Population (Aged 65 and Over)

400,000



Council on Aging
Southern California

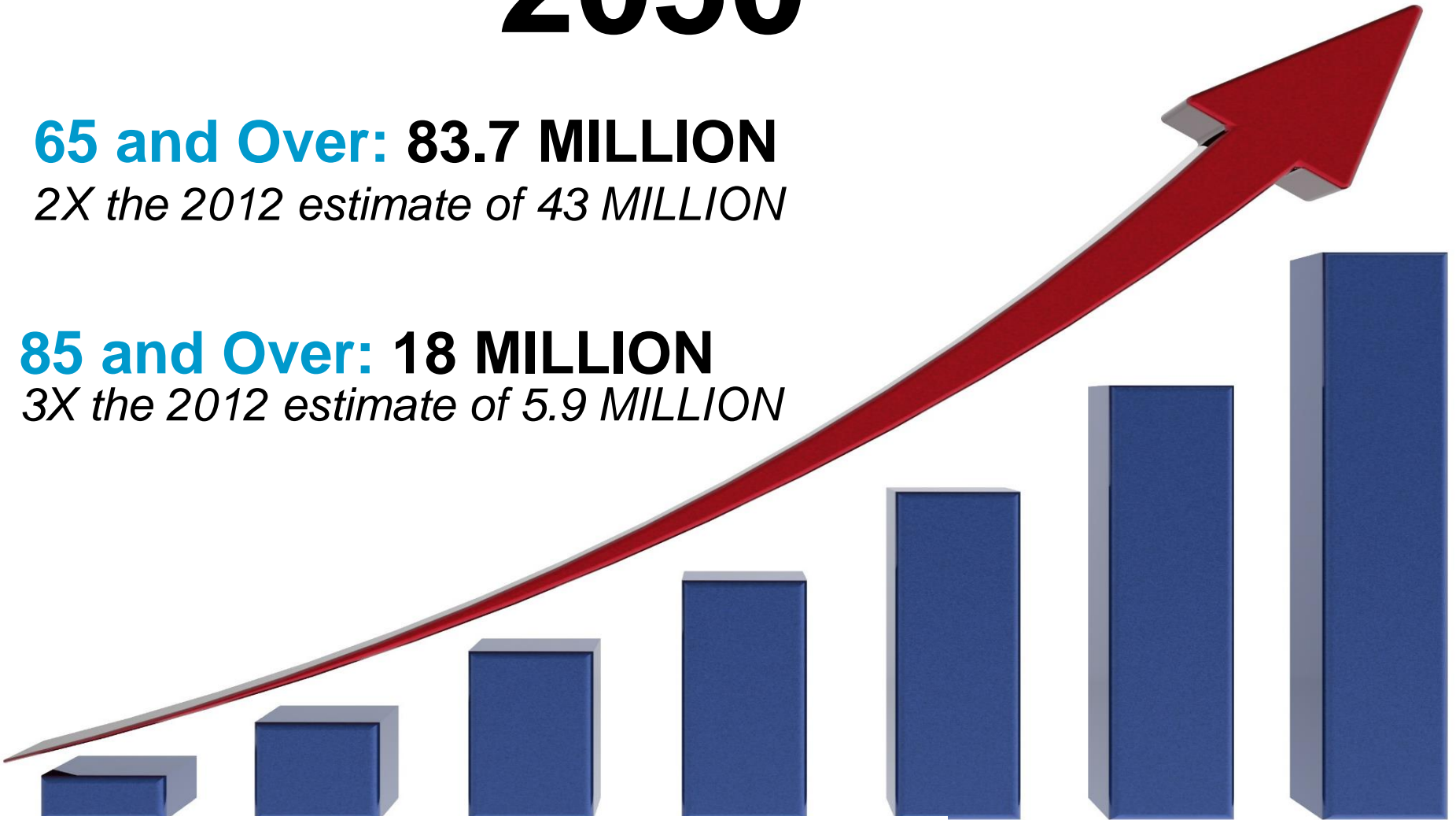
2050

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



Sources (for the two charts, above): 1900 to 1940, and 1960 to 1980, U.S. Bureau of the Census, 1983; 1950, U.S. Bureau of the Census, 1953; 1990, U.S. Bureau of the Census, 1992; 2000, U.S. Census Bureau, 2001; 2010, U.S. Census Bureau, 2011; 2020 to 2050, U.S. Census Bureau, 2012a; 1900 to 2010, decennial census; 2020 to 2050, *2012 National Population Projections*, Middle series.



Council on Aging
Southern California

Growth in
Population

=

More Opportunity



Council on Aging
Southern California

Financial Abuse

- **FASTEST** growing
- **LEAST** reported
- **CALIFORNIA: 11% of nationally reported cases**



Council on Aging
Southern California

ANATOMY OF A SCAM



Council on Aging
Southern California

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



Council on Aging
Southern California

**MOST
ARE
IMPOSTER
SCAMS**



Council on Aging
Southern California

The Stories Scammers Tell . . .

“Your Social Security number has been frozen!”

-- Social Security Administration Imposter

“Call now for your free back brace!”

-- Health & Human Services / Medicare Imposter

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

-- IRS Imposter

“There’s a warrant for your arrest for failing to appear in court!”

-- Police, Sheriff, or FBI Imposter



Council on Aging
Southern California

COVID-19



Council on Aging
Southern California



Council on Aging
Southern California

The Stories COVID Scammers Tell . . .

"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



Council on Aging
Southern California



The elderly most at risk from cyber-crime, report warns

By E&T editorial staff

Published Tuesday, January 3, 2017



Council on Aging
Southern California

2018 VICTIMS BY AGE GROUP

Victims		
Age Range ¹⁴	Total Count	Total Loss
Under 20	9,129	\$12,553,082
20 - 29	40,924	\$134,485,965
30 - 39	46,342	\$305,699,977
40 - 49	50,545	\$405,612,455
50 - 59	48,642	\$494,926,300
Over 60	62,085	\$649,227,724



Council on Aging
Southern California

IC3 – 2019 CYBER CRIME REPORT: CALIFORNIA

2018 OVERALL

Count by Victim per State*

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

2018 Overall State Statistics *Continued*

Total Losses by Victim per State*

Rank	State	Loss
1	California	\$450,482,128
2	New York	\$201,090,065
3	Texas	\$195,611,047
4	Florida	\$178,141,470
5	North Carolina	\$137,230,988
6	Ohio	\$97,730,046
7	Illinois	\$82,849,726
8	Michigan	\$80,929,815
9	New Jersey	\$79,711,752
10	Massachusetts	\$68,242,216



Council on Aging
Southern California



**Truth: Older adults are most
at risk for ALL types of fraud
and exploitation**



Council on Aging
Southern California

Older Adult Vulnerability



Council on Aging
Southern California

General

Susceptibilities

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



CAPACITY

Determined by a court of law

California State Law:

- COMPLICATED**
- PRESUMED**

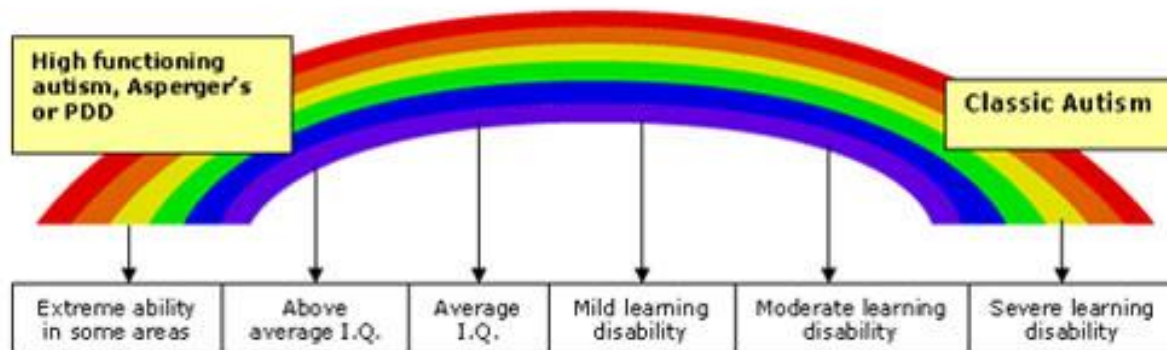
CAPACITY

COMPLICATED:

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

Autistic Spectrum Conditions



Council on Aging
Southern California

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

ANATOMY RECAP:

- 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



Council on Aging
Southern California

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?



Council on Aging
Southern California