Protecting Older Ohioans From Scams, Exploitation & Abuse





Presented By: The Elder Justice Unit The Ohio Attorney General Office

IMPORTANT FACTS

<u>1 in 10</u> older adults will be victims of elder abuse

Ohio has the **<u>7th</u>** largest elder population in the country

Ohio had a 73.3% rise in reports of elder abuse from 2018 - 2020

<u>1 in 4</u> Ohioans will be over 60 or older by 2025

Every year, cybercriminals steal approximately <u>\$40</u> billion from older adults in the US

THE ELDER JUSTICE UNIT (EJU)

- * Established in 2014 for Ohio's complicated system
- * From 2014 2022, EJU has;
 - * assisted with more than 2,854 cases,
 - * trainings with public/professionals, reaching:
 - * 2022-> 3,160 attendees
 - * 2023-> 3,402 attendees
- * Provide leadership
- * Advocate for funding & programming
- * Improve victims' access to services
- * Increase collaboration among systems & partners
- * Liaison & peer support to state and local partners

ELDER ABUSE TYPES

Physical Abuse

Sexual Abuse

Emotional Abuse

Neglect by Others: Including abandonment

Self-Neglect

Exploitation: Including Financial & Human

WHO COMMITS ABUSE



80-90% of abusers are known to the victim

- * Caregivers (paid & non-paid)
- * Spouses or intimate partners
- * Residents in facility settings
- * Acquaintance
- * Faith leaders
- * Family members
- * Trusted individuals
- * Professionals

RISK FACTORS



* Social Isolation

- * Bereavement
- * Cognitive decline
- * Dependence on another to provide care
- * Substance abuse
- * Mental health issues
- * Physical illness

Anetzberger, G. The Reality of Elder Abuse, The Haworth Press, Inc 2005

REPORTS

* Abuse is rarely reported

* Only **<u>1** in 24</u> cases are reported to authorities



THE CALL



- * Call your local Adult Protective Services
 - * Call <u>1-855-644-6277</u>
 - * After hours: Call local law enforcement

INTERNET

In the USA in 2021-

- * <u>96%</u> of adults ages 50–64 use internet and
 - **<u>75%</u>** of adults over 65 use internet



MOST COMMON SCAMS

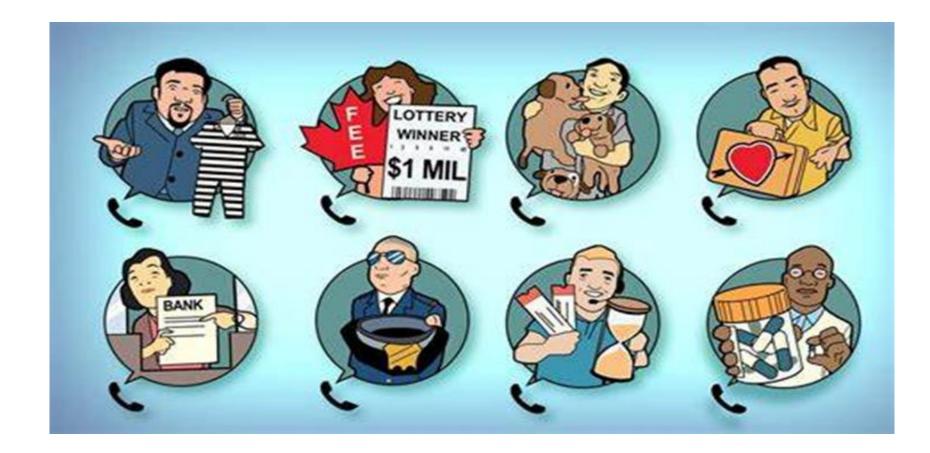
- * Grandparent
- * Home improvement
- * Identity theft
- * Computer Tech
- * COVID
- * Cryptocurrency
- * Prizes/sweepstakes/lottery
- * Investment
- * Romance
- * Spoofing
- * Imposter



<u>TIPS</u>

- * Rampant after high-profile events
- * Use a code word
- * May threaten arrest, deportation or benefits being cut off if they don't pay or give personal identifying information immediately
- Scammers often use "spoofing" the actual phone number of a government agency or call from the same ZIP code. This can trick people into thinking the caller is from a valid source
- * There are reports of scammers showing up at older adults' homes, posing as a "courier" to pick up the money

IMPOSTER



IMPOSTER SCAMS

- Scammers pretend to be from government agencies, businesses, or charities for example;
 - * The Internal Revenue Service (IRS)
 - ***** Social Security Administration
 - * Medicare
 - * Fake charities imitating well-known charitable organizations
 - * When widespread natural disasters, wars, or humanitarian issues strike, numerous charities emerge to start raising funds
 - * Social media fundraisers
 - * Holiday-themed charity scams
 - * Veteran, police, and firefighter charity scams

INVESTMENT SCAMS

- * The illegal or alleged sale of financial instruments that typically offer low risk and guaranteed returns
- Cryptocurrency (digital assets, such as Bitcoin) investment fraud losses rose from \$907 million in 2021 to \$2.57 billion in 2022—a massive increase of 183%



COMPUTER TECH SUPPORT

- * A pop-up message or blank screen usually appears, telling the user their device is damaged and needs fixed
- * When they call the support number for help, the scammer may either request remote access to the person's computer and/or demand they pay a fee to have it repaired



ROBOCALLS AND PHONE

- * One common robocall is the "Can you hear me?" call. When the person says "yes," the scammer records their voice and hangs up
- * Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world
- * Like impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization

INTERNET AND EMAIL

- * Pop-up browser windows that look like anti-virus software can fool users into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that exposes information on the user's computer to scammers
- * Phishing emails and text messages may appear to be from a wellknown bank, credit card company, or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information



HOME REPAIR/IMPROVEMENTS

- * Get your own bids
- * Have a written contract, keep a copy
- * Never pay before work is finished
- * Do research beforehand





Covid-19 scams have cost Americans \$586 million since 2020, according to the FTC



CRYPTOCURRENCY

 According to the FTC, over <u>\$1 billion</u> lost to cryptocurrencies fraud from 2021-2022



PRIZE/SWEEPSTAKES/LOTTERY



- Never send money to anybody you don't know and trust
- * You should not have to pay money to receive a prize or pay taxes
 - Don't provide personal banking details to anyone that you do not know and trust
- * Examine all the terms and conditions of any offer very carefully

ROMANCE SCAMS



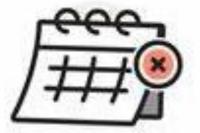
They say they're far away.



Their profile seem too good to be true.



The relationship is moving fast.





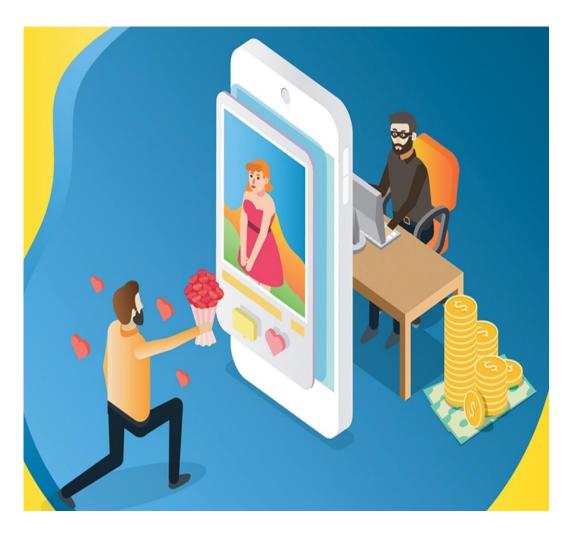


They break promises to see you.

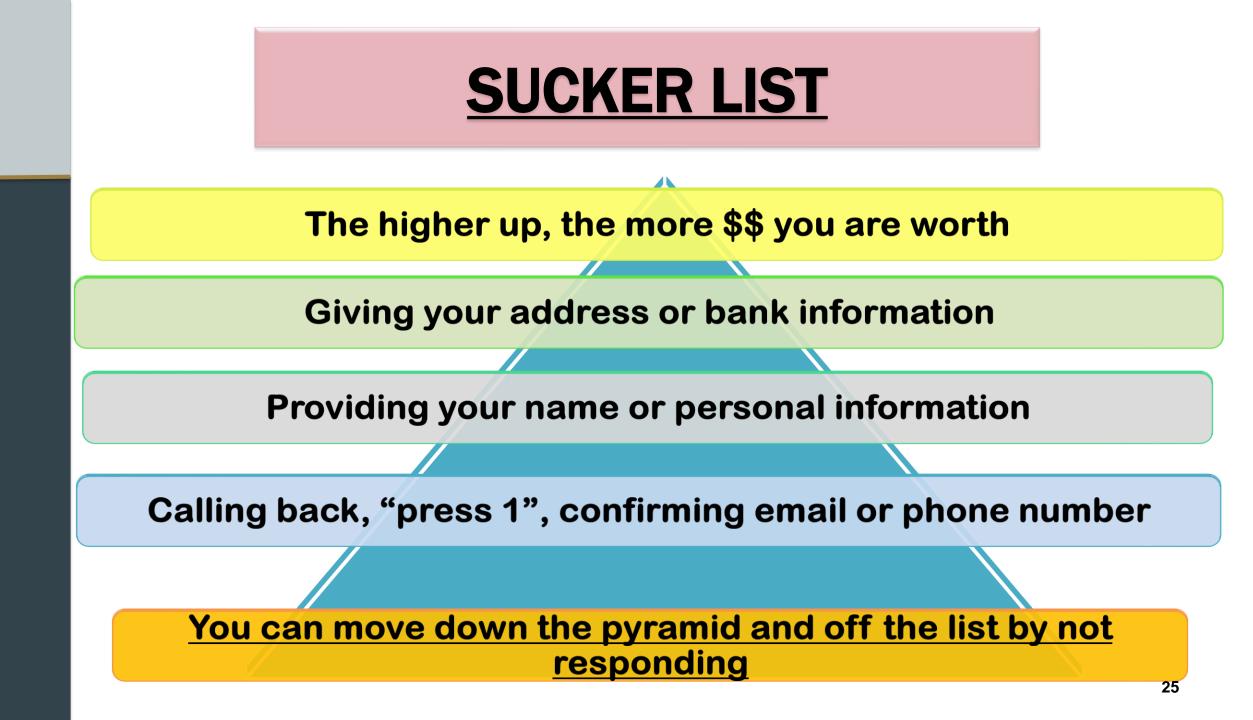
They ask for money.

They require specific payment methods.

CONTINUED..



- * FTC data reported consumers lost \$547 million in 2021
- * Losses were up nearly 80% compared to 2020
- Romance scammers using cryptocurrency schemes, was a \$139 million loss in 2021, was more than any other payment amount



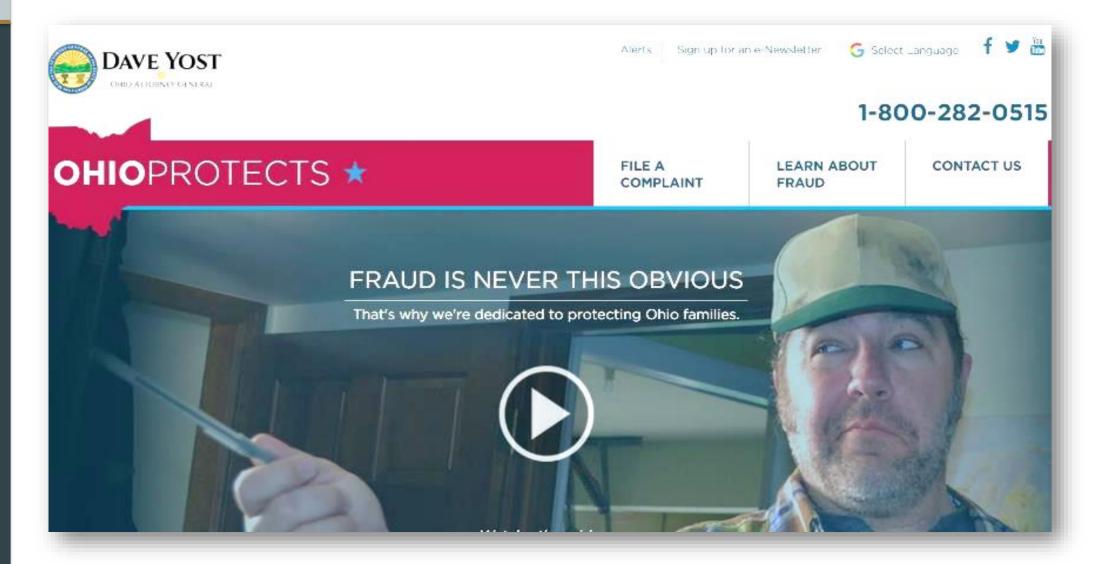
2022 FBI'S SCAM DATA

- * State ranking for victims 60+
 - * Ohio was <u>**#12</u> in 2021</u></u>**
 - * Ohio was <u>#6</u> in 2022
- * Total losses reported, increased 64%
- Victims sending \$ with crypto overall up <u>350%</u>

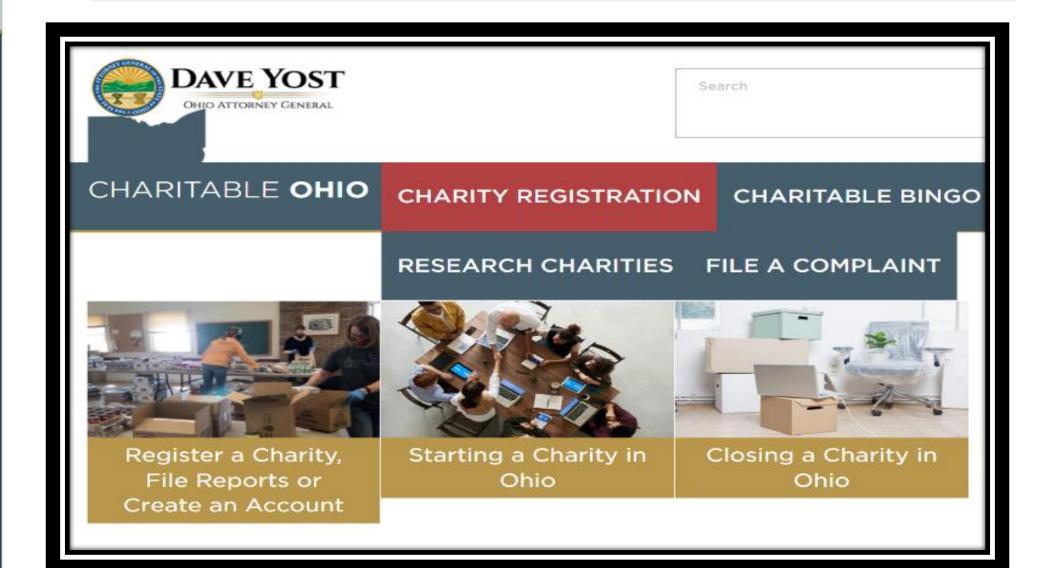




AGO'S OHIOPROTECTS.ORG



AGO'S CHARITABLE LAW UNIT





Call: (800) 282-0515- for any AGO unit



April Wehrle Senior Elder Services Coordinator Elder Justice Unit – Consumer Protection Section Office of Ohio Attorney General Dave Yost april.wehrle@ohioago.gov



